

ST MARY'S
LOUGHTON



**THE PARISH OF ST MARY THE VIRGIN
MEETING OF THE PARISHIONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON TUESDAY 5 MAY 2026 AT 8PM**



High Road Carols 2025

THE PARISH OF ST MARY'S CHURCH, LOUGHTON

**WELCOME TO THE MEETING OF THE PARISHONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON TUESDAY 5 MAY 2026**

AGENDA FOR THE MEETING OF THE PARISHIONERS

1. Welcome and Prayer
2. Apologies for absence
3. Minutes of the Meeting of the Parishioners on 6 May 2025 (page 3)
4. Election of Churchwardens

AGENDA FOR THE ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of the Meeting of 6 May 2025 (attached page 4)
2. Matters arising
3. Election of up to 4 Representatives of the Deanery Synod
4. Election of up to 7 Lay Representatives of the Parochial Church Council
5. Report on the Electoral Roll (attached page 10)
6. Treasurers Report (report and accounts starts on page 11 – *Report pages 1-20*)
7. Election of Auditor
8. Report on Fabric, Goods & Ornaments (attached page 21)
9. Deanery Synod Report (attached page 22)
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
HELD ON WEDNESDAY 6 MAY 2025 AT 8PM**

1. Welcome and Prayer

Acts 11:19

2. Apologies for absence

Pat Laker, Pete Laker, Sam Clayfield, Pauline Manning, Sharon Milne, Ruth Dronsfield, Debbie Smith and Rod Amaral.

3. Minutes of the Meeting of the Parishioners on 16 April 2024

The Minutes were adopted by the meeting.

4. Election of Churchwardens

The Churchwardens are the Bishop's officers in the Church. The support, advice and accountability that they give is fantastic. They are senior people on the PCC and Malcolm expressed his thanks to Michael Smith and Louise Kuilenberg and Paul Curry, deputy warden.

The wardens came up and spoke. They all expressed their thanks to everyone for serving and that it has been a privilege. They thanked those that helped to make their roles run smoothly with buildings and finance.

Michael Smith and Louise Kuilenburg will be serving for another year.

Churchwarden	Proposed by	Seconded by
Michael Smith	<i>Colin Chastell</i>	<i>Richard Payne</i>
Louise Kuilenberg	<i>Sylvia Lambden</i>	<i>Carol Hartley</i>

All in favour of them standing as churchwardens.

Paul Curry will be appointed as Assistant Warden during the PCC meeting.

Everyone prayed for the wardens for the coming year.

In between the meetings Malcolm spoke about the challenges that face the Church of England. Safeguarding is extraordinarily important in the life of the Church. We want it to be safe and we are very grateful to Michelle Stanesby (Parish Safeguarding Officer) and Amanda Hart (deputy) and have now handed over to Hin Cheung as new Parish Safeguarding Officer. The PCC has made a response to the Makin Report (that the Archbishop of Canterbury resigned over) by checking our church culture. It is something we have chosen to do, so we can get better and be accountable, open and transparent. If anyone wants to talk to Malcolm about this they are very welcome.

The other thing is Living in Love and Faith. A video was shown of Jago Wynn, a Vicar in Clapham. This video summarises where we are up to with this. Our PCC has spent considerable time discussing this. We have Bishop Broadbent as our alternative oversight. We also have Bishop of Bradwell we can talk to. We use the Ephesian Fund to pay our Parish Share to the Diocese. All

these things will be back in the media later on this year. Feel free to speak to Malcolm, Ruth or Matt as clergy about any of these things. Malcolm has already done some teaching on this and had meetings.

The whole of the meeting spent a few minutes praying about safeguarding and living in love and faith.

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of the Meeting of 16 April 2024

The Minutes were adopted by the meeting.

2. Matters arising

There were none.

3. Election of up to 1 Deanery Synod Representative

None as ER below 200

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

Matt Ayers and Rich Milne spoke about their experience about already serving on the PCC and the conversations and decisions are not taken lightly and we take God's heart into them and that is why they like to serve. Yvonne Merle is standing for the first time. Yvonne is very keen to learn, support and love.

There were 3 nominations:

PCC Nominee:	Proposed by:	Seconded by:
Richard Milne	<i>Dave Dronsfield</i>	<i>Pam Campbell</i>
Matt Ayers	<i>Pete Laker</i>	<i>Stephen Minnerthey</i>
Yvonne Merle	<i>Paul Curry</i>	<i>Michael Smith</i>

All in favour of their election.

The whole PCC was prayed for.

5. Report on the Electoral Roll

Report taken as read.

Many thanks to Sylvia Lambden as our Electoral Roll Officer. Our roll stands at 160. This has been a fresh roll and we are sure it will grow.

6. Treasurers Report

2024 Highlights

Income

- Overall Income was £402,996, of which Gift aid recovered of almost £50,000. Specific changes YoY include:
 - Congregational giving remained very generous last year – including the gift days and legacies totalled just under £250,000
 - Income from lettings and Café Hope was significantly up circa £15,000

- Grants received totalled £22,000 – Living Hope – with £9,600 restricted
- Overall, income was down £11,000 (3%) on 2023

Expenditure

- Expenditure was £464,602 – down 15k (3%). Additional unbudgeted 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 2024 were £118,556 vs £129,318 at 2023

2025 Planning

- Budgeted income is broadly stable for 2025. PCC felt that certain areas could be included with more certainty this year – including café hope and Living Hope assistant grant. However, other grant opportunities have been reduced. PCC are still conscious of cost of living and trends seen in giving over last 2 years.
- Where possible, expenditure has also been held flat, but which includes anticipated energy costs increasing.
- Overall, there is a budgeted deficit of just under £40k
- 28% of all income is Gift Aid eligible, with Gift Aid representing 12% of all income
- Parish Share represents 27% of budgeted expenditure. St Marys qualifies for a 1% discount – as we pay in full. PCC have agreed to pay cost of ministry only for Parish Share (we pay through the Ephesian Fund)
- We continue to give generously to planned ministry partners
- We have also budgeted to increase staff salaries. This results in increased Pension contributions and additional employer PAYE payments
- We have already had a gift day this year and this removes the concern of the £40,000 deficit
- 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 to Finance Team: Martin Huff, Nicola Leach (salaries/pensions), Zach Cook (Gift Aid) and Sylvia Lambden (Charity Commission submission) and Peter Blake and Zach Cook for the regular counting and banking of our giving. Thank you to the congregation for continuing generosity, especially in these difficult times.

Richard Milne proposed the accounts and seconded by Carol Hartley. All in favour.

7. Election of Auditor

Martin Huff has gone out to 3 different auditors to check that we are paying the going rate. Our current company has agreed to match a lower figure for 2026 and to keep it the same for the following year.

Richard proposed Beever and Struthers and seconded by Martin Huff and all agreed.

8. Fabrics, Goods and Ornaments

Taken as read.

9. Deanery Synod Report

Taken as read.

10. PCC Report

Taken as read.

11. Safeguarding Report

Taken as read

12. Safeguarding (statement upholding procedures)

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. This is very important in the life of St Mary's and it keeps us accountable and safe. Thanks to Hin and Amanda and for her previous work, Michelle.

13. Health & Safety (statement upholding procedures)

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. Thanks to Dave Dronsfield, Amanda Hart and Michael Smith who do a lot of work on this.

14. Ministries of St Mary's.

Read through the reports in the papers.

15. Clergy's comments

Ruth

Philippians 1: ³ I thank my God every time I remember you. ⁴ In all my prayers for all of you, I always pray with joy ⁵ because of your partnership in the gospel from the first day until now, ⁶ being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus.

⁷ It is right for me to feel this way about all of you, since I have you in my heart and, whether I am in chains or defending and confirming the gospel, all of you share in God's grace with me. ⁸ God can testify how I long for all of you with the affection of Christ Jesus.

⁹ And this is my prayer: that your love may abound more and more in knowledge and depth of insight, ¹⁰ so that you may be able to discern what is best and may be pure and blameless for the day of Christ, ¹¹ filled with the fruit of righteousness that comes through Jesus Christ – to the glory and praise of God.

Ruth thanked everyone for being patient and kind as she serves at St Mary's still being her but in a slightly different way now she is ordained. It is a joy and a privilege and she can't quite believe that she is as blessed as she is to be here.

Matt

Would like to echo what Ruth has said. It was a year ago that Malcolm went on sabbatical and wants to thank everyone who helped support him as he led through that time. Matt said that everyone went above and beyond supporting him in what he has done. Matt and Sarah prayed for a great training incumbent which they had in Malcolm and a great church community which they found here.

Matt wanted to share 3 passages that he has relied on and wanted to leave with the congregation.

Romans 15:13 - ¹³ May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.

James 4:8 - Draw near to god and he will draw near to you

Hebrews 4:16 – ¹⁶ Let us then approach God's throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need.

Malcolm

We have a great clergy team and it was great to welcome Ruth as ordained clergy. In September she will be able to give communion. Matt has been a great curate and we love him very much.

Encouragements –

- Café Hope: the Café team work so hard. It is so good to see so many people coming through our doors – none of them are here by accident. We pray that Café Hope will continue to be a place when the community can come and know Jesus.
- Growing Hope: is an organisation that helps Churches with access to church for those who need extra help. It is such a brilliant organisation. They did an assessment and gave us a silver award for how we can help those be included in worship of the Lord. Thanks to Joy Washington and Marlize Gray for working as Access Team Co-ordinators.
- The Church Weekend took place in October last year.
- This day last year when Malcolm went on Sabbatical.

There is also a lot of change going on.

Matt is the fourth Curate we have sent out in Malcolm's time here at St Mary's. Michelle Stanesby as moved recently and working at the Diocese. Hin Cheung has started and is great.

Brooke Smith and Paola Rees left in recent time.

Martin Huff will be retiring as Worship Pastor at the end of September. Martin will remain on team as he will continue as our church administrator. For 10 years Martin

has lead the Worship team with such a sensitivity to the Lord and we are so appreciative of him and want to say thank you. There will be more to be said over time.

God is in these changes. There is an element of not wanting to say goodbye to people, because we love them but God is in it so we can have peace over these changes.

These changes mean that Hin has been able to join the team more recently and September 2024, Lieu Nguyen and October 2024, Karen Barber joining Jeff Potter in the Café and Mandy Chastell in February 2024 as Living Hope Assistant.

Malcolm thanked all the staff team for how they serve with love.
Amanda and Martin in the administration
Caroline and Mandy in Living Hope and they love people as Jesus does.
Lieu, Jeff and Karen – Café Hope team. Thank you for your heart in serving Café Hope. They work so hard. They are extraordinary hard working and they create such a unique and special thing in this ministry.
Hin – thank you. He has such a heart to serve as ignite co-ordinator.
We would like to honour Michelle Stanesby as she served with the ignite team until recently.

Phil Lowrie and Kev Willis – our caretaker and cleaner. Our thanks to them both and to Phil as he serves with such love.

Colin and Mandy Chastell – who serve in the Hope Central ministry. Loving what God is doing in the 18-30's ministry.

Pat Laker and Brenda Miller – our pastoral co-ordinators along with the pastoral visiting team who do such great work.

Susan Brown – prayer co-ordinator and global missions co-ordinator. Thank you to those who lead pray.

Joy Washington and Marlize Gray help us to think about accessibility.

Richard and Annie Payne who are our lifegroup co-ordinators – thank you. If you are a lifegroup leader, thank you – they are so important to what goes on here.

Sam Clayfield and Eleni Constaninou – ignite leadership – thank you – they have such a heart of love.

Sharon Milne and Annie Payne – worship leadership team – thank you alongside Martin Huff.

Karen Barber, Jeff Potter and Annie Payne – evangelism team.

Clive Willians and Jeff Potter who head up BOB (Band of Brothers). There is a very healthy mens ministry here.

Also big thanks to:

Little Lambs

Organists – Diana Dodds, Julie Huff and Ken Bartels

Flower Team

Ignite team (about 50 people)

Living Hope team (about 40 people)

Café Hope team (about 15 people)

Prayer Ministry team.

God is doing a new thing. God is doing a new thing in Malcolm and in all of us – let us join in. We see new people here every week. Malcolm's heart is get us ready for what we do – let's also say than you Jesus – we lift up his name and we want Him to receive all the honour and glory.

16. General Questions

There were none.

17. Any Other Business

None

18. Closing Prayer

Report on the Electoral Roll for St. Mary's Loughton 2026

Anglican Church rules require each Parish to have an electoral roll, the number on 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 (PCC).

The Diocese requires 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 2025 so revisions to the list for members who have died, moved away or no longer wish to be included are now being made annually until the next revision due in 2031.

This year's revision to the electoral roll was completed on 12th April, at least 15 days, but no more than 28 days, before the Annual Parochial Church Meeting in line with requirements. Last year was the first year the list had been prepared digitally with the help of Churchsuite which may have contributed to the drop in responses in 2025. Applicants have been able to click on a link on the church website or weekly notice sheet taking them to a digital form. Paper forms have still been available from the church office or at the welcome desk at the back of the church which has proved popular this year although more than 100 people completed the digital forms last year.

For **2026** the new electoral roll consists of:

205 members with **43** living in the parish and **162** outside of the parish.
Women total **130** which outnumber the men (**75**).

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 covered 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
2026	205	20.98%	79.02%	36.58%	63.41%
2025	160	23.75%	76.25%	36.25%	63.75%
2024	217	24.88%	75.12%	38.25%	61.75%
2023	204	26.96%	73.04%	38.73%	61.27%
2022	205	27.32%	72.68%	39.02%	60.98%

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 2026 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 2025**

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

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**PAROCHIAL CHURCH COUNCIL MEMBERS AND ADVISORS
FOR THE YEAR ENDING 31 DECEMBER 2025**

Incumbent and Chair of PCC	Revd Malcolm Macdonald
Curate	Revd Matt White (resigned May 2025) Revd Ruth How
Churchwardens	Michael Smith Louise Kuilenberg
Assistant Churchwardens	Paul Curry
Elected Members	Richard Milne – Treasurer and Vice Chair David Dronsfield Brenda Miller Pauline Manning Matthew Ayers Chris Elwes Joy Washington Richard Payne Phil Woolston Yvonne Merle (appointed 5 May 2025)
Co-opted Members	Amanda Hart – PCC Secretary
Representatives on the Deanery Synod	Carol Hartley Brooke Smith Sylvia Lambden
Contact Address	201 High Road Loughton Essex IG10 1BB
Independent Examiners	Menzies LLP One Express 1 George Leigh Street Manchester M4 5DL

REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025

PCC Chairman's Report - 2025

Objectives

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

2025 Reflections

We started the year with a vision night called, 'Get Ready'. The mission and ministry of St Mary's in 2025 saw us reach thousands of people with the good news of God's love. Through our many regular mission and ministry communities, events, services and projects, we see a footfall in the church of around 4,000 people each month. Our mission vision is big and we are grateful for so many people serving on teams, which reach out to so many people on a regular basis. We are being salt and light in Epping Forest. We long to empower everyone to encounter God, come to faith, make disciples and reach others in Jesus' name.

Highlights to give thanks for:

- **St Mary's online:** our YouTube channel has grown to 340 subscribers
- **Café Hope:** this is busier than ever. 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.
- **Worship for Everyone:** we have sought to 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 Festival:** We took another group from St Mary's to New Wine.
- **Ignite children & youth** – We had 105 under 18s on the ignite registers.
- **Schools work** – we led Assemblies in Oaklands, Staples Rd and Davenant Schools and had Oaklands and Staples Road Schools in to visit the Church for their RE lesson.
- **Occasional Offices** – we had 5 baptisms this year, 3 weddings and 8 funerals.
- **Fusion Youth** – we had a great day at Lambourne End with our youth. We also started Youth Alpha with 30 young people participating.
- **Advent Prayer** – we had over 120 people praying through Advent together. We also had a season of 25 days of prayer in January.
- **Gift Days** – the church raised nearly £60k in this time of special giving.
- **Christmas** – we welcomed approximately 5,000 people onto our site during late November and into December for all our Christmas ministry.

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 2025 by a Leadership Team: Sam Clayfield (pre-school ages) and Eleni Constantinou (primary ages). The team included Michelle Stanesby (ignite Administrator), Matt White (Curate) and Malcolm Macdonald (Vicar). Hin Cheung joined the team in April as ignite Coordinator.

There were a number changes to the staff team in 2025.

- Revd Matt White moved to his first Incumbency role as Vicar of Immanuel Chichester.
- Revd Ruth How was ordained a Priest and serves as a locally deployed, self-supporting Minister here at St Mary's.
- Michelle Stanesby moved on from her role as ignite Administrator, and Hin Cheung was appointed as ignite Coordinator.
- Martin Huff retired from his role as Worship Director, and Martin Stanesby was appointed Worship Pastor.

**REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025**

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.

- Ken Bartells, Diana Dodds and Julie Huff played the organ each Sunday at the 8:45am, which is very much appreciated.
- Colin and Mandy Chastell continue to lead Hope Central (18-30s ministry).

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 2025

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.

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 Parish Share in full and during the year 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 2025. They have all served voluntarily and with integrity and commitment. Many thanks to Richard Milne (Treasurer), Martin Huff (Finance Administrator) and Nicola Leach (Payroll & Furlough Administrator) for their outstanding quality of work in fulfilling their role of keeping St Mary's finances in good order. Thank you also to Zac Cook for overseeing Gift Aid and also a big thank you to Peter Blake and Zac Cook who oversaw recording and banking the Sunday offerings and Café Hope takings.

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

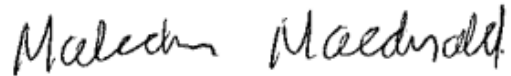
The total income received in 2025 was £411,971, with expenditure being £480,428. These figures take into account a £63,492 depreciation value. Our cash reserves on 31 December 2025 stood at £120,126.

Total reserves at 31 December 2025 stood at £2,154,862 (2024: £2,223,319) and comprised of restricted funds of £2,038,577 (2024: £2,088,205) and unrestricted funds £116,285 (2024: £135,114). The Trustees review the charity's reserves policy annually and aim to hold three months of fixed staff and running costs

**REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025**

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!

A handwritten signature in black ink, reading "Malcolm Macdonald". The signature is written in a cursive style with a long horizontal stroke at the end of the name.

On behalf of the PCC of St. Mary the Virgin, Loughton
Revd Malcolm Macdonald (PCC Chair)

**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 2025 which are set out on pages 10 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.

Signed by:

E98C1DCEF2244B6...

Helen Binns FCA
Menzies LLP
Chartered Accountants
One Express
1 George Leigh Street
Manchester
M4 5DL

Date: 11.03.2026

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

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2025

							2025	2024
	Note	Unrestricted funds £	Restricted Hope Centre £	Restricted Living Hope £	Restricted Church Hall £	Restricted Other £	Total £	Total £
Income and endowments from:								
Donations and legacies	2	279,336	-	-	-	-	279,336	289,261
Charitable activities	3	32,727	-	10,955	-	-	43,682	48,949
Investments	4	2,120	-	-	-	-	2,120	4,399
Other	5	63,483	-	-	-	23,350	86,833	60,357
Total income and endowments		377,666	-	10,965	-	23,350	411,971	402,966
Expenditure on:								
Raising funds	6	55,226	-	-	-	-	55,226	45,378
Charitable activities	6	346,137	21,259	11,149	35,140	11,517	425,202	419,224
Other		-	-	-	-	-	-	-
Total expenditure		401,363	21,259	11,149	35,140	11,517	480,428	464,602
Transfers		4,868	-	-	-	(4,868)	-	-
Net movement in funds		(18,829)	(21,259)	(194)	(35,140)	6,965	(68,457)	(61,636)
Reconciliation of funds:								
Total funds brought forward	15	135,114	914,305	194	1,165,385	8,321	2,223,319	2,284,955
Total funds carried forward	15	135,114	893,046	-	1,130,245	15,286	2,154,862	2,223,319

All income and expenditure derive from continuing activities.

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

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

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	12	2,042,498	2,099,696
		2,042,498	2,099,696
Current assets			
Debtors	13	4,293	15,683
Cash at bank and in hand		120,126	118,556
		124,419	134,194
Creditors: amounts falling due within one year	14	(12,055)	(10,571)
Net current assets / (liabilities)		112,364	123,623
Total assets less current liabilities		2,154,862	2,223,319
Net assets / (liabilities)		2,154,862	2,223,319
Charity Funds			
Restricted funds	15	2,038,577	2,088,205
Unrestricted funds	15	116,285	135,114
Total charity funds / (deficit)	15	2,154,862	2,223,319

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

Signed on behalf of the board of trustees:

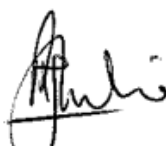


Name: Malcolm Macdonald

Role: PCC Chair

Date:

4/3/26



Name: Richard Milne

Role: PCC Treasurer

Date:

4/3/26

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

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

STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	2024 £
Cash flow from operating activities	17	(5,744)	(13,025)
Net cash flow from operating activities		(5,744)	(13,025)
Cash flow from/(for) investing activities			
Payments to acquire tangible fixed assets		(6,294)	(2,136)
Interest received		2,120	4,399
Net cash flow from/(for) investing activities		(4,174)	2,263
Cash flow from financing activities		-	-
Net cash flow from financing activities		-	-
Net increase / (decrease) in cash and cash equivalents		1,570	(10,762)
Cash and cash equivalents at 1 January		118,556	129,318
Cash and cash equivalents at 31 December		120,126	118,556
Cash and cash equivalents consists of:			
Cash at bank and in hand		120,126	118,556
Short term deposits		-	-
Cash and cash equivalents at 31 December		120,126	118,556

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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 2025

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 who was a member 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, a Worship Pastor, an Operations Manager, a Café Hope Co-ordinator, two Café Hope Missioners, a Living Hope Co-ordinator, a Living Hope Assistant and a Co-ordinator 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 2025

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.

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

2 Income from donations and legacies

	2025 £	2024 £
Gifts (Gift Aid)		
Direct giving	135,715	137,833
Gift aid recovery	53,034	49,804
Gifts (Non Gift Aid)		
Direct giving	90,587	101,624
Legacies	-	-
	<u>279,336</u>	<u>289,261</u>

3 Income from charitable activities

	2025 £	2024 £
Rent and lettings	20,293	19,621
Away weekend	-	3,491
Other activities	243	73
Other functions	20,629	23,509
Ignite	2,517	2,255
	<u>43,682</u>	<u>48,949</u>

£10,955 (2024: £3,375) of the other functions income is restricted.

4 Income from investments

	2025 £	2024 £
Bank interest and dividends	2,120	4,399
	<u>2,120</u>	<u>4,399</u>

5 Other income

	2025 £	2024 £
Church fees received	3,886	1,117
Coffee shop	59,597	49,627
Grant received	23,350	9,613
	<u>86,833</u>	<u>60,357</u>

£23,350 (2024: £9,613) of grant received is restricted.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

6 Analysis of resources expended

	Staff Costs	Other Direct Costs	Other Allocated Costs	Total 2025	Total 2024
	£	£	£	£	£
Cost of generating funds					
Coffee shop	30,301	24,925	-	55,226	45,378
Cost of functions	-	-	-	-	-
	30,301	24,925	-	55,226	45,378
Charitable activities					
Missionary & charitable work	-	11,200	-	11,200	15,300
Parish running cost	-	102,312	70,597	172,909	164,247
Church support cost	114,240	104,897	1,196	220,333	218,001
Governance costs	-	-	7,219	7,219	8,290
Youth work	10,582	2,958	-	13,540	13,386
	124,822	221,367	79,012	425,201	419,224
Other					
Church roof repairs	-	-	-	-	-
	-	-	-	-	=
Total expenditure	155,123	246,292	79,012	480,427	464,602

7 Governance costs

		2025	2024
		£	£
Trustee expenses	9	3,979	4,834
Independent examiners remuneration (including expenses and benefits in kind)	8	3,240	3,456
		7,219	8,290

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 2025

8 Independent examiners remuneration

The independent examiners remuneration amounts to an independent examination fee of £3,240 (2024 - £3,240) including 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:

	2025	2024
Number of Trustees	3	3
	<u>3</u>	<u>3</u>
	2025	2024
	£	£
Subsistence	3,979	4,834
	<u>3,979</u>	<u>4,834</u>

10 Staff costs and employee benefits

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

	2025 Number	2024 Number
Raising funds	2	2
Charitable activities	8	7
	<u>10</u>	<u>9</u>

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

	2025 £	2024 £
Wages and salaries	149,063	139,726
Social security	3,198	2,918
Pension	4,016	3,920
	<u>156,366</u>	<u>146,564</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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 2025	1,757,042	109,278	22,115	1,062,936	20,694	2,972,065
Additions	-	6,294	-	-	-	6,294
At 31 December 2025	1,757,042	115,573	22,115	1,062,936	20,694	2,978,360
Depreciation:						
At 1 January 2025	591,658	96,646	14,741	148,631	20,694	872,369
Charge for the year	35,140	5,619	1,474	21,259	-	62,675
At 31 December 2025	626,799	102,265	16,219	169,890	20,694	935,863
Net book value:						
At 31 December 2025	1,130,244	13,308	5,899	893,046	-	2,042,498
At 31 December 2024	1,165,384	12,632	7,374	914,305	-	2,099,696

13 Debtors

	2025 £	2024 £
Gift aid recoverable	3,255	12,195
Prepayments	1,038	1,543
Accrued income	-	1,900
	4,293	15,638

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	8,353	7,821
Other creditors	3,702	2,750
	12,055	10,571

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

15 Fund reconciliation

Unrestricted funds

	Balance at 31 December 2024 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2025 £
Unrestricted	135,114	377,666	(401,363)	4,868	116,285
Total	135,114	377,666	(401,363)	4,868	116,285

Restricted funds

	Balance at 31 December 2024 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2025 £
Hope Centre	914,305	-	(21,259)	-	893,046
Living Hope	194	10,955	(11,149)	-	-
Church Building	1,165,385	-	(35,140)	-	1,130,245
Other restricted	8,321	23,350	(11,517)	(4,868)	15,286
Total Restricted Funds	2,088,205	34,305	(79,065)	(4,868)	2,038,577

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 2025

16 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	19,207	2,023,291	2,042,498
Cash and current investments	104,840	15,286	120,126
Other current assets / liabilities	(7,762)	-	(7,762)
Total	116,285	2,038,577	2,154,862

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

	2025 £	2024 £
Net income / (expenditure) for year / period	(68,457)	(61,636)
Interest receivable	(2,120)	(4,399)
Depreciation and impairment of tangible fixed assets	63,492	62,676
(Increase) / decrease in debtors	11,345	(10,784)
Increase / (decrease) in creditors	1,484	1,118
Net cash flow from operating activities	5,744	(13,025)

18 Related party transactions

Related parties to be disclosed under Charity SORP 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 2025**

18 Related party transactions (continued)

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	31,715	764
	Total	31,715	764

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	15,071	265
	Total	15,071	265

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

19. 2024 Statement of Financial Activities

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

Fabric, Goods & Ornaments Report 2025 *(Amanda Hart)*

A Thriving and Well-Used Church

It has been another busy and encouraging year for our church buildings, which continue to serve a wide range of people throughout the week. From Monday to Friday, the site is full of activity. The Smith Room and Hope Centre host a variety of groups, while Little Lambs Nursery brings life to the first floor. Café Hope continues to provide a warm and welcoming space within the church and cloister area. The children's play area in the church remains especially popular, often filled with families and young children gathering together. Alongside all of the many activities that take place all over the site this during the week, we continue to hold the three Sunday services and a midweek service in the Smith Room. Altogether, the church and its rooms are very well used and remain at the heart of our community.

With Grateful Thanks

We are grateful to Phil Lowrie (Caretaker) and Kevin Willis (Cleaner) for their work in keeping the site clean, safe, and welcoming. Their work includes regular maintenance, furniture moving, and the significant annual task of cleaning and sealing the church, cloister, and Hope Centre flooring and Michael Smith, who oversees building maintenance and consistently goes above and beyond to ensure the church is well cared for. We also thank those who assist him when needed.

Ongoing Maintenance and Improvements

All essential annual servicing continues to be carried out, including:

Boilers, Lift, Fire and smoke alarms, Lightning conductor, Fire extinguishers, Automatic doors, Shutters, Air conditioning and Extraction system in the Hope Centre kitchen

A rolling programme of redecoration is maintained by Michael and Amanda, helping to keep our spaces fresh and welcoming and safe.

Due to the high level of use across the site, work by qualified plumbers and electricians is required throughout the year to keep everything running smoothly.

The grounds are looked after, under contract, by Beau Tyler, helping to maintain a pleasant and inviting outdoor environment.

Looking After Our Future

We made a positive step towards environmental responsibility by replacing lighting on the first floor and in the loft with energy-efficient LED lighting. The majority of this work was supported by a grant from the Diocese.

We also continue to follow a planned schedule of works arising from the Quinquennial (five-year) inspection report. This ensures that necessary repairs and improvements are carried out in a timely and manageable way over the five-year period.

In Summary

Our buildings are being used more than ever as a place of worship, support, friendship, and community life. This is something to celebrate. With continued care and maintenance, we are well placed to sustain and grow our ministry and mission in Loughton in the years ahead.

Deanery Synod Report 2025 by Carol Hartley (Deanery Synod Representative)

Introduction

The information contained in this report is based on:

- A brief overview of the Purpose of the Deanery Synod.
- Minutes of 3 Deanery Committee meetings held in 2025- 12th February 11th June and the 15th of October 2025.
- Discussion with a member of the Deanery Synod Representative.
- Attendance at all three meeting in 2025

Overview

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. Support the mission of the Church by prayer and personal example. Support good practice in collaboration between parishes and in ecumenical partnerships. Promote honest and harmonious working relationships throughout the Church and the deanery.

Summary

Records of the minutes of each meeting held, confirms that meetings were held on the 12th of February 11th June and the 15th October and they were well attended.

Training and Development

Revd Alan Moss is now Chelmsford Diocesan Youth Estate Missional Lead, serving, supporting and resourcing, training and encouraging for those across the Diocese who are either currently working with, or who want to start engaging with, unchurched young people in estates context or in areas of significant deprivation.

Jane Yeadon has taken over the responsibility as vacation lead in our Deanery. There are opportunities for vacation days for anyone in our congregations in Parishes. This will be in a church in Billericay. Information has been circulated to Deanery Synod Representatives.

On the 11th of June 2026 Rev Sharon Quitter Diocesan Racial Justice Officer will be doing a presentation to the Deanery Synod Committee.

Vacancies in the Deanery

There are several vacancies in various parishes. Further information is available on the Diocese website.

Electoral Roll

Elections are due in 2026 for both General and Deanery Synod Representatives. General Synod is a quinquennium, Deanery is a Triennium. It will be the new Deanery Synod that will be electing the body for the house of Laity. If we have more than 200 on our Electoral Roll we can have up to 4 representatives on the Deanery Synod (rather than 3 if under 200).

Conclusion

In conclusion, serving on several Deanery Synod Committee for over 30 years has been a learning and spiritually uplifting journey. Sylvia and I has found the experiences educational and informative. Providing feedback to the Parochial Church Council meeting is such a blessing and a privilege. We would like to encourage younger members of St Mary's Church to consider the option to serve as a Deanery Synod Representative and supporting the mission of the Church.

Parochial Church Council (PCC) Report 2025 by Amanda Hart

Membership. Meetings and Committees

Ex-Officio members: Vicar: Revd Malcolm Macdonald – Chair
Curate: Revd Ruth How
Wardens: Michael Smith
Louise Kuilenberg
Treasurer/Lay Chair: Richard Milne
Co-Opted: 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, Joy Washington and Yvonne Merle

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

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 Living in Love and Faith response.

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 approved (for insurance purposes)
- Budget agreed for 2026
- General oversight of Church finances, policies, procedures and administration

- Gift Days and Special offering in 2025
- Parish Share
- Discussions on the repairs and upkeep of the Church and buildings.
- Lights to be replaced on first floor and loft to LED's (grant received to cover most of this work).
- Living in Love & Faith discussions and decisions and pathway forward for St Mary's
- Vision for 2026

Safeguarding Report - Hin Cheung

Safeguarding continues to be a priority for us at St Mary's. St Mary's PCC has complied with its 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 has continued to reflect on the outcomes of the Makin review, particularly in relation to church culture and safeguarding practice. This remains an ongoing area of attention as we seek to strengthen a safe and healthy church environment.

As we continue to look for ways to strengthen safeguarding at St Mary's, we introduced the Parish Safeguarding Dashboard in July 2025 which has been made available from the Diocese. This provides a helpful overview of our safeguarding compliance and supports us in identifying areas for improvement. We are also taking steps to increase safeguarding awareness by making information more accessible across all ages and by running in-person safeguarding training sessions on a regular basis.

Safeguarding Training

To help maintain a healthy safeguarding culture at St Mary's, the following levels of safeguarding training are expected:

	Basic Awareness	Foundation	Domestic Abuse Awareness
Church Members	Strongly recommended		
Serving	Required	Strongly recommended	Strongly recommended
Serving (working with children or vulnerable adults, e.g. ignite, Prayer Ministry, pastoral visiting)	Required	Required	Required

Please note that safeguarding training needs to be renewed every three years (there is no need to renew Basic Awareness if you have already completed Foundation).

There is also an additional training module on Modern Slavery, which anyone is welcome to complete.

The Church of England's safeguarding training can be accessed

at: <https://safeguardingtraining.cofeportal.org>

Under Local Reporting, please enter safeguarding@stmarysloughton.com to ensure training records are visible to St Mary's.

Please let Hin know at safeguarding@stmarysloughton.com if you complete any training or need any support. If you would prefer to complete the training in person, please let Hin know, and this can be arranged.

Parish Safeguarding Officer - Hin Cheung

Deputy Parish Safeguarding Officer - Amanda Hart

Reports from Ministries of St Mary's

Café Hope Report

Jeff Potter (Café Hope Missioner)

"I'd just like to say what a blessing it is to work with Lieu and Karen. They're excellent colleagues and brilliant at their respective roles. I feel the cafe has achieved so much in the past year because they have slipped seamlessly into their task.

Footfall has increased as well as income into the cafe.

Lieu has transformed the kitchen making it so much easier with the changes she has made and keeps a constant unerring eye on products that need re supply. Lieu is such a joyful character and fantastic witness to the customers. There isn't anything that is too much trouble. She manages the rota with sensitivity and patience always looking out for us on the team, stepping in when there's a shortage of staff.

Karen has transformed the spiritual side of the work the cafe does and is a great personal evangelist. She has introduced prayer cards for each table for the customers to read and take home if they want. One lady at least is collecting them to read against at home. Her ministry has sharpened our edge as a quietly evangelistic sensitive place for all kinds to meet and feel cared for and supported.

Our brilliant volunteers are the heart of the cafe. We do need more!

For myself there has been frequent opportunity to listen and share the gospel sensitively. Cafe Hope is such an amazing place to work and witness. Actually the best I've known in nearly forty years of gospel ministry.

Overarching all is the comforting, professionalism of Amanda's ministry to us always ready to step in and give advice and any practical support we need. God bless

From Karen Barber (Café Hope Manager and Missioner):

What a privilege it is to serve in Café Hope!

Since October 2025 I have gladly taken on two days a week as Jeff reduced to one day. This has given me opportunity to grow in the role as Missioner and as Manager too. Each day can be quite demanding with the daily tasks, with the increasing footfall of customers and providing the varied menu options. But the conversations we have with the customers (and volunteers too) while serving or when we have time to chat around the tables is worth every bit of energy spent! There really is nothing better than sharing God's love: helping people grow in faith and introducing the unchurched to Jesus! And Café Hope is the perfect place for just that.

Many of our volunteers serve week in and week out and say they love it here! We have come to love each one of our volunteers and were pleased to throw them a special pre-Christmas brunch where Jeff, Lieu and I served them instead! We are finding increased opportunities to share faith with our volunteers and customers too. The harvest is ripe.

There are so many stories I could share but here's just a few.... While chatting with one man last year, who had a rather distorted view of Christianity, I offered him a Bible and encouraged him to read Matthew. Months passed until this past week he was quite excited to come in to tell me he had read Matthew in one sitting and had also read some more books too! He was moved by some of Jesus words and is looking forward to discussing further with me.

One Muslim volunteer helping last year, all alone in our country, came to call us her family. We were able to support in prayer and practically when we saw there was a need.

A certain lady came in last year to say God had been speaking to her and she wanted assurance this was OK! It was such a privilege to hear her story, share the gospel and lead her in a commitment to Christ! I am so pleased to be able to help her be disciplined through Café Hope.

A young lady came in early last year distressed. Lieu gave her a cuppa and comforted her and she picked up one of the Scripture cards (Jer 29:11) that we have on the tables. This same lady promised herself that when she was better she would come back and volunteer. And this she did and it blessed us so much to hear her story. And to see the Scripture card that meant so much to her on the back of her phone!

So many testimonies and none of it would be possible without our volunteers, and the support from Lieu and Jeff my fellow Managers! Lieu is great at her role and very organised. Her love for Café Hope, love for people and her dedication shine through and it's great to have Jeff, a guy on team, who we can point a lot of guys to for ministry. Many say they appreciate 'Jeff's menu specials' on a Friday and come in especially! We value the support from Amanda and also Phil Lowry who is an amazing support with helping setting up the café in the mornings.

Also important are the 'undercover agents', members of St. Mary's church, who come in and quite naturally build relationships with our customers and share their faith! It's a big team effort! And so encouraging.

Prayers for the ongoing work of Cafe Hope are so essential and we continue to value St. Mary's Church family for their support in this area and are grateful to each one who volunteers. Thank you so much. We look forward to what God is doing in 2026 and to seeing more people come to know our Saviour.

From Lieu Nguyen – Café Hope Coordinator

My role as coordinator is to manage the day-to-day operations of café hope. I work 3 days a week in the café area and an additional 3 hours ordering stock and managing the weekly staff rota.

I am very blessed to work alongside Karen and Jeff and thankful for all their support and encouragement. They are amazing in their ministering roles and work very hard managing the café and supporting our volunteers.

Karen is so loving and gentle in her approach to ministry. She is gifted at connecting with people and will always try to make herself available for chats and prayers if needed. Karen's creative skills and eye for design has made our café a very inviting place, with flower vases and cards on every table. She has personally made scripture cards and bookmarks with messages of God's love for our customers. People often pick up a card that resonates with them and are delighted that they are free.

I have so much love and respect for Jeff, as he was my manager when I started volunteering back in 2022. He continues to be a vital male presence, connecting to our male customers, some of whom are a bit reserved but are more willing to talk to Jeff. He is a sensitive listener, very relatable and will make time to talk. Always with empathy and kindness. Since reducing his hours to Fridays, Jeff has introduced a few breakfast specials to our café menu, which have proven to be very popular.

I also would like to thank Amanda for her continued support for us as a team as well as individually. I am very grateful for all the advice, troubleshooting and prayers whenever I've come knocking on her door.

And a huge thank you to Phil Lowrie, who quietly and without fuss, every morning, sets up the café and receives our food deliveries. We are very grateful for all your help.

Café Hope is a wonderful place to work and an amazing space for our community. Many times, I have heard our café described as a 'safe space', a place of compassion and a real community hub. It is the face and front line of St Mary's Church during weekdays. Connecting many people to other groups and ministries, such as coffee morning, bereavement group, living hope, midweek service and many more.

Our amazing support team of volunteers, generously give their free time to serve. They bring so much joy and laughter, and that happiness is inviting and felt by our customers. Since the beginning of this year, there's been many conversations and questions asked from our non-Christian volunteers about Jesus and the Bible behind the counter. I love that there is a genuine curiosity and honest conversation about faith and life within our team. Ministry and support not just for our customers, but also for our volunteers. For me personally, our team are a family-

Café hope family. We continue to pray for more volunteers to join the team and support us with our work and mission.

This year, we have seen Café becoming increasingly busier since we have introduced new items to our menu. Despite our small prices increase last February of 2025 and again in February 2026, there has been an overall increase in footfall and in our income.

There is so much generosity and a heart for ministry at Café hope. We work alongside Epping Forest Food bank every Wednesday providing their users with beverages. And displayed on our counter wall, we have a 'Pay it forward board' which provides free hot meals or drinks to people who are in need. Many of our customers and staff would generously contribute to the board, which continues to be increasingly used and very much needed.

Every day, I get to witness little miracles. To see God's love, kindness and provision touch many lives. I pray that our work at Café Hope and all the ministries at St Mary's, continue to grow and sow seeds into hearts and minds, and that His Holy Spirit waters those seeds. That there will be an outpouring and overflow of His living water. All Glory to God the Father, Son and Holy Spirit.

Ignite Report by Hin Cheung

Sunday ignite Groups - St Mary's children's and youth ministry (ages 0-18) continues to be a lively and growing part of church life. Our Sunday groups provide an engaging and age-appropriate space for children and young people to gather, build friendships, explore faith, and encounter Jesus.

We remain committed to creating a safe and welcoming environment for all. This has been recognised through our **Growing Hope Accessibility Award (Silver)**, reflecting ongoing efforts to support children and young people with a wide range of needs so that everyone can participate and belong.

Fusion - Our midweek youth group for young people in school years 7-13 continues to be a key space for connection and discipleship. It has been encouraging to see attendance grow, with numbers reaching close to 30 at peak times.

Special extended sessions, such as **Alpha Youth Day** and **Youth Late Night**, have been particularly impactful. These have provided deeper opportunities for teaching, discussion, and encounter with the Holy Spirit, with very positive feedback and testimonies from both young people and parents.

Releasing Children and Youth into Ministry - In line with St Mary's vision to release children and youth into ministry, we have seen increasing participation from youth across church life. Young people have been stepping into roles such as serving refreshments, contributing to worship, and even sharing short sermons.

A highlight has been the growing connection between youth and the Worship Team. Worship practice sessions with youth have sparked enthusiasm and confidence, opening up pathways for young people to explore their gifts and serve in worship.

We have also continued joint sessions between Sparklers and Youth. These have proved to be a fruitful way of building relationships across age groups, with older youth supporting younger children through activities, crafts, and prayer. This has not only helped address Youth leader capacity but has also created meaningful opportunities for discipleship and mentoring.

Worship for Everyone (WfE) - Our WfE team has continued to invest time and creativity into planning all-age services. The aim is to create spaces where the whole church family can worship together in a way that is engaging, accessible, and spiritually enriching for all generations. These services remain an important expression of our commitment to being an intergenerational church, where children and young people are fully included in the life of worship.

Lighthouse Event - Our Lighthouse event on 31 October was once again a joyful and well-attended occasion, welcoming both church families and members of the local community. It provided a safe and welcoming alternative where children and families could have fun and hear about Jesus, our lighthouse. Thank you to all the team who supported this event for your time and energy in making it possible.

Ignite Team - 2025 has been a season of change for the ignite team. Following Michelle's move to the Diocesan Safeguarding Team, we are grateful for her continued involvement as she rejoins the ignite Leadership Team. We have also been blessed by Heather stepping into a leadership role, bringing both experience and a strong commitment to serving the team.

Our current leadership structure is as follows:

- **Group Leaders:** Sam Clayfield (Kindling/Sparklers), Eleni Constantinou (Blaze), Michelle Stanesby (Youth)
- **Group Enablers:** Heather Scholer (Kindling), Delphine Kennedy (Sparklers), Steve Minnerthey (Blaze), Youth role currently vacant (as of April 2026)

We also want to honour those who have stepped back from serving after many years of faithful commitment, including Nicola Leach, who has served for 14 years. Your contribution has helped shape ignite into what it is today. At the same time, it has been encouraging to welcome new team members. We remain deeply thankful for every volunteer who serves with such generosity, faithfulness, and care for our children and young people.

Funding

Card Makers - We are incredibly grateful for the continued support of our Card Making team. Their creativity and dedication provide a steady source of funding for ignite, and their contribution makes a tangible difference to the ministry.

Grants - We were also thankful that we will be receiving a £350 community grant from Loughton Town Council for 2026/27. This will be used for SEND sensory resources.

Tots Time - Sam Clayfield

The Tots time community continues to flourish and there are many children who attend weekly. The sudden passing of our wonderful Jan McNeill last year was a huge loss but we were greatly blessed by a financial donation made by her family in Jan's name.

The Nativity and Easter stories form part of our Christmas and Easter parties each year and all the children receive a book with a gospel message to take home. It was wonderful to see some of our Tots Time families attending the lighthouse party, Christmas Fayre and the Christingle service again this year. We are so grateful for the team of volunteers we have at Tots Time and would love to welcome more of our church family to join us.

Life Groups by Annie and Richard Payne

St Mary's life groups are a great place for building relationships and growing in Jesus together. In 2025 there were ten groups, with some gathering in members' homes and others at church. Each group has its own style, but all seek to '*Encounter God, Live for the Kingdom, Love Deeply and Share Jesus*'. Most of the groups meet fortnightly in the evenings. There is also a women's group and an open Bible study group meeting during the daytime, as well as a discipleship group on Sunday afternoons.

We would like to say a big thank you to all our life group leaders. They faithfully give their time and care to pastor their groups and provide a safe space where every member matters. It has been encouraging getting to know the leaders, and we have also enjoyed termly gatherings to share testimonies, insights and resources, and to pray for one another.

Looking ahead, three new life groups are starting in early 2026, along with a discipleship group formed following the Chinese Alpha course. We look forward to seeing these groups grow as places where deep and authentic relationships develop, and where people have opportunities to explore and use their gifts.

Thank you to Jeff and Karen Potter, Lee and Heather Scholer, and Val and Steve Minnerthey for stepping out to lead, and to Nicolle Ayres along with Yvonne Merle for taking on leadership of the group previously led by Paul Curry. Rich and Sharon Milne stepped back from leading their group in December, and we are very grateful for the way they have served and supported their members.

We are encouraging more church members to consider becoming life group leaders or assistant leaders, helping to create more space for others to be discipled. If you sense God prompting you to serve in this way, please do speak with us – we would be glad to explore this with you. There is flexibility around group format, size, meeting time and place, and we are keen to create more opportunities for people at St Mary's to connect more deeply and grow together.

If you would like to join a life group, please speak to us or email lifegroups@stmarysloughton.com.

Little Lambs Report by Yvonne Merle, Delphine Kennedy, Jenny White.

Apologies for not submitting a report last year, this report covers the last 24 months instead of 12.

Little Lambs has continued to be a busy preschool. Our waiting list is constantly being added to, although sadly, we have noticed a decline in numbers over the last 18 months or so. When parents visit us for the first time, they are shown around both upstairs areas and our garden facility. They always appear impressed with what they see, and it's clear to them that our children are happy and well-cared and fully engaged within the setting.

At our last report we updated you on our staffing levels, Delphine is still the Deputy Manager, Mrs White, who is still the settings SENDCO, also took on the position of Manager in September 2024 when Mrs Merle retired. Mrs White's duties are very demanding and time-consuming. Mrs Merle supports as 'bank staff' and one day per week with planning and all art preparation from home. Hayley Bonner is now officially a senior staff member, taking on more responsibility and a leadership role. All the other staff remain the same: Netta Zeolla, Emma Hawes, Maxine Ellison, Helen Hay, Clare Gedarovich. Emma Avery and Siobhan Harvey, who were bank staff, are now on the main staff list, and Siobhan Keane completed her level 3 childcare qualification in December 2024. Well done Siobhan, it's tough being a mum of two young girls, working and studying for your qualification all at once.

It has always been our aim to provide the local community with a good provision, with our Christian faith at the centre of all we do and where we can welcome children and their families.

Many of the families we now support come from overseas countries such as Russia, Turkey, and Ukraine. For these families, arriving in a new country can bring significant challenges: learning English as an additional language, navigating cultural differences, and adjusting to an unfamiliar environment. These changes can be difficult not only for the children but also for our staff as we work to help them settle.

At Little Lambs, we provide extra support for all our families, offering practical help and guidance, additional childcare sessions wherever possible, and prayers for anyone facing sadness or difficult circumstances. Our goal is to ensure that every family feels welcomed, understood, and cared for within our community.

We constantly evaluate everything we need to provide for our children to support their growth and development, both in and outdoor activities and equipment and

planned themes or topics. Many new and different resources help to provide for the children's needs, reflecting and considering 'sustainable toys', reducing waste and repurposing.

The Christmas Nativity play and 'Leavers Assemblies' are all enjoyed by the children and very well supported by family and friends. The children really work hard to learn the songs and their roles. Costumes are provided for all the children's roles, although some children prefer not to dress up, but they are all wonderful.

We would once again like to thank Malcolm, Amanda, Phil and all the St Mary's team for their ongoing encouragement, support, and prayers.

Living Hope APCM Report by Caroline Macdonald - Living Hope Co-ordinator and Mandy Chastell - Living Hope Assistant

Living Hope, alongside Cafe Hope continues to provide a precious midweek community for hundreds of people in our local area, who come to find friendship, belonging and sometimes support. Sometimes people come to us initially through a project, and then find there is space for them throughout the week, other times people come to the cafe and discover different groups where they can meet with others and where friendships can deepen. I am so grateful for this working together of Cafe Hope and Living Hope, and together I think it creates something special. Every week we have new people coming for all sorts of different reasons. The Lord has provided us with a fabulous building and it well used!

In 2025 we continued with our projects, much as we did in 2024. They all continued to be well attended and seem to be much appreciated by our guests. It is a joy for Mandy and myself to be able to journey the ups and downs of life with so many wonderful people who we come to really care about, people we know Jesus knows and loves beyond measure.

- 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

We now have over 40 wonderful people who serve with Living Hope who give their time, energy and love. Most are from St Mary's, but we are also grateful to those who come and volunteer with us from outside our congregation. We have two socials each year and it is always a joy to bring together people who serve in different projects, but with the same heart to love people

Alongside people who come regularly for particular projects we also increasingly have people who come to us for support with particular needs, often financial and often needing food. We are grateful that we can usually help with a Epping Forest foodbank referral alongside our own grocery bags, COOK meals and Saved! food. The Lord so often gives us things to give away, and we are pleased to be able to redistribute them. We sometimes help top up people's gas and electricity, and occasionally pay for overnight accommodation rather than see someone sleeping rough. Often people are happy to accept prayer. Obviously we don't know when people are coming for help, so it gives us good practice at being interruptible. The winter and summer clothing rails have both worked well again this year, with items constantly being donated and taken.

We are thankful for many grants that we get and the support of local supermarkets especially, whose help means we are able to help others. If you know of any groups or businesses that would like to support what we do, please do let us know.

Please do pray for Living Hope. It is a real privilege to do what we do. We want to love well, support people, and share Jesus and the hope of the Kingdom of God. We sometimes have good conversations with people about faith, and we often see people coming closer to God, but we would love to see more people accept Jesus as Lord.

Living Hope Global Report – Susan Brown

St Mary's continues to support a range of Global and local missions. Each year we continue to review how funds are used and distributed. As a result, this year a few changes have been made. In general decisions regarding global mission support are influenced by the connections the church has with different organisations.³*/+95Consequently, it has been decided to cease our giving to Mill Grove and Wycliffe Bible translators. In the past our giving to Wycliffe has been related to one individual.

Instead, the church has adopted as mission partners **Solomon's House**, a ministry launched by Sam and Anna Pollard renewing the Barking Riverside area and also **Myriad**, a ministry being establish by John McGinley to plant 10,000 churches led by lay people in England.

The present distribution of funds for 2026 is as follows.

Tearfund £1,000

Open Doors £1,000

Philippe How £800

Every Life £800

Evangelical Alliance £400

International Justice Mission £400

Voluntary Care £400

New Wine £400

Wondimu £400

Hope Now – Adrian Bruce £400

Solomon's House – Sam and Anna Pollard £400

Myriad – John McGinley £400

2026 will also be the last year in which we will be supporting Wondimu as he finishes his studies in the United States.

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

Susan Brown

Hope Central Report by Colin Chastell

Leaders: Colin, Mandy and Regina

We are delighted to say that Hope Central is going from strength to strength and growing. We celebrated our third-year anniversary in September 2025 and we are excited to be going into our 4th year. God is good...!

There have been some changes in our team with Hannah Huff (St Michaels church) stepping down and being obedient to explore a calling to Teignmouth in Devon. Hannah is greatly missed but we are so excited to see what God is going to do and is doing in her life. With Hannah leaving we are currently reviewing our leadership structure. We still have Regina (EFCC church) with us and we are currently in the process of reviewing our team structure. For example, Lewis has been raised up to Leader in training, Matthew as Life Group Leader in Training and Richard as Worship Leader in Training. We are also actively looking to raise up other Leaders within Hope Central on an ongoing basis.

Talking of spiritual growth and God moving in this generation, we have had three non-believers join us within the last month and one before Christmas. What is remarkable is that they all share in our weekly Test and Testimonies time for example one of them shared how they had been thinking about Jesus and had a warm sensation flood their body, which then led them to come to Hope Central.

We had another person give their life to Jesus. It is so exciting to see this generation looking for something more than this world has to offer. It is also encouraging to know that we have three members of HC serving at St Marys.

We have had a growth spurt with ten new regular members since September and on top of that in the last month there has been someone new every week. We are continuing to see fruit being produced on a weekly basis and we are seeing 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, with more coming forward saying they have a talk to share
- 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

Last year we shared our excitement about our new Worship Band and how God answered that prayer. Off the back of that the worship team has grown so much that we have now split it into two groups of five. Glory to God, He has blessed us with a double portion!!

We are so excited to see how Jesus builds His church and honoured to be part of that. We have had words and pictures of waterfalls and streams of living water transforming dry ground, a real sense that God is doing something new at Hope Central He is forming an oasis in a very dry world.

Psalm 42:1-2 As the deer pants for streams of water, so my soul pants for you, my God. My soul thirsts for God, for the living God. When can I go and meet with God?
As [vs7] Deep calls to deep in the roar of your waterfalls

Isiah 43:18-19 Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland."

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

On a personal note, can you please pray for Mandy and myself as we discern the next steps for Hope Central.

Pastoral Report from Brenda Miller and Pat Laker

We have continued as pastoral coordinators for another year and we have been encouraged again to see all that God is doing among our church family.

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

meetings enable us to become aware of the ways in which St Mary's is already caring for those in the church and the local community. They also help us see where we need to do more.

There is a great deal of pastoral care that is carried out by the St Mary's congregation. We want to say a big thank you to everyone who is involved in any way, which we are delighted to say is virtually everyone.

We run many church activities. Support is provided through Life Groups, prayer ministry, the prayer chain, counselling, provision of home cooked meals and the 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 give much needed support. 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, we also go out for meals together occasionally.

The Connect group, which meets on Mondays between 3.15 and 5.30pm is an opportunity is 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. Many people are involved in making these activities happen. They are all very well attended and well appreciated and are part of the Living Hope ministry.

The Pastoral Visiting Team is 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 attend church or need extra support it has been good to be able to arrange for a member of the team to visit, which has always been greatly appreciated.

We are also aware that there are many people at St Mary's who notice when someone needs care and quietly give them the help they need. We know many of you are sending encouragement, prayer support and visiting those who are lonely, distressed or ill. I have been on the receiving end of this support, and it helped me greatly. I am sure there are many others who want to join me to give thanks for this ministry as well as all the other ways in which we show practical love to 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. We are a big church and it is easy to miss things.

Let us also be encouraged in our pastoral work by these words from John in his first epistle.

Dear friends, since God so loved us, we also ought to love one another. No one has ever seen God; but if we love one another, God lives in us and his love is made complete in us.

Worship Team Report 2025 by Martin Stanesby

Having only taken the role as worship pastor since the end of September 2025, it's a bit more difficult to report on the whole of 2025. However, having been part of the worship team before hand I can see many changes.

Martin Huff retired as worship director after 10 years of service.

The worship team is a moving, growing part within the overall ministry of St. Mary's. Within this growing ministry we have welcomed 4 new members to the team, both within the band and the tech team. We have also had 2 members stepping down from the team for health and personal reasons.

Within the Holy Communion Service at 8.45, we now have two gifted organists who have really been a great blessing in their availability to give their time, sharing the load between them. We are also blessed to have other musicians who have, on occasion, stepped in to help when there has been a need.

The worship team for the Celebration Service @ 10.30 has people with such individual gifting in different areas, and we look forward to seeing them flourish in this. We have seen Louise Kuilenburg step into leading at the Celebration Service, which has been such a blessing to us. Louise also did a fantastic job taking the reins of the Christmas choir to which we had some great feedback.

Upon taking up the role of worship pastor, one of the words I really felt God say to me was that this team would not look the same a year from now. My passion has been for unity, raising others up, and encouraging young people. My desire is for the team to grow and step into who they are called to be. Part of this is encouragement, building confidence, and opportunity.

In this short time we have experienced some powerful times of prayer and worship together as the team have been encouraged to step into leading, the prophetic, prayer, and singing/playing out in the Spirit. There has been a real sense of God doing a new thing, and a real emphasis on the importance of us all growing in unity together, with like mindedness in our praise and worship, as one, to make one sound praising the Lord with our offering. **2 Chronicles 5:13-14**

There has been such a desire on our hearts to see more children and youth within our worship team. It quickly became apparent to me how important it was for the worship team to build a connection with our younger generation. Our children and youth can lack self-confidence, and it is up to us to encourage them. We have already begun to include children in a few of our Worship For Everyone services, which has been such a joy. We have started our youth worship practices which has been so popular. The team have done a fantastic job by coming alongside, encouraging, teaching and supporting them. I am so encouraged by the talent we have amongst our children and youth, and I really believe they we help shape our worship to come. So we are really looking forward to them being included within our worship team.

We have been working really hard on our sound system and trying to achieve the best sound we can with what we have. The tech team and band members have been working so hard, and giving up extra time to work on this, and we are so grateful for the achievements that are being made.

We recently upgraded our AV laptop to produce a more stable, faster and reliable projection for the congregation. However, we also aware that much more needs replacing and updating. This is not only to sustain what we currently do, but also to improve it.

As we look ahead in 2026 as a team, we want to continue to grow closer in unity, as one, as we become more focused on Jesus over everything. We want everything else we do in our ministry to take second place as we keep our eyes fixed on Jesus. Within all that we have done, are doing, and continue to do, we do not want to lose sight of why we are doing it. And all must be done through love and humility.