

ST MARY'S
LOUGHTON



**THE PARISH OF ST MARY THE VIRGIN
MEETING OF THE PARISHIONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON TUESDAY 16 APRIL AT 8PM**



Worship & Praise Evening

THE PARISH OF ST MARY'S CHURCH, LOUGHTON

**WELCOME TO THE MEETING OF THE PARISHONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON TUESDAY 16 APRIL 2024**

AGENDA FOR THE MEETING OF THE PARISHIONERS

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

AGENDA FOR THE ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of the Meeting of 3 May 2023 (attached page 4)
2. Matters arising
3. Election of up to 1 Representatives of the Deanery Synod
4. Election of up to 5 Lay Representatives of the Parochial Church Council
5. Report on the Electoral Roll (attached page 9)
6. Treasurers Report (report and accounts page 10)
7. Election of Auditor
8. Churchwarden's Report (Fabrics etc) (attached page 22)
9. Deanery Synod Report (attached page 23)
10. PCC Report (attached page 24)
11. Safeguarding Report (page 25)
12. Ministries of St Mary's – Reports (from page 26)
13. Child Protection (statement upholding procedures)
14. Health & Safety (statement upholding procedures)
15. Clergy's comments
16. General Questions
17. Any other business (to be notified to the Chairman in writing beforehand)
18. Closing prayer

THE PARISH OF ST MARY'S CHURCH, LOUGHTON

**MINUTES OF THE MEETING OF THE PARISHONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON WEDNESDAY 3 MAY 2023 AT 8PM**

MINUTES OF THE MEETING OF THE PARISHIONERS

1. Welcome and Prayer

Psalm 42,1-2: As the deer longs for streams of water, so I long for you God. I thirst for God, the living God, when can I go and stand before him?

2. Apologies for absence

Richard Payne, Annie Payne, Grahame Williams, Myra Williams, Joy Washington, Pauline Manning, Jon Brown, Julie Huff, Sylvia Lambden, Heather Scholer, Lee Scholer, Philippe How, Natasha Poraj, Sharon Milne and Ruth Dronsfield.

3. Minutes of the Meeting of the Parishioners on 4 May 2022

The Minutes were adopted by the meeting.

4. Election of Churchwardens

Churchwardens bring accountability to the Vicar and give advice, key members of PCC and Standing Committee.

Churchwardens in 2022/23 were Paul Curry and Sylvia Williams

Assistant wardens – Julie Lee (who has now moved away) and Natasha Poraj.

Paul is standing down as he has now completed his 6 year term. Paul said a few words – he has been coming to St Mary's for about 17 years. The support from the congregation has been great and the last gift day has shown that. Brilliant clergy team, Malcolm & Caroline and Hugh. Exceptional Curates – Matt is following in the mold! Amanda does so much to support the wardens. Thanks to all the wardens. Moving to assistant warden, is about the same number of meetings, similar responsibility, but without being able to sack the Vicar! It is a challenging time in the Church at the moment. We all need to lean in and support the clergy whenever and wherever they need it.

Michael Smith is stepping into the role as Churchwarden. Sylvia will stay on as warden. Paul and Natasha will be assistant wardens.

Sylvia said a few words: This is a wonderful time for us to reflect what God has done for us at St Mary's. Seems such a long time ago since we were caught up with the Pandemic and we are so glad that we have moved on from that. Jesus is Lord and he has protected us and provided for us so all glory to Him. Streams of Hope gift days – thank God so much for everyone's generous giving in a time of great challenge. You are all very remarkable. Your giving enables us to carry on all the ministries that take place here. We should all be proud of what goes on at St Mary's. Malcolm and Caroline lead in such a humble way and they inspire everyone around them. Thanks also to Matt who has fitted in so well here –

such an asset and we are so pleased to have him. Hugh – who is a font of knowledge and we all love you. Your presence is so reassuring. Thanks to everyone for gathering together – and encourage everyone to meet together as much as we can.

Michael said a few words: Michael is feeling very humble standing there and having been asked to be churchwarden and has a servant heart and is happy to help anywhere that he is needed. He is there for Malcolm but also for everyone in the church and to serve the Lord. It is all about Jesus.

Name	Proposed	Seconded
Sylvia Williams	Paul Curry	Natasha Poraj
Michael Smith	Peter Blake	Phil Lowrie

All agreed. The wardens were prayed for.

Encouragements were shared from the last year by the attendees.

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING 3 MAY 2023

1. Minutes of the Meeting of 4 May 2022

The Minutes were adopted by the meeting.

2. Matters arising

There were none.

3. Election of up to 4 Deanery Synod Representatives

Peter Blake, Debbie Lake, Carol Hartley and Sylvia Lambden have been the Deanery Synod reps for the last 3 years.

Peter Blake is stepping down having stood for the last 3 years. This is the second time Peter has stood on PCC and Deanery Synod (first time over 20 years ago).

Name	Proposed	Seconded
Debbie Lake	Marylyn Greengrass	Paul Curry
Carol Hartley	Michael Smith	Paul Curry
Sylvia Lambden	Lauren Ayers	Don Lindsey
Brooke Smith	Michelle Stanesby	Amanda Hart

All agreed.

4. Election of up to 6 Lay Representatives of the Parochial Church Council

Julie Lee served faithfully for about 17 years on the PCC. She has served in senior roles. We want to record our real thanks to her – she has moved away now.

The following are re-standing for PCC:

Name	Proposed	Seconded
Pauline Manning	Peter Blake	Philippe How
Brenda Miller	Amanda Hart	Martin Huff
David Dronsfield	Richard Milne	Rob Evans
Sam Clayfield	Debbie Smith	Ruth How
<i>Paul Curry – standing for PCC having served as Churchwarden previously</i>		
Paul Curry	Michael Smith	Carol Hartley

All in favour of them becoming PCC members. The whole PCC was prayed for.

5. Report on the Electoral Roll

Report taken as read.

There are 204 on the Electoral Roll.

6. Treasurers Report

Income

- Overall Income was £400,885, of which Gift aid recovered of almost £37,000. Specific changes YoY include:
 - Congregational giving remained very generous last year – although was down by almost £40,000 on 2021, incl. GA
 - A generous legacy of £30,000 was received from Elna Green’s estate – which was in addition to £8,000 in 2021
 - Income from lettings and Café Hope started to return to pre-pandemic levels
 - Grants received included: £50k roof repairs, £1,500 warm welcome
 - Overall, income was up £41,000 (12%) on 2021

Expenditure

- Expenditure was £482,627. Additional costs are paid out of unrestricted reserves. Note: reserves policy of 3x monthly outgoings
- All staff received a pay increase and both employer and staff pensions contributions increased in line with government requirements [3% Employer and 5% Employee]. All eligible staff currently pay into the pension
- Cost of energy was considerably more than expected and work was completed on lighting & flooring from money donated during 2021 Gift Days flooring and
- Cash reserves at end 2022 were £147,307 vs £175,508 at 2021
- Budgeted income has been decreased for 2023. PCC felt it appropriate to lower income expectations due to cost of living and trends seen in giving over last 2 years.
- Where possible, expenditure has also been reduced, but offset with anticipated energy costs increasing
However, overall there is a budgeted deficit of more than £46k
- Budgeted income has been decreased, but with anticipated increases in Café income and the grant from the Diocese of £20,000 for Youth and Children’s worker still included, despite not drawing down in prior years. We have decreased expected lettings income.

- 49% of all Income is GA eligible, with GA representing 12% of all income
- Parish Share represents 28% of budgeted expenditure. St Marys qualifies for a 1% discount – as we pay in full
- We continue to give generously to planned ministry partners
- We have also budgeted to increase staff salaries, at levels higher than previously budgeted, given the cost of living crisis. This results in increased Pension contributions and additional employer PAYE payments
- As mentioned earlier, all unanticipated costs are taken from reserves, always ensuring we remain above our policy threshold of 3x monthly outgoings
- All figures are scrutinised by either the PCC and Standing Committee on a monthly basis

Richard Milne proposed that the accounts be adopted and seconded by Sylvia Williams.

All agreed.

Rich thanked all those behind the scenes – Martin Huff (day to day admin and producing reports etc), Nicola Leach (salaries and pensions), Zach Cook (gift aid) and Sylvia Lambden (charity Commission) and Peter Blake and Zach Cook (counting Sunday's offerings)

Malcolm thanked the whole finance team and Richard as Treasurer.

7. Election of Auditor

Richard proposed that we use Beevers & Struthers again. Seconded by Ruth How. All agreed.

8. Churchwarden's Report (Fabrics etc)

Taken as read.

9. Deanery Synod Report

Taken as read.

10. PCC Report

Taken as read.

11. Non-agenda Reports (for information)

12. Safeguarding (statement upholding procedures)

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.

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

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

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

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.

14. Clergy's comments

Hugh: When I came here, I was over 55 and was told I would never run a parish. Alan Comfort left, and ran the Church for 6 months. Malcolm then came and Hugh stayed on. Ephesians 3:14 (prayer for the Ephesians) was the passage that Hugh chose for his licencing service. Hugh's prayer was for the Church to experience the Holy Spirit in his lifetime and that is happening. Also through Caroline and Living Hope in particular the Church lives out love to people and this is known in the community.

Matt: Malcolm came very highly recommended. Matt and Sarah observed how the Church was hungry for God. Matt is really excited for the hunger for the Holy Spirit and to love well. God doesn't change and we need to keep our eyes on Jesus.

Malcolm: Thanks to the staff team. He thanks God for the staff team and is so grateful. There is a lot of love, friendship and fellowship and connection. Malcolm's joy is seeing people flourish in the ministry in which they are called. Thank you so much to everyone at St Mary's. The majority of the church serve in some way and that is really healthy. You are serving the servant King. As we serve, don't lose heart. Lives do get touched and changed as we serve together. Warm Welcome – this was an opportunity through Living Hope, and it was great to respond to the heartbeat of the Holy Spirit as the need was there. It has reached so many people and some have been volunteers who aren't Christians but served well and one after months of serving, prayed during the pre-meeting of a session. Many people who we serve with in Café Hope and Living Hope aren't Christians, but we come alongside them and disciple them. We never expected to do Warm Welcome, Malcolm and Caroline never expected to have a Ukrainian family staying with them. It is important that we keep our ears open to the Lord.

Hope Central headed by Mandy and Colin Chastell – meeting tonight. Serving young people of Loughton.

150th anniversary – where we set off confetti cannons! It was such a good opportunity to share Jesus with the community.

There have been good opportunities but there are also deep challenges ahead of us. Malcolm has been finding it quite painful how to respond to the General Synod. The PCC has been in discussion about these times that the Church of England finds itself in. These things will come up at the PCC meeting later in May. Malcolm does ask for everyone's prayers for this, how to love, how to lead in this time. Everyone is welcome in this Church. Malcolm will not be able to offer the prayers as offered by the General Synod, but we want to live in love and offer love to the local community. Malcolm wonders if this is a re-birth of the Church of England and something that God wants to do. A renewal of the Church and we pray that God will do wonderful things.

Tomorrow the whole Church will get an email that Leading Together course will be available online. This will be launched tomorrow. There will be access to all the notes, videos etc. So people can access it if they have already done it, or for the first time, either on their own, in groups, maybe in lifegroups. We want to be a resource church that helps to plant groups, congregations and churches.

Another thing coming soon – Malcolm's new book, Saturated with God. The vision of our church in a book. Malcolm is excited about it and it will be launched at the end of June. Malcolm will be doing some sessions with New Wine online and also at the New Wine summer conference.

In 2024 – Malcolm will be taking a sabbatical. This will be for 3 months, May-July 2024. Matt will be leading the church during this time. It's a laying down of things – time to establish new rhythms, listen to God and be refreshed. He will miss St Mary's during this time, but it is good to spend time laying things down.

Get ready to position yourself for God to move, this is a prophetic word that he wanted to share. Get ready for what God wants to do among us. We need a sovereign move of God.

15. General Questions

Do we get a discount on the book?
Retails for £12.99 – St Mary's can have it for £10!

16. Any Other Business

There was none.

17. Closing Prayer

Reports for the Meeting on 16 April 2024

Report on the Electoral Roll 2024 – Sylvia Lambden Electoral Roll Officer

Every sixth year we are required by the Chelmsford Diocese to prepare a completely new Electoral Roll, where no names are carried forward from the old roll, and everyone has to make a fresh application to be on the new roll. This was carried out in 2019 so the roll has been revised for the final time in 2024. Next year **in 2025 everybody will need to reapply to be included on the electoral roll** for St Mary's Loughton so forms and reminders will be issued in March 2025.

In each of the intervening years, the Electoral Roll is revised and for the 2024 revision:

The names that have been removed from the Electoral Roll were;

1. 0 members who have moved away from the area
2. 3 members who have passed away
3. 0 members for other reasons.

During the year 17 new members have applied to be added.

This brings the revised membership to a total of 219 for 2024.

Some interesting statistics to note are :-

1. 54 of the total membership (219) live within the Parish (24.5%).
2. Female members (134=61%) continue to exceed male members (85=39%)

Trend changes can be seen from the following table.

Year	Members on Roll	St. Mary's Parish	Outside
2019	234 (89 men + 145 women)	62	172
2020	222 (89 men + 133 women)	57	165
2021	211 (85 men + 126 women)	57	154
2022	205 (80 men + 125 women)	57	148
2023	204 (79 men + 125 women)	55	149
2024	219 (85 men + 134 women)	54	165

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

A copy of the revised roll may be seen in the Church office.
Copies are also held by the Vicar, PCC Secretary (Amanda Hart) and myself.

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 2023**

**BEEVER AND STRUTHERS
CHARTERED ACCOUNTANTS**

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 2023**

Incumbent and Chair of PCC	Revd Malcolm Macdonald
Curate	Revd Matt White
Hon Curate	Revd Hugh Taylor
Churchwardens	Michael Smith Sylvia Williams (resigned January 2024)
Assistant Churchwardens	Natasha Poraj (newly elected in 2023) Paul Curry
Elected Members	Richard Milne – Treasurer and Vice Chair David Dronsfield Samantha Clayfield Brenda Miller Pauline Manning Jonathan Brown Matthew Ayers Louise Kuilenberg Rob Evans
Co-opted Members	Amanda Hart – PCC Secretary
Representatives on the Deanery Synod	Deborah Lake Carol Hartley Brooke Smith (newly elected in 2023) Sylvia Lambden
Contact Address	201 High Road Loughton Essex IG10 1BB
Independent Examiners	Beever and Struthers 150 Minories London EC3N 1LS

REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2023

PCC Chairman's Report - 2023

Objectives

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

2023 Reflections

This has been a year of strong recovery from the effects of the pandemic. In 2022, our attendance was 20% stronger than 2020, but still 10% less than pre-pandemic 2019. Now in 2023, we saw 40 adults and 14 children and youth join St Mary's. So we are now a larger church than we were before the pandemic. We are a growing church with a heart to reach our community with the gospel of Jesus.

This year we have seen more people becoming Christians. Plus, all the regular events that take place such as pastoral visits, Hope Central, Men's Breakfasts, Newcomers Lunches, Fusion, Worship team practices, funerals, Safeguarding training, Little Lambs, Tots Time, Come Dine with Me, Bereavement Café, English Classes, Coffee Mornings, Open Bible Studies, Kingdom Come Prayer meetings, Hungry worship meetings, Hope Suppers, Life Groups and much more.

Highlights to give thanks for:

- **Streams of Hope** – we shared our vision to reach our community over the year.
- **@5 service** – Having launched in 2022, this Service has now grown to 40 people.
- **Hope Central** – through tough times, Hope Central is growing and loving our 18-30s.
- **St Mary's online** – our YouTube channel has grown to 276 subscribers
- **Café Hope**: we now regularly take well over £1k per week and reach more people.
- **Training**: Leading Together is available online. We ran a Parenting Teens Course
- **Ignite children & youth** – We have 91 under 18s on the ignite registers.
- **Coronation Celebrations** – we did a special cream tea for the community in May.
- **Mission opportunities** – Connect and Loughton Day were two new opportunities.
- **Schools work** – we led Assemblies in Oaklands, Staples Rd and Davenant Schools.
- **Baptisms** – we had 19 baptisms this year and 2 confirmations.
- **Welcome Area** – we installed a new Welcome Area in the foyer of the church.
- **Alpha** – we had a good sized Alpha Course in 2023 as people find faith in Jesus.
- **Saturated with God** – I published my second book on the church vision.
- **10/40 Prayer** – we had 70 people praying through Lent together.
- **The Encourager** – this is a new monthly publication about what has been going on.
- **Access Team** – we have a new team supporting inclusion for church and community.
- **Gift Days** – the church raised nearly £80k in April, helping us to meet our budget.
- **LLF response** – where the national church is divided, we have had real unity.
- **Holy Spirit conferences** – we have had two great practical days on the Holy Spirit.
- **Prayer Ministry** – this training is now online, so new team can be trained quickly.
- **CTL** – we have hosted leaders meetings, prayer and worship across our churches.
- **Ignite Leadership Team** – we established a new leadership team for ignite.
- **Refresh Service** – we renewed our midweek Service with a new sense of vision.
- **Ordinations** – six new Priests were ordained here, including our own Matt White.
- **Light Party** – we had our biggest ever Light Party, which was amazing.
- **Christmas events and services** – we had a great Christmas Café and saw larger numbers attending our Christmas services than the last few years.

Staffing & Leadership

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

Ignite ministry is also led by a Leadership Team: Michael Smith (youth), Bo Poraj (youth), Sam Clayfield (pre-school

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

ages) and Eleni Constantinou (primary school ages). The team includes Michelle Stanesby (ignite Administrator) and Matt White (Curate).

REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2023

There were no changes to the paid staff team in 2023.

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

- Yvonne Merle and Delphine Kennedy have led Little Lambs nursery through the pandemic with such patience, care and love. Well done.
- Ken Bartels Diana Dodds and Julie Huff play the organ each Sunday at the 8:45am, which is very much appreciated.

Public Benefit

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

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

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

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

Financial Report for 2023

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

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

- Some reduction of regular Standing Order income.
- Decrease of Gift Aid, due to reduced Standing Orders.
- Increased costs of utilities, as everyone has experienced.

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 and were able to support St Michaels parish share significantly. We also supported a significant number of Mission Partners as well as helping people in need on a discretionary basis.

Once again, I would like to thank our finance team for 2023. Once again, they have all served voluntarily and with integrity and commitment. Many thanks to Richard Milne (Treasurer), Martin Huff (Finance Administrator) and Nicola Leach (Payroll Administrator) for their outstanding quality of work in fulfilling their role of keeping St Mary's finances in good order. Thank you also to Zac Cook for overseeing Gift Aid and also a big thank you to Peter Blake and Zac Cook who oversaw Sunday offerings and other cash donations.

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 2023 was £414,192, with expenditure being £479,793. These figures take into account a

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

£65,299 depreciation value, an income generated by ignite of approximately £2,794. Our cash reserves on 31 December 2023 stood at £129,318.

**REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2023**

Total reserves at 31 December 2023 stood at £2,284,955 (2022: £2,350,556) and comprised of restricted funds of £2,071,943 (2022: £2,134,170) and unrestricted funds £213,012 (2022: £216,386). The Trustees review the charity's reserves policy annually and aim to hold three months of fixed staff and running costs.

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

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

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

SIGNED

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.

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

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 2023 which are set out on pages 7 to 21.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales which is one of the listed bodies.

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

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

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

150 Minorities
London
EC3N 1LS

Elizabeth Hatchman ACA
Beever and Struthers
Chartered Accountants

Date: 20 March 2024

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Note	2023				Total £	2022
		Unrestricted funds £	Restricted Hope Centre £	Restricted Living Hope £	Restricted Church Hall £		Total £
Income and endowments from:							
Donations and legacies	2	300,679	-	-	-	300,679	259,938
Charitable activities	3	30,394	-	9,633	-	40,027	51,168
Investments	4	3,653	-	-	-	3,653	1,749
Other	5	69,833	-	-	-	69,833	88,030
Total income and endowments		404,559	-	9,633	-	414,192	400,885
Expenditure on:							
Raising funds	6	45,091	-	-	-	45,091	40,466
Charitable activities	6	344,083	21,258	18,670	35,140	419,151	388,808
Governance	7	3,576	-	-	-	3,576	4,150
Other		11,975	-	-	-	11,975	49,203
Total expenditure		404,725	21,258	18,670	35,140	479,793	482,627
Transfers		(3,208)	-	3,208	-	-	-
Net movement in funds		(3,374)	(21,258)	(5,829)	(35,140)	(65,601)	(81,742)
Reconciliation of funds:							
Total funds brought forward	16	216,386	914,700	5,829	1,213,641	2,350,556	2,432,298
Total funds carried forward	16	213,012	893,442	-	1,178,501	2,284,955	2,350,556

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 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	2,160,235	2,206,831
		2,160,235	2,206,831
Current assets			
Debtors	14	4,855	4,469
Cash at bank and in hand		129,318	147,307
		134,173	151,776
Creditors: amounts falling due within one year	15	(9,453)	(8,051)
Net current assets / (liabilities)		124,720	143,725
Total assets less current liabilities		2,284,955	2,350,556
Net assets / (liabilities)		2,284,955	2,350,556
Charity Funds			
Restricted funds	16	2,071,943	2,134,170
Unrestricted funds	16	213,012	216,386
Total charity funds / (deficit)	16	2,284,955	2,350,556

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

Signed on behalf of the board of trustees:

Name: Malcolm Macdonald

Name: Richard Milne

Role: PCC Chair

Role: PCC Treasurer

Date: 6 March 2024

Date: 6 March 2024

The notes on pages 10 to 21 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 2023

	Note	2023 £	2022 £
Cash flow from operating activities	18	(2,938)	(15,328)
Interest paid		-	-
Net cash flow from operating activities		(2,938)	(15,328)
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(18,704)	(14,622)
Interest received		3,653	1,749
Net cash flow from investing activities		(15,051)	(12,873)
Cash flow from financing activities		-	-
Net cash flow from financing activities		-	-
Net increase / (decrease) in cash and cash equivalents		(17,989)	(28,201)
Cash and cash equivalents at 1 January 2023		147,307	175,508
Cash and cash equivalents at 31 December 2023		129,318	147,307
Cash and cash equivalents consists of:			
Cash at bank and in hand		129,318	147,307
Short term deposits		-	-
Cash and cash equivalents at 31 December 2023		129,318	147,307

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

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,

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

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 2023

1. PRINCIPAL ACCOUNTING POLICIES (*continued*)

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

Hope Centre

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

Debtors

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

Liabilities

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

Restricted and designated funds

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

Parochial Church Council remuneration

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

Staff costs

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

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1. PRINCIPAL ACCOUNTING POLICIES (*continued*)

Going concern

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

Judgements and key sources of estimation uncertainty

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

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

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

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

Financial instruments

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

Financial instruments held by the charity are classified as follows:

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

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 2023

2 Income from donations and legacies

	2023	2022
	£	£
Gifts (Gift Aid)		
Direct giving	148,613	142,425
Gift aid recovery	49,840	36,959
Gifts (Non Gift Aid)		
Direct giving	102,226	50,494
Legacies	-	30,060
	300,679	259,938

3 Income from charitable activities

	2023	2022
	£	£
Rent and lettings	22,977	16,625
Away weekend	-	14,524
Other activities	243	397
Other functions	14,013	18,082
Ignite	2,794	1,540
	40,027	51,168

4 Income from investments

	2023	2022
	£	£
Bank interest and dividends	3,653	1,749
	3,653	1,749

5 Other income

	2023	2022
	£	£
Church fees received	1,700	2,485
Coffee shop	42,951	33,841
Grant received	25,182	51,703
	69,833	88,029

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6 Analysis of resources expended

	Staff Costs	Other Direct Costs	Other Allocated Costs	Total 2023	Total 2022
	£	£	£	£	£
Cost of generating funds					
Coffee shop	21,778	23,313	-	45,091	40,466
Cost of functions	-	-	-	-	-
	21,778	23,313	-	45,091	40,466
Charitable activities					
Missionary & charitable work	-	13,270	-	13,270	15,240
Parish running cost	-	105,572	73,305	178,877	168,343
Church support cost	99,569	110,204	1,190	210,963	189,946
Youth work	9,965	2,836	-	12,801	12,399
	109,534	231,882	74,495	415,911	385,928
Total charitable activity before governance costs	131,312	255,195	74,495	461,002	426,394
Other					
Church roof repairs	-	-	11,975	11,975	49,203
	-	-	11,975	11,975	49,203
Total expenditure	131,312	255,195	86,470	472,977	475,597

7 Governance costs

	2023	2022
	£	£
Trustee remuneration	-	-
Trustee expenses	10	4,150
Independent examiners remuneration (including expenses and benefits in kind)	9	2,880
	6,816	7,030

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

8 Net income / (expenditure) for the year ending 31 December 2023

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

	2023	2022
	£	£
Depreciation of tangible fixed assets	65,299	66,310

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

9 Independent examiners remuneration

The independent examiners remuneration amounts to an independent examination fee of £2,700 (2022 - £2,400) excluding VAT.

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

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

	2023	2022
Number of Trustees	2	2
	<hr/> 2	<hr/> 2
	<hr/>	<hr/>
	2023	2022
	£	£
Subsistence	3,576	4,150
	<hr/> 3,576	<hr/> 4,150
	<hr/>	<hr/>

11 Staff costs and employee benefits

The average monthly number of employees and full time equivalent (FTE) during the year ending 31 December 2023 was as follows:

	2023 Number	2023 FTE	2022 Number	2022 FTE
Raising funds	2	2	2	2
Charitable activities	7	7	7	7
	<hr/> 9	<hr/> 9	<hr/> 9	<hr/> 9
	<hr/>	<hr/>	<hr/>	<hr/>

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

	2023 £	2022 £
Wages and salaries	131,932	119,952
Social security	7,378	7,241
Pension	4,293	3,665
	<hr/> 143,603	<hr/> 130,858
	<hr/>	<hr/>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

12 Staff costs and employee benefits

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

13 Tangible fixed assets

	Church Hall £	Furniture and Equipment £	Church Organ £	Hope Centre £	Hope Centre Equipment £	Total £
Cost						
At 1 January 2023	1,753,630	91,851	22,115	1,062,936	20,694	2,951,226
Additions	3,412	15,291	-	-	-	18,703
At 31 December 2023	1,757,042	107,142	22,115	1,062,936	20,694	2,969,929
Depreciation:						
At 1 January 2023	521,377	84,418	11,793	106,113	20,694	744,395
Charge for the year	35,141	7,425	1,474	21,259	-	65,299
At 31 December 2023	556,518	91,843	13,267	127,372	20,694	809,694
Net book value:						
At 31 December 2023	1,200,524	15,299	8,848	935,564	-	2,160,235
At 31 December 2022	1,232,253	7,433	10,322	956,823	-	2,206,831

14 Debtors

	2023 £	2022 £
Gift aid recoverable – St Mary's	3,245	3,503
Prepayments	1,610	966
	4,855	4,469

15 Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	9,453	8,051
	9,453	8,051

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

16 Fund reconciliation

Unrestricted funds

	Balance at 31 December 2022 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2023 £
Unrestricted	216,386	404,559	(404,725)	(3,208)	213,012
Total	216,386	404,559	(404,725)	(3,208)	213,012

Restricted funds

	Balance at 31 December 2022 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2023 £
Hope Centre	914,700	-	(21,258)*	-	893,442
Living Hope	5,829	9,633	(18,670)	3,208	-
Church Building	1,213,641	-	(35,140)**	-	1,178,501
Total Restricted Funds	2,134,170	9,633	(75,068)	3,208	2,071,943

*Depreciation on the Hope Centre

**Depreciation on the church hall

Fund descriptions

a) Unrestricted funds

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

b) Restricted funds

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

17 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	24,147	2,136,088	2,160,235
Cash and current investments	129,318	-	129,318
Other current assets / liabilities	59,547	(64,145)	(4,598)
Total	213,012	2,071,943	2,284,955

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

	2023 £	2022 £
Net income / (expenditure) for year / period	(65,601)	(81,742)
Interest receivable	(3,652)	(1,749)
Depreciation and impairment of tangible fixed assets	65,299	66,310
(Increase) / decrease in debtors	(386)	2,835
Increase / (decrease) in creditors	1,402	(982)
Net cash flow from operating activities	(2,938)	(15,328)

19 Related party transactions

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

19 Related party transactions (continued)

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

	Income £	Expenditure £	Outstanding balances £	Commitments £
Sharon Milne, spouse of Treasurer and Vice Chair Richard Milne, provided Counselling Services				
At end date 2023	-	240	-	-
At end date 2022	-	210	-	-

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	29,754	706
Total		29,754	706

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

Name	Relationship	Gross pay £	Employer Pension £
Caroline Jane Macdonald	Spouse of Chairman Malcolm Macdonald	11,987	172
Total		11,987	172

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

20 Capital and Major Repairs Commitments

	2023	2022
	£	£
Contracted but not invoiced	-	-
Authorised but not contracted for	-	-
	<u>-</u>	<u>-</u>
	<u><u>-</u></u>	<u><u>-</u></u>

21 Financial Instruments

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

Financial Assets

	2023	2022
	£	£
Financial Assets Measured at Cost		
Cash and Cash Equivalents	129,318	147,307
Financial Assets Measured at Amortised Cost		
Other Debtors	4,855	4,469
Total Financial Assets	<u>134,173</u>	<u>151,776</u>

Financial Liabilities

Financial Liabilities Measured at Amortised Cost

Trade Creditors	-	-
Other Creditors	9,453	8,051
Total Financial Liabilities	<u>9,453</u>	<u>8,051</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

22. 2022 Statement of Financial Activities

	Unrestricted funds £	Restricted Hope Centre £	Restricted Living Hope	Restricted Church Hall £	Total £
Income and endowments from:					
Donations and legacies	300,654	-	-	-	300,654
Charitable activities	18,552	-	-	-	18,552
Investments	64	-	-	-	64
Other	40,218	-	-	-	40,218
Total income and endowments	359,488	-	-	-	359,488
Expenditure on:					
Raising funds	27,769	-	-	-	27,769
Charitable activities	306,462	25,398	1,495	34,868	368,223
Governance	5,560	-	-	-	5,560
Total expenditure	339,791	25,398	1,495	34,868	401,552
Net movement in funds	19,697	(25,398)	(1,495)	(34,868)	(42,064)
Reconciliation of funds:					
Total funds brought forward	217,285	965,496	8,000	1,283,581	2,474,362
Total funds carried forward	236,982	940,098	6,505	1,248,713	2,432,298

Report on Fabric, Goods & Ornaments 2023

Church use

There are lots of people coming through the Church Monday – Friday with various groups meeting in the Smith Room and Hope Centre, Little Lambs nursery upstairs as well as Café Hope being busier this last year in the Church and cloister. The play area in the church is very popular and we often see large groups meeting with their little ones. There are lots of people coming in for the Saved food that is available in the Church during the week. The mid-week service continues to take place in the Smith Room, and Hope Hall is being used regularly for Tot's Time, Hope Supper, Foodbank, English Conversation classes, Hope Central, a Lifegroup, card making group and various meetings as well as for other outside bookings including children's birthday parties on Saturdays.

There are 3 services on Sundays and so the Church and rooms are very well used.

Our thanks go to our caretaker, Phil Lowrie and cleaner, Kevin Willis, for keeping the site in such a good state along with all the furniture moving and many odd jobs around the site with the big job of cleaning and sealing the Church, cloister and Hope Centre link floor annually. Many thanks also to Michael Smith who oversees our building maintenance and for all the extra work he puts in to keep the church well repaired.

General Maintenance

All annual services are carried out to the boiler, lift, fire/smoke alarms, fire extinguishers and automatic doors and shutters, air conditioning and extraction in Hope Centre. A programme of re-decoration is kept up to date by Michael and Amanda. Due to the large number of people coming into the buildings, there are works needed to be carried out by qualified plumbers and electricians from time to time, throughout the year.

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

The Church side boiler was replaced due to problems with it early in 2023. This was covered by our insurance.

The Hope Centre roof had a small leak, and this was fixed by work from a few members of St Mary's along with the company who originally fitted the roof coming to do the final repair.

The Hope Centre is being redecorated in April 2024 (and thanks go to Epping Forest Foodbank for a grant towards this work).

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

Deanery Synod Report by Carol Hartley

Introduction

For the purpose of preparing this report I will provide:

- A brief overview of the Purpose of the Deanery Synod.
- Refer to minutes of the 3 Deanery Committee meetings held in 2023- February 2024.
- An update on getting to know the new Area Dean for Essex and the new Lay Chair.

Overview

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

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

Summary

The records of the minutes confirms that three meetings were held on the 17th January 2023, 28th June 2023, and on the 7th February 2024.

The minutes also confirmed that the meetings were well attended. Lee Batson informed the meeting on the 28th June 2023, there has been a change in the Lay Chair.

Lee Batson announced that Martin Lockwood was stepping down as Lay Chair, after 15 years of service. The House of Laity nominated Richard Kidder as the new Lay Chair, and he was duly elected.

Richard was welcomed to the Deanery Synod meeting on the 7th February 2024. He provided a summary of his background. This information was helpful, because it provided an understanding of Richard's Journey before accepting the role of Lay Chair for the Deanery Synod.

There was a reminder to Parochial Church Councils, to inform the Deanery Secretary, of those elected to serve, and or when changes occur. There has also been a recent change regarding the Area Dean. John Fry is now the new Area Dean for Essex. John was introduced at the meeting in June 2023.

Conclusion:

In conclusion, the new Area Dean has a clear business agenda/strategy for the Deanery Synod. I was impressed with him using the opportunity to spend time 'Travelling Well Together'. This approach introduced a new dimension, of reflection in small groups. Exploring the Diocesan Values which shapes the journey into God's future.

I look forward to continuing to serve under the leadership of the new Area Dean, with God's grace and guidance.

Parochial Church Council (PCC) Report 2023/24 by Amanda Hart

Membership. Meetings and Committees

<i>Ex-Officio members:</i>	Vicar:	Revd Malcolm Macdonald – Chair
	Curate:	Revd Matt White
	Hon Curate:	Revd Hugh Taylor (<i>until Mar 2024</i>)
	Wardens:	Sylvia Williams (resigned Nov 2023) Michael Smith
<i>Co-Opted:</i>	PCC Secretary:	Amanda Hart
<i>Deanery Synod Reps:</i>	Debbie Lake, Carol Hartley, Sylvia Lambden & Brooke Smith	
<i>Elected members:</i>	Sam Clayfield, Paul Curry (Asst Warden) David Dronsfield, Pauline Manning, Richard Milne (Treasurer and Vice-Chair), Brenda Miller, Jon Brown and Natasha Poraj (Asst Warden), Matt Ayers, Louise Kuillenburg and Rob Evans	

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

The full PCC met 7 times through the year.

Sub-committees that report to the PCC:

Standing Committee

Clergy, wardens, treasurer, and Operations Manager

Buildings

Michael Smith, Amanda Hart

Health & Safety

David Dronsfield, Amanda Hart

Living Hope Global Missions

Susan Brown

Finance

Richard Milne, Martin Huff, Zach Cook
Peter Blake and Nicola Leach

2. **Review of the Year**

Our PCC meetings are always covered in prayer and worship and this is a priority throughout our meetings. We have good, constructive meetings and this last year spent a lot of time on finances, vision and plans relating to Prayers of Love and Faith response.

3. **Summary of key decisions made:**

- St Mary's Church Safeguarding document agreed
- St Mary's Health & Safety Policy agreed
- Outings off site for ignite and men's group approved (for insurance purposes)
- Budget agreed for 2024

- General oversight of Church finances, policies, procedures and administration
- Ruth How – to become self-supporting curate
- Living Hope co-ordinator (funding through grant)
- Parish Share
- Discussions on the repairs and upkeep of the Church and buildings.
- Wooden posts to be put in along the front boundary of the Church/High Road
- Hedgerow work in carpark to go ahead (thanks to a generous donation for this work).
- Refreshed agreement with Epping Forest Foodbank
- Church Weekend at home in 2024 and away in 2026
- New equipment for Café Hope
- Prayers of Love & Faith discussions and decisions

Safeguarding Report - Michelle Stanesby

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

The church of England offers free online safeguarding training which can be accessed at <https://safeguardingtraining.cofeportal.org>

It would be encouraged for all church members to complete the basic level of training to help raise awareness. We do ask anyone in a serving role to also complete the next level up which is called Foundation level.

There have been a couple of new training modules added this year which anyone is welcome to complete.

Raising awareness of Domestic Abuse
Modern Day Slavery and Human trafficking

Please do let Michelle know at safeguarding@stmarysloughton.com if you complete any training or would like any information or assurances. If you would prefer to complete the training in an in-person environment please let Michelle know who can arrange this.

Parish Safeguarding Officer - Michelle Stanesby
Deputy Parish Safeguarding Officer - Amanda Hart

Ministry Reports

Café Hope Report by Jeff Potter

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

I believe the commitment of volunteers has been the main reason for the increase in numbers and the inspired idea of a couple of volunteers to broaden the lunch menu to include bagels which have been a tremendous success.

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

Karen Barker's ministry on a Thursday has added a tremendous spiritual element to cafe. She's fearless in her willingness to approach customers and sensitive in her sharing of the gospel often befriending the seemingly unapproachable in her efforts to share Christ as well as providing relevant scripture as table decorations to stimulate gospel conversation. Many of these scriptures are taken home for further perusal.

If I was asked to remember one relationship of value that I clearly saw the Lord at work in (and there has been many) it would be the older lady who stood tentatively in the queue one day, who hadn't been to cafe before, who kept moving backwards when anyone came to the counter not wanting it seemed to be served before anyone else. Eventually a cafe staff member asked if she would like to be served and she graciously agreed asking for egg on toast. This isn't on our menu and the lady seemed embarrassed that she had asked for an item we don't normally supply and stumbling over the menu tried to re-order and then gave up on ordering food and asked for a cup of tea.

We managed to find her an egg and a way to cook it in cafe and served it to her with a cup of tea. She was so grateful that she shared she doesn't normally leave home as she was a carer for a family member for many years who had recently died and that day was her first attempt at coming out since the loss of her loved one.

She's returned often since and one or two of us have managed to have conversation with her. Our hope is she finds new birth in Christ as she attends over the months so graphically represented at Easter by the Easter egg as well as the egg she asked for when she first came along.

I'm so grateful for Brooke as colleague in this great adventure and the support of all the church in valuing the work of the cafe and everything else that's done quietly in the background to further the gospel and cause of Christ in our fellowship.

Report on Hope Central by Mandy and Colin Chastell

We are happy to say that Hope Central has now been running for a year and a half. We celebrated our one-year anniversary on 21st September 2023, but unfortunately our celebrations were tinged with deep sadness as we lost our dear friend Aaron the month before. Aaron is greatly missed by us all and has left a big hole in Hope Central, but we felt compelled to continue in his honour and to fulfil Gods calling and with our Lords strength we will.

There are now four of us leading Hope Central, which are Hannah [St Michaels], Regina (EFCC) and ourselves. It has been very challenging for the whole team since the day we started, but on the other hand it has been such a blessing leading this amazing community of 18-30s.

We have seen growth in numbers and we now have around 26 members in our community. We have also started to see a harvest and beautiful fruit is being produced. Here are some examples:

- Two people have given their lives to Jesus
- Three people are hoping to be baptised.
- Testimonies are shared weekly along with the tests they are going through.
- We have seen breakthrough in people's lives and their confidence and faith grow.
- We have members of our community stepping up and giving talks.
- Recently we are seeing the community engaging more deeply in worship.

We are still praying for a worship leader and a male member for the team. We are wait patiently for this, as we know our Gods timing and plans are perfect.

We have enjoyed many social evenings, hanging out together and establishing friendships. We now find that when Hope Central is not on, the community arrange to meet at Nando's to hang out together. This is exactly what we had hoped for from the beginning.

We have had many guest speakers from various churches come to talk at Hope Central and several worship leaders too, they have all been such a blessing.

We have become a family, which was our hearts desire. A place where we can do life together, in a safe space.

If anyone would like to see how Hope Central is doing each week & pray for us. We have a website called "Taste & See" so please check it out.

We believe that we are going continue to see more freedom and healing. That deep friendships will develop and many more of this generation will turn to Jesus, join Hope Central and other communities like it.

Can you hear those dry bones RATTLING...

Ignite Report - Michelle Stanesby

New Leadership structure for ignite

Ignite Leaders

Over recent months a new leadership structure has been introduced to ignite. The ignite Leadership team meet every two months and have a full agenda to give oversight, leadership and vision to the whole team.

The ignite Leadership Team:

- Sam Clayfield, Early Years Leader, ignite groups **Kindling** and **Sparklers**
- Eleni Constantinou, Junior Leader (Y2-6), ignite group **Blaze**
- Mike Smith, Youth Leader (Y7-10), **ignite Youth (stood down in April 2024)**

Bo Poraj, Youth Leader (Y7-10), **ignite Youth (temporarily on leave from the role)**

One member of the Leadership Team leads ignite each Sunday at the 10:30am Service, supported by the team member on Registration. The 'ignite Lead' each Sunday would deal with changes to the rota and Sunday logistics/troubleshooting, as well as being the key point of contact with parents. Effectively overseeing ignite that Sunday.

The ignite Leadership Team is administratively supported by Michelle Stanesby (ignite Administrator). Matt White and Malcolm Macdonald are also on the team. Malcolm chairs the Leadership Team meetings. This means the church leadership is well connected to ignite leadership.

Ignite Group Enablers (Sundays)

Each Sunday ignite group has an Enabler. The aim is to empower the teams more and for them to feel more like teams. This spreads the load of leadership, help to build team together and carry the vision for the group.

Nicolle Ayres - **Kindling**

Delphine Kennedy - **Sparklers**

Steve Minnerthey - **Blaze**

Natasha Poraj - **ignite Youth (temporarily on leave from the role)**

Teenage parenting course - Parent talk the teenage years by Care for the family

Last September Katherine and Jonny McAllen welcomed a number of parents with teenagers to journey through the course together. The numbers of parents who attended grew as the weeks went on with a number coming from our local community. As well as learning from the course material it gave them a space to share and discuss any struggles, challenges and encouragements with each other. As the course was not Faith based, Katherine and Jonny also added an extra session to the course to cover the topic of Faith. A big Thank you to Katherine and Jonny.

Ignite Team - THANK YOU!

Our ignite team is such a blessing! All our groups from Sunday morning ignite groups, to mid week groups- Fusion, Come Dine with Me and Tots time would not be able to run without the continued support and dedication from our team. Not only do they serve with such commitment they really do shine the love of Jesus onto our children and Youth. Across all our ignite groups the vision is the same as the whole church, every person, every place, saturated with God. Thank you Team for living this out and giving our children and youth a place of love and belonging.

Our Card Makers - THANK YOU !

I wanted to say Thank you to our card makers who volunteer their time, supplies and creativity to produce wonderful cards that are for sale in Cafe. This money goes towards ignite to help support us with finances. Thank you!

Life group report APCM - Ruth How

Once again, I commence with my sincere thanks to all the Life group leaders. They continue to lead faithfully and with great love. It has been a joy to gather the Life Group leaders together termly to share encouragements (and breakfast) and to pray for each other. It is always a real joy for me to hear about their groups and what God is doing within them.

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

The groups continue to be places where we build relationships and learn to go deeper with each other, walking through the good and more challenging times of our lives. Several groups have been deeply impacted by ill health, and loss this past year, with others stepping up to either lead or host for a season, and with group members playing a vital role in offering prayer and support to each other. Most of the groups have studied Malcolm's book *Saturated with God*, since the beginning of the autumn term, and it was a blessing to have the opportunity to study and discuss the book that carries much of the vision of St Mary's, in our groups.

I wish to particularly thank Martin and Michelle Stanesby, who have now stood back from leading their group, they continue to serve so well here at St Mary's, in their other roles. Sharon and Rich Milne are hosting and leading Bo and Natasha's group for the time being. We continue to pray for the Poraj family, whilst they understandably step back from leading for now.

If anyone would like to join a group, please do not hesitate to speak to me or contact me by email, ruth@stmarysloughton.com

Little Lambs Report by Yvonne Merle and Delphine Kennedy

Since our last report 12 months ago, Little Lambs has continued to be a busy preschool. Our waiting list is constantly being added to and visitors always appear impressed with what they see during their initial visit, our bright rooms and the two outdoor areas.

At The beginning of the summer Helen Hay and Clare Gedarovich both passed their 'level 3' childcare qualification, congratulations to both ladies. Sadly, however, we have lost two

senior members of our staff team. Sue Miller and Caroline Davies secured full time positions, at St Margarets Hospital, Epping and Higgins, Loughton, we wish them both every happiness and success in their new positions. As a result of these changes, we have re-organised our staff rota. Emma Avery, our parent helper who was last year was on 'bank staff duties,' is now a full staff member and Siobhan Harvey, another parent, has taken on the 'bank staff' role. Both ladies are joining us for staff training, staff meetings and are valued members of our staff team.

It has always been our aim to provide the local community with a good provision, with our Christian faith at the center, where we could welcome children and their families. We continue to support our Little Lambs parents providing practical help and guidance, extra childcare sessions, and prayer for any of our families who have found themselves in sad or difficult situations.

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. We are still evaluating the children's needs, reflecting and considering 'sustainable toys', reducing waste and repurposing. The homemade sandpit is a very popular resource, we now have ducks instead of chickens in the forest garden and the children were amazed watching our tank of frog spawn slowly turn in froglets.

Last summer's leavers party had a 'fairground theme'. The children had a wide range of challenging games to play, prizes to win and crafts to make. The Christmas nativity was once again well supported by family and friends. The children really work hard to learn the songs and their role in our annual nativity production. Every child had a role and a costume, Mary (who was very protective about her baby Jesus doll) and Joseph, Angels and kings, Shepherds and stable animals, stars and percussion instrument players. They were all wonderful.

In November Ofsted visited us to carry out an inspection, we are very pleased to announce that we achieved another 'Good Rating.'

Delphine and I 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 Report – Caroline Macdonald

We are so grateful to God for his favour over Living Hope over the last year. We have seen the work of His hands in so many ways and we are so grateful, but we remain hungry for more of his touch and His presence in us, what we do and the people we meet. Living Hope's strapline is "Loving our local and global neighbour". It is our honour to meet so many people through our groups and through the open door of Café Hope, both people who have become friends and people who have found us for the first time.

Living Hope has continued to try and respond to the needs in our community. During winter 2022-23 we started Warm Welcome to respond to the cost of living crisis. The connections made at Warm Welcome were particularly appreciated and we decided we wanted to

create a space where those friendships could continue and grow. Our Connect drop-in group began in early summer, meeting each Monday, 3.15-5.30pm, and incorporates a crochet and knitting group "Stitches and Stories". We get the table tennis table out, play games, build lots of lego and enjoy 'Saved!' refreshments and lots of conversation. We have between 55-70 people come to this group weekly of all ages, and it is a real joy to be part of. Connect particularly welcomes SEND families, and parents appreciate the chance to chat together. We have also started a monthly SEND parents coffee morning, where parents can share their experiences, local information and mutual support.

Our other projects include English classes for all abilities, conversation classes, Hope Suppers, Saved! surplus food, and Friday morning coffee mornings for those in retirement. We are hoping Gardening Club will start again soon.

Living Hope was particularly blessed last year with a lot of funding. This helped cover costs such as Living Hope assistant salary, upgrade to led lighting and many of the running costs of our projects. It is particularly helpful to have money to be able to respond to people's individual and family needs. We have been able to make up and give away bags of groceries, some specifically for Christmas (about 50 bags so far), and have further funding to continue this. We have funds to help with fuel bills, warm clothes or other needs especially during the colder months. The warm clothing rack was also back during the winter months, probably several hundred warm items quietly came and went, helping to keep people warm.

Paola Rees finished her role as Living Hope assistant in February to move on to a different job. It has been such a joy to work with Paola and I'm so grateful for her compassion, prayers and thoughtful hard work. I am delighted that Mandy Chastell is now the new Living Hope assistant, and I am looking forward to working alongside Mandy in the months ahead.

Living Hope continues to be so grateful to all 40 our volunteers who work across all our projects, and we are so grateful for the time and energy they put in to serving people in all sorts of ways. Thank you! If you'd like to find out more about volunteering for Living Hope then please speak to Caroline or Mandy.

We are also so grateful to the many partnerships we have who provide surplus food, and funding to help us help others. Particular thanks to the Charles French Charitable Trust who generously fund the Living Hope assistant salary.

Living Hope Global Missions (Susan Brown Co-ordinator)

We continue to support our mission partners. In addition St Michael's is a new mission partner. We hope to have a display at the church weekend to inform and encourage the church relating to our mission partners.

St Mary's Mission Partners:

Tearfund

Open Doors

St Michael's Loughton (new as a mission partner this year)

Hope Now (Adrian Bruce)

Philippe How (individual)
Bible Society
Tough Talk
Every Life
Tearfund
Wycliffe Bible Translators
Mill Grove
Voluntary Care
New Wine
Open Doors
Wondimu (individual)
Foodbank
Evangelical Alliance (EA)
International Justice Mission (IJM)

Pastoral team at St Mary's by Brenda Miller

Pat Laker and I have been pastoral co-ordinators for over a year now.

As members of the body of Christ, we are called to “have equal concern for each other. If one part suffers, every part suffers with it; if one part is honoured, every part rejoices with it.” We are also called to love our neighbour as ourselves. Pastoral care is an important part of church life.

We carry out a lot of pastoral care at St Mary's, both for those who are part of the church and those who are members of the local community.

For example, we have life groups, a prayer ministry, the prayer net, provision of home meals, and the services Café Hope provides.

We also have the Connect group for anyone wishing to meet people and make friendships, together with the Horizon group for those who are retired. Hope Supper and the many other activities carried out within Living Hope continue to thrive and we now have a team of fully vetted and trained pastoral visitors available to visit people in their own homes. In the past year the Bereavement Cafe has also been set up and meets once a month providing a safe environment for those who have been bereaved and is much appreciated by those that attend.

Pat and I aim to co-ordinate the work that is already happening and, along with the clergy here at St Mary's, endeavouring to identify any gaps in provision.

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

Worship Ministry Report by Martin Huff

We have seen very welcome growth in the 10:30am Worship team this year, and across the whole team (PA, AV and Band) we now have 21 members, just a few less than before the pandemic struck in 2020.

I am constantly bowled over by both the faithful commitment of our team members and also their skill in what they do. They are a continual reminder of the kindness and grace-full provision of the Lord and such a blessing to our Church family.

The Christmas choir came together once again from November through to the Carols with candlelight Service in December and broke the record for our largest choir to date! As always, this was such a fun time and the Service itself was amazing.

Julie Huff has joined Diana and Ken to play the organ for our Early Service week by week. We are so grateful also for their faithful service and skill in supporting this congregation.

Love has been a key value for our Worship Team through 2023 and it has been inspiring seeing this worked out through the way all our members have served at various events and ongoing Sundays week by week: "Dear children, let us not love with words or speech but with actions and in truth." 1 John 3:18