

## *Parish of St. Anne's, Chingford*

**ANNUAL MEETING OF THE PARISH**

**SUNDAY 6th APRIL 2025**

Dear Electoral Roll Member,

I write to provide you with the information you need before our Annual Meeting, at **11.45am on Sunday 6th April 2025**, in the church.

All those whose names appear on the Electoral Roll of the Parish, as at March 2025, have full voting rights at the Annual Meeting as well as the right to propose and second nominations.

Here is an outline of our needs for elected representation: -

### A) CHURCHWARDENS

We must elect two Churchwardens each year. Marcia Hall has kindly agreed to stand for re-election this year. Heather Gwynn is standing down this year, so we will need a new churchwarden.

### B) MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

Ex Officio Members

Clergy	Revd Jude Bullock Revd Mick Scotchmer (Co-opted member since July 2024)
Churchwardens	As elected at the meeting
Deanery Synod Representatives	Julie Adesina Lindsey Archer
PCC members (to be elected for the next 3 years)	
Already serving:	
2 more years	Bill Gloyn, Lisa Jobber, Lisa Markham
1 more year	Jacqueline Haniff-Bentham, David Sendall, Anthony Sullivan
Now completing their term	Andy Crawford, Joy Ventour

We need to elect 3 new PCC members for 3 years.

On the web site and at the back of Church you will find leaflets including proposal forms for the elections of Churchwardens and PCC members. Candidates, proposers and seconders should all read the leaflets. Please provide the nominations we need at this time (but not without asking candidates, before proposing them!)

Thank you for your attention to these matters, and for your readiness to propose and second candidates for elections.

In addition to our other pre-AGM leaflets, perhaps we also need one entitled “What do we ask of our Electoral Roll members?” although the truer title would surely be “What do we Electoral Roll members ask of ourselves?” I hope you will agree with me that, among the various answers that could make up quite a considerable list, these points would come very near the top: -

As Electoral Roll members we commit ourselves to giving our time, our talents and our money. One particular way we can give our time is by attending the Annual Meeting and playing a useful part in the proceedings. Please make every effort to be there.

I look forward to seeing you at our Annual Meeting on 6th April, as we take stock of the past year, and plan our next steps together.

Thank you for your place and part in the life of St Anne’s.

Yours sincerely,

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

Vicar,

St. Anne’s Church

**PARISH OF ST. ANNE, CHINGFORD - ANNUAL GENERAL MEETING  
SUNDAY 6 APRIL, 2025 IN ST ANNE'S CHURCH**

**11.45am : MEETING OF THE PARISHIONERS AND OF PERSONS WHOSE NAMES ARE ON THE ELECTORAL ROLL OF THE PARISH**

**AGENDA**

- 1) Prayers
- 2) The Clerk will read the Notice convening the Meeting
- 3) Confirmation of the Minutes of the Meeting of 14<sup>th</sup> April 2024
- 4) Election of Churchwardens

**11.50am: ANNUAL PAROCHIAL CHURCH MEETING**

**AGENDA**

- 1) The Clerk will read the Notice convening the Meeting
- 2) Confirmation of the Minutes of the Meeting of 14<sup>th</sup> April 2024
- 3) Apologies for absence
- 4) Secretary's Report on the past year and on the proceedings of the Parochial Church Council.
- 5) Treasurer's Report

The following proposal will be put to the Meeting:

*That the **Annual Report of St. Anne's Church, Chingford and of the Parochial Church Council for the year ended 31st December 2024 with Financial Statement** be approved and signed by the Chairman of the meeting.*

(Prop: Andy Crawford (Treasurer); Sec: Heather Gwynn (Secretary))

- 6) Appointment of Independent Examiner
- 7) Report by Parish Giving Officer
- 8) Churchwardens' Report on the Fabric, Goods and Ornaments of the Church
- 9) Electoral Roll Officer's Report
- 10) Deanery Synod Report
- 11) Environmental and Eco Committee Report
- 12) Elections to the Parochial Church Council  
(We expect to be voting for at least THREE members for 3 years)
- 13) Remarks from Rev Jude Bullock, Vicar
- 14) Any Other Business (*Notified to the Secretary in advance*)
- 15) Closing Prayer

## **PARISH OF ST. ANNE, CHINGFORD**

### **MINUTES OF THE MEETING OF THE PARISHIONERS AND PERSONS ON THE ELECTORAL ROLL, held on Sunday 14th April 2024 in St Anne's Church.**

1. The meeting was attended by 22 persons. There were 4 apologies for absence.
2. The meeting opened with prayers led by Rev Jude Bullock.
3. The meeting gave its unanimous consent for Heather Gwynn to act as clerk and she read the statutory notice convening the meeting.
4. **Confirmation of the minutes of the previous meeting (16<sup>th</sup> April 2023)**

**Acceptance**      Proposed: Lindsey Archer  
                          Seconded: Rosalind Tatam  
                          Agreed:      For: 20    Against: -    Abstentions : 2

#### **5. Election of Churchwardens**

Jenny Scotchmer was standing down as churchwarden after 3 years of sterling service. Jude thanked her on behalf of the meeting for all her hard work. Valid nominations had been received for Heather Gwynn, who was prepared to stand for one more year, and for Marcia Hall. There being no other nominations, they were duly declared elected for 2024. Jude welcomed Marcia to her new role, explaining that responsibility would transfer from Jenny to Marcia at the formal Visitation Service to be held in June.

This concluded the business of the meeting at 11.56am.

## **PARISH OF ST. ANNE, CHINGFORD**

### **MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING**

Held on Sunday 14th April 2024 at 12 noon in St Anne's Church. The clerk read the statutory notice convening the meeting.

#### **1. Confirmation of the minutes of the previous meeting (16<sup>th</sup> April 2023)**

**Acceptance**      Proposed: Joyce Palmer  
                          Seconded: Rosalind Tatam  
                          Agreed:      For: 22    Against: -    Abstentions: 2

#### **2. Apologies for absence/attendance**

The meeting was attended by 22 persons, under the chairmanship of Rev Jude Bullock. There were 4 apologies for absence.

### 3. Secretary's Report on the proceedings of the Parochial Church Council

This was included in the *Annual report ...for the year ended 31st December 2023*, which had been made available in soft and hard copy before the meeting. Introducing the report, Heather noted that it had been a pleasure to report on a more "normal" year, under the leadership of Jude, Mick and Julie, with the final phasing out of Covid restrictions meaning that we could once more plan ahead and look to the future with confidence. There were no comments or questions.

### 4. Treasurer's Report

This was included in the *Annual report...for the year ended 31st December 2023* which had been made available in soft and hard copy before the meeting. Andy Crawford, Treasurer, introduced the Financial Statement for 2023. In response to questions, he explained that it had been our usual practice to aim for a surplus each year across the Church and Centre that could be transferred to the Repairs, Development and Maintenance Fund, to provide against future needs, such as replacing the church roof. For the last few years, with centre rental income much reduced because of Covid closures, this had not been possible. However it had been possible to make a transfer of some £30,000 at the end of 2023. It was noted that the accounts no longer showed a Music Fund. Andy explained that the balance held in that fund of some £600 had been fully used during 2023 to meet the costs of expert advice on problems with the organ.

There being no other questions, it was then proposed:

That the *Annual Report of St. Anne's Church, Chingford and of the Parochial Church Council for the year ended 31st December 2023* with Financial Statement be approved and signed by the Chairman of the meeting.

Acceptance	Proposed:	Andy Crawford
	Seconded:	Heather Gwynn
	Agreed:	Unanimous

Jude thanked Andy and Heather for preparing the report and accounts, and thanked Andy for all that he continued to do for St Anne's as our treasurer. Andy thanked Lindsey and Heather for banking cash during the year, and Lindsey for her work to secure Gift Aid tax refunds. He also thanked everyone who supported the church in any way through their giving and fundraising.

### 5. Appointment of the Independent Examiner for 2024

Susan MacDonald was prepared to continue to act as our Independent Examiner for 2024. This was welcomed and approved by the meeting

Acceptance	Proposed:	Andy Crawford
	Seconded:	Lindsey Archer
	Agreed:	Unanimous

Jude asked that Susan be thanked for continuing to take on this responsibility.

## 6. Report of the Parish Giving Officer

This report was illustrated with a PowerPoint presentation.

Lindsey Archer began by thanking all who contributed to St. Anne's parish life, including any financial gifts made via the formal parish giving scheme, collection plate and individual donations.

In 2023, formal parish giving and the associated gift aid totalled £29,676, which showed a very small increase on the 2022 total of £29,421. Although 2 members had moved away and left the scheme, 2 new members had joined, the overall result being virtually the same year-on-year. On behalf of St. Anne's, Lindsey thanked all who contributed to our planned giving scheme. This regular source of income really helped us to manage and plan our finances more effectively.

Continuing, Lindsey reminded the meeting that our Parish Share (the contribution we made to the Diocese in return for a full-time parish priest) was by far our largest church expense. Our aim, therefore, should be to meet this payment from our planned giving. Fortunately for St. Anne's, the review of Waltham Forest Deanery Parish Shares conducted in 2022 resulted in St. Anne's Parish Share being reduced by 4.4% for 2023. Largely, as a result of this reduction, our total giving, including plate collections, card reader contributions and the associated Gift Aid, did exceed our Parish Share for the first time since 2015!

Whilst this was good news, the fact remained that St Anne's continued to rely on a heavy Diocesan subsidy and our Parish Share did not cover anywhere near the cost to the Diocese of our incumbent, Jude. Therefore, we still needed more people to join the scheme so we could continue to cover our parish share in full and start to account for any future increases or subsidy withdrawals.

Of course, there was still much pressure on everyone's finances currently, but if anyone not already in the scheme was able to join, or those in the scheme could review their giving, this would help to put St. Anne's on a more secure financial footing going forwards.

The church was a member of the CofE Parish Giving Scheme which was by far the most efficient way for anyone to give, with the main benefit to us being, that any associated Gift Aid was collected from HMRC on our behalf. All giving, including the Gift Aid was credited to us on a monthly basis, whereas as Parish Giving Officer, Lindsey could only claim the Gift Aid on money paid via the envelope scheme or standing orders for St. Anne's at the end of each tax year. On that note, it would be very helpful if those contributing by envelopes or standing orders could consider contributing via the CofE Parish Giving Scheme instead. Apart from the monthly Gift Aid payments received and reduced administration benefits, it also cost us over £85 to purchase the envelopes each year.

It was really easy to join, and information was available on posters in the Church and Centre and on our website. Scanning the QR code on the back of the weekly newssheet on a mobile phone would lead straight to St. Anne's giving page, and there was also a direct link from the church website. Alternatively, forms were available at the back of church or Lindsey would be happy to offer help.

Of course, additional donations were also always welcome – either in cash in the collection plate or via the card reader at the back of church.

Concluding, Lindsey repeated her thanks to all who currently contributed their time, talents and money to St. Anne's, and also thanked Andy for his support with the Parish Giving work.

Jude thanked Lindsey for her presentation and for all that she did to promote parish giving.

## **7. Churchwardens' Report on the Fabric, Goods and Ornaments of the Church**

This was included in the ***Additional Reports*** document, which had been made available in soft and hard copy before the meeting. Introducing the report, Heather explained that the church building was inspected at 5 yearly intervals by an architect. We were near the end of that 5 yearly cycle, with the next review due in May 2024. The report listed the recommendations set out in the previous report, the action taken in response, and the few items which were not yet complete, or would need to roll forward into the next review period.

Heather noted that we were indebted to Andy Crawford, Anthony Sullivan, and Steve White, for a huge amount of work behind the scenes to keep the church and centre in good repair. This included both regular checks and maintenance and also dealing quickly with the unexpected – issues such as leaks in the Centre roof, damage to the car park entrance and, most recently, the need for urgent action to make the church and centre safe and secure following the February break-in. We were hugely grateful to them.

Continuing, Jenny Scotchmer thanked the very many people who helped so reliably to keep our church in order and our services running smoothly each week. It had been very good to have 4 new servers join the team, although more were always welcome, as were welcomers and intercessors. If anyone would like to have a word about any of these roles, or to give one a try, the wardens would be very pleased to hear from them.

Jenny commented that the church and its storage space had become very cluttered over the last year or two. We were now making a determined effort to clear what was not needed, and Jenny reminded the meeting that items should not be brought into or taken from the church without the wardens' permission. She was keen to leave a legacy of a tidier church to Marcia! Jenny also noted that we appeared to be short of a number of hymn books and pew bibles. While people were of course welcome to borrow these, it would be helpful to know if people had copies at home, so that we could check the true position.

Finally, Jenny thanked Heather for her support as her fellow warden and wished Marcia well with her new responsibilities.

It was proposed that the report be accepted by the meeting:

Acceptance	Proposed:	Heather Gwynn
	Seconded:	Jenny Scotchmer



The results confirmed that, for the most part, we were behaving responsibly when we shopped – buying only what we needed, using green cleaning and recycled paper products and eating less imported food and red meat.

Naturally, what we could achieve in our gardens, if we had one, depended on space. Some encouraging results here though and we clearly loved our bees at St. Anne's!

The final section was our Lifestyle and again, it was good to see how many of us were walking or taking public transport where possible.

The exercise had also prompted some thoughts on possible improvements to the detail of the survey and its coverage, for future use. The good news was that there was a ready-made solution. St. Paul's Church in Dorking had developed a personal household website version of Eco Church, called Creation Care. The initiative had spread to a number of churches and St. Paul's had received funding for the project from the Church of England. Mick Scotchmer had tried out this new programme, with its questionnaire and charts, which display results for each section as bronze, silver or gold – the same awards as EcoChurch use. Mick had signed us up as a church and the hope is that more of the congregation would see this as an opportunity to think more deeply about their personal impact on the environment. Once filled in, St. Anne's would be able to see the overall results but the individual answers would be kept private.

Therefore, the Committee would like to repeat the survey at the 2024 Harvest season – once again offering what we were doing as our gift to the planet and ultimately to ourselves, our children and all future generations. It would be great if more were to take part for 2024 and we could all continue to improve our green actions. As Jude reminded us from time to time – *“If you think you are too small to make a difference, try sleeping with a mosquito”!*

We should remember also, as Jenny Miller reminded us on the Personal Commitments Leaflet – *“As Christians, we are taught to hope – not despair”*

The report was welcomed by the meeting:

Acceptance	Proposed:	Lindsey Archer
	Seconded:	Jean Ellis
	Agreed:	Unanimous

## **11. Elections to the Parochial Church Council (PCC)**

Velma Davis, Lisa Jobber and Joy Ventour had reached the end of their term as PCC members. This meant there were 3 vacancies for 3 years, on the usual appointments cycle. There was also a further vacancy, for one year, as Marcia Hall would now be an ex officio member of the PCC as churchwarden.

Valid nomination forms had been received for Bill Gloyn and Lisa Markham. Lisa

Jobber had confirmed that she was happy to stand again, if nominated, but had not been able to complete a form or attend the APCM. She was proposed in her absence by Anthony Sullivan, and seconded by Lindsey Archer. Joy Ventour offered to stand for 1 year, and was proposed by Anthony Sullivan and seconded by Lindsey Archer.

There being no other nominations, Jude declared Bill Gloyn, Lisa Jobber and Lisa Markham elected for 3 years, and Joy Ventour for 1 year, thanking them all for volunteering to serve.

## **12. Remarks from Rev Jude Bullock, Vicar**

Jude began with thanks to all who participated in whatever way in the life of St Anne's. This was a parish of doers, not just hearers, with people hugely generous with their time and volunteering, in ways that were securing St Anne's for future generations. He was grateful to the ministry team and the PCC for their particular input.

Looking ahead, the Open PCC meeting on 27<sup>th</sup> April, which he hoped as many as possible would attend, would be an opportunity to revisit our Vision Statement, to think about our priorities, what we stand for and where we are going, and to develop a clearer guide for the way forward. Later in the Spring there would be the opportunity to renew friendships with the synagogue, to stand together and learn together, all the more important at a time when antisemitism and islamophobia were on the increase. We also needed to remember with thanks those we had lost during the past year, including Colin Smith-Prior, Clarry Mayhew and Roy Stratton, who had been a huge part of the community of St Anne's for so long.

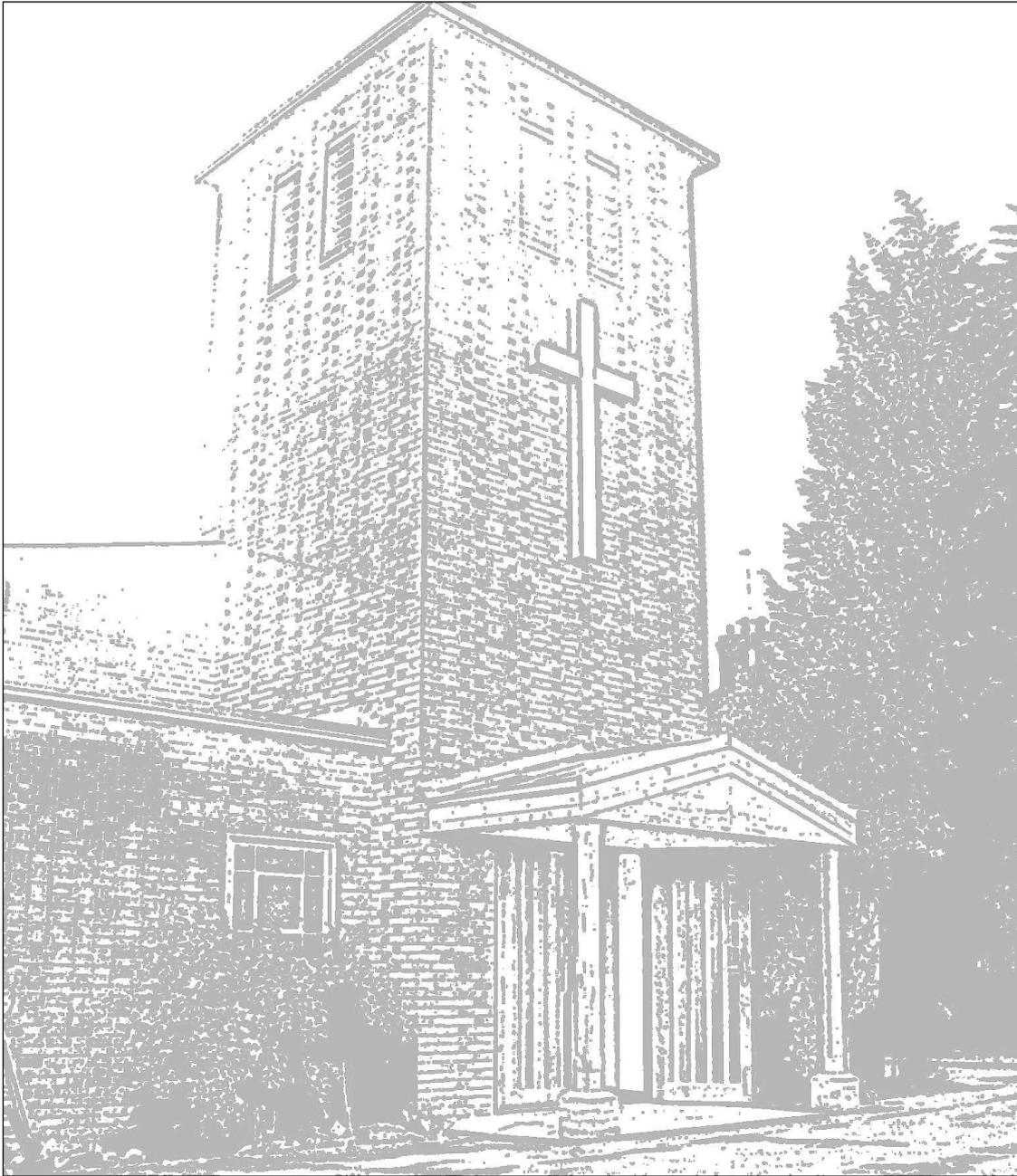
Concluding, Jude thanked Bill for taking care of our music in Peter's absence, Julie for her ministry through preaching and the recent Holy Week reflections, and Mick for his wisdom and constancy.

## **13. Any other business**

Jacqui Haniff-Bentham offered thanks on behalf of the meeting to Jude, Mick and Julie for the inspiration and warmth of their ministries, to Rosalind and Heather for their intercessions, to Bill and Peter for the music, to all the lesson readers, servers, welcomers, coffee-makers, and everyone who made the St Anne's family a place of such peace, warmth, joy and love.

**14.** There being no other business, the meeting closed with prayer and the Grace at 1 pm.

*Parish of St. Anne, Chingford*



*Annual Report of St. Anne's Church, Chingford  
and of the Parochial Church Council  
for the year ended 31st December 2024  
with Financial Statement*



## **Introduction**

Every parish APCM considers an annual report, covering the proceedings of the parochial church council (PCC) and the activities of the parish generally. This report offers an overview of the past year in the life of St Anne's. After the overview, there is more detail on the PCC and its activities, followed by the financial review of the year, the financial statements and the report of the Independent Examiner.

## **Our goals**

Our vision statement for St. Anne's, agreed by the PCC in 2006, states:

*In the light of God's call, and our situation here, our vision for St. Anne's is a community called to proclaim the Good News of God's Kingdom,*

*by making disciples,*

*by nurturing faith,*

*by responding to human need with loving service;*

*by challenging injustice,*

*by a proper stewardship of God's creation.*

*We celebrate human diversity. As servants of the kingdom we oppose discrimination and marginalisation, and actively promote unity and acceptance.*

*We aim to demonstrate the love and welcome of Christ to everyone in this locality.*

We intend to refresh and update the statement – now nearly 20 years old! – but it stands meantime as a reflection of our values and purpose.

## **Our people and community**

We are deeply grateful to Jude Bullock, our vicar, Mick Scotchmer, our retired priest with permission to officiate (PTO) and Julie Adesina, our authorised local preacher, for their committed ministry and leadership throughout the year. Special thanks are due to Mick and Julie for guiding us through the weeks of Jude's absence in the summer following heart surgery, until we were able to welcome him back in the early Autumn.

Peter Stannard, our organist, also missed much of the year after breaking his ankle in Autumn 2023. We are most grateful to Bill Gloyn for stepping in to support our worship. We were delighted that Peter was able to celebrate the remarkable landmark of 60 years as a church organist by playing for the service on his diamond anniversary, 3<sup>rd</sup> November 2024.

Sadly, several longstanding members of the church passed into eternity in 2024 and continue to be much missed. Our Electoral Roll for the year stood at 63, and 4 babies and children were welcomed to the church through baptism during the year.

## **Our church life**

For the first time for several years, we were able to offer a full programme of worship through the church seasons, untrammelled by any Covid-related restrictions to our patterns of worship. The Bible Study Group led by Philip Hallsworth continued to meet. Shared Lent and Advent courses were held, through Zoom, with our MMU partners at St Andrew's and St Edmund's. Jude and Mick also led a number of services at St Edmund's during the early months of the year, until Rev Ruth Holmes was welcomed as the new vicar on 1 July.

A highlight of 2024 was the synagogue/church "congregation swap" with Rabbi Richard and members of the East London and Essex Liberal Synagogue in May, to share worship and friendship. Members of St Anne's attended a Friday service at the synagogue, followed by supper, and the following week Rabbi Richard and synagogue members shared in a service of the word at St Anne's, praying for peace and climate justice, followed by a shared lunch.

We continued the outreach initiatives of Thursday afternoon drop-in Café Church sessions, and table top sales by and for the local community. However, attendance at Café Church remained low, and these sessions were ended in the final months of the year. 2024 saw a continuation of the significant funeral ministry provided by Jude and Mick, who conducted 24 funerals at St Anne's and elsewhere. While we aim to offer a warm welcome to children and families at St Anne's, we remain short of people to lead the activities for children that we would like to offer.

September's African Caribbean Evening was the social highlight of the year, with the Centre once again full to capacity for an evening of delicious food and drink, music, dancing and friendship.

## **Our church centre**

The church centre continued to be well used by groups of all ages, including the Preschool, Rainbows and Brownies, the Footsteps Dancing School, Karate, Ju-Jitsu, Yoga, Badminton, Keep Fit, AA, Weightwatchers, Line Dancing and Bridge Club. An NHS Pulmonary Rehabilitation Service continues to use the Centre on Tuesdays and Thursdays, extending the range of community activities and services the Centre supports. The Centre also remains a popular venue for children's parties.

## **Our environment**

St Anne's adopted an environmental policy in 2005, and progress on environmental issues has been reported regularly to each APCM. In 2019, our MMU agreed to adopt action on the environment as a shared priority and to seek EcoChurch accreditation as the main focus of our efforts. Bronze award status was achieved in Autumn 2020. St Anne's PCC has an Eco

and Environmental Committee (see below) and a full report from the Committee is included in the set of Additional Reports.

### **Our giving**

In the course of the year some £945 was raised for Christian Aid Week, and a further £734 was raised for Christian Aid from simple lunches, including donations to the charity's Gaza appeal. Other fundraising and donations included £231 for the Margaret Centre, £273 for Haven House Children's Hospice, £265 for the Sickle Cell Society and £265 for the Children's Society from the Christingle service.

As the war in Ukraine has sadly continued, we also continued to collect goods for children's orphanages in the Ukraine, in response to an appeal from a Ukrainian who was married in St Anne's some years back. Donations have also continued to the Eat or Heat Foodbank, to support those hardest hit by cost of living pressures.

### **Sustainability and growth**

As most of you will know, our Parish Share (which is the contribution we make to the Diocese in return for a full-time parish priest) is by far our largest church expense. Our aim, therefore, should be to meet this payment from our planned giving, which increased by £1,089 (4.5%) in 2024. St Anne's Parish Share was lower last year, falling by £1,667 (almost 4.9%). The combined effect of this means that our total giving, including plate and card reader collections and the associated Gift Aid, exceeded our Parish Share by £2,551. This is very welcome news, so thank you to all who contribute in this way, thereby assisting in the financial upkeep of St Anne's. That said, the fact remains that this church continues to rely heavily on a Diocesan subsidy for our Parish Share, which does not cover anywhere near the cost of our incumbent. Clearly the economic climate remains challenging, but we all need to continue to reflect on our level of giving as part of our wider commitment to St Anne's and its long-term growth. (There will be more detail in the report to the APCM on Parish Giving.)

### **Administrative information**

St Anne's Church is situated in Larkshall Road, Chingford, London E4 6NP. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Anne's Vicarage, 200a Larkshall Road, Chingford, London E4 6NP.

The Parochial Church Council is a charity exempted from registration with the Charity Commission.

PCC members who have served from 1 January 2024 until the date this report was approved are:

<b>Incumbent:</b>	Revd Jude Bullock (Chairman)
<b>Retired priest with PTO</b>	Revd Mick Scotchmer
<b>Wardens</b>	Heather Gwynn (Secretary) Jenny Scotchmer (until June 2024) Marcia Hall (from June 2024)
<b>Representatives on Deanery Synod</b>	Julie Adesina Lindsey Archer
<b>Elected members</b>	Andy Crawford (Treasurer) Velma Davis (until April 2024) Bill Gloyn (from May 2024) Jacqueline Haniff-Bentham Lisa Jobber Marcia Hall (until June 2024) Lisa Markham (from May 2024) Alan Pearson (until June 2024) David Sendall Anthony Sullivan Joy Ventour

### **Structure, governance and management**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is exempted by order from registering with the Charity Commission. Although the exemption limit is being approached and the position will be kept under review, this is not expected to be an issue for 2024. The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. There are nine elected members each serving for three years and at every APCM three members complete their term. Since the APCM 2006 (12/03/06), the Ministry Leadership Team (commissioned by the Bishop of Barking 20/1/2002) has become the Standing Committee and comprises the Incumbent, Assistant Curate (from November 2014)/Associate Priest (from 10/1/18)/Retired Priest with PTO (from July 2023), Reader (until Nov 2019), Wardens, Secretary, Treasurer, Free Will Offerings/Parish Giving Officer (from 27/10/06) and the Chairs of the sub-committees. In July 2017 the PCC appointed a Communications Officer and she and her successor have also attended the MLT.

## **Objectives and Activities**

St Anne's PCC has the responsibility of co-operating with the incumbent and the Ministry Team in promoting in the parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. It also has responsibility for the running and maintenance of the Church Centre adjacent to St Anne's Church.

In addition to the PCC Standing Committee/Ministry Leadership Team, which has responsibility for strategy and financial issues, there are 4 committees, each made of members from both the PCC and the wider congregation, responsible for Plant, Pastoral and Outreach, Projects and Events, and Eco and Environmental issues. These meet on alternate months to the PCC and report back to the PCC.

The **Plant Committee** is responsible for all issues and projects concerning the Church building, the Centre and the garden. During 2024, the Committee has focused mainly on repair and maintenance activities, aiming to keep church and Centre in good order, but also dealt with the follow-up to a break-in to the church and Centre in February.

The **Pastoral and Outreach Committee** leads on all issues and projects concerning outreach and pastoral care. The Committee aims to keep in touch with Church members who are not able to come to our services, either through visiting or by telephone.

The **Projects and Events Committee** leads on regular social and fund-raising events like the St Anne's bazaar, jumble sales, and table top sales, as well as social events including in 2024 an afternoon tea, a quiz night and the African-Caribbean evening.

The **Eco and Environmental Committee** was created to give leadership in this area and to increase the engagement of the church and its members. Following the achievement of EcoChurch Bronze level at Harvest 2020, this Committee continues to use EcoChurch as a framework within which to plan and manage its initiatives. However, an increased appreciation of the environment and our care for it will be this Committee's overriding objective. During 2024, we started to encourage members of St Anne's to engage with "Creation Care", a personal household website version of Eco Church, which was initiated by St. Paul's Church, Dorking. The hope was and is that more of the congregation will see this as an opportunity to think more deeply about their own personal impact on the environment. (More information can be found in the set of Additional Reports.)

## **Safeguarding**

The PCC is compliant with the Safeguarding and Clergy Disciplinary Measure 2016. On 17<sup>th</sup> August 2019 the PCC adopted the Church of England Safeguarding Policy as set out in the Church of England House of Bishops Parish Safeguarding Handbook March 2019. The policy

was reviewed and reaffirmed at the 20<sup>th</sup> May 2024 PCC meeting, as it will be in each forthcoming year. A report from the Parish Safeguarding Officer is a standard item on the PCC's agenda.

A copy of the parish safeguarding policy is displayed on the church notice board and on the parish web site. There is a link to the copy on the parish web site from its home page. A copy of the Church of England Parish Safeguarding Handbook is available at the back of church.

The ministers and churchwardens are DBS checked as are any church members leading church groups involving children or vulnerable adults. DBS checks need to be reviewed every three years. It has been recommended recently, as good practice, that the Parish Safeguarding Officer has a basic DBS check. Whilst this is not an essential requirement, St. Anne's has elected to comply and this check was completed in August 2024.

Training is an essential part of safeguarding to make people aware of what we might observe which indicates possible areas of concern and the Church of England provides a series of courses in this area. All those involved in ministry and any groups including children or vulnerable adults are required to undertake some of these. There is also a course for Parish Safeguarding Officers. All these courses need to be taken every three years. As the PCC has overall responsibility for safeguarding in the church all PCC members should take the Basic and Foundation training.

The booking agreement with our regular church centre users requires them to state whether they have children or vulnerable adults in their groups. If so, they are required to provide a copy of their safeguarding policy or agree to adopt the church policy. They are also required to ensure that their leaders are DBS checked and to advise the Parish Safeguarding Officer of any alleged safeguarding issues within 24 hours.

On 17th October 2023, the Church of England published a set of Five National Safeguarding Standards, in order to help church bodies to identify both their strengths and areas for development. As reported at the May 2024 PCC meeting, these standards were reviewed against our existing measures and, where relevant, St Anne's current policies do comply.

In its recent Spring Newsletter, the Chelmsford Diocesan Safeguarding Team announced that the Parish Safeguarding Dashboard will be launched soon. The Parish Safeguarding Dashboard is a simple to use, online tool that will help St. Anne's keep track of safeguarding in our church and keep us up-to-date with local and national changes in safeguarding requirements. The Dashboard is now being used in most Dioceses across the country and is viewed as an incredibly useful parish tool. Every Parish in Chelmsford Diocese will be required to use the Safeguarding Parish Dashboard to track their progress in all areas of

safeguarding compliance. The data can be shared with PCCs to evidence safeguarding compliance.

## **Financial Review**

This year has been a year during which we have continued to successfully recover our finances from the Pandemic years. Our finances have also successfully coped with the onslaught of the energy crisis. I would also like to give thanks for the way in which members of the congregation have responded over the past few years.

Total receipts on ordinary unrestricted funds were £100,900, down from £113,300 in 2023. Total payments from unrestricted funds were £75,600 down from £81,100 in 2023. The net result for the year was an excess of receipts over payments of £25,400 compared to a surplus of £32,200 in 2023. This year's surplus of £25,400 is comprised as follows:

Church Surplus	£ 4,700
Church Centre Surplus	<u>£20,700</u>
Total Surplus	£25,400

The Church surplus was due to increased interest rates and to Bill and Peter waiving their organist fees. The Centre Surplus has benefitted from hiring the Centre to the NHS.

The PCC have approved a transfer, of £25,000, to our Development, repairs and maintenance fund.

## **Reserves policy**

It is PCC policy to maintain ordinary unrestricted funds, where possible, equal to approximately six months future diocesan parish share payments. The balance of £18,000 on ordinary unrestricted funds at the year-end meets this target. The PCC will continue to closely monitor our income and expenditure throughout 2025. Diocesan parish share payments, for the first six months of 2025, will be £17,000.

Our current policy is to invest our funds balances in the CBF Church of England Deposit Fund which is operated by CCLA Investment Management Ltd. This is reviewed from time to time with a view to maximise the interest earned on our funds, however, experience has shown that it is rarely possible to beat these rates.

St Anne's Church, Chingford

Financial statements for the year ended 31st December 2024

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>RECEIPTS AND PAYMENTS ACCOUNT</b>					
<b>Receipts</b>					
<b>Regular Giving</b>					
<b>Receipts from donors</b>					
Planned Giving	25,289			25,289	24,200
Income Tax Recovered	6,750			6,750	8,126
	<u>32,039</u>	<u>0</u>	<u>0</u>	<u>32,039</u>	<u>32,326</u>
Other Voluntary Income (note 3a)	5,132		80	5,212	6,574
Activities for Generating Funds (note 3b)	8,552			8,552	10,955
Church Centre Income	50,370		2,700	53,070	64,674
Income from Church Activities (note 3c)	2,517	4,715		7,232	2,492
Investment Income (note 3d)	2,337	9,130	852	12,319	6,664
	<u>100,947</u>	<u>13,844</u>	<u>3,632</u>	<u>118,424</u>	<u>123,685</u>
<b>Payments</b>					
<b>Church activities</b>					
Diocesan Parish Share	32,508			32,508	34,175
Other Payments (note 3e)	13,348	8,204	280	21,832	18,463
Church Centre Payments	29,679	8,518	3,000	41,197	34,504
	<u>75,535</u>	<u>16,722</u>	<u>3,280</u>	<u>95,537</u>	<u>87,142</u>
<b>Excess of Receipts over Payments</b>	25,412	-2,877	352	22,887	36,543
Transfers between funds	-25,000	25,000		0	0
	<u>412</u>	<u>22,123</u>	<u>352</u>	<u>22,887</u>	<u>36,543</u>
Bank current and deposit accounts 1 <sup>st</sup> Jan.	17,575	218,927	20,121	256,623	220,081
Bank current and deposit accounts 31 <sup>st</sup> Dec.	17,987	241,050	20,473	279,510	256,623

**STATEMENT OF ASSETS AND LIABILITIES**

**Cash Funds**

Cash	252			252	0
Bank current accounts	14,931			14,931	9,716
CBF deposit fund	2,804	241,050	20,473	264,327	210,364
	<u>17,987</u>	<u>241,050</u>	<u>20,473</u>	<u>279,510</u>	<u>220,081</u>

The attached notes form part of these financial statements

Approved by the PCC on 17th March 2025 and signed on their behalf by Reverend Jude Bullock (Chairman) and Andy Crawford (Treasurer)

## St Anne's Church, Chingford

Financial statements for the year ended 31st December 2024

### NOTES

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movements in designated and restricted funds during the year were:

Designated funds	Bal B/fwd	Receipts	Payments	Transfer	Bal C/Fwd
Development, repairs & maintenance fund	218,927	13,844	16,722	25,000	241,049
	<u>218,927</u>	<u>13,844</u>	<u>16,722</u>	<u>25,000</u>	<u>241,049</u>
Restricted funds					
Church Centre "Retainer" fund	600	2,700	3,000		300
Church Garden fund	12,979	565	175		13,369
Environment fund	6,437	284			6,721
Flower and Candle fund	105	84	105		84
	<u>20,121</u>	<u>3,632</u>	<u>3,280</u>	<u>0</u>	<u>20,474</u>

The Development, repairs & maintenance fund represents accumulated donations and transfers from unrestricted funds together with accumulated surpluses generated by the church centre. These funds have been set aside for major repairs and maintenance together with the development of parish life.

The Church centre "retainer" fund represents retainers received pending the successful hire of the church centre. These retainers are repayable upon completion of the hire in accordance with the rules and regulations of the church centre.

The Church garden fund represents accumulated donations and appeals for the upkeep of the church garden.

The Environment fund represents accumulated donations for environmental projects.

The Flower and candle fund represents accumulated donations for the provision of flowers and candles.

## St Anne's Church, Chingford

Financial statements for the year ended 31st December 2024

3. Receipts and Payments analysis	Unrestricted	Designated	Restricted	<b>Total</b>	Total
	Fund	Fund	Funds	<b>2024</b>	2023
	£	£	£	£	£
<b>a. Other voluntary income</b>					
Collections	3,166			<b>3,166</b>	3,771
Donations	1,966		80	<b>2,046</b>	2,804
Legacies				<b>0</b>	0
	<b>5,132</b>	<b>0</b>	<b>80</b>	<b>5,212</b>	<b>6,574</b>
<b>b. Activities for generating funds - receipts</b>					
Fundraising income - Bazaar	2,458			<b>2,458</b>	2,838
Fundraising income - Other events	2,586			<b>2,586</b>	4,925
Fundraising income - Other	3,508			<b>3,508</b>	3,192
	<b>8,552</b>	<b>0</b>	<b>0</b>	<b>8,552</b>	<b>10,955</b>
<b>c. Receipts from Church Activities</b>					
Insurance Claims		4,715		<b>4,715</b>	0
PCC Fees	2,517			<b>2,517</b>	2,492
	<b>2,517</b>	<b>4,715</b>	<b>0</b>	<b>7,232</b>	<b>2,492</b>
<b>d. Receipts from Investments</b>					
Bank and CBF Deposit Fund Interest	2,337			<b>2,337</b>	<b>6,664</b>
	<b>2,337</b>	<b>0</b>	<b>0</b>	<b>2,337</b>	<b>6,664</b>
<b>e. Church activities - payments</b>					
Mission Giving				<b>0</b>	50
Eco Church				<b>0</b>	50
Cost of Parish Giving Envelopes	82			<b>82</b>	386
Fundraising costs - Bazaar	192			<b>192</b>	158
Fundraising costs - Other events	176			<b>176</b>	3,296
Fundraising costs - Other	0			<b>0</b>	0
Clergy expenses	1,869			<b>1,869</b>	1,492
Church running expenses	4,908			<b>4,908</b>	4,579
Church maintenance	1,802	8,204		<b>10,006</b>	2,773
Cost of services	1,482		105	<b>1,587</b>	2,720
Upkeep of churchyard	508		175	<b>683</b>	900
Social event and training costs	0			<b>0</b>	224
Cleaning costs	1,820			<b>1,820</b>	1,491
Organist fees	0			<b>0</b>	0
Church administration costs	509			<b>509</b>	394
New building or major works	0			<b>0</b>	0
	<b>13,348</b>	<b>8,204</b>	<b>280</b>	<b>21,832</b>	<b>18,463</b>

4. The expenses paid to clergy may include a small immaterial proportion, which relates to their function as a PCC member. No other payments were made to PCC members in their capacity as a member of the PCC.

## **Independent examiner's report to the PCC of St Anne's, Chingford**

I report on the accounts of the PCC for the year ended 31<sup>st</sup> December 2024.

### **Respective responsibilities of the PCC and the examiner**

The charity's 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.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

### **Basis of Independent Examiners Statement.**

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

### **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 s.130 of the 2011 Act; or
  - to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs Susan McDonald

5<sup>th</sup> March 2025