

Parish of St. Anne's, Chingford

ANNUAL MEETING OF THE PARISH

SUNDAY 14th APRIL 2024

Dear Electoral Roll Member,

I write to provide you with the information you need before our Annual Meeting, at **11.50am on Sunday 14th April 2024**, in the church.

All those whose names appear on the Electoral Roll of the Parish, as at March 2024, 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. Heather Gwynn has kindly agreed to stand for re-election this year. Jenny Scotchmer is standing down after 3 years of devoted service, 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	Jacqueline Haniff-Bentham, David Sendall, Anthony Sullivan
1 more year	Andy Crawford, Alan Pearson, Marcia Hall
Now completing their term	Velma Davis, Lisa Jobber, 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 14th 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 'A. B. C.', written in a cursive style.

Vicar,

St. Anne’s Church

**PARISH OF ST. ANNE, CHINGFORD - ANNUAL GENERAL MEETING
SUNDAY 14 APRIL, 2024 IN ST ANNE'S CHURCH**

11.50am : 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 16th April 2023
- 4) Election of Churchwardens

12.00am: ANNUAL PAROCHIAL CHURCH MEETING

AGENDA

- 1) The Clerk will read the Notice convening the Meeting
- 2) Confirmation of the Minutes of the Meeting of 16th April 2023
- 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 2023 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 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 16th April 2023 at 12.00 in St Anne's Church.

1. The meeting was attended by 20 persons. There were 8 apologies for absence.
2. The meeting opened with prayers led by. Rev Jude Bullock.
3. The meeting gave its unanimous consent for Rev Mick Scotchmer to act as clerk and he read the statutory notice convening the meeting.
4. **Confirmation of the minutes of the previous meeting (10th April 2022)**

Acceptance	Proposed:	Lisa Jobber		
	Seconded:	Janice Gariazzo		
	Agreed:	For: 17	Against: -	Abstentions : 1

5. Election of Churchwardens

Valid nominations had been received for Heather Gwynn and Jennifer Scotchmer. There being no other nominations, they were duly declared elected for 2023. Jude thanked Heather and Jenny for their work in the past and for being prepared to stand for a further year.

This concluded the business of the meeting at 12.05pm.

PARISH OF ST. ANNE, CHINGFORD

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING

Held on Sunday 16th April 2023 at 12.05 in St Anne's Church. The clerk read the statutory notice convening the meeting.

1. Confirmation of the minutes of the previous meeting (10th April 2022)

Acceptance	Proposed:	Rosalind Tatam		
	Seconded:	Lisa Jobber		
	Agreed:	For: 17	Against: -	Abstentions: 1

2. Apologies for absence/attendance

The meeting was attended by 20 persons, under the chairmanship of Rev Jude Bullock. There were 8 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 2022***, which had been made available in soft and hard copy before the meeting.

In the absence of the Secretary the clerk read notes she had provided which advised that the first half of the report gave an account of the past year, and the required detail on the PCC's structure and activities, and on our safeguarding arrangements.

The key issues in the year had been a continued return towards a full church life after the limitations caused by Covid 19, both in our worship and in social and community activities, the highlight being August's African Caribbean evening; Julie Adesina entering into her ministry as an authorised local preacher, our deep gratitude for Mick's continued leadership through the first months of the year, with Jenny's support, and Jude's most welcome return to ministry here in August.

Heather had advised that she would be happy to respond to any comments or questions raised at a later date. There were none raised.

4. Treasurer's Report

This was included in the ***Annual report...for the year ended 31st December 2022*** which had been made available in soft and hard copy before the meeting.

Andy Crawford gave some additional explanation of points in the Financial Review and offered to answer questions. None were raised.

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 2022*** with Financial Statement be approved and signed by the Chairman of the meeting.

Acceptance	Proposed:	Andy Crawford
	Seconded:	Jenny Scotchmer
	Agreed:	Unanimous

5. Appointment of the Independent Examiner for 2023

Andy Crawford had confirmed that Susan MacDonald was prepared to continue to act as our Independent Examiner for 2023. This was agreed .

Acceptance	Proposed:	Jenny Scotchmer
	Seconded:	Eira Endersbee
	Agreed:	For: 17 Against: - Abstentions: 1

6. Report of the Parish Giving Officer

Our Parish Giving Officer gave the following report illustrated with a Powerpoint presentation:

Thank you to all who contribute to St. Anne's parish life, including any financial gifts you have made via the formal parish giving scheme, collection plate and individual donations.

Formal parish giving in 2022 and the associated gift aid was 7.8% higher than in 2021 - a good achievement! This was the result of 4 new members joining the scheme as well as increased giving from some existing members. Once again, on behalf of St. Anne's,

a huge thank you to all who contribute into our planned giving scheme. This regular source of income really helps us to manage and plan our finances more effectively.

Plate collections saw an increase also - of 20%, so overall giving and the associated gift aid rose by 9.3%, which is great and much appreciated.

As you know, our Parish Share (the contribution we make to the Diocese for the provision of a parish priest) is by far our largest church expense and our aim should be to meet this payment from our planned giving. Whilst we did not quite achieve this in 2022, together with monies received via the collection plate and all the associated Gift Aid, we have, at least halved the deficit to £1,702 v 2021.

A review of Waltham Forest Deanery Parish Shares was conducted in 2022 and as a result, St. Anne's Parish Share has been reduced slightly for 2023. However, the fact remains that this church is reliant on a heavy Diocesan subsidy and our Parish Share does not cover anywhere near the cost of our incumbent. Therefore, we still need more people to join the scheme so we can cover our parish share in full and start to account for any future increases or subsidy withdrawals.

Of course, the pressure on everyone's finances at this time is appreciated, but if any of you not already in the scheme, could join it or those in the scheme could review your giving please do so. You would be helping to put St. Anne's on a more secure financial footing going forwards.

We are members of the CofE Parish Giving Scheme and this is by far the most efficient way for anyone to give, with the main benefit to us being that any associated Gift Aid is collected from HMRC on our behalf. All giving, including the Gift Aid is credited to us on a monthly basis, whereas Lindsey can only claim the Gift Aid for St. Anne's at the end of each tax year. It's really easy to join, so if you are interested, look out for the posters in the Church and Centre or visit our website, where you'll find all the information you need. The same QR code shown on the posters is on the back of the weekly newssheet. Scanning it on your mobile will take you straight to St. Anne's giving page, where you can find more information about the scheme, set up regular giving or make one-off donations if you wish. Our website includes a link to St. Anne's giving page also. Alternatively, you can fill in one of the forms available at the back of church or please speak to Lindsey and she will be happy to help you.

These days, chiefly since Covid arrived, many people elect not to carry cash, so we now have means for everyone, especially visitors to St. Anne's, who wish to donate via a credit or debit card, to do so.

Some of you may have noticed the sign displayed by the collection plate at the back of Church and scanning the QR code it shows provides the opportunity to make one-off donations by mobile phone.

Alternatively, donations can be made using the new card reader which, following the installation of broadband in the Church and Centre, was used for the first time at our Easter Day service last week. Our thanks to Mick for organising all of these.

So, technology is taking an ever-increasing role in the life and work of St. Anne's, but of course, cash donations are always welcome!

Thank you once again to all who currently contribute their time, talents and money to St. Anne's, which is very much appreciated. Also, a big thank you to Andy who continues to support Lindsey with the Parish Giving work.

Jude gave his thanks to Lindsey for all her work.

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.

There were no questions raised on the written report.

Continuing, Jenny Scotchmer spoke of the many people we needed to thank for keeping our church in order and our services running smoothly each week: the Servers, Welcomers, Readers and Intercessors; Peter, Nina and Lindsey for the music; Velma for the beautiful flower arrangements; Philip for running the Bible Study Group; all those who help with the refreshments; indeed all the members of the church.

It would be good if there were some extra volunteers, particularly for Servers and Welcomers. Because we are so short we have had to reduce from 3 to 1 Server and from 3 to 2 Welcomers but they still have to be on duty very regularly. It would mean coming to church a bit early and clearing up after the service but they are really fulfilling roles. Anyone would be welcome from 15 to 90 and training and coaching is provided.

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

Acceptance	Proposed:	Jenny Scotchmer
	Seconded:	Lisa Jobber
	Agreed:	Unanimous

8. Electoral Roll Officer's Report

The report was included in the ***Additional Reports*** document and was presented by Mick Scotchmer, as Acting Electoral Roll Officer. Since the 2022 revision, 2 members had died, 4 had ceased attending and were non-resident, and 6 new members had joined. There were now 63 people on the electoral roll, 37 resident and 26 non-resident. The Electoral Roll Officer's report was approved.

Acceptance	Proposed:	Lindsey Archer
	Seconded:	Jacqui Haniff-Bentham
	Agreed:	Unanimous

9. Deanery Synod Report

The report was in the ***Additional Reports*** document that had been made available in soft and hard copy before the meeting.

There were no questions raised.

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

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

10. Report from the Eco and Environmental Committee

The report was in the **Additional Reports** document that had been made available in soft and hard copy before the meeting.

Mick Scotchmer reminded the meeting that Environmental issues were one of the core values of our church community and had been for many years. He commended the report to the meeting and offered to take questions.

None were raised.

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

Acceptance	Proposed:	Lindsey Archer
	Seconded:	Lisa Jobber
	Agreed:	Unanimous

11. Elections to the Parochial Church Council (PCC)

Janice Gariazzo, Anthony Sullivan and Joy Ventour had reached the end of their term as PCC members. Janice was not standing again, and Jude thanked her for all she had contributed to the PCC. There was a further vacancy, for one year, as Otis Griffin had stood down part way through his term on the PCC, when he left for university. This meant there were 3 vacancies for 3 years and 1 for 1 year.

Valid nominations had been received for Anthony Sullivan, Joy Ventour, Jacqueline Haniff-Bentham, and David Sendall, with Joy Ventour standing for 1 year (in the first instance), and the others for 3 years. There being no other nominations, Jude declared all four elected, and welcomed Jacqueline and David to the PCC.

Janice Gariazzo was retiring from the PCC after many years of loyal service and Jude thanked her for all she had done.

12. Elections to the Deanery Synod

a). APCM invited to pass a motion that Part 9, Section A, paragraph M8(5) of the Church Representation Rules 2020 does not apply to the parish of St Anne

Mick Scotchmer explained that the 2020 Church Representation Rules limited Deanery Synod members to 2 consecutive terms of office unless the APCM of a church passed this resolution that the rule did not apply to the parish. As there were never more people prepared to stand than there were vacancies, in fact often less, it seemed appropriate that the meeting pass this resolution as had been done in 2006 for the limit of six years for Churchwardens in the Churchwardens measure 2001.

It was proposed that the motion be adopted:

Acceptance	Proposed:	Jenny Scotchmer
	Seconded:	Andy Crawford
	Agreed:	Unanimous

b) Elections

Julie Adesina and Lindsey had come to the end of their 3 year term on the Waltham Forest Deanery Synod. Both were prepared to stand again, and valid nominations had been received for them. There being no other candidates, both were declared duly elected.

13. Remarks from Rev Jude Bullock, Vicar

Jude thanked the congregation for the support he and his family had received during his extended absence. This was in stark contrast to the way he had been treated by the wider church.

He was similarly appreciative for the warmth of his welcome on his return. He particularly thanked the church officers and Mick for their support as he settled back into parish life.

He thanked everyone for the warmth and friendship which was a characteristic of the church; something which was admirably demonstrated in the fire, passion and love of the African-Caribbean evening which was held just before his return.

Jude said that his friend Helen had noted that this church was always doing something good not just sitting with its hand out asking for money.

He extended his thanks to all.

14. Any other business

Ron Abrahams had asked that the meeting consider the hymns used in the service and agree that hymns not in the hymnbook could be used. It was noted that no decision was needed on this as it was already possible to use such hymns provided that the words and sheet music for them were available.

In the discussion which followed a number of suggestions were made:

- That more of the popular hymns that are in the hymn book are used.
- That people provide a list of their five favourite hymns which can be used to inform future hymn selection.
- That we should at times practice a hymn we were not familiar with before the silence at the start of the service.
- That in general a service should end with a joyful hymn
- That more uplifting hymns should be selected.

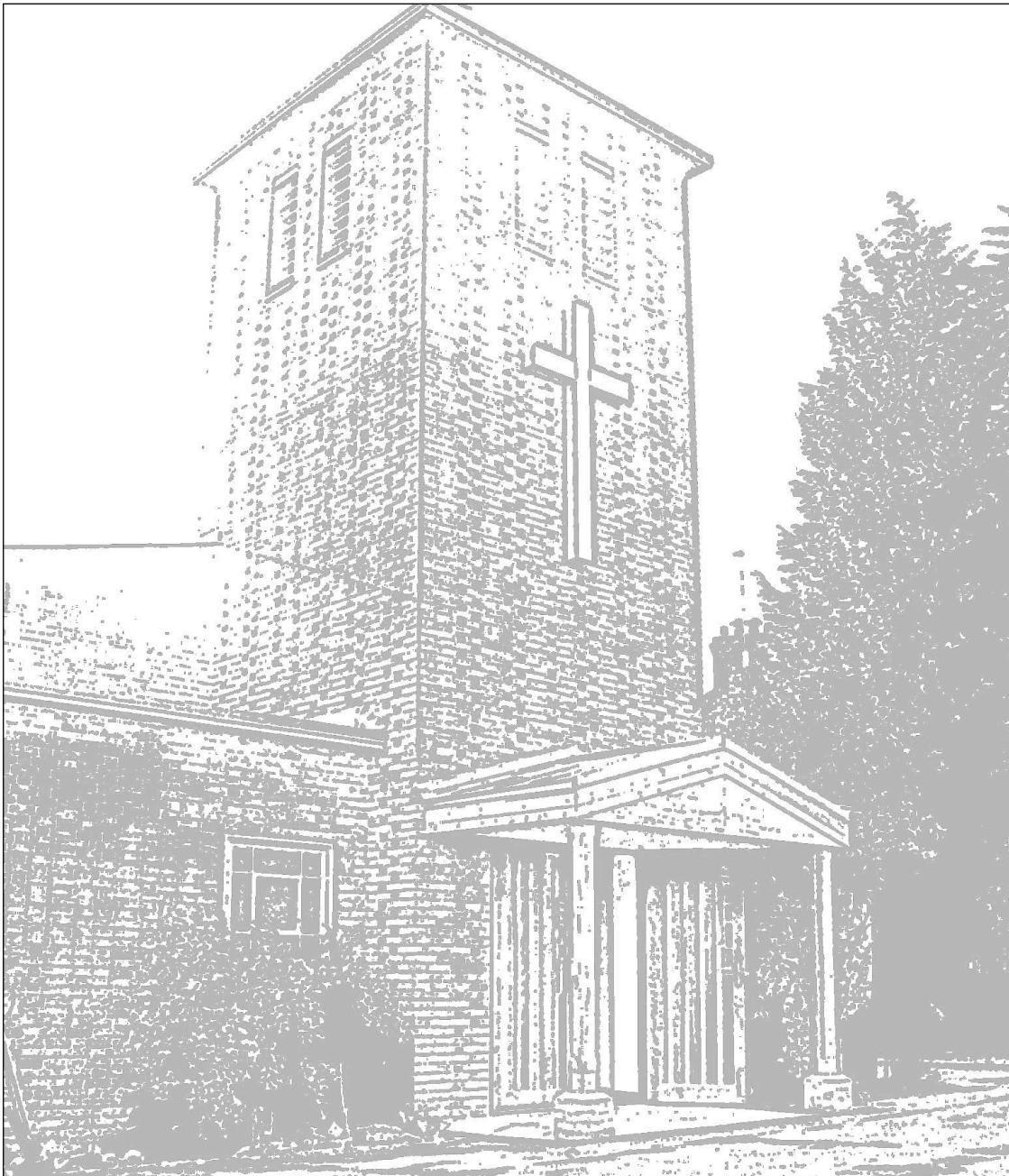
Jacqui Haniff-Bentham then gave a vote of thanks. She thanked all those who helped to run the activities of the church.

- Jude was welcomed back after his long absence.
- Julie was thanked for the dedication and commitment which she had shown in developing her ministry.
- Mick was thanked for the unselfish and unwavering way he stepped in to keep things running during Jude's absence.
- Finally the servers, welcomers and others who helped run the services were thanked for their contribution.

Jude then expressed his thanks to Mick for his support.

15. There being no other business, the meeting closed with the Grace at 1.00pm.

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 2023
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.

Our people and community

We are deeply grateful to Jude Bullock, our vicar, Mick Scotchmer, our associate priest, (from July 2023, retired priest with permission to officiate – PTO) and Julie Adesina, our authorised local preacher, for their committed ministry and leadership throughout the year. It has been a year in which we moved on from the restrictions of Covid and other recent turbulence, enjoyed some times of celebration, deepened our focus on the environment, took some new initiatives in outreach, and were pleased to see some increases in numbers worshipping regularly at St Anne's.

There were 63 people on our Electoral Roll in 2023 and 7 babies and children were welcomed to the church through baptism during the year.

Our church life

In the course of the year we were able to drop the last of the Covid-related restrictions on our worship, to begin to share the common cup again, and to receive communion together either at the altar rail or in the "holy horseshoe" of our informal all-age services. The environment was a theme in our worship, as well as in joint gatherings with Christian and other faith groups across Waltham Forest and Redbridge, and in practical activities such as

litter picks.

We were again delighted to be able to offer full programmes of worship through the church seasons, alongside the Bible Study Group led by Philip Hallsworth, and shared Lent and Advent courses, 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 interregnum following the retirement of vicar Lesley Goldsmith at Easter 2023.

New outreach initiatives this year were Café `Church sessions, open to all to drop in on Thursday afternoons, and table top sales by and for the local community. Both began quietly but are gently getting established. 2023 also saw a growth in the funeral ministry provided by Jude and Mick, who conducted 23 funerals at St Anne's and elsewhere. While children and families are warmly welcomed at St Anne's, we remain short of people to lead the activities and teaching for children that we would like to offer.

Social activities during 2023 included a gathering in May to mark the 70th Anniversary of the foundation of our current church building, welcoming over 70 old friends and new to a celebratory service and meal. August's African Caribbean Evening was another highlight celebration, with the Centre 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 has also been a popular venue for children's parties, with some 26 bookings during the year.

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 £746 was raised for Christian Aid Week, and a further £440 for Christian Aid from simple lunches. The church also responded to Christian Aid emergency appeals during the year, with £340 for the Turkey-Syria earthquake appeal, £20 for the Libya floods, and £110 for the Middle East crisis. Other fundraising and donations included £366 for the Margaret Centre, £416 for Haven House Children's Hospice, and some £206 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 showed a very small increase in 2023. 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 and card reader collections and the associated Gift Aid, did exceed our Parish Share by £215 for the first time since 2015! Whilst this is welcome news, 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 2023 until the date this report was approved are:

Incumbent:	Revd Jude Bullock (Chairman)
Associate Priest/retired priest with PTO	Revd Mick Scotchmer
Wardens	Heather Gwynn (Secretary) Jenny Scotchmer
Representatives on Deanery Synod	Julie Adesina Lindsey Archer
Elected members	Andy Crawford (Treasurer) Velma Davis Janice Gariazzo (until March 2023) Jacqueline Haniff-Bentham (from May 2023) Marcia Hall Lisa Jobber Alan Pearson David Sendall (from May 2023) 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 January 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 2023, the Committee has focused mainly on repair and maintenance activities, aiming to keep church and Centre in good order.

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 such as the 70th Anniversary event 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 achievement of EcoChurch Bronze level at Harvest 2020, a target was set to reach Silver level, initially by September 2021, and then deferred because of the pandemic. However, whilst this Committee will continue to use EcoChurch Silver level as a framework within which to plan and manage its initiatives, it is important to remember that increased appreciation of the environment and our care for it will be this Committee's overriding objective. (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 17th 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 15th May 2023 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 is now in progress.

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 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. We are in the process of reviewing these standards against our existing measures and any required changes for St. Anne's will be advised to the PCC as part of the May 2024 meeting affirmation and review.

Financial Review

This year has been a year during which we have successfully recovered our finances from the Pandemic years. Our finances have also successfully coped with the onslaught of the energy crisis. The church has benefitted from a three year gas contract negotiated shortly before the Russia / Ukraine war, however this expires in 2024. The Centre gas usage has been lower than expected, however, our contract increased substantially. I give thanks for the way members of the congregation have responded.

Total receipts on ordinary unrestricted funds were £113,300, up from £86,800 in 2022. Total payments from unrestricted funds were £81,100 up from £67,800 in 2022. The net result for the year was an excess of receipts over payments of £32,200 compared to a surplus of £19,000 in 2022. This year's surplus of £32,200 is comprised of as follows:

Church Surplus	£ 1,600
Church Centre Surplus	<u>£30,600</u>
Total Surplus	£32,200

The Church surplus was almost entirely due to increased interest rates and would have been around £3,500 in deficit were it not for Peter waiving his organist fees. The Centre Surplus has benefitted from hiring the Centre to the NHS.

The PCC have approved a transfer, of £30,000, to our Development, repairs and maintenance fund.

Reserves policy

It is PCC policy to maintain ordinary unrestricted funds, where possible, which equate to approximately six months future diocesan parish share payments. The balance of £17,600 on ordinary unrestricted funds at the year-end now meets this target. The PCC will continue to closely monitor our income and expenditure throughout 2024. Diocesan parish share payments, for the first six months of 2024, will be £16,254.

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 2023

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
RECEIPTS AND PAYMENTS ACCOUNT					
Receipts					
Regular Giving					
Receipts from donors					
Planned Giving	24,200			24,200	23,737
Income Tax Recovered	6,876		1,250	8,126	6,845
	31,076	0	1,250	32,326	30,581
Other Voluntary Income (note 3a)	5,824	751	0	6,574	10,304
Activities for Generating Funds (note 3b)	10,955			10,955	8,323
Church Centre Income	61,594		3,080	64,674	42,938
Income from Church Activities (note 3c)	2,492			2,492	426
Investment Income (note 3d)	1,376	4,793	495	6,664	2,582
	113,316	5,543	4,825	123,685	95,153
Payments					
Church activities					
Diocesan Parish Share	34,175			34,175	35,762
Other Payments (note 3e)	15,940	1,881	643	18,463	27,709
Church Centre Payments	30,958	966	2,580	34,504	23,459
	81,072	2,847	3,223	87,142	86,929
Excess of Receipts over Payments	32,244	2,696	1,602	36,543	8,224
Transfers between funds	-30,000	30,000		0	0
	2,244	32,696	1,602	36,543	8,224
Bank current and deposit accounts 1 st Jan.	15,331	186,231	18,519	220,081	211,857
Bank current and deposit accounts 31 st Dec.	17,575	218,927	20,121	256,623	220,081

STATEMENT OF ASSETS AND LIABILITIES

Cash Funds

Cash				0	0
Bank current accounts	17,575	7,036		24,611	9,716
CBF deposit fund		211,891	20,121	232,012	210,364
	17,575	218,927	20,121	256,623	220,081

The attached notes form part of these financial statements

Approved by the PCC on 18th March 2024 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 2023

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	186,231	5,543	2,847	30,000	218,927
	<u>186,231</u>	<u>5,543</u>	<u>2,847</u>	<u>30,000</u>	<u>218,927</u>
Restricted funds					
Church Centre "Retainer" fund	100	3,080	2,580		600
Church Garden fund	12,650	329			12,979
Environment fund	5,074	1,413	50		6,437
Flower and Candle fund	103	3			105
I.T. Media fund	593		593		0
	<u>18,519</u>	<u>4,825</u>	<u>3,223</u>	<u>0</u>	<u>20,121</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.

The I.T. media fund represents accumulated donations for the provision of I.T. and multi media facilities.

St Anne's Church, Chingford

Financial statements for the year ended 31st December 2023

3. Receipts and Payments analysis	Unrestricted	Designated	Restricted	Total	Total
	Fund	Fund	Funds	2023	2022
	£	£	£	£	£
a. Other voluntary income					
Collections	3,771			3,771	3,712
Donations	2,053	751		2,804	1,592
Legacies				0	5,000
	<u>5,824</u>	<u>751</u>	<u>0</u>	<u>6,574</u>	<u>10,304</u>
b. Activities for generating funds - receipts					
Fundraising income - Bazaar	2,838			2,838	2,569
Fundraising income - Other events	4,925			4,925	2,727
Fundraising income - Other	3,192			3,192	3,026
	<u>10,955</u>	<u>0</u>	<u>0</u>	<u>10,955</u>	<u>8,323</u>
c. Receipts from Church Activities					
Insurance Claims				0	0
PCC Fees	2,492			2,492	426
	<u>2,492</u>	<u>0</u>	<u>0</u>	<u>2,492</u>	<u>426</u>
d. Receipts from Investments					
Bank and CBF Deposit Fund Interest	1,376	4,793	495	6,664	2,582
	<u>1,376</u>	<u>4,793</u>	<u>495</u>	<u>6,664</u>	<u>2,582</u>
e. Church activities - payments					
Mission Giving					
Eco Church	0		50	50	0
	<u>0</u>	<u>0</u>	<u>50</u>	<u>50</u>	<u>0</u>
Cost of Electronic Card Reader	386			386	79
Fundraising costs - Bazaar	158			158	252
Fundraising costs - Other events	3,296			3,296	518
Fundraising costs - Other				0	0
Clergy expenses	1,492			1,492	384
Church running expenses	4,579			4,579	3,334
Church maintenance	2,773			2,773	2,221
Cost of services	1,146	981	593	2,720	1,181
Upkeep of churchyard		900		900	690
Social event and training costs	224			224	0
Cleaning costs	1,491			1,491	1,520
Organist fees				0	0
Church administration costs	394			394	35
New building or major works				0	17,494
	<u>15,940</u>	<u>1,881</u>	<u>643</u>	<u>18,463</u>	<u>27,709</u>

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 31st December 2023.

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

5th February 2024