



Annual Report and Financial Statements

For the year ended 31 December 2025

The Parochial Church Council of the Ecclesiastical
Parish of St Paul, Harlow Town Centre with St
Mary, Little Parndon

Registered Charity number 1142836

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Team Vicar's Foreword

Dear Friends,

The past year could easily have been defined by the word "vacancy." Instead, thanks to your dedication and God's unwavering faithfulness, it has been defined by growth, service, and resilience.

Yes, the search for a new Team Rector has brought its share of disappointments. We have also felt the absence of dear friends we lost this year and carried the weight of financial uncertainty. But as you read this report, you will see that these challenges did not stop our mission; they refined it.

Highlights of our Year Together:

- A Growing Fellowship: A record number of Confirmation candidates and new faces in our pews at both St Mary's and St Paul's.
- St. Paul's Reimagined: Transforming from a quiet weekday building into a vibrant community hub for Integration Support and local groups.
- A Public Witness: Standing as a visible sanctuary of unity through our "Community Colours" and our message that we have more in common than that which divides us.
- Unexpected Provision: Ending the year with a financial outlook far brighter than we dared hope.

I want to thank our leadership team and every one of you who stepped forward to serve in new ways. You didn't just fill a gap; you built a bridge to our future. We enter this next season not just waiting for a new leader, but already moving forward in the strength of the Spirit. We especially look forward to being part of the changes for good in our town.

God says: 'Seek the peace and prosperity of the place to which I have carried you.... Pray to the Lord for it, because if it prospers, you too will prosper.'" Jeremiah 29:7

With gratitude and hope,

Jokey

Jokey Poyntz, Team Vicar/Acting PCC Chair

1 Introduction

The members of St Paul's and St Mary's Parochial Church Council as trustees are pleased to present their report for the year ended 31st December 2025.

2 Aim and Purposes

St Paul's and St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector (post current vacant), and Team Vicar, the Reverend Jokey Poyntz, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Paul's Church, Harlow Town Centre, and St Mary's Church, Little Parndon. The primary object of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

3 Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St Paul's and St Mary's.

When planning its activities for the year, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, the PCC tries to enable all the people of God to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- Partnering with other local organisations.

To facilitate this work, it is important that the PCC maintains, renews and extends the fabric of St Paul's and St Mary's churches.

Regular activities include:

- Sunday church services in person and online (livestreamed from St Paul's), children's groups, and mid-week prayers. We have a presence on social media and prayers are often posted on Facebook.
- opening of buildings weekdays as much as possible to enable prayer and the lighting of the candles.
- Cottage Prayer meetings (a fellowship meal, with teaching, sharing testimony and prayer).
- Helping Hands, a Drop-in evening for those without homes or vulnerably housed providing light meals, refreshments and a place to socialise.
- we work in partnership with:
 - Michael Roberts Charitable Trust (MRCT), which runs Harlow Foodbank and Bounty Club and Maybury Open Door (formerly operating St Paul's), and the Sanctuary drop-in weekly at St Paul's.
 - Heart4Harlow: as well as weekly prayers online, there is Sunday evening worship at different churches around Harlow, and we were pleased to host this at St Paul's on one Sunday.
 - The London Church of Pentecost, meeting in St Paul's Hall most Sunday mornings.
 - A Romanian Orthodox congregation, meeting regularly at St Mary's church.
 - An Assemblies of God church, meeting at St Paul's on Sunday afternoons.
 - The youth of The Redeemed Christian Church of God – Living Seed Church (RCCG LSC) The Bridge hold an outreach service at St Paul's on Sunday afternoons.
 - Harlow Holiday Lunch Club, in association with our Deanery Missioner (who is also our Team Vicar), who have run fitness activities (with Hoggs Fitness) and provided a hot meal for children, during

school holidays. This work is made possible through grants and donations. The related income and expenditure is handled as a restricted fund in the PCC financial statements. This scheme also provides donated household items and furniture ("Church Furniture Scheme") in partnership with the Foodbank. We are grateful to those who volunteer to help with this scheme and to HTS (a Local Authority Trading Company wholly owned by Harlow Council) for providing storage space.

- Rainbow Services (a local charity working to alleviate the effects of disadvantage, deprivation and social exclusion) occasionally uses St Paul's hall to run cookery classes.
- Integration Support, a local charity established to enable, empower, and support refugees, asylum seekers, and migrants on their journey towards successful integration, who use St Paul's hall four days a week for various language classes and activities, including a Hobby Club which is open to all women on Monday mornings.

In addition we were pleased to welcome again this year: Harlow District Scouts and staff from Princess Alexandra Hospital, and local schools for carol services at St Paul's. We also held the annual Civic service at St Paul's in October, in conjunction with Harlow Council, welcoming other faith and community leaders, as well as our MP, and town councillors. In conjunction with Daniel Robinson Funeral Directors, an 'In Remembrance' service was held at St Paul's.

4 Achievements and performance

4.1 Attendance and Other Statistics

	2025				2024		
	St Paul's	St Mary's	Combined		St Paul's	St Mary's	Combined
Average Sunday Attendance							
• Adults	69	18	87		73	19	92
• Children	15	1	16		18	1	19
• Livestream concurrent views			6				8
• YouTube views of recorded livestream			58				37
Baptisms	15	2	17		8	5	13
Marriages		1	1				0
Dedication of marriage			0				0
Church Funerals	2	1	3		3	1	4
Other Funerals			7				6
Interment of ashes			0			1	1
Confirmations	15	2	17				0
Children admitted to communion			0		5	0	5

The YouTube channel had 271 subscribers at the end of the year (225 at the end of 2024).

There were 122 members on the electoral roll at the time of the 2025 Annual Parish Church Meeting of whom 49 lived outside the parish (2024: 134, 63). The roll was fully revised ahead of the 2025 meeting.

4.2 Special Activities

In addition to our regular activities, there were various special activities in 2025:

- We were delighted that Bishop Roger came to lead a confirmation service in the autumn, when 17 candidates were confirmed in their faith.
- Both churches opened for Heritage Open Day and Ride and Stride in September, with St Mary's also holding an Autumn Fair and MacMillan Coffee Morning.
- At St Paul's we had a Christmas Day lunch for those alone at Christmas.

Our response to some of our specific priorities identified at a PCC / Ministry Leadership Team awayday in 2022 (see section 7 - Plans for Future Periods on page 9) were:

- The WhatsApp group established in 2023 ("St Paul's and St Mary's Community") has continued.
- The WhatsApp group for special prayer requests has continued.
- Our Home Communion team continues to take communion regularly to several housebound members.
- Continuing support for refugees joining our church family, including an appeal so we could help some families who lost all their possessions in a hotel fire.
- We continue to seek to be a more sight-loss friendly church, with extra large print material available.
- We have increased the use of TV Screens at St Paul's and replaced the microphones.
- We have established a larger team to run the Audio-Visual system.
- St Paul's has hosted school visits from Hare Street Community Primary School, St Mary's has hosted The Down's Primary School, and our Team Vicar visited Little Parndon Primary Academy and regularly visits Pemberley Academy Primary School as SEND and Safeguarding Governor.
- A community choir (Voices of Harlow) continues to meet regularly at St Mary's on Tuesday evenings.
- For the first time the U3A Choir held their Carol Concert at St Paul's which was very successful.
- In another first, St Paul's hosted two wonderful "Candlelit Concerts" by Lumos. These were very successful and bode well for our position in the new Arts and Cultural Quarter.

4.3 Mission and Charity Support

In total £3,003 (2024: £2,503) was given for mission. Over the year the PCC supported financially:

- Bible Society £500 (2024: £250)
- CMJ (The Church's Ministry Among Jewish People) £500 (2024: £250)
- Michael Roberts Charitable Trust – we collected food items for Foodbank at our harvest services, and presents for needy families during Advent.
- Crosslinks and our link missionary Portia Yiadom £1,500 (2024: £1,300).
- Tear Fund £500 (2024: £300).

In addition £62 was raised in 2025 for Children's Society at St Mary's Christingle service, to be distributed in 2026.

The PCC supported in prayer:

- The Gika School in Gulbarga
- Streets2Homes

£847 was collected and distributed to refugee families who lost possessions or were displaced by a hotel fire.

£121 was collected (including contactless payment card donations) at the confirmation service, as given to the Bishop of Chelmsford's Discretionary Fund.

£207 was collected at St Mary's McMillan coffee morning, and paid directly to their account.

4.4 Development of our Premises

The development of parish buildings has been overseen by the Development Action Team, a committee of the PCC.

St Paul's

Following the completion of the rewiring and new lighting system in 2024, development of St Paul's has paused.

As reported in 2024, Harlow Council was awarded central government funding to redevelop the Playhouse Square area around St Paul's as an 'Arts and Cultural Quarter'. This will bring new buildings and the removal of others with pedestrianised landscaping and without direct cost to the church. The church has been closely involved in the proposals, and we have seen the commencement of works in the church neighbourhood, and the two trees (planted by the late Queen Elizabeth and Duke of Edinburgh) on the church terrace have been permanently relocated to the town park, to give them the best chance of survival, in preparation for new paving and landscaping around the church building, which is due to start late spring 2026.

St Mary's

We continue to hope to progress these items in 2026. St Mary's long running project to add a small hall and related facilities has reached stage 4 of the Royal Institute of British Architects (RIBA) plan of work. This will fully develop the technical design for tendering and appointing a contractor. The church has about half (£25,000) of the funds required to initiate and complete stage 4 and must then raise the substantial funding (cost plan in 2023: £393,000) for the construction phase.

Several improvements for the existing church building were identified in 2024 - some of which might be efficiently achieved at the time of any new construction. These include a permanent audio-visual installation comparable to that at St Paul's, an environmentally friendly heating system, and lighting to replace the first electrical lighting installed in the 1950s.

The building is actively used by the Romanian Orthodox Church, under Licence, with the merit that no significant changes to the building have been required. A hall with facilities would be a substantial benefit to all users as well as residents in the expanding local housing.

4.5 Deanery Synod

The parish is part of the Harlow Deanery, which was part of the Barking Episcopal Area, and became part of the Colchester Episcopal Area of the Diocese of Chelmsford during the year. Three parochial representatives sat on the Deanery Synod during 2025. This provides the PCC with an important link between the parish and the wider structures of the Church of England. Both churches have also hosted Deanery Synod meetings.

5 Financial Review

During 2025 the PCC's total income was £143,719 (2024: £211,938) and total expenditure £137,632 (2024: £290,194). The large difference to 2024 was due to the expensive lighting and rewiring project in 2024.

The General Fund income exceeded expenditure by £6,887 (2024: deficit £8,521) making an end of year General Fund balance £8,835 (2024: £1,948). Restricted Funds expenditure exceeded income by £801 (2024: £69,735) making an end of year Restricted Funds balance £49,358 (2024: £50,159). Overall, the net incoming resources of the PCC were £6,086 (2024: net outgoing resources £78,256).

General (unrestricted) Fund

Total income for the General Fund was £135,948 (2024: £134,913). Donated income £90,423 (2024: £76,213) was c. £14,000 more than 2024. This was in part due to grants received for electrical works completed in 2024 (c. £4,000), but increased regular and ad-hoc donations, and a generous gift day in December account for the bulk of this very encouraging increase. Letting income was also more than 2024 (c. £6,000), now that we have replaced regular lettings which finished in 2023 and 2024.

The overall income figure for 2024 included c. £20,000 insurance claimed for repairs to the west end door at St Paul's (with the balance £937 received in 2025), so apart from this insurance money, income in 2025 is c. £20,000 more in 2025, which is very good news.

Total expenditure for the General Fund was £129,061 (2024: £143,434). 2025 has had far fewer large maintenance costs than 2024 (2024 included the £20,000 insured repairs to the west end doors), and we spent less on energy and other utilities, and less on ministry, which together with the generous Gift Day enabled us to pay the parish share (£85,097) in full in 2025 (2024: £70,202 which was c. £3,000 less than the diocese requested).

Overall 2025 has been a much stronger year than 2024 financially, and the PCC has been able to restore its reserve, as well as set aside some funds for future refurbishment of St. Paul's flat.

St Paul's Development Fund

Having completed the lighting and rewiring at St Paul's activity on development has paused. Ongoing donations £1,061 have been received towards future works. The fund ended the year with a balance £3,726.

Other Restricted Funds

A further £1,854 was donated or fundraised for extending the facilities at St Mary's.

Money was used from St Mary's General fund to replace the fire extinguishes and fund the marquee used for the open day.

The Harlow Holiday Lunch Club fund received just over £356 in donations, with £3,160 spend on lunch club activities. The fund ended the year with a balance £5,927

Summary

The PCC used its income to fund the church's activities including:

- Activities at both St Paul's and St Mary's church described in the sections above.
- Supporting various mission agencies (see 4.3 Mission and Charity Support on page 6 above), and other charitable organisations.
- Maintenance of St Paul's and St Mary's church premises

- Paying our Parish Share to diocese £85,097 (2024: £70,202), which is our contribution to funding the church's paid clergy.

6 Reserves Policy

The PCC aims to support the day to day demands of the parish primarily from current giving and church members respond to additional needs as they can. The PCC aims to retain a reserve of £5,000 (in 2025 £7,235) in the General Fund for cashflow.

The PCC established a designated fund in 2025 for future refurbishment of St. Paul's flat, setting aside £1,500 (the flat is well maintained, but will need at least redecoration and new floor coverings when the current tenancy ends). The reserve figure in the preceding paragraph excludes this figure.

The PCC anticipates there will be a shortfall on the requested Parish Share in 2026 (£96,337), but is mindful that the requested share will reduce when staffing levels reduce to one clergy post in the medium term.

Large scale projects which are planned and executed over a period of years, particularly the enhancement of the parish buildings, are financed through St Paul's Development Fund (end 2025 balance £3,726) and the St Mary's Building Fund (end 2025 balance £24,993), which are restricted funds and hold reserves in anticipation of and during projects.

7 Plans for Future Periods

We identified the following priorities for 2023 and beyond at a PCC and Ministry Leadership Team awayday in 2022:

1. Promoting A Sense of Belonging / Ownership

With the full revision of the Electoral Role in 2025 we held a sermon series focusing on membership in early 2025.

2. Building New Online Communities

Having established regular livestreaming of our services, a WhatsApp community group, and Facebook presence, we began work to develop and improve our website in 2025, and hope to launch a new site in 2026.

3. Developing our Spiritual Gifts

Recognising that the gifts that each of us has are not being used to the full, we seek to:

- a. Establish a group to work on discovering and enabling gifts.
- b. Develop 'job specifications' for different roles.
- c. Establish a system where people can work along side others and share tasks.
- d. Work on succession planning for each role.
- e. Be bold in involving children.

Our work to build the team to run the AV system, and strengthen the Home Communion Team, and rebuild a coffee rota at St Paul's is already contributing to this.

4. Ensuring Prayer is a thread running through all we do

Specifically we seek to:

- a. Provide new opportunities to pray together.
- b. Provide teaching and training on prayer.
- c. Strengthen our corporate prayer.

Various initiatives have already contributed towards this, including a WhatsApp prayer group.

5. Developing St Paul's

We will:

- continue to progress the renewal of Audio-Visual systems and finish the upgrades which have been specified for St Paul's.
- address heating issues with St Paul's hall.
- seek to deal with any water ingress and redecorate.
- seek to address the spalling concrete (window frames).
- promote St Paul's for hire, to generate income.

We were glad to welcome two new groups with regular hall lettings in 2025 (Integration Support and Purford Green Church, and be the venue for candlelight and music events provided by Lumos (see <https://www.lumos-experiences.com/>).

We also welcomed U3A (University of the Third Age) for their carol concert this year.

6. Developing St Mary's

We seek to continue to:

- a. develop a plan to fund the work to build a new hall, kitchen and toilets.
- b. develop a bigger Christian presence, for example by having the building open more, and more widely used, strengthening the team, and holding more summer events.
- c. learning from other traditions.

The Community Choir and our excellent relationship with the Romanian Orthodox Church continue to contribute towards this.

8 Risk Management

The PCC recognises its responsibilities for managing risk, and regularly reviews its policies. The principal risks facing the PCC fall into the areas outlined here.

8.1 Governance

Loss of records - registers and historic records are stored in a fireproof safe.

Church office Computer documents are back up on cloud based storage (OneDrive) as are scans of all financial records. We moved to a cloud based accounting system in 2023.

8.2 Operations

Much of our ministry is centred around our church buildings, so it is important that our buildings are safe and fit for purpose.

St Mary's is in a good state of repair, but lacks basic facilities, which we are seeking to address by adding a hall with kitchen and toilet facilities. A portable toilet is being rented for the time being.

St Paul's has some major issues (spalling concrete tracery, cracked paving outside - which will be addressed in 2026).

For both sites we carry out routine safety checks including 5-yearly electrical inspections in 2023/24, annual fire appliance maintenance, and portable appliance testing. St Paul's lightning conductor is checked every four years (checked in 2022). We have a plan for evacuating the premises in the event of fire and fire notices are displayed on both sites.

A quinquennial inspection of the buildings is carried out, and we have a buildings team to progress the issues raised (the last inspection was in 2021). Asbestos management surveys have been carried out at both sites (no asbestos material found or suspected to exist in St Mary's; Asbestos with Medium risk identified at St Paul's: reference is made to the survey to ensure works are safe to carry out). St Paul's has a

roof alarm to protect against vandalism and metal theft. The PCC has a health and safety officer with expertise in this field.

Energy costs continue to be a significant factor, although kWh rates have reduced since 2023, they remain considerably higher than before the energy crisis. We continue to monitor closely our energy usage, and our letting charges are all reviewed each year to reflect increased running costs. We use the guidance of an energy consultant to help us find the most appropriate energy contracts in the current market.

The launch of a new method for allocating the Parish Share has given rise to a significant increase of costs since 2023 and is significantly higher again in 2026 (2022: £57,484; 2023: £73,703; 2024: £75,384; 2025: £85,097, 2026: £96,337).

Cloud based storage (OneDrive for Business) for a full range of church operational documentation was deployed in 2024.

8.3 Finance Risks

A large portion of the PCC's income is the result of voluntary giving. The PCC recognises that income can fluctuate. The church teaches regularly on Christian stewardship and encourages church members to review their financial support. An autumn gift day is often utilised to meet shortfalls.

The handling of cash is subject to dual control procedures to minimise the risk of loss or fraud. Expenditure is also subject to strict controls with a scheme of delegation defining spending approval limits. The PCC operates a comprehensive management accounting system that enables the Treasurer and PCC to monitor and actively manage income and expenditure against budget.

The PCCs Grant Making Policy was reviewed in 2024, and a new Conflict of Interest Policy was agreed in 2024.

8.4 External Risks

St Mary's continues to use council owned land adjacent to the church, the site of a Scheduled Monument for parking. Parking restrictions were imposed in Parndon Mill Lane in 2018. The church has an ongoing licence with Harlow Council for use of this land. The church's activities would be severely constrained if the council ceased to permit the use of the land for parking.

Harlow Council has plans for the redevelopment of the town centre around St Paul's, with new buildings, increased pedestrian areas and more limited vehicle access. The PCC continues to pay close attention to these developments, having made a considerable contribution to the planning and consultation process, to ensure good access, appropriate parking provision, and special access required for weddings, funerals and vital daily activities.

8.5 Regulatory Risks

Given the programme of ministry with children and young people and vulnerable adults provided at St Paul's and St Mary's, the health, safety and protection of these individuals is regarded as being of paramount importance. The PCC has complied with its duty under Section 5 Of The Safeguarding And Clergy Discipline Measure 2016 to have regard to The House Of Bishops' Guidance On Safeguarding Children And Vulnerable Adults. The PCC operates a formal policy for the Safeguarding Of Children And Vulnerable Adults, in line with diocesan, national and statutory guidelines, a Safer Recruitment Policy introduced in 2018, and an Equal Opportunities Policy. A Lone Working Policy was agreed in 2020. Review of safeguarding policies, procedures and practice is ongoing and overseen by the PCC. The policies for safeguarding adults, safeguarding children, and lone working guidance were reviewed at PCC meetings in 2025.

Data Protection - The PCC has an appointed Data Protection Officer, and has a Data Protection Policy. A Personal Data Breach and Management Procedure was approved by the PCC in 2019. The PCC periodically audits its data processing activities to ensure compliance with the GDPR.

A Serious Incident Reporting Procedure was agreed in 2019.

9 Structure, Governance, and Management

The Parochial Church Council is established by the Church of England and its governing document is the Parochial Church Council (Powers) Measure 1956. The PCC is a Registered Charity, and as such its members must fulfil their duties and responsibilities as trustees under the Charity Act 2011.

The method of appointment of PCC members is set out in the Church Representation Rules. PCC members are recruited in a number of ways. The clergy and the churchwardens are members by virtue of their office. Deanery Synod representatives are elected by the annual parochial church meeting (APCM) and hold office for three years. Other members of the PCC are elected for a three-year term at the APCM (i.e. for a third of the elected positions each year).

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings subject to keeping the PCC informed as fully as necessary.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the PCC and which enable us to ascertain our financial position and to ensure that our financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019: (i.e. 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" – 2nd Edition October 2019).

The PCC is aware that changes to Charity SORP come into effect in 2026, and the PCC must include impact reporting in their annual report and must set out their future financial plans, providing people with an understanding of their short and long-term aims.

The PCC is also responsible for safeguarding PCC assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the Annual Parochial Church Meeting.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC has the following committees, chaired by a PCC member:

The **Standing Committee** consists of the ex officio members of the PCC and at least two other PCC members, appointed by the PCC. It has power to transact the business of the PCC between PCC meetings, reporting to the full PCC as appropriate.

St Mary's Committee organises the care and maintenance of St Mary's church and churchyard, and other matters pertaining specifically to St Mary's church.

The **Development Action Team** was formed in 2008 to take forward the renewal of the town centre site. It is now also taking forward the development of the St Mary's site. It has not met in 2025.

The parish also has a **Ministry Leadership Team**, a partnership of the clergy and lay members, appointed by the PCC, to further the mission and ministry of the Parish.

10 Administrative Information

The PCC is registered with the Charity Commission (Charity 1142836). It was registered on 12 July 2011 to comply with the Charities Act because its income exceeded £100,000, and in anticipation of the registration of all PCCs (which had been excepted from registration previously). Following this the PCC's accounts need to comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019.

Under section 144(2) Charities Act 2011 an audit is not required and instead an independent examination is needed.

The address of the church office is St Paul's Church, College Square, Harlow, Essex CM20 1LP.

The trustees, members of the PCC, who served in the period to which this report relates were as follows:

	Basis of appointment
The Revd Jokey Poyntz, Team Vicar	Ex officio
Carol Squires, Churchwarden	Ex officio / Deanery Synod rep 2023
Christine Scanlan, Churchwarden	Ex officio, until April 2025
Kehinde Ajayi	Re-elected in 2025
Richard Amissah	Elected in 2022 until APCM 2025
Pat Balkwill	Deanery Synod rep from July 2025
Robert Brock, Lay Chair	Re-elected in 2024
Janet Broomhead	Elected in 2025 Deanery Synod Rep
Wendy Coxhill	Re-elected in 2023 until July 2025
Emma Etuk	Re-elected in 2023
Caroline Hatton	Elected 2023
Carole Henderson, Electoral Roll officer, Standing Committee	Re-elected in 2024
Tracy Norford	Elected in 2025
Vanessa Phineas	Elected in 2024
Donna Redding	Re-elected in 2025
Peter Smith, Treasurer, Standing Committee	Re-elected in 2024
Jeanne Smith	Elected 2023 until July 2025

Approved by the PCC and signed on..... *26th March 2026*

on the PCC's behalf by the Robert Brock (PCC Lay Chair)

..... *R. Brock*

Independent Examiner's Report

to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Paul, Harlow
Town Centre with St Mary, Little Parndon
Charity No. 1142836

I report to the PCC on my examination of the accounts of the Charity for the year ended 31 December 2025, which are set out on pages 15 to 24, and which I carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Independent Examiner's Statement

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

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:

J R Eke

Date: 27th March 2026

John Robert Eke
Fellow of the Association of Charity Independent Examiners
Soarview, Stable Court, Marlborough, Devon TQ7 3FB

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2025

		2025			2024			2025	2024
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS									
Income from Donations and Legacies	2(a)	90,423	7,080	-	76,213	75,407	-	97,503	151,621
Church activities	2(b)	2,056	-	-	21,112	-	-	2,056	21,112
Other trading activities	2(c)	43,467	175	-	37,582	790	-	43,641	38,372
Investment Income	2(d)	3	515	-	6	828	-	518	833
TOTAL INCOME		135,948	7,770	0	134,913	77,025	0	143,719	211,938
EXPENDITURE									
Raising funds	3(a)	-	93	-	-	75	-	93	75
Charitable activities	3(b)	129,061	8,478	-	143,434	146,685	-	137,539	290,119
TOTAL EXPENDITURE		129,061	8,571	0	143,434	146,760	0	137,632	290,194
NET INCOMING/(OUTGOING) RESOURCES		6,887	(801)	-	(8,521)	(69,735)	-	6,086	(78,256)
NET GAINS ON INVESTMENTS		-	-	-	-	-	-	-	-
TRANSFERS BETWEEN FUNDS	10	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS		6,887	(801)	-	(8,521)	(69,735)	-	6,086	-78,256
TOTAL FUNDS BROUGHT FORWARD	10	1,948	50,159	-	10,469	119,894	-	52,107	130,362
TOTAL FUNDS CARRIED FORWARD		8,835	49,358	0	1,948	50,159	0	58,193	52,107

The notes on pages 18 to 24 form part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
BALANCE SHEET AT 31 DECEMBER 2025**

	Note	2025 £	2024 £
CURRENT ASSETS			
Investments		-	-
Debtors and prepayments	7	9,210	10,137
Cash at bank and in hand		72,456	58,619
		<u>81,665</u>	<u>68,756</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	23,472	16,649
		<u>58,193</u>	<u>52,107</u>
NET CURRENT ASSETS			
		<u>58,193</u>	<u>52,107</u>
TOTAL NET ASSETS			
		<u>58,193</u>	<u>52,107</u>
PARISH FUNDS			
Unrestricted General Funds	9,10	7,335	1,948
Unrestricted Designated Funds	9,10	1,500	
Restricted	9,10	49,358	50,159
Endowment	9,10	-	-
		<u>58,193</u>	<u>52,107</u>

The notes on pages 18 to 24 form part of these accounts.

Approved by the PCC and signed on.....

26th March 2026

on the PCC's behalf by Robert Brock (PCC Lay Chair)

R. Brock

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
CASH FLOW STATEMENT**

For the year ending 31 December 2025

	2025 £	2024 £
Net cash from operating activities	13,319	(76,258)
Cash flows from investing activities	£	£
Interest received	518	833
Net cash provided by investing activities	518	833
Change in cash and cash equivalents in the reporting period	13,837	(75,424)
Cash and cash equivalents at 1 January	58,619	134,043
Cash and cash equivalents at 31 December	72,456	58,619
Analysis of cash and cash equivalents:		
Cash at bank and in hand	72,456	58,619
Reconciliation of net income before investment gains	2025	2,024
	£	£
Net income before investment gain	6,086	(78,256)
Adjustments for:		
Dividends and interest	(518)	(833)
Decrease in debtors	928	(2,105)
Increase in creditors	6,823	4,937
Net cash provided by / (used in) operating activities	13,319	(76,258)

The notes on pages 18 to 24 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared in compliance with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019 – second edition.

The PCC considers there are no material uncertainties about the Church's ability to continue as a going concern.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 9.

Endowment funds are funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving under Gift Aid is recognised when received.
- Tax recoverable on Gift Aid donations is recognised when the donation is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.
- The income of the PCC is accounted for gross of any related expenditure.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Resources used

Grants from the PCC

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Fixed assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

Movable church furnishings

No value is placed on movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, since the PCC considers this to be inalienable property. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £4,000 or on the repair of movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £4,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at the balance sheet date.

Current assets

Amounts owing to the PCC at the balance sheet date in respect of fees, rents or other income are shown as debtor.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2025

2. INCOME AND ENDOWMENTS

	2025			2024			TOTAL FUNDS	
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£	£	£	£
<i>2(a) Donations and Legacies</i>								
Planned giving								
By banker's order	40,529	830	-	38,717	1,555		41,359	40,272
By envelope scheme	2,860	-	-	4,434	-		2,860	4,434
By CAF etc	1,200	50	-	1,200	-		1,250	1,200
Income tax receivable	15,155	564	-	13,302	2,141		15,720	15,443
Collections (open plate)	6,053	126	-	8,041	204		6,178	8,244
Gift days	5,865	-	-	3,563	-		5,865	3,563
Grants	5,518	1,360	-	728	53,834		6,878	54,562
Donations & appeals	13,243	4,150	-	6,229	17,674		17,393	23,903
Legacies	-	-	-	-	-		-	-
	<u>90,423</u>	<u>7,080</u>	<u>-</u>	<u>76,213</u>	<u>75,407</u>	<u>-</u>	<u>97,503</u>	<u>151,621</u>
<i>2(b) Church Activities</i>								
Fees for weddings and funerals	1,086	-	-	688	-		1,086	688
Insurance claims	937	-	-	20,337	-		937	20,337
Other Activity Income	33	-	-	87	-		33	87
	<u>2,056</u>	<u>-</u>	<u>-</u>	<u>21,112</u>	<u>-</u>	<u>-</u>	<u>2,056</u>	<u>21,112</u>
<i>2(c) Other Trading Activities</i>								
Lettings of church & hall	32,547	-	-	26,662	-		32,547	26,662
Letting of church flat	10,920	-	-	10,920	-		10,920	10,920
Fund raising	-	175	-	-	790		175	790
	<u>43,467</u>	<u>175</u>	<u>-</u>	<u>37,582</u>	<u>790</u>	<u>-</u>	<u>43,641</u>	<u>38,372</u>
<i>2(d) Investments</i>								
Interest received	3	515	-	6	828		518	833
TOTAL INCOME	<u>135,948</u>	<u>7,770</u>	<u>-</u>	<u>134,913</u>	<u>77,025</u>	<u>-</u>	<u>143,719</u>	<u>211,938</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2025

3. EXPENDITURE

		2025			2024			2025	2024
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	£	£	£	£	£
3(a)	<i>Raising funds</i>								
	Fund raising costs	-	93	-	-	75	-	93	75
									-
3(b)	<i>Church activities</i>								
	Mission agencies	3,003	1,031	-	2,050	453	-	4,033	2,503
	Ministry:					-			-
	Diocesan Parish Share	85,097	-	-	70,202	-	-	85,097	70,202
	Church services & activities	1,446	6,299	-	1,870	4,454	-	7,745	6,324
	Clergy & ministry expenses	1,520	-	-	2,373	-	-	1,520	2,373
	Church and hall maintenance	6,727	356	-	33,689	95	-	7,083	33,784
	Buildings development	-	-	-	1,350	141,041	-	-	142,391
	New equipment	-	783	-	154	639	-	783	793
	Utilities - energy	7,878	-	-	8,607	-	-	7,878	8,607
	Utilities - water, waste, broadband	3,351	-	-	4,291	-	-	3,351	4,291
	Insurance	4,148	-	-	3,889	-	-	4,148	3,889
	Salaries & wages	9,998	-	-	9,413	-	-	9,998	9,413
	Copier & stationery	802	-	-	799	-	-	802	799
	Flat management & maintenance	2,940	-	-	3,094	-	-	2,940	3,094
	Subscription, fees and other administration	2,149	9	-	1,653	3	-	2,158	1,656
								-	-
		129,061	8,478	0	143,434	146,685	0	137,539	290,119
	TOTAL EXPENDITURE	129,061	8,571	0	143,434	146,760	0	137,632	290,194

EXPENDITURE NOTES (CONTINUED)

New equipment was microphones for St. Paul's covered by a donation.

Church and hall maintenance in 2025 was mainly routine items (in 2024 there was significant expenses for the new west end door c. £19,500 covered by insurance and electrical work c. £5,000)

4. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	<u>9,853</u>	<u>9,413</u>

During the year the PCC employed, all on a part time basis, a parish administrator (10 hours per week), and a cleaner (5 hours per week).

All costs were salary, wages and some employers' NI contributions. no employee qualified for automatic enrolment in a pension, and no employee opted to enrol).

5. PAYMENTS TO PCC MEMBERS

Tracy Norford, a member of the PCC elected in 2025 is the paid office administrator of the parish for two mornings a week (10 hours total). The total paid for her employment was£6,396 (2024: £6,105). She was also paid £120 for event stewarding on four occasions.

Donna Redding, a member of the PCC, was paid £415 for attending to the Audio-Visual systems, and event stewarding on several occasions.

Carol Squires, a member of the PCC (Churchwarden), was paid £75 for event stewarding on three occasions.

The PCC has the power to make payments for these services, which are within the normal core activities of a parish, under section 3A of the Parochial Church Council (Powers) Measure 1956.

No other trustees have been paid any remuneration or received any other benefits from an employment with the PCC. The following ministry expenses were reimbursed to ordained:

	2025	2024
	£	£
Revd. Barbara Aylett	-	-
Revd. Martin Harris	0	1,057
Revd. Jokey Poyntz	<u>1,500</u>	<u>1,315</u>
	<u>1,500</u>	<u>2,372</u>

6. INVESTMENTS

The PCC does not currently hold any investments and did not hold any in 2024.

7. DEBTORS

	2025	2024
	£	£
Prepaid insurance	2,771	2,371
Tax recoverable under Gift Aid	4,999	4,529
Other debtors	1,439	3,238
	<u>9,210</u>	<u>10,137</u>

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Letting deposits	1,123	473
Prepaid rent	-	-
Accrued charges	22,349	16,176
	<u>23,472</u>	<u>16,649</u>

Accrued charges include electricity and gas £1,303, grants from the General Funds to mission £1,562, clergy expenses £3,865, £584 HHLC Expenses, Parish Share late payment £13,097, prepaid flat rent £528 and other services and liabilities £1,410.

9. FUNDS

The General Fund of the PCC is an unrestricted fund held for the general purposes of the PCC.

As detailed in section 6 Reserves Policy on page 9, the PCC established a designated fund in 2025 for future refurbishment of St. Paul's flat, setting aside £1,500.

The restricted funds at 31st December 2025 comprise :

- St Paul's Development Fund for major development and repair works to St Paul's.
- St Mary's General Fund for income specifically to support the running of St Mary's church.
- St Mary's Building Fund for the improvement and extension of St Mary's church building.
- Harlow Holiday Lunch Club fund enabling the support of needy families during school holidays.

Other restricted funds comprise gifts given for specific purposes. The balance of £6,809 at 31 December 2025 includes £1,578 to support the Music Minister (transferred from the separate restricted fund), a £1,000 donation for an altar frontal, £408 remaining from a grant for a project Manager, £1,154 grant to support Teddy Bear Club and Champions group (which ceased in 2023), £1,407 to support Helping Hands, £696 towards belltower maintenance works, £145 to support the homeless, and other smaller amounts totalling £442.

10. SUMMARY OF FUND MOVEMENTS

	Balance at 1 January 2025	Incoming resources	Resources expended	Investment gains	Transfers	Balance at 31 December 2025
	£	£	£	£	£	£
Restricted - St. Paul's Development	2,665	1,061	-	-	-	3,726
Restricted - St Mary's General	8,309	-	(406)	-	-	7,903
Restricted - St Mary's Building	23,139	1,854	-	-	-	24,993
Restricted - Harlow Holiday Lunch Club	8,732	356	(3,160)	-	-	5,927
Restricted - All others	7,314	4,499	(5,004)	-	-	6,809
Restricted - Total	50,159	7,770	(8,571)	-	-	49,358
Unrestricted - General	1,948	135,948	(129,061)	-	(1,500)	7,335
Designated - St Pauls Flat	-	-	-	-	1,500	1,500
	52,107	143,719	(137,632)	-	-	58,193

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