

Parish of St. Anne's, Chingford

ANNUAL MEETING OF THE PARISH

SUNDAY 24th MAY 2026

Dear Electoral Roll Member,

I write to provide you with the information you need before our Annual Meeting, at **11.45am on Sunday 24th May 2026**, in the church.

All those whose names appear on the Electoral Roll of the Parish, as at May 2026, 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 and Anthony Sullivan have kindly agreed to stand for re-election this year.

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 Now completing their term	Julie Adesina, Lindsey Archer
PCC members (to be elected for the next 3 years)	
Already serving: 2 more years	Caroline Acton, Andy Crawford, Joy Ventour
1 more year	Bill Gloyn, Lisa Jobber, Lisa Markham
Now completing their term	Heather Gwynn, Jacqueline Haniff-Bentham, David Sendall

We need to elect 2 Deanery Synod members for the next 3 years and also 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, Deanery Synod members 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.

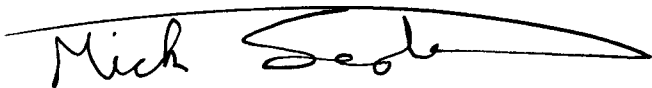
In addition to our other pre-AGM leaflets, perhaps we also need one entitled "What do we ask of our Electoral Roll members?" although the truer title would surely be "What do we Electoral Roll members ask of ourselves?" I hope you will agree with me that, among the various answers that could make up 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 24th May, 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 that reads "Mick Seale". The signature is written in a cursive style with a long, sweeping horizontal line extending from the end of the name.

Retired priest with PTO (permission to officiate)

St. Anne's Church

**PARISH OF ST. ANNE, CHINGFORD - ANNUAL GENERAL MEETING
SUNDAY 24 MAY, 2026 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 6th April 2025
- 4) Election of Churchwardens

11.55am: ANNUAL PAROCHIAL CHURCH MEETING

AGENDA

- 1) The Clerk will read the Notice convening the Meeting
- 2) Confirmation of the Minutes of the Meeting of 6th April 2025
- 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 2025 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 Deanery Synod (voting for TWO members for 3 years):
- 13) Elections to the Parochial Church Council
(We expect to be voting for THREE members for 3 years)
- 14) Remarks from Rev Mick Scotchmer
- 15) Any Other Business (*Notified to the Secretary in advance*)
- 16) Closing Prayer

PARISH OF ST. ANNE, CHINGFORD

MINUTES OF THE MEETING OF THE PARISHIONERS AND PERSONS ON THE ELECTORAL ROLL, held on Sunday 6th April 2025 at 11.55am in St Anne's Church.

1. The meeting was attended by 22 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 Heather Gwynn to act as clerk and she read the statutory notice convening the meeting.
4. **Confirmation of the minutes of the previous meeting** (14th April 2024)

Acceptance Proposed: Erika Gloyn
 Seconded: Jenny Scotchmer
 Agreed: Unanimous

5. Election of Churchwardens

Heather Gwynn was standing down as churchwarden after 9 years of service. Marcia Hall was content to serve again, and Anthony Sullivan had kindly agreed to serve for one year. Valid nominations had been received for both.

There being no other nominations, they were duly declared elected for 2025.

Jude explained that formal responsibility would transfer from Heather to Anthony at the formal Visitation Service to be held on 24th June.

This concluded the business of the meeting at 11.59 am.

PARISH OF ST. ANNE, CHINGFORD

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING

Held on Sunday 6th April 2025 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 (14th April 2024)

Acceptance Proposed: Val Woodward
 Seconded: Eira Endersbee
 Agreed: Unanimous

2. Apologies for absence/attendance

The meeting was attended by 22 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 2024***, which had been made available in soft and hard copy before the meeting.

Introducing the report, Heather Gwynn as Secretary, said that it had been a pleasure to prepare a report on a "normal year" in which we had not consider Covid restrictions or the lifting thereof, and had enjoyed a full year of worship and activities. On the other hand, Jude's unexpected heart surgery in the summer had certainly not been "normal": we were very grateful to Mick and Julie for stepping in during his absence and especially for all that Jude had done since his return, while still continuing his recovery and coping with the after-effects of surgery – this was deeply appreciated.

Heather also explained that the report included a report from Lindsey Archer, our parish safeguarding officer, providing information on our safeguarding arrangements.

4. Treasurer's Report

This was included in the ***Annual report...for the year ended 31st December 2024*** which had been made available in soft and hard copy before the meeting.

Introducing the Report, Andy Crawford, Treasurer, said that 2024 had seen the church's financial position continue to recover successfully following the pandemic and subsequent energy crisis, and expressed his thanks to everyone for the way in which they had responded.

Andy noted that both receipts and payments had been slightly down on 2023, resulting in an overall surplus of £25.4k. The church had contributed £4.7k to this and the Centre £20.7k. The church contribution mainly reflected increased interest rates and the generosity of our organists, Bill and Peter, in waiving their fees. For the Centre, we continued to benefit from income from use by the NHS pulmonary rehabilitation service. The PCC had agreed that £25k be transferred to the development, repairs and maintenance fund.

There being no 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 2024*** with Financial Statement be approved and signed by the Chairman of the meeting.

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

5. Appointment of the Independent Examiner for 2025

Andy Crawford had confirmed that Susan MacDonald was prepared to continue to act as our Independent Examiner for 2025. This was agreed .

Acceptance	Proposed:	Andy Crawford
	Seconded:	Jean Ellis
	Agreed:	Unanimous

6. Report of the Parish Giving Officer

In the absence of Lindsey Archer, our Parish Giving Officer, Mick Scotchmer delivered the presentation Lindsey had prepared, beginning with thanks to all who contributed to St. Anne's parish life, including any financial gifts made via the Formal Parish Giving Scheme, collection plate, card reader or individual donations.

Planned giving in 2024 totalled £25,289, up by just over £1,000 and this, together with the associated gift aid, which also rose, resulted in a 4.8% year-on-year increase over 2023. Although 1 person left the scheme part-way through the year, another joined and some people increased their giving. This regular source of income really helped us to manage and plan our finances more effectively.

Our Parish Share (the contribution we make 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. Although plate/card reader collections in 2024 were about £600 down on 2023, overall giving, including all the associated Gift Aid in 2024, produced a surplus of £2,551 v the Parish Share. This was the combined result of our increased planned giving and a further reduction in our 2024 Parish Share, which fell in 2023 also. Whilst, this was good news, the fact remained that our church continued to rely heavily on a 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, it was appreciated that there was still much pressure on everyone's finances currently, but if those not in the scheme could join it and those who were could review their giving, it would help put St. Anne's on a more secure financial footing going forwards.

St. Anne's is a member of the CofE Parish Giving Scheme. This was by far the most efficient way for anyone to give in that any associated Gift Aid was collected from HMRC on the church's behalf and was credited on a monthly basis, whereas 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 would consider contributing via the CofE Parish Giving Scheme instead. This would reduce the time Andy Crawford and Lindsey spent on administration significantly. Also, we owed huge thanks to Bill Gloyn, who painstakingly amended the dates and numbers on previous years' unused envelopes for the coming year, which had saved St. Anne's £85+.

The presentation set out the ways of joining the Parish Giving Scheme, and Lindsey was always ready to offer advice on this.

The presentation concluded with thanks to all who currently contribute their time, talents and money to St. Anne's and also to Andy for his continued support to Lindsey with the Parish Giving work.

Jude recorded the meeting's thanks to Lindsey for the presentation and for all that she did to promote our parish giving.

Concluding this item, Mick took the opportunity to include a reminder on the EasyFundraising scheme and the links to this on the church website.

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.

On behalf of Marcia and herself, Heather thanked Anthony, Andy and Steve White for all they did through the year to help care for the church, centre and their surroundings.

Continuing, Heather on behalf of both wardens also thanked the very many people who helped keep our church in order and our services running smoothly each week: welcomers, servers, lesson readers, intercessors – and Mick and Jenny for preparing the rotas for them all, alongside many other background tasks – Velma for the flowers, Bridget, Joy, Grace and others for looking after coffee time – and Anthony for setting up the chairs and tables every week - and all who contributed in so many ways. Marcia and Heather were very grateful to everyone who turned up faithfully week by week to make sure all went smoothly. There was of course always room for more volunteers so if anyone would like to ask about any of the roles or to give one a try, that would be more than welcome.

Julie spoke to offer warm thanks to Heather for her nine years as churchwarden and her commitment through this period.

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

Acceptance	Proposed:	Heather Gwynn
	Seconded:	Erika Gloyn
	Agreed:	Unanimous

11. Elections to the Parochial Church Council (PCC)

Andy Crawford and Joy Ventour had reached the end of their three year term as PCC members. There was also a vacancy for 3 years following the sad death of Alan Pearson during 2024.

There was a further vacancy, for one year, as Anthony Sullivan would now be an ex-officio member of the PCC as churchwarden.

Valid nominations had been received from Caroline Acton, Andy Crawford and Joy Ventour for 3 years, and from Heather Gwynn for 1 year. There being no other nominations, they were duly declared elected.

12. Remarks from Rev Jude Bullock, Vicar

Jude began with an update on our church music. After 5 years of efforts to correct problems with the organ – notably the loss of sound from speakers at the back of church – the organ was at last fully functional once more, with sound coming from both ends of the church. The UK branch of the manufacturers had gone out of business in 2024, but the head office in Holland had been able to put us in touch with one of the engineers who had installed the original instrument in 2000. Although now retired, he had been willing to come and restore the electronics to their original state, replacing a couple of components along the way. It was wonderful to have the full sound of the organ again and Jude thanked Bill Gloyn for his persistence in getting the organ restored to its former glory.

Jude also confirmed that Peter Stannard had still not recovered fully following his broken ankle and we could not expect him to play regularly in future. After an eighteen month audition, Bill had accepted the invitation to take on the role of organist. Peter would be organist emeritus and hoped to be able to make arrangements to visit us again. It was good that we had been able to celebrate with him on his remarkable 60th anniversary as a church organist last year.

Continuing, Jude thanked everyone for their support through his health issues over the past months, with special thanks to Mick and Julie for their support and for their ministry through the year. Looking forward over the coming 3 years before his retirement, Jude saw a growing focus on broadening our understanding of spirituality and new approaches to this. He saw his ministry as one of encouragement and service, promoting our spiritual growth as a Christian community with shared values, non-judgemental and welcoming to all. It would be good to update our vision statement, as a community of faith with a focus on inclusivity, welcome and warmth. He thanked everyone for the part they played in the community of St Anne's.

13. Any other business

Jenny Scotchmer thanked Jude on behalf of the meeting for all that he did, in his own distinctive style! We would undoubtedly miss him when the time came, but looked forward to the 3 years to come.

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

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 2025
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, updated during 2025 through discussions led by our vicar Rev Jude Bullock, states:

St. Anne's Church Vision is of a warm, friendly, caring community, where all, including you, are welcome.

*We are committed to living out the love of God, revealed in Jesus Christ, in word, worship, service and joy.
We celebrate human diversity and actively promote equality and acceptance.*

We aspire to respond to the needs of others and to be faithful stewards of God's creation, our mother earth.

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 during 2025.

Bill Gloyn has now succeeded Peter Stannard as our organist and we are grateful to him for supporting and enriching our worship through the year, including bringing together a group from the congregation to lead the singing in our carol service in December. Peter remains our organist emeritus and we were pleased to welcome him back to play for several services during the year.

Our Electoral Roll for the year stood at 51. 3 babies and children were welcomed to the church through baptism during the year, and we were also delighted to welcome a number of new regular worshippers as the year progressed.

Our church life

A regular rhythm of worship continued through the year, enhanced by exploration with visiting speakers and preachers, as well as with Jude, Mick and Julie, during our Year of Spirituality, YES 2025. We were especially pleased to welcome Bishop Guli, Bishop of Chelmsford, to celebrate and preach on Bible Sunday. The Bible Study Group led by Philip Hallsworth continued to meet and a Lent course was held through Zoom. It has been a sad and difficult year for St Andrew's, one of our MMU partners, with the unexpected death of Rev Stella Olukamni in April 2025.

Our friendship with Rabbi Richard and members of the East London and Essex Liberal Synagogue continued with a further "congregation swap" 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, followed by a shared lunch. We went on to enjoy a shared quiz night with fish and chip supper, hosted at St Anne's, and look forward to further shared worship and social events in future.

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

We continued to welcome people to our church centre for table top and other sales and for our church bazaar, which was a warm and successful occasion, with higher attendance from children and families than in recent years. This was an opportunity to promote our Christmas worship, and it was good to see marked increases in the numbers at our carol and Christingle services. 2025 also saw a continuation of the significant funeral ministry provided by Jude and Mick, who conducted 18 funerals at St Anne's and elsewhere. We also reintroduced a Service of Remembrance on All Souls Day. 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.

At the end of November, a statement from Bishop Guli was read at our morning service. This explained both that Jude had informed Bishop Guli that he was planning to retire, and also that, following a lengthy process concerning the same safeguarding issues which had led to Jude's previous suspension from ministry, he had recently been prohibited for life from teaching by a Teacher Misconduct Panel. Bishop Guli went on to say that as a result of that decision, Jude had agreed to her request to step back from Church of England ministry in order for a safeguarding assessment to take place which would consider whether any mitigations were needed in the light of that decision. Bishop Guli made clear that there had been no new allegations relating to Jude's ministry at the church. The statement included promises of support and prayers for Jude and his family and for the church community at this difficult time.

This came as a great shock and concern to the family of St Anne's. Jude and his family continue in our prayers while we wait for these issues to be resolved. We are very grateful to Rev Mick Scotchmer, supported by Jenny his wife, for once again stepping up to lead us through the Advent and Christmas season and beyond. We continue to build as best we can on the many positive

developments of 2025 as we face this new period of uncertainty together, trusting to God for the future.

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, Yoga, Badminton, Keep Fit, AA, Weightwatchers, Line Dancing, a Spanish class for children and families, and the 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. We look forward to the opening of an After School and Breakfast club, once Ofsted approvals have been completed. The Centre also continues to be a popular venue for children's parties and other one-off events.

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 £1680 was raised for Christian Aid Week through a table top sale, church collections, and shared proceeds from the joint quiz night with the synagogue, and a further £587 was raised for Christian Aid from simple lunches, £186 from special appeals and £61 from carol singing, some £2,500 in all. Other fundraising and donations included £165 for Haven House Children's Hospice, £333 for the Sickle Cell Society and £187 for the Children's Society from the collection at the Christingle service.

As the war in Ukraine still continues, 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 £644 (almost 2.6%) in 2025. St Anne's Parish Share increased last year by £1,449 (just over 4%), although this was by slightly less than the fall of £1,667 in our share the previous year. However, despite the 2025 increase, our total giving, including plate and card reader collections and the associated Gift Aid, still exceeded our Parish Share by £2,048. 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 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 2025 until the date this report was approved are:

Incumbent:	Revd Jude Bullock (Chairman)
Retired priest with PTO	Revd Mick Scotchmer
Wardens	Heather Gwynn (until June 2025) Marcia Hall (Vice Chair) Anthony Sullivan (from June 2025)
Representatives on Deanery Synod	Julie Adesina Lindsey Archer
Elected members	Caroline Acton (from May 2025) Andy Crawford (Treasurer) Bill Gloyn Heather Gwynn (from May 2025) (Secretary) Jacqueline Haniff-Bentham Lisa Jobber Lisa Markham David Sendall Anthony Sullivan (until June 2025) 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 of £100,000 is being approached and the position will be kept under review, this is not expected to be an issue for 2026. 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. In 2025, Bill Gloyn (church organist) was also co-opted to 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 2025, the Committee has focused mainly on repair and maintenance activities, aiming to keep church and Centre in good order. Major work on the church roof is covered in the Churchwardens' report on the fabric and ornaments of the church (see Additional reports).

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 2025 a games evening, the joint quiz night with the synagogue, the African-Caribbean evening, a silent film night with organ accompaniment, and harvest lunch with auction of pledges.

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 remains 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. In April 2025, A Rocha took over the running of this site and the hope remains 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 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 19th May 2025 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. The Church of England Parish Safeguarding Handbook was withdrawn from use in July 2025 and we are waiting for the updated version.

The ministers, churchwardens and PCC members recognise that they have a duty to take reasonable steps to keep safe from harm all who come into contact with the church. The ministers, churchwardens and any church members leading church groups involving children or vulnerable adults have been DBS checked or the checks are in progress. DBS checks need to be reviewed every three years.

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 are required to 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.

The Parish Safeguarding Dashboard was made available to St Anne's in August 2025 and our PSO has been in the process of updating it. It is 100% completed for all *Mandatory Requirements*. There is also a *Safeguarding Standards* section into which feed some of the mandatory requirements. This section is split into 5 categories as follows, with each level's progress is in brackets: *Culture, Leadership & Capacity* (80%); *Prevention* (88%); *Recognising, Assessing & Managing Risk* (100%) *Victims & Survivors* (67%); *Learning, Supervision & Support* (40%). A summary report of what is required to complete these categories was given to the March PCC also. Following the introduction of the dashboard, a *Safeguarding Hub* was added, which, once completed will be a useful tool for recording and managing the updates of DBS checks and training requirements of relevant church personnel.

Financial Review.

This year continued to reflect our recovery from the previous impacts of the Pandemic years and the energy crisis. I would like to give thanks for the way in which members of the congregation have continued to respond through these years.

Total receipts on ordinary unrestricted funds were £87,100, down from £100,900 in 2024. Total payments from unrestricted funds were £78,400 up from £75,600 in 2024. The net result for the year was an excess of receipts over payments of £8,700 compared to a surplus of £25,400 in 2024. This year's surplus of £8,700 is comprised as follows:

Church Surplus	£ 1,600
Church Centre Surplus	<u>£ 7,100</u>
Total Surplus	£ 8,700

For the church, the lower surplus than in 2024 reflects an increase in general maintenance spending and a fall in solar panel income, although we expect to recover the latter in 2026. The lower Centre surplus reflects a decrease in rental income although again this is largely accounted for by delayed payments, which we expect to receive in 2026.

The PCC have approved a transfer, of £8,000, 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 £18,700 on ordinary unrestricted funds at the year-end meets this target. The PCC will continue to closely monitor our income and expenditure throughout 2026. Diocesan parish share payments, for the first six months of 2026, will be £ 17,700.

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 2025

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
RECEIPTS AND PAYMENTS ACCOUNT					
Receipts					
Regular Giving					
Receipts from donors					
Planned Giving	25,933			25,933	25,289
Income Tax Recovered	7,109			7,109	6,750
	<u>33,043</u>	0	0	<u>33,043</u>	32,039
Other Voluntary Income (note 3a)	5,374	500	17	5,891	5,212
Activities for Generating Funds (note 3b)	8,195			8,195	8,552
Church Centre Income	36,686		300	36,986	53,070
Income from Church Activities (note 3c)	1,637			1,637	7,232
Investment Income (note 3d)	2,181	8,518	795	11,494	12,319
	<u>87,116</u>	<u>9,018</u>	<u>1,112</u>	<u>97,246</u>	<u>118,424</u>
Payments					
Church activities					
Diocesan Parish Share	33,957			33,957	32,508
Other Payments (note 3e)	14,868	18,099	2,353	35,321	21,832
Church Centre Payments	29,552			29,552	41,197
	<u>78,378</u>	<u>18,099</u>	<u>2,353</u>	<u>98,830</u>	<u>95,537</u>
Excess of Receipts over Payments	8,738	-9,081	-1,241	-1,584	22,887
Transfers between funds	-8,000	8,000		0	0
	738	-1,081	-1,241	-1,584	22,887
Bank current and deposit accounts 1 st Jan.	17,987	241,050	20,473	279,510	256,623
Bank current and deposit accounts 31 st Dec.	18,725	239,969	19,232	277,926	279,510

STATEMENT OF ASSETS AND LIABILITIES

Cash Funds

Cash	0			0	252
Bank current accounts	17,107			17,107	14,931
CBF deposit fund	1,619	239,969	19,232	260,820	264,327
	<u>18,726</u>	<u>239,969</u>	<u>19,232</u>	<u>277,927</u>	<u>279,510</u>

The attached notes form part of these financial statements

Approved by the PCC on 7th April 2026 and signed on their behalf by Reverend Mick Scotchmer (Chairman)
and Andy Crawford (Treasurer)





St Anne's Church, Chingford

Financial statements for the year ended 31st December 2025

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	241,049	9,018	18,099	8,000	239,968
	<u>241,049</u>	<u>9,018</u>	<u>18,099</u>	<u>8,000</u>	<u>239,968</u>
Restricted funds					
Church Centre "Retainer" fund	300	3,200	2,900		600
Church Garden fund	13,369	527	2,353		11,543
Environment fund	6,721	265			6,986
Flower and Candle fund	84	20			104
	<u>20,474</u>	<u>4,012</u>	<u>5,253</u>	<u>0</u>	<u>19,233</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 2025

3. Receipts and Payments analysis	Unrestricted	Designated	Restricted	Total	Total
	Fund	Fund	Funds	2025	2024
	£	£	£	£	£
a. Other voluntary income					
Collections	2,970			2,970	3,166
Donations	2,404	500	17	2,920	2,046
Legacies				0	0
	5,374	500	17	5,891	5,212
b. Activities for generating funds - receipts					
Fundraising income - Bazaar	3,806			3,806	2,458
Fundraising income - Other events	3,632			3,632	2,586
Fundraising income - Other	757			757	3,508
	8,195	0	0	8,195	8,552
c. Receipts from Church Activities					
Insurance Claims				0	4,715
PCC Fees	1,637			1,637	2,517
	1,637	0	0	1,637	7,232
d. Receipts from Investments					
Bank and CBF Deposit Fund Interest	2,181	8,518	795	11,494	2,337
	2,181	8,518	795	11,494	2,337
e. Church activities - payments					
Mission Giving				0	0
Eco Church				0	0
				0	0
Cost of Parish Giving Envelopes	0			0	82
Fundraising costs - Bazaar	104			104	192
Fundraising costs - Other events	550			550	176
Fundraising costs - Other	0			0	0
Clergy expenses	1,905			1,905	1,869
Church running expenses	4,610			4,610	4,908
Church maintenance	3,504	18,099		21,603	10,006
Cost of services	1,504			1,504	1,587
Upkeep of churchyard	0		2,353	2,353	683
Social event and training costs	0			0	0
Cleaning costs	1,924			1,924	1,820
Organist fees	0			0	0
Church administration costs	767			767	509
New building or major works	0			0	0
	14,868	18,099	2,353	35,321	21,832

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 2025.

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

21st April 2026