# SAINT MARY the VIRGIN
# GREAT ILFORD

## THE DIOCESE OF CHELMSFORD

## PAPERS FOR THE
# VESTRY & ANNUAL PAROCHIAL CHURCH MEETING

together with

# ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL

## FOR THE YEAR ENDING 31st DECEMBER 2025

**Sunday 30th May 2026**

**11.30am**

# SAINT MARY the VIRGIN, GREAT ILFORD
THE DIOCESE OF CHELMSFORD

# ANNUAL PAROCHIAL GENERAL MEETING

## AGENDA VESTRY MEETING

1. To approve the minutes of the previous meeting.
2. To ELECT Churchwardens
3. To APPOINT Deputy Churchwardens

*(This agenda is in accordance with the Churchwardens Appointments and Registration Measure 2001)*

## ANNUAL GENERAL MEETING

1. Apologies for absence
2. To APPROVE the minutes of the previous Annual General Meeting
3. To DISCUSS any matters arising from the meeting
4. To ELECT (by ballot if necessary) members of the Parochial Church Council for a period of THREE YEARS
5. To APPOINT sides-people for the coming year
6. To APPROVE the Electoral Roll
7. To ELECT two members of Deanery Synod
8. To RECEIVE the Annual Report of the proceedings of the PCC for the past year
9. To RECEIVE the Accounts of the Council for the year ended December 31st 2025.
10. To APPOINT Independent Financial Examiner(s)
11. To RECEIVE a report on the fabric, goods and ornaments of the church
12. To RECIEVE Synodical Reports and other matters of parochial or general interest

*(This agenda is in accordance with the Church Representation Rules and Synodical Government Measure 1969 – revised 2004)*

**NOTE: There will be an extraordinary meeting of the Parochial Church Council immediately after the Annual General Meeting for the purpose of electing officers of the Council.**

## REPORT OF THE PAROCHIAL CHURCH COUNCIL
For the year ended 31 December 2025

### OBJECTIVES AND ACTIVITIES
St Mary's PCC has the responsibility, with the Incumbent, of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church and community hall at 426 High Road, Ilford.

### PUBLIC BENEFIT
The church and premises are at the heart of the community and serve as a focal point and a beacon of hope, stability and cohesion in an ever-changing community. Public services are held throughout the week and are open to all regardless of faith affiliation, and the church building is available to interfaith and secular groups. The Community Hall is used throughout the week by community groups and on a casual basis for other community activities. Church and hall are likewise available for appropriate functions such as concerts and recitals.

The church tower houses a ring of 8 bells. With the help of the St Margaret's Barking ringers, who ring in several towers in this part of Essex/east London, the bells are rung before Sunday Mass about twice per month in addition to Holy Days and other ad hoc celebrations.

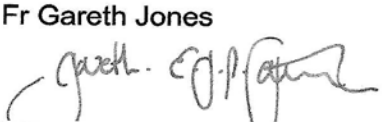
As the Church of England is the *Church by law established,* we are uniquely available for civic services and special services for local groups. The church building houses some items of religious art which are of particular note and features in the Barking Episcopal Area Art Trail.

The church is situated within a Victorian churchyard and cemetery, and this has been designated as an *Area of Special Interest* by the Local Authority. As such we regularly and increasingly facilitate the locating of family graves and assist those researching their genealogy. The churchyard is home to 5 Commonwealth War Graves and in 2018 work was undertaken to clean these up and make them more accessible. The Commonwealth War Grave Commission installed a sign on our main gates indicating the presence of these important graves. Work to make the churchyard a more attractive and safer area continues in concert with the local authority.

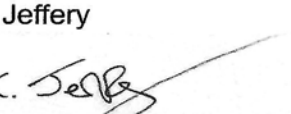
### ANNUAL REVIEW
St Mary's is parish centered around the regular celebration of the Eucharist and offices. It is from this expression of faithfulness to Christ's command to *do this in remembrance of me* and from our understanding of our vocation to be part of God's continuing mission in earth, that other activities stem. Mass is usually offered on 5 days of the week, at which the needs of the parish, wider community and world are brought before God.

Approved by the Parochial Church Council on 17 May 2026

Signed for the PCC:
Fr Gareth Jones



Keith Jeffery



Our commitment to walking alongside refugees has continued through offering practical support, pastoral care and signposting to those living in the parish. Our Vicar offers specialist care and support when needed. This remains an integral part of our ministry. Often the work we do in these areas is necessarily low key due to matters of security and safeguarding.

We continue to respond to and meet general pastoral need when it arises, both from within the established congregation and wider afield and we support the work of the various local agencies attending to the growing and ever-present problem of street homelessness, violence, poverty and substance misuse. The financial review will clearly show the fiscal challenges of maintaining mission and ministry in a sustainable way and the challenges of maintaining the church building, though this has been a regular concern over the past years. We have invested significantly in improvements to the church building over the past 6 years, and as such, the site is sound and without any major defects.

**FINANCIAL REVIEW**

St Mary's donation and legacies income for 2025 has decreased on the previous years with non-regular Parish Giving lower than previous years. This appears to be a year-on-year trend.

The Overall income has increased this is predominantly due to increased revenues from hall hire particularly the Ascend Hall Booking..

Our day-to-day expenditure has increased on previous years. Due to the Increasing Parish Share, Increase in cost of living and utilities and due to the extensive rise in repair and maintenance costs of £15,786.86.

We have made insurance claims of £30,584.13 due to the Sacristy fire and Water pipe leaks; however, these were paid in Full apart from our policy exemption Excess; so we have not lost funds in a significant amount.

We have had a successful year regarding income and expenditure with our income exceeding expenditure by £1,199.51 overall.

At year end our unrestricted funds were £31,594.08.

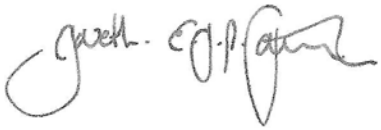
Unrestricted designated funds were £74,474.99. Designated funds are amounts that have been put aside at the discretion of the trustees out of general funds for specific future purposes or projects

Restricted (reserve) funds were £23,563.18. Reserve funds are amounts held for specific purposes as set out by the legacies they represent or specific purpose fundraising.

Approved by the Parochial Church Council on 17 May 2026

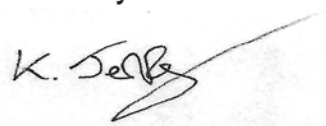
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

## ADMINISTRATIVE INFORMATION

The bureaucratic business of the church is dealt with by the PCC, or the Standing Committee on their behalf, and the day-to-day business is addressed by the Vicar, Churchwardens and Treasurer.

During 2025 the PCC met at about quarterly intervals remotely and in person.

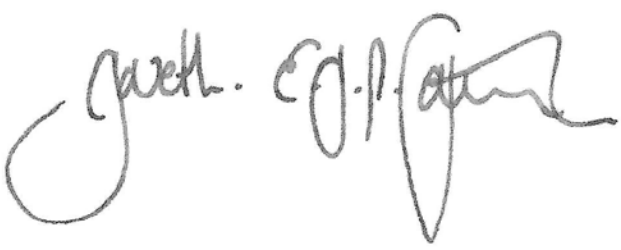
PCC members who have served from APCM 2025 until the date this report was approved are:

| | | |
|---|---|---|
| *Incumbent* | Canon Gareth Jones | Chair (ex officio) |
| *Churchwardens:* | Mr Keith Jeffrey<br>Miss Margaret Quinney | To APCM 2026 (from 2022)<br>To APCM 2026 (from 2023) |
| *Representatives on the Deanery Synod:* | Fr Gareth Jones<br>Fr Marcel Firth | House of Clergy (ex officio)<br>House of Clergy (ex officio) |
| *Elected/coopted members:* | Mrs Hilary Hardwick<br>Mrs Emma Jeffery (Vice-Chair)<br>Mr David Hardwick<br>Mr Alan Hardy<br>Mr Richard Wright<br>Mr Ian Boakes<br>Mr Stephen Smith | To APCM 2027 (from 2024)<br>To APCM 2028 (from 2025)<br>To APCM 2027 (from 2024)<br>To APCM 2027 (from 2024)<br>To APCM 2027 (from 2024)<br>To APCM 2028 (from 2025)<br>To APCM 2028 (from 2025) |
| *Ex officio members:* | Canon Gareth Jones<br>The Rev'd Marcel Firth | Chair and Resident Incumbent<br>Assistant Curate |

## STRUCTURE, GOVERNANCE AND MANAGEMENT

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.

**Approved by the PCC**
**and signed on its behalf by The Revd Canon Gareth Jones , Chair**



**19.5.2026**

# Churchwardens' Report May 2025 – May 2026

Another year has passed so quickly. As we look back on 2025-2026 our Church Family, like all families, continued to experience highs and lows.

**Services**

As always, all our services have been special with a beautiful liturgy supported by the excellent music, although some stand out as being a little extra special. We have a good number of lectors who regularly read at services and it has been lovely to see new people joining the rota. Currently we only have four regular intercessors who prepare and read the prayers of the people. We would like to encourage more people to join them. It is not always easy to find people physically able to take up the offertory, so it is good to see some of our little ones willing to help.

Our small group of welcomers are doing a great job, but again we would like to see more people willing to join them.

It is encouraging to see our young people continuing to take an active part in church life by serving at the Parish Mass each week with enthusiasm and professionalism.

The attendance at our Parish Mass has been erratic at times during the year particularly during the holiday season and during the cold weather. It is however encouraging to see the numbers have been increasing again since the beginning of Lent. It was a joy to see a full church on Easter Sunday.

The numbers at the weekday services have remained constant throughout the year.

It was a delight to see our little ones, helped by a few adults, scattering rose petals and herbs at the front of the processions at the Corpus Christie service in June.

September was a particularly busy month of celebration.

On the 7th we cerebrated our Patronal Festival with a sung Pontifical Mass.
We welcomed the Rt. Revd. Mark Davies, Bishop of Middleton as the Principal Celebrant and Preacher. The beautiful service was followed by a buffet lunch.

In the afternoon of the 14th many of us went to Chelmsford Cathedral to support Marcel Firth as he was ordained Deacon by Bishop Guli and became Fr. Marcel. The following day a group of us departed on our annual Pilgrimage to Walsingham. On the 21st we celebrated Fr. Marcel's first Mass as Deacon in St. Mary's. There were light refreshments after Mass.

On the 28th we celebrated our Harvest Festival. The church was decorated with flowers in Autumn shades and by items of food and toiletries generously donated by members of the congregation. The Gifts together with a cheque for £327 were taken to the Welcome Centre later in the week.
At 5pm we continued the Harvest celebrations with a beautiful choral Evensong. This was followed by a Harvest Supper in the Community Hall, prepared and served by Fr Gareth and Daina. Our thanks to them and to all who contributed to making September a joyous and memorable month.

On Remembrance Sunday, as is our tradition, we joined the Nation in the act of remembrance and observed the two- minute silence at 11am.

On the last Sunday of Trinity we celebrated Christ the King with a lovely celebration Mass ending with Benediction.

As Christmas approached three trees decorated with white lights were put in place. The tallest completed the setting around a beautiful crib scene set up by Fr Gareth. The Crib and trees remained in place until Candlemas.

On the Sunday before Christmas our celebrations began with a lovely candlelit Carol Service followed by the traditional Hog Roast. Our thanks to Fr Marcel and Andrew for preparing the food. Our Christmas services began with the beautiful candlelit 'Midnight Mass' at 6pm on Christmas Eve and continued with the Parish Mass at 10am on Christmas morning. All the Christmas services were well attended. Over the last three years the earlier service on Christmas Eve has proved to be popular and accessible to more people.

At Candlemas members of the congregation gave generously towards the cost of communion wafers, wine, candles and other consumable items used in our services. This year they gave a remarkable £1032.50. A token number of items were blessed during the Parish Mass.

As Easter was a little earlier this year, Lent seemed to follow very quickly after Christmas. Services were well attended starting with the morning and evening services on Ash Wednesday.

During the weekday services Fr Gareth gave some very interesting homilies based on the Gospel of the day. On Mothering Sunday small posies were given out to all members of the congregation. As in previous years, we joined with our neighbouring church SS Peter and Paul, on Friday evenings for Stations of the Cross, starting at St Mary's and alternating between the two churches.

Attendance was good although most people were from SS Peter and Paul.
Holy Week started with the joyful procession and Mass on Palm Sunday. The weekday services began with the 9am Morning Prayer and Adoration of the Blessed Sacrament followed by Mass on each of the first three days.

On Maundy Thursday evening the celebration of the Mass of the Last Supper began with the Presentation and Reception of the Holy Oils, and included the foot washing ceremony, procession to the Altar of Repose and Gethsemane and Vigil. On Good Friday stations of the Cross at noon was followed by the Solemn Liturgy of the Passion and Death of Christ with Veneration of the Sacred Cross at 3pm. The first Mass of Easter on Holy Saturday evening began in the churchyard with the lighting of the Pascal Candle. The weather was dry but very windy and we feared for Fr Gareth and Fr Marcel as flames and sparks were viciously blown towards their vestments. Margaret and Keith were standing by with a fire extinguisher and bucket of water. Fortunately all was well.

On Easter Sunday it was wonderful to see a full church for the joyful Easter celebration Mass. Everyone left with an Easter egg.

During the year we have been very grateful to Fr Stephen Pugh and Fr Charles Brown for covering services when Fr Gareth has been on annual leave.

**Living Stones**

In June, supported by Fr Gareth, Fr Marcel and Emma, Keith and Margaret attended the Visitation Service for the Admission of Churchwardens at All Saints' Church, Woodford Wells.
They were Commissioned during the Parish Mass the following Sunday and Fr Gareth delighted in giving them a good soaking with Holy Water.

On two separate occasions in June we celebrated with the families of Natas Peter and Noah Gabriel as they received the Holy Sacrament of Baptism.
Also in June several of us joined with the families of Brandon, Nana, Kiki, Zabby and Esa at St Gabriel's Church, Aldersbrook, to support them as they received the Sacrament of Confirmation.
The girls received their first communion at St. Mary's the following Sunday.
Sadly, two members of our Church Family, Eddie Burns and Andrew Doughlan passed away this year. The church was packed for both funerals. May they rest in peace and rise in Glory.

Over the year it has been a joy to welcome new families to our Church Family and see them beginning to take an active part in church life.
Fr Marcel continues with his studies, and we look forward to his ordination to the Sacred Order of Priest at St Chadds in September and to the celebration of his first Mass at St Mary's.

Social Activities

In July Fr Gareth and Daina hosted the Vicarage Garden Party. The weather was kind to us and it was enjoyed by everyone. Our thanks to Fr Gareth and Daina for all their hard work.
Our Quiz Night, with a Fish/Sausage and Chips supper in April was well supported and enjoyed by all.

Over the year many of our church family celebrated their birthday with cake in the Community Hall after the Parish Mass.

The Met Police attended after a Sunday Mass and talked to members of the congregation about the problems in the area. It was a valuable exercise which they hope to repeat soon.

We are grateful to Mandy and those who help with the refreshments after Mass on Sunday. Please don't be shy, we would love to have your help especially with the clearing up in the hall. Many hands make light work.

We would also appreciate help with many of the little jobs that need to be done in the church. If you have any particular talents or are just willing to muck in and help when needed please let us know. Currently the work often falls to one or two people.

**Flowers**

Thanks to Kezia Vincent, Mandy Goodwin and Virette Housego for helping Margaret to make up the posies for Mothering Sunday.
Thanks also to Kezia for helping with the flowers during the year and to Reshma and Esa for joining us to help with the flowers on Holy Saturday. It would be lovely to have more people helping with the flowers. Please come along and give it a try.

**Cleaning**

Thanks to those people who came along to the big clean on Holy Saturday. Everyone worked very hard and their reward, apart from seeing the church look beautiful on Easter Sunday, was a Pizza lunch.

**Safeguarding**

In July, Nicky Tann, our safeguarding officer ran an excellent awareness course for the PCC.

**Maintenance**

All the annual maintenance checks have been completed.

- Lift – 4 services per year.
- PAT Testing – Certificate issued.
- Fire Extinguishers.

Anglia Fire Prevention attended, and all existing extinguishers were checked. We did a complete survey of the church and following the recommendations five additional extinguishers are now in place.

- Location of all extinguishers:

1. West porch,
2. North Lobby – new
3. Opposite the wardens' room - new
4. Nave near the card machine – new
5. Resurrection Chapel
6. Organ Loft
7. Organ corridor – 2
8. Kitchen – new
9. Ringing chamber – new
10. Boiler room

There are also fire blankets around the church.

- E-Bound serviced the roof alarm in January and apart from replacing batteries all was well, although recently it seems the pigeons have been setting off the alarm.
- Boilers – had the annual check but after the work was completed, the heating failed and a faulty valve was detected and replaced.
- The piano was tuned
- The organ was tuned and had minor repairs.
- The electrics had the five-year inspection. The report was generally good but some recommendations were made in order to meet all safety regulations. The work will be done in July.

**Repairs**

- The radiator at the foot of the north stairs developed a leak and need to be replaced.
- The underground pipes at the foot of the stairs burst a few weeks later and flooded the lobby. The repair work was quite a big job involving digging up the concrete floor. The flooring in the lobby and toilets needed to be replaced.

- Damage to the wall in the Community Hall was repaired and was paid for by the group who caused the damage. Unfortunately there has been further damage to the wall which is currently being repaired. The group responsible will not return.

- The switch for locking system on the glass doors in the north lobby needed to be replaced.
- The lock on the outer metal gate on in the south lobby was damaged by rough sleepers. We are very grateful to Bob Tann for carrying out this repair. We are also grateful to Bob for the many other jobs that he does in and around the church.

**The Quinquennial**

The Quinquennial inspection was carried out on the 11th of May. We await the full written report but the verbal report was that there were no major problems.

**The Sippet Room**

The Sippet room is now smartly set up as a meeting room complete with table, chairs and all the equipment needed to serve refreshments. It is now used every Thursday when we have coffee after Mass.

**The Sacristy**

After a year of hard work the restoration of the Sacristy after the fire is finally complete.

**The Churchyard**

Rough sleepers and the mess they leave continues to be a major problem. The police do patrol but their resources are limited. There has also been evidence of drug abuse and some damage to the drain surrounds.

Unfortunately the promises made last year have not been kept and the churchyard has become an overgrown dumping ground for rubbish. The bins have not been emptied regularly.

After chasing up the people concerned the Westerleigh group have been in attendance this week. The grass has been cut and most of the rubbish removed. Margaret met with a Redbridge representative on Thursday to inspect the work done but unfortunately, both felt that the work did not meet the standard required. This is being followed up.

Fr Gareth, Arthur Dike and the churchwardens have litter picked throughout the year. We are grateful to Ian Blunden who has volunteered to litter pick on a regular basis several days each week.

**Our Thanks**

We are both grateful to so many people:

To Father Gareth for his hard work, commitment, and vision, and for his leadership and pastoral care throughout the year.

To Fr Marcel, the Church Council and all members of the congregation for their support and encouragement. To Ian Boakes and the choir for the music, to the servers and to those who quietly do the many tasks that are needed but are only noticed if they are not done.

Keith Jeffery & Margaret Quinney
*Churchwardens 2025 - 2026*

# Planned Giving and Gift Aid Report May 2026 – Margaret Quinney

Thank you, to everyone who has continued to give through the Planned Giving Scheme throughout 2025 - 2026

What is Planned-Giving?
A regular amount pledged to St Mary's during the year. This could be given weekly, monthly, quarterly or whatever is convenient for you.

Why Planned-Giving?
In the same way that we need to budget for our own household expenses based on our income, we need to budget at St Mary's. In making a commitment to regular giving we are demonstrating our belonging to the family of St Mary's and taking responsibility for the care of our beautiful church. It really helps if we know what regular income we have been promised for the year.

How much should you give?
Whatever amount is right for you.

How to make a payment?

1. The Parish Giving Scheme: This is administered by the Diocese. It is easy to set up and you have complete control of how much and when you give. Eligible Gift Aid is claimed for us by the Diocese. We receive a report each month.
2. Bank Order.
3. Cheque.

For options 2 and 3 we claim any eligible Gift Aid.

Who knows how much you give:
Only the Planned Giving/Gift Aid Secretary and the Treasurer.

What happens if your circumstances change:
Just let us know so that we can make the relevant changes.

What is Gift Aid:
If you are a UK Taxpayer, we can claim back tax on any amount given at a current rate of 25%, at no further cost to yourself. You must have paid at least the equivalent amount of tax claimed by all your charities under Gift Aid for the current tax year.
For example, and keeping it simple, for every £100 given we can claim back £25 in tax.
Or in another way, if you have paid £100 in tax during the year you may Gift Aid up to £400 in donations to your chosen charities.
You do need to sign a Gift Aid Declaration Form.

**Interested?**
Please do give it some thought.
Please come and talk to me for advice and information.

I look forward to speaking to you.

There have been a slight increase the total number of people participating in the Planned Giving Scheme over the year.

| Method of payments currently being used | Number of Gift Aid | Number of Non-Gift Aid | Total |
|---|---|---|---|
| Bank Order | 5 | 2 | 7 |
| Regular Cheques | 4 | 0 | 4 |
| Parish Giving Scheme | 8 | 3 | 11 |
| Total | 16 | 4 | 22 |

The following table shows the amounts given during 2025

| Month | 2025 | Contribution | Tax | Totals | Monthly Total |
|---|---|---|---|---|---|
| January | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £460.00 | £65.00 | £525.00 | |
| | Online | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £602.41 | £104.36 | £706.77 | **£1,600.02** |
| February | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £460.00 | £65.00 | £525.00 | |
| | Online | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £605.09 | £105.03 | £710.12 | **£1,603.37** |
| March | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £360.00 | £40.00 | £400.00 | |
| | Online | £250.00 | £62.50 | £312.50 | |
| | Parish Giving | £595.09 | £102.53 | £697.62 | **£1,778.37** |
| April | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £460.00 | £115.00 | £575.00 | |
| | Online | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £615.09 | £107.53 | £722.62 | **£1,665.87** |
| May | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £360.00 | £90.00 | £450.00 | |
| | Online | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £755.09 | £142.53 | £897.62 | **£1,715.87** |
| June | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £460.00 | £115.00 | £575.00 | |
| | Online | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £755.09 | £142.53 | £897.62 | **£1,840.87** |
| July | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £360.00 | £90.00 | £450.00 | |

| | | | | | |
|---|---|---|---|---|---|
| | Online | | £0.00 | £0.00 | |
| | Parish Giving | £755.09 | £142.53 | £897.62 | **£1,715.87** |
| August | Bank Order | £312.00 | £56.25 | £368.25 | |
| | Cheques | £460.00 | £115.00 | £575.00 | |
| | Online/Machine | £125.00 | £31.25 | £156.25 | |
| | Parish Giving | £755.09 | £142.53 | £897.62 | **£1,997.12** |
| September | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £360.00 | £90.00 | £450.00 | |
| | Online/Machine | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £755.09 | £142.53 | £897.62 | **£1,693.87** |
| October | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £360.00 | £90.00 | £450.00 | |
| | Online/Machine | £125.00 | £31.25 | £156.25 | |
| | Parish Giving | £757.47 | £143.12 | £900.59 | **£1,853.09** |
| November | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £760.00 | £190.00 | £950.00 | |
| | Online/Machine | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £807.47 | £143.12 | £950.59 | **£2,246.84** |
| December | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £160.00 | £40.00 | £200.00 | |
| | Online/Machine | £0.00 | £0.00 | £0.00 | |
| | Parish Giving | £807.47 | £143.12 | £950.59 | **£1,496.84** |
| | Total | | | | **£21,208.00** |

Gift Aid is claimed on all eligible amounts given whether the amount is for Church Funds or Charitable Appeals and is allocated to the appropriate funds accordingly. It is also claimed on amounts given on the Card Machine providing a Gift Aid declaration is included.

| **Tax Claims 2025** | **Church** | **Sacristy** | **Vicar's Discretionary** | **ACS** | **Total** |
|---|---|---|---|---|---|
| January | £132.50 | | | | £132.50 |
| February | £133.75 | | | | £133.75 |
| March | £131.25 | | | | £131.25 |
| Candlemas | | £102.50 | | | £102.50 |
| April | £258.75 | | | | £258.75 |
| GASDs Jan-Ap | £183.22 | | | | £183.22 |
| May | £173.75 | | | | £173.75 |
| June | £203.75 | | | | £203.75 |
| July | £167.50 | | | £15.09 | £182.59 |
| August | £182.50 | | | | £182.50 |
| September | £186.25 | | | | £186.25 |
| October | £20.00 | | | | £20.00 |
| Harvest | £146.25 | | | | £146.25 |

| | | | | | |
|---|---|---|---|---|---|
| November | £291.25 | | | | £291.25 |
| December | £132.50 | | | | £132.50 |
| GASDs Ap - Dec | £544.11 | | | | £544.11 |
| Christmas Support | £133.75 | | | | £133.75 |
| | £3,021.08 | £102.50 | | £15.09 | £3,138.67 |

GASDs - Gift Aid Small donations - refer to the amounts claimed on plate collections providing there a 11 or more people in attendance and individual amounts are no more than £20.

So far this year:

| Month | 2026 | Contribution | Tax | Totals | Monthly Total |
|---|---|---|---|---|---|
| January | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £585.00 | £146.25 | £731.25 | |
| | Parish Giving | £807.47 | £143.12 | £950.59 | £2,028.09 |
| February | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £300.00 | £75.00 | £375.00 | |
| | Parish Giving | £823.28 | £145.82 | £969.10 | £1,690.35 |
| March | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £360.00 | £90.00 | £450.00 | |
| | Parish Giving | £818.28 | £145.82 | £964.10 | £1,760.35 |
| April | Bank Order | £290.00 | £56.25 | £346.25 | |
| | Cheques | £585.00 | £146.25 | £731.25 | |
| | Parish Giving | £8,239.87 | £148.72 | £978.59 | £2,056.09 |
| May | Bank Order | *£290.00* | *£56.25* | *£346.25* | |
| | Cheques | £360.00 | £90.00 | £450.00 | |
| | Parish Giving | £831.37 | £149.10 | £980.47 | *£1,776.72* |

Tax Claims

| | | | | | | |
|---|---|---|---|---|---|---|
| January | £248.75 | | | | | £248.75 |
| Candlemas | | £112.50 | | | | £112.50 |
| February | £125.00 | | | | | £125.00 |
| March | £148.75 | | £10.00 | | | £158.75 |
| April | £228.75 | | | | | £228.75 |

Gift Aid is claimed on all eligible amounts given whether the amount is for Church Funds or Charitable Appeals and is allocated to the appropriate funds accordingly. It is also claimed on amounts given on the Card Machine providing a Gift Aid declaration is included.

## Guild of Altar Servers - David Hardwick

Since last year our newest servers Esa and Joseph, have progressed well in the roles they have been allocated and work happily alongside Riana, and sisters Nana, Kiki and Zabby.

As always, we are indebted to those who faithfully attend each Sunday and for major festivals and particularly to Arthur and Alan who are willing to step in at short notice and also serve at funerals.

If you are interested in joining our team, please speak to Fr Gareth or myself.

## Music and Choir - Ian Boakes

Music continues to enrich and uplift the worshipping life of St Mary's, deepening both reflection and celebration.

Although the choir remains modest in number, the quality of singing and the level of enthusiasm continue to be high. Over the past year, we have continued to broaden our repertoire, with the choir demonstrating both confidence in Anglican chant and a growing ability to engage thoughtfully with more challenging material.

Notably we enjoyed the resurgence of a full choral evensong, which involved extra singers.

The enjoyment and musical excellence was plain to see. We hope to repeat this with increased repertoire.

Christmas and Easter, as ever, place the greatest musical demands on us. This year has seen further development in the teamwork and coordination between choir and organist, contributing to the overall quality of our worship.

The enthusiastic participation of the congregation remains a particular joy, clearly reflecting their engagement with both familiar hymns and newer additions.

The period of Lent included a series of anthems, culminating in the Howard Goodall "Psalm 23", beloved and known as the theme from "The Vicar of Dibley".

Currently, the choir is rediscovering and enlarging the range of choral pieces gradually and enjoying the occasional addition of yet more basses! Other singers will be welcomed. As I take on increasing responsibility for planning and developing our musical resources, I look forward to seeing continued growth in both choral and instrumental standards.

The organ is not only used during Sunday services; several church members also make use of it for practice. I hope to encourage this further and to support others in developing their skills, perhaps with a view to contributing to occasional services.

Sadly, over the recent months the organ has been suffering from various effects of heating

and humidity - the delights of a delicate instrument comprising metal and wooden parts which change shape independently. Plans are in place to have this rectified.

My sincere thanks go to Fr Gareth for his encouragement, and to the choir for their patience, good humour, and unwavering support, which together ensure such a high standard of teamwork.

St Mary's is always in need of new choir members. We rehearse for special services and each week before the main service, and I warmly encourage anyone with an interest in music to get in touch.

Please feel free to speak to me if you would like to become involved.

## The Walsingham Cell of S Mary and S Francis – Hilary Hardwick

**Pilgrimage to the Shrine of Our Lady of Walsingham – England's Nazareth**

In 1061 the Lady Richeldis of Faverche had a vision in which the Virgin Mary asked her to build the Holy House, an exact replica of the house in Nazareth where Mary had the visit from the Archangel Gabriel announcing the birth of Jesus.

Last September thirteen of us made our annual pilgrimage to Walsingham and had a lovely time participating in the Shrine services as well as our own Masses. One of the major services is the evening Procession of Our Lady through the grounds, when Emma and Clare carried the large candles, and Fr Gareth led us in Benediction once back inside the Shrine church.

During the service of the Ministries of Healing, which include the opportunity for receiving the Sprinkling of Holy Water from the well and the Sacrament of Confession, Fr Marcel offered the laying-on of hands, which is followed by Anointing with Holy Oil.

We also enjoyed Compline in the Barn Chapel which houses an impressive steel and wire sculpture of Christ on the cross, and we remembered the departed in the Guild of All Souls Chapel. As always, we venerated the Holy Cross relic housed in its own chapel and as is our custom any acquisitions made at the Shrine shop were duly blessed.

As happy pilgrims always do, we sought refreshment in the Norton room where we celebrated Fr Marcel's Ordination which took place the previous day.

During our time there some of our group took themselves off for an afternoon visit to nearby Wells, and I understand the local public house was also frequented.

There is also the opportunity to walk the mile to visit the Roman Catholic Shrine too, and also to join the Sisters at the Priory of Our Lady situated in the Shrine grounds.

Our next residential pilgrimage is booked for September this year, which we are very much looking forward to.

In the meantime we continue to remember the Shrine Administrator Fr Ben Eadon, and the Staff during our monthly Walsingham Mass.

## The Additional Curates Society – Hilary Hardwick

The ACS helps support parishes through making grants for the working expenses of their Curates.

In previous years we have benefited from their assistance, and we had hoped to do so again when Marcel was Ordained.
Communication from ACS has diminished recently and we last had an email from the Chairman, the Bishop of Beverley, in May 2025 to say that there was an ongoing review of its governance, finance and priorities.

We usually try and support ACS through our Lent Appeal.

## Safeguarding – Nicky Tann

- Nicky Tann is St Mary's Parish Safeguarding Officer (PSO). Emma Jeffrey is the Assistant PSO and oversees the junior members of the team here at St Mary's.
- Nicky, Emma, Father Gareth and Father Marcel are your safeguarding team. We ensure all church officers and volunteers have up-to-date DBS (Disclosure & Barring Service) checks, where appropriate.
- We receive newsletters and updates via email from the Diocese safeguarding team and ensures any action points are followed up accordingly.
- We are here to listen to your safeguarding concerns and act as an intermediary between St Mary's and the Diocese of Chelmsford safeguarding team.
- Nicky ran a Basic Awareness safeguarding training session (with cake) on 5th July 2025 which was attended by members of the PCC and congregation.
- There will be a follow up training session this year – Foundation level, to ensure all PCC members are up to date with safeguarding training requirements.
- The Church of England launched Safeguarding Dashboards in 2025
- They were developed by Clearly Simpler for use within the Church of England, and can be displayed on a mobile phone, tablet or computer.
- Authorised users can see the status of safeguarding at a glance. Green lights bring reassurance that all is well, amber means that action is needed, and red means it's urgent.
- 
- Each dashboard light has an information page that explains, in plain English, exactly what needs to be done.
- These information pages also contain links to other useful resources. The aim is to provide safeguarding officers with everything they need in one place.
- We had an enquiry from Waltham Forest & Redbridge Probation Service last year looking for an adult only church service for someone on probation who is on the sex offenders register. Following advice from the DST, this was not taken further as we currently do not hold specific adult only services.
- There have been no further developments or incidents reported, following the arrest of an individual who had been attending St Mary's last year.
- DBS are up to date.
- A risk assessment was completed for a

young man under 18, who requested to use our organ for practice. Practice sessions have not thus far commenced.
- Father Gareth supported a family within our church family to be successfully rehoused.
- No new safeguarding concerns have been raised.
- Action point for the year ahead: to use the Parish Dashboard to create an Action Plan which can be reviewed by the PCC and at the next APCM.

## Prayer Ministry – Hilary Hardwick

In addition to prayers offered during our Masses the prayer life of St Mary's is upheld through the regular offering of Morning and Evening prayer said daily either in church or within the parish in communion with that of the wider Church.

We pray for the sick and distressed as well as the departed during each Mass and names are printed in the service booklet for private prayer. If you would like a name included, please speak to me or Fr Gareth. We also meet for silent meditation following Morning Prayer on Tuesdays and before the Blessed Sacrament preceding Mass on Thursday mornings.

Sometimes there is a need for urgent or confidential prayer. In these situations, a small group of people are committed to praying in their homes for those known to them to be in particular need or distress, please let me or Fr Gareth know if you have a prayer request.

## Community Hall – Colin Newman

We are very pleased that the Rainbows group has started up again, having gone through a period of not meeting owing to very low membership, whilst the Brownies continued to use the hall weekly during term time.

The organisation that hired the hall for the education of a young person with special needs has unfortunately had to stop owing to the particular needs of their client. Another similar organisation took over the client, but the same issues continued and so they reluctantly decided not to continue using the venue. Nevertheless, both organisations believe the hall to be generally suitable for their purposes, so we are hopeful that they may use it again in future, with a more suitable client, or that some other regular weekday daytime hirer will come to light.

Our other regular long-standing users continue without any serious issues, meaning the hall is put to use, providing us with useful income. We could do with more such users!

One-off hires are few and far between and even enquiries about them have been low in number. That said, one-off hires or enquiries about them do involve a disproportionate effort in answering questions, dealing with paperwork and arranging and hosting viewings.

We have recently started to advertise the hall more widely on online listings sites and hope to find

more hirers that way.

We should not forget that the hall is a real boon for the congregation – for tea and coffee after Mass on Sundays and for social events. The recent well-attended quiz evening also meant some unfamiliar or less familiar faces were able to benefit. We are grateful to all those who work to make these things happen, be it setting up and/or tidying away, making tea and coffee and other important contributions.

## REPORT OF THE PAROCHIAL CHURCH COUNCIL
For the year ended 31 December 2025

### OBJECTIVES AND ACTIVITIES
St Mary's PCC has the responsibility, with the Incumbent, of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church and community hall at 426 High Road, Ilford.

### PUBLIC BENEFIT
The church and premises are at the heart of the community and serve as a focal point and a beacon of hope, stability and cohesion in an ever-changing community. Public services are held throughout the week and are open to all regardless of faith affiliation, and the church building is available to interfaith and secular groups. The Community Hall is used throughout the week by community groups and on a casual basis for other community activities. Church and hall are likewise available for appropriate functions such as concerts and recitals.

The church tower houses a ring of 8 bells. With the help of the St Margaret's Barking ringers, who ring in several towers in this part of Essex/east London, the bells are rung before Sunday Mass about twice per month in addition to Holy Days and other ad hoc celebrations.

As the Church of England is the *Church by law established,* we are uniquely available for civic services and special services for local groups. The church building houses some items of religious art which are of particular note and features in the Barking Episcopal Area Art Trail.

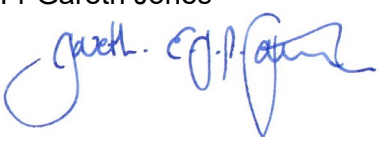
The church is situated within a Victorian churchyard and cemetery, and this has been designated as an *Area of Special Interest* by the Local Authority. As such we regularly and increasingly facilitate the locating of family graves and assist those researching their genealogy. The churchyard is home to 5 Commonwealth War Graves and in 2018 work was undertaken to clean these up and make them more accessible. The Commonwealth War Grave Commission installed a sign on our main gates indicating the presence of these important graves. Work to make the churchyard a more attractive and safer area continues in concert with the local authority.

### ANNUAL REVIEW
St Mary's is parish centered around the regular celebration of the Eucharist and offices. It is from this expression of faithfulness to Christ's command to *do this in remembrance of me* and from our understanding of our vocation to be part of God's continuing mission in earth, that other activities stem. Mass is usually offered on 5 days of the week, at which the needs of the parish, wider community and world are brought before God.

Approved by the Parochial Church Council on 29 June 2026

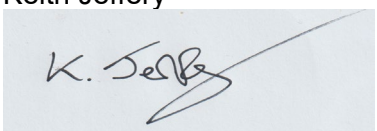
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

Our commitment to walking alongside refugees has continued through offering practical support, pastoral care and signposting to those living in the parish. Our Vicar offers specialist care and support when needed. This remains an integral part of our ministry. Often the work we do in these areas is necessarily low key due to matters of security and safeguarding.

We continue to respond to and meet general pastoral need when it arises, both from within the established congregation and wider afield and we support the work of the various local agencies attending to the growing and ever-present problem of street homelessness, violence, poverty and substance misuse. The financial review will clearly show the fiscal challenges of maintaining mission and ministry in a sustainable way and the challenges of maintaining the church building, though this has been a regular concern over the past years. We have invested significantly in improvements to the church building over the past 6 years, and as such, the site is sound and without any major defects.

**FINANCIAL REVIEW**

St Mary's donation and legacies income for 2025 has decreased on the previous years with non-regular Parish Giving lower than previous years. This appears to be a year-on-year trend.

The Overall income has increased this is predominantly due to increased revenues from hall hire particularly the Ascend Hall Booking.

Our day-to-day expenditure has increased on previous years. Due to the Increase in cost of living and utilities and due to the extensive rise in repair and maintenance costs of £14,027.83.

We have made insurance claims of £30,584.13 due to the Sacristy fire and Water pipe leaks; however, these were paid in Full apart from our policy exemption Excess; so we have not lost funds in a significant amount.

We have had a successful year regarding income and expenditure with our income exceeding expenditure by £1,199.51 overall.

At year end our unrestricted general funds were £31,594.08

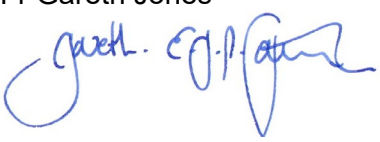
Unrestricted designated funds were £74,474.99. Designated funds are amounts that have been put aside at the discretion of the trustees out of general funds for specific future purposes or projects

Restricted (reserve) funds were £23,563.18. Reserve funds are amounts held for specific purposes as set out by the legacies they represent or specific purpose fundraising.

Approved by the Parochial Church Council on 29 June 2026

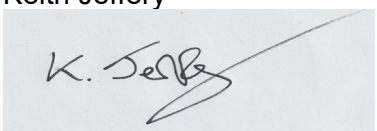
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



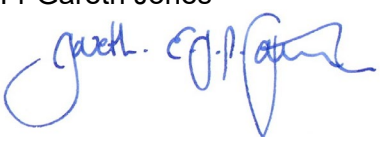
Treasurer

**St Mary's Ilford PCC Sofa Separate Designated**
**For the period from 01 January 2025 to 31 December 2025**

| | Unrestricted funds | Designated funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|---|---|---|---|---|---|
| **Total income** | **153,056.16** | **-** | **-** | **-** | **153,056.16** | **118,369.10** |
| **Total expenditure** | **151,856.65** | **-** | **-** | **-** | **151,856.65** | **139,251.10** |
| **Net income / (expenditure) resources before transfer** | **1,199.51** | **-** | **-** | **-** | **1,199.51** | **(20,882.00)** |
| **Transfers:** Gross transfers between funds - in | 32,211.32 | - | - | - | 32,211.32 | 30,892.38 |
| Gross transfers between funds - out | (20,000.00) | - | (12,211.32) | - | (32,211.32) | (30,892.38) |
| **Other recognised gains / losses** Gains/losses on investment assets | - | - | - | 27,807.86 | 27,807.86 | (645.30) |
| Gains on revaluation, fixed assets, charity's own use | - | - | - | - | - | - |
| **Net movement in funds** | **13,410.83** | **-** | **(12,211.32)** | **27,807.86** | **29,007.37** | **(21,527.30)** |
| **Reconciliation of funds** | | | | | | |
| **Total funds brought forward** | **92,658.24** | **74,474.99** | **35,774.50** | **200,610.34** | **329,043.08** | **350,570.38** |
| **Total funds carried forward** | **106,069.07** | **74,474.99** | **23,563.18** | **228,418.20** | **358,050.45** | **329,043.08** |

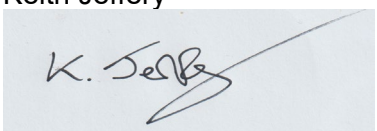
Approved by the Parochial Church Council on 29 June 2026

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Fr Gareth Jones



Chair

Keith Jeffery



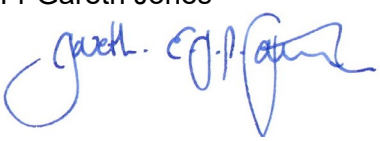
Treasurer

**St Mary's Ilford PCC Analysis of income and expenditure**
**Selected period: 01 January 2025 to 31 December 2025**

| Income and endowments from: Donations and legacies | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| 0103 - Pg bank unallocated | 3,638.94 | - | - | - | 3,638.94 | 7,415.19 |
| 0116 - Gift Aid - periodic | 1,270.86 | - | - | - | 1,270.86 | 2,792.35 |
| 0120 - Card donation unallocated | 5,319.81 | - | - | - | 5,319.81 | 5,493.04 |
| 0126 - ParishGS GA | 9,383.22 | - | - | - | 9,383.22 | 9,731.79 |
| 0301 - Collections | 13,326.91 | - | - | - | 13,326.91 | 10,843.00 |
| 0501 - Gift Aid - occasional | 6.17 | - | - | - | 6.17 | - |
| 0550 - Donations & appeals - recurrent | - | - | - | - | - | (428.75) |
| 0560 - Donations & appeals - one-off | 557.10 | - | - | - | 557.10 | 160.00 |
| 0601 - Taxrecoverable on Gift Aid | 1,729.69 | - | - | - | 1,729.69 | 1,878.06 |
| 0802 - Non-recurring one-off grants | 200.00 | - | - | - | 200.00 | - |
| 0901 - Other funds generated | 1,633.31 | - | - | - | 1,633.31 | 75.00 |
| **Donations and legacies Totals** | **37,066.01** | **-** | **-** | **-** | **37,066.01** | **37,959.68** |
| **Income from charitable activities** | | | | | | |
| 1101 - Fees for weddings and funerals | 92.00 | - | - | - | 92.00 | 812.13 |
| 1280 - Pilgrimages & outings | 2,320.00 | - | - | - | 2,320.00 | 2,890.00 |
| **Income from charitable activities Totals** | **2,412.00** | **-** | **-** | **-** | **2,412.00** | **3,702.13** |
| **Other trading activities** | | | | | | |

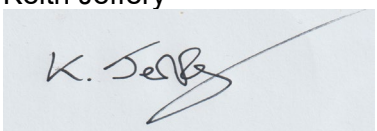
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Fr Gareth Jones



Chair

Keith Jeffery



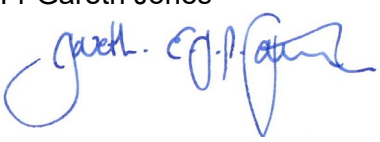
Treasurer

| | | | | | | |
|---|---|---|---|---|---|---|
| 0910 - Fundraising | - | - | - | - | - | 2,041.36 |
| 1240 - Hall lettings - fundraising | 45,655.29 | - | - | - | 45,655.29 | 29,836.45 |
| **Other trading activities Totals** | **45,655.29** | **-** | **-** | **-** | **45,655.29** | **31,877.81** |
| **Investments** | | | | | | |
| 1001 - Dividends - investments | 12,430.22 | - | - | - | 12,430.22 | 10,805.20 |
| 1020 - Bank interest | 5,004.58 | - | - | - | 5,004.58 | 6,705.17 |
| 1030 - Rent from telecoms | 19,903.93 | - | - | - | 19,903.93 | 27,319.11 |
| **Investments Totals** | **37,338.73** | | | | **37,338.73** | **44,829.48** |
| **Other income**<br>1310 - Insurance claims | 30,584.13 | - | - | - | 30,584.13 | - |
| **Other income Totals** | **30,584.13** | **-** | **-** | **-** | **30,584.13** | **-** |
| **Income and endowments Grand totals** | **153,056.16** | **-** | **-** | **-** | **153,056.16** | **118,369.10** |

| **Expenditure on: Raising funds** | **General** | **Designated** | **Restricted** | **Endowment** | **This year** | **Last year** |
|---|---|---|---|---|---|---|
| 1730 - Fundraising costs | | - | - | - | | 7,852.84 |
| 1738 - Catering expenses | 2,008.09 | - | - | - | 2,008.09 | 1,302.74 |
| **Raising funds Totals** | **2,008.09** | **-** | **-** | **-** | **2,008.09** | **9,155.58** |

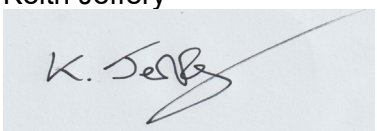
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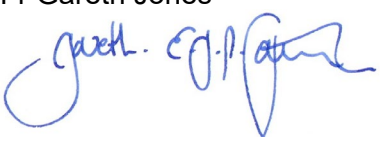
Treasurer

| Expenditure on charitable activities | General | Designated | Restricted | Endowment | This year | Last year |
|---|---|---|---|---|---|---|
| 1735 - Pilgrimage & outing costs | 5,216.00 | - | - | - | 5,216.00 | 4,671.00 |
| 1801 - Giving to missionary societies | 137.00 | - | - | - | 137.00 | - |
| 1830 - Giving - relief and development agencies | - | - | - | - | - | 392.50 |
| 1850 - Giving - UK-based church societies | (489.98) | - | - | - | (489.98) | - |
| 1880 - Subscriptions | 100.00 | - | - | - | 100.00 | 1,788.83 |
| 1910 - Diocesan parish share | 43.333.69 | - | - | - | 43.333.69 | 51,087.07 |
| 2001 - Assistant staff costs | 1,012.48 | - | - | - | 1,012.48 | 132.30 |
| 2005 - Presentations from PCC funds | 170.00 | - | - | - | 170.00 | 100.00 |
| 2010 - Organist's honorarium | 4,885.00 | - | - | - | 4,885.00 | 4,294.76 |
| 2020 - Cleaner (Hall) | 2,016.50 | - | - | - | 2,016.50 | 2,194.50 |
| 2050 – Salary of parish administrator | 9,992.41 | - | - | - | 9,992.41 | 12,211.32 |
| 2051 - Sound and Video Costs | 1,266.80 | - | - | - | 1,266.80 | - |
| 2101 - Working expenses of incumbent | 1,821.05 | - | - | - | 1,821.05 | 2,000.19 |
| 2130 - Vicarage maintenance/security | - | - | - | - | - | 2,020.47 |
| 2150 - Vicar's telephone | - | - | - | - | - | 32.35 |
| 2155 - Church office utilities | 2,769.88 | - | - | - | 2,769.88 | 2,273.77 |
| 2160 - Vicar's discretionary fund | 970.00 | - | - | - | 970.00 | 750.00 |
| 2201 - Parish training and mission | 50.20 | - | - | - | 50.20 | - |
| 2210 - Promotion & website | 37.76 | - | - | - | 37.76 | - |
| 2301 - Church running - insurance | 3,408.55 | - | - | - | 3,408.55 | 3,446.57 |
| 2305 - Church security | - | - | - | - | - | 1,324.44 |
| 2320 - Organ / piano tuning | 322.80 | - | - | - | 322.80 | 679.60 |

Approved by the Parochial Church Council on 29 June 2026

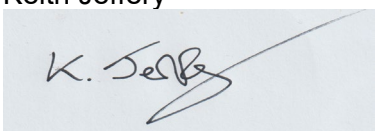
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



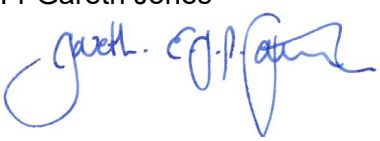
Treasurer

| | | | | | | |
|---|---|---|---|---|---|---|
| 2330 - Church maintenance | 25,063.82 | - | - | - | 25,063.82 | 11,035.99 |
| 2331 - Cleaning | 627.92 | - | - | - | 627.92 | 1,725.60 |
| 2332 - Cleaning & janitorial supplies | - | - | - | - | - | 621.59 |
| 2341 – Sacristy consumables & maintenance | 1,777.63 | - | - | - | 1,777.63 | 1,513.92 |
| 2342 – Sacristy acquisitions | 176.13 | - | - | - | 176.13 | 1,754.33 |
| 2343 - Service books | 360.87 | - | - | - | 360.87 | 485.56 |
| 2345 - Music | 99.00 | - | - | - | 99.00 | 447.00 |
| 2349 - Flower costs | 60.00 | - | - | - | 60.00 | 129.44 |
| 2360 - Church office | 332.30 | - | - | - | 332.30 | 101.45 |
| 2370 - Visiting speakers / locums | 630.62 | - | - | - | 630.62 | 1,986.00 |
| 2401 - Church running - electric | 15,298.27 | - | - | - | 15,298.27 | 17,957.69 |
| 2410 - Church running - gas | 1,391.87 | - | - | - | 1,391.87 | 1,117.13 |
| 2420 - Church running - water | 233.09 | - | - | - | 233.09 | 171.89 |
| 2426 - Insurance Cost Sacristy Fire | 24,715.26 | - | - | - | 24,715.26 | - |
| 2470 - Refugee Welcome support | - | - | - | - | - | 200.00 |
| 2502 - Printing & stationery | 752.59 | - | - | - | 752.59 | 575.24 |
| 2530 - Hall running - electricity | 291.45 | - | - | - | 291.45 | - |
| 2540 - Hall running - gas | - | - | - | - | - | 75.75 |
| 2560 - Hall running - maintenance | - | - | - | - | - | 704.22 |
| 2830 - Hall + interior and exterior decorating | - | - | - | - | - | 93.05 |
| 2840 - Other PCC property upkeep | 1,017.60 | - | - | - | 1,017.60 | - |
| **Expenditure on charitable activities Totals** | **149,848.56** | **-** | **-** | **-** | **149,848.56** | **130,095.52** |
| **Expenditure Grand totals** | **151,856.65** | **-** | **-** | **-** | **151,856.65** | **139,251.10** |

Approved by the Parochial Church Council on 29 June 2026

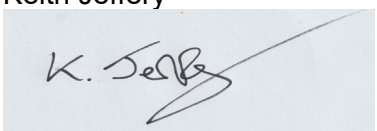
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

**St Mary's Ilford PCC**

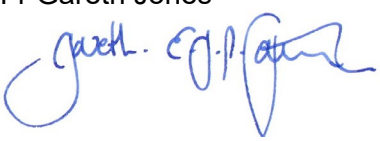
**Statement of Assets and Liabilities (by code) As at: 31 December 2025**

| Class and nominal code | General (Unrestricted) | Designated | Restricted | Endowment | Total | Last year |
|---|---|---|---|---|---|---|
| **Fixed Asset - Investments** | | | | | | |
| 6430: Charibond | - | - | - | - | - | 92,733.33 |
| 6440: Charifund | - | - | - | 228,418.19 | 228,418.19 | 107,877.01 |
| **Total** | | **-** | **-** | **228,418.20** | **228,418.19** | **200,610.34** |
| 6502: Co-op account | 20,961.33 | - | - | - | 20,961.33 | 17,009.86 |
| 6510: CCLA(CBF) deposit account | 11,623.45 | 74,474.99 | 23,563.18 | - | 109,661.62 | 116,868.36 |
| **Total** | **32,584.78** | **74,474.99** | **23,563.18** | **-** | **130,622.95** | **133,878.22** |
| **Current Asset - Debtors** | | | | | | |
| Z05: Accounts Receivable | 1,633.31 | - | - | - | 1,633.31 | 2,041.36 |
| **Total** | **1,633.31** | **-** | **-** | **-** | **1,633.31** | **2,041.36** |
| Z04: Accounts Payable | 2,624.00 | - | - | - | 2,624.00 | 7,486.84 |
| **Total** | **2,624.00** | **-** | **-** | **-** | **2,624.00** | **7,486.84** |
| | **31,594.08** | **74,474.99** | **23,563.18** | **228,418.20** | **358,050.45** | **329,043.08** |

Approved by the Parochial Church Council on 29 June 2026

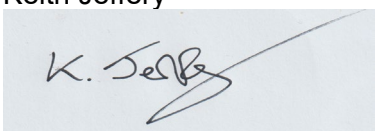
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

**Staff Costs/Fees and Expenses**

Fees are paid to our Self-employed Hall and Church cleaners, Parish Administrator and our Director of Music. No Trustee is paid for their services as a trustee. Expenses are reimbursed to Incumbent, Assistant Priest and for any pre-agreed specific expenses incurred by trustee and volunteers.

**Investments**

M & G Charibond and Charifund represent investments made from the proceeds received from the sale of the Assistant Clergy house at 2 Elizabeth Avenue and are held for the long-term benefit of the church and the General Fund. The investments are administered for the PCC by the Chelmsford Diocesan Board of Finance. The Charibond has the higher rate of return, but the Charifund has the potential for capital growth (or decline).

On 15/04/2025 The Diocese Financial assistant informed us that the Charibond Investment Fund would be closed down on 19/06/2025. We were given the option to reinvest the funds to an applicable CCLA fund or transfer the funds directly to our Charifund Account. Following a PCC meeting it was agreed to transfer the funds in their entirety to the Charifund Account.

| *Investment Account* | *Year End 31/12/25* | *Year End 31/12/24* |
|---|---|---|
| M&G Charifund | 228,418.19 | 107.877.01 |
| *M&G Charibond* | 0.00 (Closed) | 92,733.33 |
| *Totals* | 228,418.19 | 200,610.34 |

**Income from Investment accounts**

| | Charifund | Charibond | Totals |
|---|---|---|---|
| Income 2025 | 12,430.22 | 0.00 | 12,430.22 |
| Income 2024 | 6,593.95 | 4,211.25 | 10,805.20 |

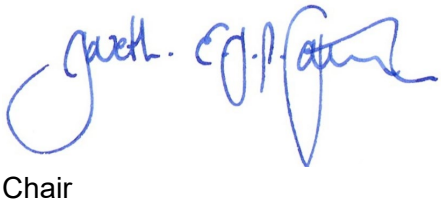
**Debtors and Creditors**

| **Debtor** | **Amount** |
|---|---|
| Parish Giving | 807.47 |
| Electricity for December Mast | 825.84 |
| | **1,633.31** |
| **Creditor** | **Amount** |
| Locum December | 54.70 |
| Incumbent Reimbursement | 226.26 |
| December Organist | 630.00 |
| Utility Bills | 1439.47 |
| Incumbent Expenses December | 273.57 |
| | **2,624.00** |

Approved by the Parochial Church Council on 29 June 2026

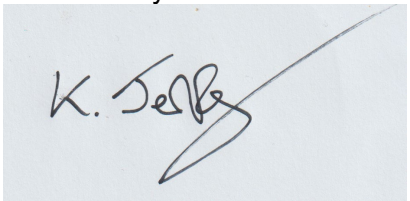
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



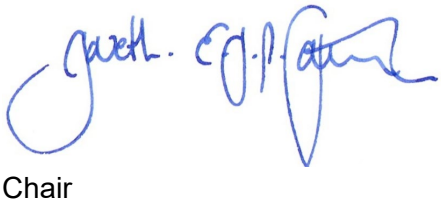
Treasurer

## Fund Balances and movement Summary 2025

| Fund | Fund balances b/f | Incoming Resources | Outgoing Resources | Transfers | Gains and Losses | Fund balances Carried forward |
|---|---|---|---|---|---|---|
| **Unrestricted** | | | | | | |
| General - General fund | 18,183.25 | 153,056.16 | 151,856.65 | 12,211.32 | - | 31,594.09 |
| **Sub-totals** | **18,183.25** | **153,056.16** | **151,856.65** | **12,211.32** | **-** | **31,594.09** |
| **Designated** | | | | | | |
| Bonner - Bonner fund | 3,963.02 | - | - | - | - | 3,963.02 |
| Gorman - Gorman memorial | 877.54 | - | - | - | - | 877.54 |
| Halsey- Halsey Fund | 500 | - | - | - | - | 500.00 |
| Horne - Horne fund | 351.51 | - | - | - | - | 351.51 |
| Martin - Martin fund | 34,797.00 | - | - | - | - | 34,797.00 |
| Row - Row fund | 31,123.02 | - | - | - | - | 31,123.02 |
| Wagg - Wagg memorial | 2,741.75 | - | - | - | - | 2,741.75 |
| Williams - Williams memorial gift | 121.15 | - | - | - | - | 121.15 |
| **Sub-totals** | **74,474.99** | **-** | **-** | **-** | **-** | **74,474.99** |
| **Restricted** | | | | | | |
| Barnes - Barnes fund | 32,199.17 | - | - | (12,211.32) | - | 19,987.85 |
| Bells - Bells fund | 173 | - | - | - | - | 173 |
| Bonner - Bonner fund | 19.43 | - | - | - | - | 19.43 |
| Choir - Choir Fund | 808.21 | - | - | - | - | 808.21 |
| Emergency- Emergency Appeals | 270.06 | - | - | - | - | 270.06 |
| Flower - Flower Fund | 208.04 | - | - | - | - | 208.04 |
| RWD - Refugee Fund | 590.34 | - | - | - | - | 590.34 |
| Trust - Trust fund | 975 | - | - | - | - | 975 |
| Yellow - Charity Distribution | 531.25 | - | - | - | - | 531.25 |
| **Sub-totals** | **35,774.50** | **-** | **-** | **-** | **-** | **23,563.18** |
| **Endowment** | | | | | | |
| Invest - Investment fund | 200,610.34 | - | - | - | 27,807.86 | 228,418.20 |
| **Sub-totals** | **200,610.34** | **-** | **-** | **-** | **27,807.86** | **228,418.20** |
| **Totals** | **329,043.08** | **153,056.16** | **151,856.65** | **-** | **27,807.86** | **358,050.45** |

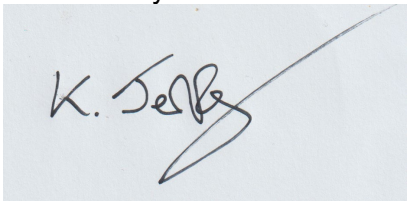
Approved by the Parochial Church Council on 29 June 2026

Signed for the PCC:
Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

**Auxiliary funds**

The Bell Fund is held on behalf of St Mary's bellringers; income comes mostly from donations by visiting ringers and pays for the replacement of worn ropes and broken stays.

The Choir Fund buys music and robes etc for the choir.

Flowers are arranged by a team led by Margaret Quinney, who administers donations and costs through a Flower Float; the Flower Fund embraces both the flower float and other funds held in the bank account.

The Trust Fund holds deposits made by hirers of the hall against lost keys and accidental damage.

**Support funds.**

Members who support the church through planned giving (through blue envelopes or otherwise) often add an additional sum to be distributed to other charities at the discretion of the PCC (yellow envelopes). This is known as the Charity Distribution Fund.

The Emergency Fund is a channel for external emergencies.

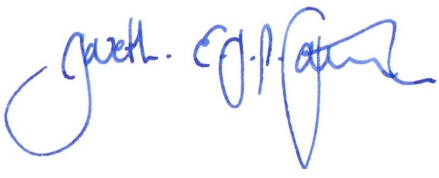
The Refugee Welcome Dagenham fund was set up in 2018 to support a sponsored family from Syria who were housed in a church property in Dagenham. The fund is now used more widely to support refugees settled locally.

**Memorial funds**

The Barnes Memorial has continued to support our Parish Administrator £12,211.32

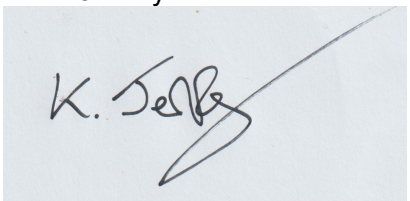
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Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

**Independent examiner's report to the trustees of St Mary's Ilford PCC**

I report to the trustees on my examination of the accounts of St Mary's Ilford PCC (the PCC) for the year ended 31 December 2025.

**Responsibilities and basis of report**

As the charity trustees of the PCC, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

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

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



R Holland
Fellow of the Institute of Chartered Accountants in England & Wales
c/o 26 South Park Road, Ilford, IG1 1SS
29 June 2026

**Independent examiner's report to the trustees of St Mary's Ilford PCC**

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29 June 2026