The Parish of St Johns, Loughton

The Annual Parochial Church Meeting

May 10th 2026

10.30am

St John the Baptist Church

The Parish of St John the Baptist, Loughton

Annual Parochial Church Meeting

Sunday 10th May 2026 10.30am

AGENDA

1. **Election of Clerk to the Meeting**
2. **Election of Tellers**
3. **Election of Churchwardens**
4. **Apologies for Absence**
5. **Minutes of 2025 Annual Parochial Church Meeting**
6. **Presentation of Electoral Roll**
7. **Report on the Proceedings of the PCC**
8. **Presentation of the Accounts ended 31 December 2025**
9. **Presentation of Report upon the Fabric, Goods and Ornaments of the Parish**
10. **Presentation of Report on proceedings of the Deanery Synod**
11. **Election of Safeguarding Officer for the Parish**
12. **Election of representatives to the Parochial Church Council**
13. **Appointment of Auditor**
14. **Rector's Report**
15. **Confirmation of St. John's Sides - people**
16. **AOB.**

The Parish of St John the Baptist, Loughton

Annual Parochial Church Meeting

11th May 2025 – 10.30am

Minutes of the Meeting

1. Election of Clerk to the Meeting

   The Rev'd Chris Davies CD (Rector, Chair) opened the meeting and welcomed everyone. There were approximately 32 parishioners in attendance.

   CD elected Rev'd Will Rose-Moore WRM (Assistant Curate) to take minutes for the meeting.

2. Election of Tellers

   CD said there was no intention for an election so no need to elect tellers.

3. Election of Churchwardens
   Revd CD reported that Jo Duffett has stood down as churchwarden and provided thanks for her time in the role. Nominations were received from David Roderick to continue the role. There were no other candidates standing. DRod was unanimously elected.

4. Apologies for Absence

   Apologies received from Josie Hart, Steve Hart, David Read, Barbara Read.

5. Minutes of the 2024 Annual Parochial Meeting

   Minutes from 2024 were agreed and signed unanimously as a true and accurate reflection of the meeting.

6. Presentation of the Electoral Roll

   CD reports: We have had to write a new roll for this year; this is part of natural changes as people don't fill out the form and we naturally see a reduction. The electoral this year is 167 which is a reduction of 28 and the roll now stands at 90 women and 77 men.

7. Report on the Proceedings of the PCC.

   CD reports: The PCC has met 6 times in the previous year in May, July, September, November, January. The meetings have been held on a Wednesday either in the Church or in the Parish Hall. The PCC has discussed various elements of Church Life, including not exclusively Health and

Safety, Safeguarding, Governance, the structure in the Church. A lot of the discussion has been around the costs and difficulty of shutting St Johns on the Broadway. The costs related to this have needed to be managed and it has had a clear knock-on effect on Church finances. We have overseen and manged the change in bank accounts. We have begun the process of replacing the Church Boiler and heating system, it has been a productive time. We have also had to manage the change in insurance cover resulting in the end of the Parish firework evening. As always, much discussion takes place around the upkeep of the building and this is outlined a little later, we particularly thank all those who help keep the Church and Hall clean and tidy. We couldn't do it without everyone taking part. The Parish safeguarding Officer kept us up to date with safeguarding issues and ensured the policy was renewed.

8. Presentation of the Accounts for the year ended 31 December 2024

CD reports: This year has seen a significant change in the management of the church finances, Phil Northcott stepped down from being the church treasurer after several years. It is a huge Job, and he had done it very well for many years. We engaged with a Bookkeeping company called Delta Developments, and this is transition as overseen by our operations manager and new Treasurer Anton French. These changes have led in an increase in cost of Parish administration. We have also changed banks and moved our day-to-day banking to CAF bank which has worked well, and we are happy with the service we have been provided. The PCC last year passed a financial regulations procedure which now means that all CAF payments are carried out online now must be authorised by 2 people. It has been a particularly difficult year for the Church Finances this year as is shown in the Church Accounts, this has shown itself particularly in only being unable to pay £26,000 towards the Parish share as compared to a diocesan request of £72,000. There have been a few reasons for this shortfall. Primarily this has been because of the difficulties relating to the closure of St Johns on the Broadway. As there're were changes being planned for the development of the Broadway which would have increased the costs of the lease. We made the decision to end at the end of the 4-year lease. This had led to some significant outstanding costs (£14758 and £5,000 for business rates) including dilapidations costs and finishing the final lease payments. We had hoped to have built partnerships which would have allowed us to share the costs. With the leaving of the pioneer curate before the end of the project means we were not able to realise these potentials. These costs have now all been meet although we are still in disagreement about possible business rates. 2024 also saw the end of our major fundraising event fireworks which usually brought in £4000 and because we could no longer get insurance we lost that potential income stream. There has also been a long-term reduction in parish giving which had seen the church income year drop and this can be seen in the accounts of approx. £11,00. Altogether has created a difficult financial year. On the positive note 2025 appears much better, we have had something of parish stewardship campaign and this has led to what appears to be a significant uptake in parish giving and these has meant that by May we are up to date with our parish contributions of £30,000 to the Diocese, (We have already paid more this year than the last), Our Finances always look healthier on paper than they are. Most of our money is tied up in endowment funds (3 accounts) the capital of this can't be spent but the income we receive can be used for general parish costs which was £12883 in 2024. We also have £81,620 in our Special purposes fund most of which envisage will be needed for the replacement of the boiler in the coming year.

Accounts for the year 2024 were unanimously approved.

9. Presentation of Report upon the Fabric, Goods and Ornaments of the Parish

   CD thanked David Read for looking after the building of the church and its fabrics over the years. David Roderick echoed his thanks and will now be taking on this responsibility as part of his role as churchwarden.

   CD and DRod report: At the last APCM we announced the quinquennial had been completed we have now received the report overall the Church is in a good state but some area's need a little bit of work and we are moving forward in having those completed.

   The Church Boiler has reached the end of its life, and we are going through the process of replacing it. We have a quote for a new one in the region of £80,000. A like for like replacement now requires a faculty to ensure that there is not a carbon neutral alternative we need to provide evidence to show why an air source heat pump would be unaffordable. We have had a visit from the Diocesan heating consultant. The PCC had agreed to have a fire alarm system fitted within the Church this will also require faculty, and we are continuing this process. We are still in the process of formally closing the Churchyard to new burials and hope this will be completed this year. The parish had brought no new ornaments or goods from the parish.

10. Presentation of the Report on the Proceedings of the Deanery Synod

    CD reports: During the last year (2024) the changes to archidiaconal and episcopal area were completed. The Archdeaconry of Harlow was disbanded, and we are now in the Archdeaconry of Chelmsford, and our Area Episcopal Area is that of Bradwell. Our Bishop therefore is Adam Atkinson, Bishop of Bradwell and our Archdeacon Jonathan Croucher, Archdeacon of Chelmsford. The Deanery Synod met twice last year, as well as usual issues facing the Church. We had specific presentations and introductions from Bishop Adam and Archdeacon Jonathan. We also had a presentation from Michaela Southworth, the Diocesan Secretary, explaining and unpacking the intricacies of the Parish Share System.

11. Election of Safeguarding Officer for the Parish

    Rachel Cartwright was unanimously re-elected as Safeguarding Parish Officer (PSO) and she was thanked by CD for keeping us in check and up to date with necessary safeguarding procedures and guidelines.

12. Election of Representatives to the Parochial Church Council

    Geoff Wolfson, after a number of years' service, has stood down from PCC. Josie Hart has also stood down. Geoff, Josie, and Jo Duffett were thanked for their service. Claude Goodman and Phil Gwinn have both agreed to stand for PCC, alongside returning PCC members. They were unanimously elected.

13. Year to reflect for deanery synod – 2 nominations.

    Suhail Bathan and David Roderick were unanimously agreed to be deanery synod representatives.

14. Appointment of Auditor

    John Boughton has agreed to be auditor of our accounts again but will not be standing next year. Therefore, over the coming, we will need to find a new auditor. John Boughton was unanimously agreed to be auditor for the year 2025.

15. Confirmation of St John's Sides persons

    Re-election of sides people who regularly help at our services, the same list from previous years.

16. Rector's report.

    CD reports: This Summer will be the 9th year anniversary of arriving In Loughton as Rector. I continue to enjoy and love serving as Rector here. We all love being part of the community and God continues to Call me to be here. St Johns is a special place and is a well-used Church building for people searching peace and refreshment in our local community. We are one of the parishes with the largest population in the diocese and this creates a lot of opportunities to meet and walk alongside people as well as serve our community in numerous ways. It has been wonderful to welcome Will to the team as he joined as curate in October. He has been a wonderful addition to the team. He has already done so much to reinvigorate the life of the Church and with Georgie it has been wonderful to welcome them into our community. Barbara continues to provide a vital ministry amongst us, and along with David do so much to maintain the ministry here. Underneath it all is Sam Alder, our operations Manager (new title!) ensures everything works as smoothly as we can.

    The Big Challenge this year (2024) has been the ending of our lease of the shop in the Broadway. The Broadway has/is about to undergo some major works and this will result in the cost of the lease increasing and other costs. It no longer became affordable; we have transferred many of the groups to the Hall or ensured there had new premises. Although is a sad on one level to no longer have the opportunities offered to us on the Broadway. The relationships that have been created continue and very much that the Debden Estate is at the heart of our Parish. With some of the money left over from the SDF bid allocated for work with children and young people we have used to pump prime a Children's Choir starting later this month. Music at St Johns continues to be the heart of its worship and we continue to look at ways of highlighting this across the whole of the parish. Our regular Sung High mass programme continues to be excellent and our Nine Lessons and Carols at Christmas was as good as you would find at any cathedral. We are so grateful to what Virgil and the Choir give to the life of the Church.

    The congregation numbers remain stable and healthy but not always the same people in the same services. We regularly have 20+ attending the 8am BCP service and some new families at the 9.30am and 11.30am service. Much of the work of St John's occurs in the occasional offices with a regular stream of Baptisms and Funerals and a few weddings last year.

    We are also heavily involved pastorally with a lot of people across the parish. There are a number of people living in challenging situations with fewer and fewer people and statutory agencies able to support them meaning St Johns provides and invaluable listening ear to many people. It is a constant amazement to me how many people regularly pop into St johns for a prayer and piece of quiet time.

All that remains to say is to thank you all, who help or serve any way at St johns there are too many things that happen or people to thank. We are a community that constantly looks to welcome everyone, and we couldn't do it without you all. So, thanks to you all.

Rev'd Chris Davies

May 2025

A.O.B.

Sheila Creswell asked when the grass was going to be cut. CD said it is done once a month, by an external company. Recordings in church over the next week has made it later this month.

Virgil Parenzee asked about the bellringing, especially on Sundays. CD reports there are not enough bellringing members to play bells for us on a Sunday morning and asks people to continue recruiting and advertising.

Margaret Clarke asked about the resurfacing of the churchyard. She says it was last done when she was Deputy Churchwarden in 2000, so it is needed doing again as it is becoming unstable. CD says he will put this on the next PCC agenda with urgency.

Marian Jarvis asks for a rail the whole pathway down to the carpark. CD says he will put it on the next PCC agenda with urgency.

Gillian Mapley requested a hardcopy of the choir accounts statement once a month, which Anton French agreed to explore with CD before the next PCC meeting.

CD closes the meeting at 11.12am and thanked everyone for coming and participating.

Signed: Date:

Reports to the APCM

Presentation of the Electoral Roll

The Electoral Roll for 2026 stands at 201, up 36 from 2025 (112 women and 89 men).

Report on the Proceedings of the PCC

The PCC met six times in the past year: May, July, September, November, and January (usually on a Wednesday in church). We discussed many aspects of church life, including health and safety, safeguarding, governance, and the church's structure and organisation. Much of this year's work focused on managing our finances and ensuring we can pay our Parish Share. We also made the final payments on the Shop on the Broadway, ending that commitment, and settled the final Business Rates request for the Broadway.

The boiler and heating system still need replacing. We have a quote and a plan in place, and now need to apply for a faculty to complete the work, which will be a significant project. Will led the work that resulted in us becoming an Eco Church at the end of 2025.

Building upkeep remains a regular focus. The Great Church Clean-Up was very well attended, and we plan to repeat it this year on a slightly smaller scale. Thank you to everyone who took part. We also continue to review the life of the church and its worship.

The Parish Safeguarding Officer kept the PCC up to date and ensured the policy was renewed.

Church Finances 2025 (to be read alongside the accounts)

This year the new accounts system has bedded in, and we have moved to a new auditor who is familiar with the Delta Tech system. This has worked well. We also thank John Boughton for the many years he audited the church accounts.

We have improved the presentation of the accounts and offset historic Broadway costs by moving funds from the day-to-day accounts. This is largely a paper exercise, as those funds had already been used for that purpose.

Giving has increased, and the Parish Giving Scheme has helped us meet our regular outgoings. As a result, we have been able to pay our Parish Share in full and on time.

Our finances often look healthier on paper than in practice. Most funds are held in three endowment accounts: the capital cannot be spent, but the income can be used for general parish costs.

We also hold a substantial reserve fund, much of which is set aside for a new boiler. We use part of these reserves for essential building costs and to support other projects.

Rector’s Report

This summer marks my 10th anniversary of arriving in Loughton as Rector. I continue to love serving here. It is a wonderful community, and we feel very much part of it. I can rarely walk through Loughton without being stopped by local people who see St John the Baptist as home.

It has been wonderful to work with Will and see him become such an integral part of the team. It was a joy to see him priested last September at St John’s. Barbara continues to offer a vital ministry among us, especially through visiting, the Saturday morning Eucharist, and the bereavement group. Behind it all is Sam Alder, our Operations Manager, who helps everything run as smoothly as possible; St John’s is a major operation that relies on many people.

2025 has been a successful year, including the major achievement of paying our full parish share in full and on time. Most of our income comes from your giving, and we are grateful that this enables us to continue our work. Our treasurer, Anton French, oversees this and has undertaken significant work to ensure our investments maintain their value.

Music at St John’s remains at the heart of our worship, and we continue to explore ways of highlighting this across the whole parish. Our regular Sung High Mass programme remains excellent, and the music for the ordination weekend was a real treat. It showcased St John’s at its best, and would stand alongside music you would find at any cathedral. We are deeply grateful for all that Virgil and the Choir give to the life of the church. We are always looking for new members, and we are thankful for the extra singers who join us for special events.

Congregation numbers remain stable and healthy, though not always with the same people at the same services. We regularly have 20+ attending the 8.00am BCP service, and we are seeing some new families at the 9.30am and 11.30am services. Much of the work of St John’s takes place through the occasional offices, with a steady stream of baptisms and funerals, and a few weddings last year.

We are also heavily involved pastorally with many people across the parish. A number are living in challenging situations, with fewer and fewer people and statutory agencies able to support them; St John’s provides an invaluable listening ear to many. It continues to amaze me how many people regularly pop into St John’s for prayer and a moment of quiet.

Finally, thank you to everyone who helps or serves in any way at St John’s. There is too much that happens, and too many people to thank individually. We are a community that seeks to welcome everyone, and we couldn’t do it without you. Thank you.

We are always looking for people to get involved. If you have an idea for something else we can do, please have a chat with either me or Will—we would love to support you as you help us to grow.

Rev’d Chris Davies
May 2026

ANNUAL REPORT AND FINANCIAL STATEMENTS of the Parochial Church Council of ST JOHN the BAPTIST, LOUGHTON

For the year ended 31 December 2025

Administrative Information

St John the Baptist I situated in Loughton, Essex. It is part of the Diocese of Chelmsford, and within the Epping Forest North MMU and the Epping Forest and Ongar Deanery. The correspondence address is the Parish Office, Church Lane, Loughton, IG10 1PD.

The Parochial Church Council (PCC)

The PCC has the responsibility of co-operating with the incumbent, the Revd Chris Davies to promote in the ecclesiastical parish in the whole mission of the church: evangelistic, pastoral, social and ecumenical. It also has maintenance responsibilities for the church buildings. In practice, the day to day running of the Parish is delegated to the Parish Priest.

Members of the PCC are either ex-officio or elected by the APCM in accordance with the church representation rules. The PCC members during the time of this report are:

Ex-officio members		
Incumbent	Revd Chris Davies	
Curate	Rev'd Will Rose-Moore	
Wardens	David Roderick	Vice Chair
	Vacancy	
Ordinand	Elizabeth Gloyn	*(till July 2025)*
LLM in training	Tony Dawson	
Deanery Synod	Suhail Baithun	
	David Roderick	Vice Chair
	Vacancy	
Elected Members	(1) Vicky Shankland	(Secretary)
	(2) Steve Hart	
	(3) Claude Goodman	
	(4) James Hill	
	(5) Stuart Jack	
	(6) Jamie Favell	
	(7) Philp Gwinn	
	(8) Linda Cook	
	(9) Hilary Kemp?	
	(10) Sam Murdoch	
	(11) Anton French	(Treasurer)
	(12) Virgil Parenzee	
In Attendance when needed	Sam Alder	(Minute taker)
	Rachel Cartwright	(Safeguarding Officer)

The PCC met 6 times during the year to decide and discuss on the Churches affairs. The work of the PCC is over. The work of the PCC is overseen by officers who are given responsibility for a given area, and who involve both members of the PCC and wider church in the organisation in the operation of the churches activities as appropriate. These officers are accountable to the PCC and make reports to the PCC as appropriate.

Our vision and mission.

St John the Baptist, Loughton sees its primary purpose as offering a variety of opportunities for prayer and worship, whether as a community or individually. To this end it holds a diverse range of services on Sundays and during the week and the church is open daily, providing the opportunity for private prayer.
It also seeks to develop an open and welcoming Christian community based on the building. To achieve this, although we would like the church to be open every day for members of the wider community to come in and visit/pray; to be able to support groups that meet various community needs.
St Johns sees itself as a church for and of the community and has the Safeguarding of all who visit at the forefront of its life.
We have employed 1 member of Staff on a part time basis. In addition to the employed member of staff there are many volunteers and helpers who together seek to be a transforming presence within our communities to achieve the aims of the PCC, and the clergy.

Public Benefit

St Johns, Loughton provides public benefit in numerous ways which can be broadly categorised as follows:

a) Christian Witness
   St Johns is an active member of the Church of England and Churches Together in Loughton It seeks mutually positive engagement in all the surrounding communities at every level. An important motivation for this work includes sharing the love of God and promoting Christian values and teaching to benefit members and society at large.
b) Local communities
   Finding mutually beneficial areas of engagement within local communities is fundamental to the activities of the Church. St Johns seeks to both address the spiritual and practical needs of the people whom we live.
c) International Communities
   Another focus of St Johns is overseas mission work, and poverty relief. St Johns looks to support organisations that seek to share the love of God in both practical and spiritual areas.

Safeguarding

The Parochial Church Council (PCC) is committed to Safeguarding children, young people and vulnerable adults and has adopted the Church of England's policies and best practice on Safeguarding which may be found on the Church of England website and also on the Diocese of Chelmsford website as well as the Parishes website. The Parish Safeguarding Officer can be contacted via the parish office. The PCC, as a registered charity, confirms that the major risks to which it may be exposed, have been identified and reviewed and systems and procedures put in place to manage any such risks and as such has complied with its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 and is committed to the safeguarding, care and nurture of everyone within our community, by:

• Promoting a safer environment and culture;
• Safely recruiting and supporting all those with any responsibility related to children and vulnerable adults within the Church;
• Responding promptly to every safeguarding concern or allegation;
• Caring pastorally for victims/survivors of abuse and other affected persons;
• Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons; • Responding to those that may pose a present risk to others.

Revd. Chris Davies……Date…….
Incumbent/ Chairman of the PCC

LOUGHTON PAROCHIAL CHURCH COUNCIL

St. JOHN THE BAPTIST

WITH St. NICHOLAS

ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

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Independent Examiners Report

To the PCC of St John, the Baptist with St Nicholas

This report on the accounts of the P.C.C. for the year ended 31 December 2025 which are set out on pages 3-6 is in respect of an examination carried out under Regulation 43(2) of the Church Accounting Regulations 2006 (“Regulations”) and s.43 of the Charities Act 1993 (“the Act”)

As members of the P.C.C. you are responsible for the preparation of the accounts; you consider that and audit requirement of the Regulation and s43(2) of the Act does not apply.

It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Independent Examiner's Report to the Trustees of St John the Baptist Loughton

I report on the accounts of the charity for the year ended 2025 which are set out on finance pages of the Annual Report.

Respective Responsibilities of Trustees and Examiner
The charity's trustees are responsible for the preparation of the accounts. 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);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether matters have come to my attention.

Basis of Independent Examiner's report
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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement
Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

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 section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met: or

2 to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Kevin Ogilvie
Charity Bookkeeping and Examination Services
13 Evelyns Close,
Hillingdon,
Middlesex,
UB8 3LR



Sofa Separate Designated

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Incoming resources from generated funds	13,358	-	-	-	13,358	-
Voluntary income	86,549	4,341	-	-	90,890	78,726
Activities for generating funds	35,555	-	-	-	35,555	32,995
Investment income	14,623	-	-	-	14,623	13,653
Incoming resources from charitable activities	8,093	-	-	-	8,093	(3,679)
Other incoming resources	42,919	-	-	-	42,919	5,630
Total income	201,098	4,341	-	-	205,439	127,325
Payments						
Cost of generating funds	44,338	73	-	-	44,411	20,341
Cost of generating voluntary income	12,229	750	-	-	12,979	4,453
Fundraising trading cost of goods sold and other costs	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Charitable activities	139,604	9,123	-	-	148,727	97,804
Governance costs	155	-	-	-	155	-
Other resources used	750	-	-	-	750	-
Total expenditure	197,076	9,946	-	-	207,022	122,597
Net income / (expenditure) resources before transfer	4,022	(5,605)	-	-	(1,582)	4,728
Transfers						
Gross transfers between funds - in	59,606	76,610	-	2,911	139,127	20,296
Gross transfers between funds - out	(76,610)	(62,517)	-	-	(139,127)	(20,296)
Other recognised gains / losses						
Gains/loses on investment assets	-	32,062	(353)	(1,018)	30,691	1,891
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(12,982)	40,550	(353)	1,893	29,108	6,619
Reconciliation of funds						
Total funds brought forward	25,606	49,677	224,983	16,490	316,756	310,137
Total funds carried forward	12,624	90,228	224,630	18,383	345,865	316,756

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
6450	COIF UNITS 03578001T	15,472	16,490
	Total Fixed assets	15,472	16,490
Current assets			
6501	HSBC 71170473	(123)	3,395

6502	HSBC 11171615	663	10,628
6503	St John the Baptist Music Fund 21540106	3,537	5,884
6504	St John the Baptist Bellringers 01541579	3,433	3,433
6505	NatWest Hall Current Account	69	69
6507	CAF Cash Account	45,089	6,861
6510	CCLA Deposit 608124002D Church House	15,561	14,887
6511	CCLA Deposit 608124004D Special Purpose	83,147	51,086
6512	CCLA Deposit 608124006D Howard Fund	10,470	10,017
6513	CB 3004335-001	-	42,433
6514	CB004765-001	-	26,250
6515	CB3004339-001	126,818	125,323
6590	Cash in Hand	1	-
Z05	Accounts Receivable	42,153	-
	Total Current assets	330,818	300,266
Liabilities			
Z04	Accounts Payable	425	-
	Total Liabilities	425	-
	Net Asset surplus (deficit)	345,865	316,756
Reserves			
	Excess/(deficit) to date	(1,582)	51,771
Z01	Starting balances	316,756	263,094
Z02	Gains and losses on investments	30,691	1,891
	Total Reserves	345,865	316,756
	Represented by Funds		
	General (Unrestricted)	12,624	25,606
	Designated	90,228	49,677
	Restricted	224,630	224,983
	Endowment	18,383	16,490
	Total	345,865	316,756

Fund movement summary.

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Debden							
Designated	(48,074)	-	-	48,074	-	-	-
Sub-totals	(48,074)	-	-	48,074	-	-	-
Howard-CYF							
Restricted	8,199	-	-	-	-	453	8,652
Sub-totals	8,199	-	-	-	-	453	8,652
Res-SPF							
Restricted	25,342	-	-	-	-	-	25,342

Sub-totals	25,342	-	-	-	-	-	25,342
General							
Unrestricted	25,606	201,098	197,076	(17,004)	-	-	12,624
Sub-totals	25,606	201,098	197,076	(17,004)	-	-	12,624
StJ-SPurp							
Designated	44,098	-	-	-	-	-	44,098
Sub-totals	44,098	-	-	-	-	-	44,098
Music							
Designated	3,620	4,341	9,196	-	-	-	(1,235)
Sub-totals	3,620	4,341	9,196	-	-	-	(1,235)
Bells							
Designated	3,432	-	750	-	-	-	2,682
Sub-totals	3,432	-	750	-	-	-	2,682
LOUJN01							
Restricted	42,656	-	-	-	-	(279)	42,377
Sub-totals	42,656	-	-	-	-	(279)	42,377
LOUJN02							
Restricted	155,090	-	-	-	-	-	155,090
Sub-totals	155,090	-	-	-	-	-	155,090
LOUJN03							
Restricted	(8,748)	-	-	-	-	(1,200)	(9,949)
Sub-totals	(8,748)	-	-	-	-	(1,200)	(9,949)
ChurchHous							
Restricted	2,444	-	-	-	-	674	3,118
Sub-totals	2,444	-	-	-	-	674	3,118
ChSpecPurp							
Designated	12,620	-	-	-	-	32,062	44,681
Sub-totals	12,620	-	-	-	-	32,062	44,681
Whitakers							
Endowment	16,490	-	-	2,911	(1,018)	-	18,383
Sub-totals	16,490	-	-	2,911	(1,018)	-	18,383
Hall							
Designated	33,980	-	-	(33,980)	-	-	-
Sub-totals	33,980	-	-	(33,980)	-	-	-
Totals	316,756	205,439	207,022	-	(1,018)	31,709	345,865

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Incoming resources from generated funds						
Planned Giving - Bank	737	-	-	-	737	17,668
Planned Giving - envelopes	3,663	-	-	-	3,663	4,002
Lose Plate collections	7,831	-	-	-	7,831	6,004
Collections Gift Aid Envelopes	2,763	-	-	-	2,763	1,921
Donations, appeals etc	20,257	-	-	-	20,257	9,288
Wall Safe	121	-	-	-	121	599
Tax recovered on Gift Aid	38,937	-	-	-	38,937	19,291
PGS GiftAid	2,948	-	-	-	2,948	-
Legacies	-	-	-	-	-	3,000
Other funds generated	-	-	-	-	-	354
Functions receipts	1,492	-	-	-	1,492	3,192
Music Fund	-	4,341	-	-	4,341	4,049

St Nicholas Lettings	7,800	-	-	-	7,800	9,360
Church Hall lettings	35,555	-	-	-	35,555	32,995
Dividends	4,441	-	-	-	4,441	-
Bank & Building Soc Interest	10,182	-	-	-	10,182	13,653
PGS Giving	13,358	-	-	-	13,358	-
Incoming resources from generated funds Totals	150,086	4,341	-	-	154,427	125,374
Incoming resources from charitable activities						
Fees for Weddings, funerals etc	9,016	-	-	-	9,016	8,615
Wedding fees etc paid away	(923)	-	-	-	(923)	(12,293)
Incoming resources from charitable activities Totals	8,093	-	-	-	8,093	(3,679)
Other incoming resources						
Recordings	-	-	-	-	-	3,490
Insurance claims	42,919	-	-	-	42,919	-
Gains/Losses on Investments	-	-	-	-	-	2,140
Other incoming resources Totals	42,919	-	-	-	42,919	5,630
Receipts Grand totals	201,098	4,341	-	-	205,439	127,325
PAYMENTS						
Cost of generating funds						
Functions payments	2,179	-	-	-	2,179	4,253
Costs of Stewardship Compaign	10,050	-	-	-	10,050	200
Bellringers pyts	-	750	-	-	750	-
Banking Charges	143	73	-	-	216	240
Church Hall Cleaning	3,396	-	-	-	3,396	4,230
Church Hall Rubbish removal	2,733	-	-	-	2,733	3,408
Church Hall Utilities Gas/Elec/Water	17,416	-	-	-	17,416	8,822
Church Hall Insurance	-	-	-	-	-	2,191
Church Hall Telephone/Internet	650	-	-	-	650	836
Hall Expenses	20,000	-	-	-	20,000	612
Cost of generating funds Totals	56,567	823	-	-	57,390	24,793
Charitable activities						
Charity colls paid away	-	-	-	-	-	366
Parish Share	82,930	-	-	-	82,930	16,500
Other clergy expenses	1,028	-	-	-	1,028	976
Interregnum expenses	(218)	-	-	-	(218)	49
Salary of Parish Administrator	16,957	-	-	-	16,957	15,066
Administrator's Pension	1,854	-	-	-	1,854	1,442
Payroll Tax/NI HMRC	1,933	-	-	-	1,933	1,089
Church Insurance	5,574	-	-	-	5,574	2,191
Organ/piano tuning	693	343	-	-	1,036	888
Church maintenance	3,932	-	-	-	3,932	8,456
Church Maintenance - St Nicholas	1,734	-	-	-	1,734	-
Upkeep of services	5,056	-	-	-	5,056	598
Bread, wine, candles etc	2,017	-	-	-	2,017	1,001
Flowers	51	-	-	-	51	23
Choir & music etc	237	8,780	-	-	9,016	8,570
Churchyard maintenance	4,851	-	-	-	4,851	6,782
Administration costs	6,356	-	-	-	6,356	5,410
Church electricity	3,322	-	-	-	3,322	2,665
Electricity St Nicholas	-	-	-	-	-	3,435
Church gas	-	-	-	-	-	5,137
Rectory gas suspense account	-	-	-	-	-	1,891
Debden Estate Suspense A/C	-	-	-	-	-	14,758
Church water rates	1,299	-	-	-	1,299	510
Charitable activities Totals	139,604	9,123	-	-	148,727	97,804
Governance costs						
Accountancy Costs	155	-	-	-	155	-
Governance costs Totals	155	-	-	-	155	-
Other resources used						
Rectory(interregnum)Maintenance etc	750	-	-	-	750	-
Other resources used Totals	750	-	-	-	750	-
Payments Grand totals	197,076	9,946	-	-	207,022	122,597

Independent Examiner's Report to the Trustees of St John the Baptist Loughton

I report on the accounts of the charity for the year ended 2025 which are set out on finance pages of the Annual Report.

Respective Responsibilities of Trustees and Examiner
The charity's trustees are responsible for the preparation of the accounts. 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);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report
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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement
Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

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 section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.

Kevin Ogilvie
Charity Bookkeeping and Examination Services
13 Evelyns Close,
Hillingdon,
Middlesex,
UB8 3LR



Sofa Separate Designated

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Incoming resources from generated funds	13,358	-	-	-	13,358	-
Voluntary income	86,548	4,341	-	-	90,889	78,726
Activities for generating funds	26,400	-	-	-	26,400	32,995
Investment income	14,623	-	-	-	14,623	13,652
Incoming resources from charitable activities	17,247	-	-	-	17,247	(3,679)
Other incoming resources	42,919	-	-	-	42,919	5,630
Total income	**201,098**	**4,341**	**-**	**-**	**205,439**	**127,325**
Payments						
Cost of generating funds	24,337	72	-	-	24,410	20,340
Cost of generating voluntary income	12,229	750	-	-	12,979	4,452
Fundraising trading cost of goods sold and other costs	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Charitable activities	139,603	9,122	-	-	148,726	97,803
Governance costs	155	-	-	-	155	-
Other resources used	750	-	-	-	750	-
Total expenditure	**177,075**	**9,945**	**-**	**-**	**187,021**	**122,597**
Net income / (expenditure) resources before transfer	**24,022**	**(5,605)**	**-**	**-**	**18,417**	**4,727**
Transfers						
Gross transfers between funds - in	59,605	76,610	-	2,911	139,127	20,295

Gross transfers between funds - out	(76,611)	(62,517)	-	-	(139,128)	(20,296)
Other recognised gains / losses						
Gains/losses on investment assets	-	12,061	(353)	(1,019)	10,690	1,891
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**7,018**	**20,550**	**(353)**	**1,892**	**29,108**	**6,618**
Reconciliation of funds						
Total funds brought forward	**25,606**	**49,677**	**224,982**	**16,489**	**316,756**	**310,137**
Total funds carried forward	**32,624**	**70,227**	**224,630**	**18,382**	**345,864**	**316,756**
Represented by						
Unrestricted						
General fund	32,624	-	-	-	32,624	25,606
Designated						
Bellringers	-	2,682	-	-	2,682	3,432
Capital Fund - St Johns Special Purposes	-	-	-	-	-	-
CCLA 04D Church Spec.Purp.Fund	-	24,681	-	-	24,681	12,619
Charity Collections	-	0	-	-	0	0
Church Hall	-	-	-	-	-	33,980
Debden Estate Project	-	-	-	-	-	(48,074)
Music Fund	-	(1,235)	-	-	(1,235)	3,619
St Nicholas lettings	-	-	-	-	-	-
St.Johns Special Purposes	-	44,098	-	-	44,098	44,098
Restricted						
CBF Parish Investments	-	-	155,090	-	155,090	155,090
CBF Sale St.Gabriels etc	-	-	(9,949)	-	(9,949)	(8,749)
CBF St.Johns Church House	-	-	42,376	-	42,376	42,656
CCLA 02D Church House Trust	-	-	3,118	-	3,118	2,444
Howard CCLA 06D Children,Youth & Families	-	-	8,651	-	8,651	8,198
St Johns Special purposes Restricted fund	-	-	25,342	-	25,342	25,342

Endowment						
CCLA Whitakers S/S Foundation	-	-	-	18,382	18,382	16,489

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
6450	COIF UNITS 03578001T	15,471	16,489
	Total Fixed assets	**15,471**	**16,489**
Current assets			
6501	HSBC 71170473	(124)	3,395
6502	HSBC 11171615	662	10,628
6503	St John the Baptist Music Fund 21540106	3,536	5,884
6504	St John the Baptist Bellringers 01541579	3,432	3,432
6505	NatWest Hall Current Account	69	69
6507	CAF Cash Account	45,088	6,860
6510	CCLA Deposit 608124002D Church House	15,561	14,887
6511	CCLA Deposit 608124004D Special Purpose	83,147	51,085
6512	CCLA Deposit 608124006D Howard Fund	10,469	10,016
6513	CB 3004335-001	-	42,432
6514	CB004765-001	-	26,250
6515	CB3004339-001	126,818	125,322
6590	Cash in Hand	1	-
Z05	Accounts Receivable	42,153	-
	Total Current assets	**330,817**	**300,266**
Liabilities			
Z04	Accounts Payable	424	-
	Total Liabilities	**424**	**-**
	Net Asset surplus (deficit)	**345,864**	**316,756**
Reserves			
	Excess/(deficit) to date	18,417	51,771

Z01	Starting balances	316,756	263,093
Z02	Gains and losses on investments	10,690	1,891
	Total Reserves	**345,864**	**316,756**
	Represented by Funds		
	General (Unrestricted)	32,624	25,606
	Designated	70,227	49,677
	Restricted	224,630	224,982
	Endowment	18,382	16,489
	Total	**345,864**	**316,756**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/ Losses	Journals	Closing
Debden							
Designated	(48,074)	-	-	48,073	-	-	-
Sub-totals	**(48,074)**	**-**	**-**	**48,073**	**-**	**-**	**-**
Howard-CYF							
Restricted	8,198	-	-	-	-	453	8,651
Sub-totals	**8,198**	**-**	**-**	**-**	**-**	**453**	**8,651**
Res-SPF							
Restricted	25,342	-	-	-	-	-	25,342
Sub-totals	**25,342**	**-**	**-**	**-**	**-**	**-**	**25,342**
General							
Unrestricted	25,606	201,098	177,075	(17,005)	-	-	32,624
Sub-totals	**25,606**	**201,098**	**177,075**	**(17,005)**	**-**	**-**	**32,624**
StJ-SPurp							
Designated	44,098	-	-	-	-	-	44,098
Sub-totals	**44,098**	**-**	**-**	**-**	**-**	**-**	**44,098**

Charities								
Designated		0	-	-	-	-	-	0
	Sub-totals	**0**	**-**	**-**	**-**	**-**	**-**	**0**
Music								
Designated		3,619	4,341	9,195	-	-	-	(1,235)
	Sub-totals	**3,619**	**4,341**	**9,195**	**-**	**-**	**-**	**(1,235)**
Bells								
Designated		3,432	-	750	-	-	-	2,682
	Sub-totals	**3,432**	**-**	**750**	**-**	**-**	**-**	**2,682**
LOUJN01								
Restricted		42,656	-	-	-	-	(280)	42,376
	Sub-totals	**42,656**	**-**	**-**	**-**	**-**	**(280)**	**42,376**
LOUJN02								
Restricted		155,090	-	-	-	-	-	155,090
	Sub-totals	**155,090**	**-**	**-**	**-**	**-**	**-**	**155,090**
LOUJN03								
Restricted		(8,749)	-	-	-	-	(1,201)	(9,949)
	Sub-totals	**(8,749)**	**-**	**-**	**-**	**-**	**(1,201)**	**(9,949)**
ChurchHous								
Restricted		2,444	-	-	-	-	673	3,118
	Sub-totals	**2,444**	**-**	**-**	**-**	**-**	**673**	**3,118**
ChSpecPurp								
Designated		12,619	-	-	-	-	12,061	24,681
	Sub-totals	**12,619**	**-**	**-**	**-**	**-**	**12,061**	**24,681**
Whitakers								

Endowment	16,489	-	-	2,911	(1,019)	-	18,382
Sub-totals	**16,489**	**-**	**-**	**2,911**	**(1,019)**	**-**	**18,382**
Hall							
Designated	33,980	-	-	(33,981)	-	-	-
Sub-totals	**33,980**	**-**	**-**	**(33,981)**	**-**	**-**	**-**
Totals	**316,756**	**205,439**	**187,021**	**-**	**(1,019)**	**11,708**	**345,864**

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Incoming resources from generated funds						
0101 - Planned Giving - Bank	737	-	-	-	737	17,668
0110 - Planned Giving - envelopes	3,663	-	-	-	3,663	4,002
0201 - Other planned giving	-	-	-	-	-	-
0301 - Loose Plate collections	7,830	-	-	-	7,830	6,003
0501 - Collections Gift Aid Envelopes	2,763	-	-	-	2,763	1,921
0550 - Donations, appeals etc	20,256	-	-	-	20,256	9,287
0553 - Wall Safe	121	-	-	-	121	598
0601 - Tax recovered on Gift Aid	38,936	-	-	-	38,936	19,290
0602 - PGS GiftAid	2,947	-	-	-	2,947	-
0701 - Legacies	-	-	-	-	-	3,000
0801 - Recurring Grants	-	-	-	-	-	-
0811 - Non-recurring one-off grants	-	-	-	-	-	-
0901 - Other funds generated	-	-	-	-	-	354
0903 - Functions receipts	1,492	-	-	-	1,492	3,191
0912 - Bellringers	-	-	-	-	-	-
0913 - Music Fund	-	4,341	-	-	4,341	4,048
1231 - St Nicholas Lettings	7,800	-	-	-	7,800	9,360

1230 - Church Hall lettings	26,400	-	-	-	26,400	32,995
1010 - Dividends	4,441	-	-	-	4,441	-
1020 - Bank & Building Soc Interest	10,182	-	-	-	10,182	13,652
1021 - Interest to HSBC 7117043	-	-	-	-	-	-
1022 - Interest Restricted	-	-	-	-	-	-
1229 - Church Hall Bank Interest	-	-	-	-	-	-
0120 - PGS Giving	13,358	-	-	-	13,358	-
Incoming resources from generated funds Totals	**140,930**	**4,341**	**-**	**-**	**145,272**	**125,373**
Incoming resources from charitable activities						
1101 - Fees for Weddings, funerals etc	18,120	-	-	-	18,120	8,614
1102 - Wedding fees etc paid away	(873)	-	-	-	(873)	(12,294)
Incoming resources from charitable activities Totals	**17,247**	**-**	**-**	**-**	**17,247**	**(3,679)**
Other incoming resources						
0911 - Recordings	-	-	-	-	-	3,490
1310 - Insurance claims	42,919	-	-	-	42,919	-
1400 - Gains/Losses on Investments	-	-	-	-	-	2,140
1410 - Prior year profit adjustments	-	-	-	-	-	-
Other incoming resources Totals	**42,919**	**-**	**-**	**-**	**42,919**	**5,630**
Receipts Grand totals	**201,098**	**4,341**	**-**	**-**	**205,439**	**127,325**
PAYMENTS						
Cost of generating funds						
1710 - Functions payments	2,179	-	-	-	2,179	4,252
1720 - Costs of Stewardship Compaign	10,050	-	-	-	10,050	200
2344 - Bellringers pyts	-	750	-	-	750	-
2361 - Banking Charges	142	72	-	-	215	239
2901 - Church Hall Cleaning	3,396	-	-	-	3,396	4,230
2902 - Church Hall Rubbish removal	2,733	-	-	-	2,733	3,408
2903 - Church Hall Utilities Gas/Elec/Water	17,416	-	-	-	17,416	8,822
2904 - Church Hall Repairs & Maint	-	-	-	-	-	-
2905 - Church Hall Insurance	-	-	-	-	-	2,191
2906 - Church Hall	649	-	-	-	649	836

Telephone/Internet						
2907 - Church Hall Parish Contribution	-	-	-	-	-	-
2908 - Hall Expenses	-	-	-	-	-	612
Cost of generating funds Totals	**36,567**	**822**	**-**	**-**	**37,389**	**24,793**
Charitable activities						
0411 - Charity colls paid away	-	-	-	-	-	366
1910 - Parish Share	82,930	-	-	-	82,930	16,500
1912 - Parish Share 2015	-	-	-	-	-	-
2001 - Other clergy expenses	1,027	-	-	-	1,027	975
2002 - Interregnum expenses	(218)	-	-	-	(218)	49
2050 - Salary of Parish Administrator	16,956	-	-	-	16,956	15,065
2051 - Administrator's Pension	1,853	-	-	-	1,853	1,441
2052 - Payroll Tax/NI HMRC	1,932	-	-	-	1,932	1,088
2101 - Stipends expenses	-	-	-	-	-	-
2201 - Parish Training	-	-	-	-	-	-
2301 - Church Insurance	5,574	-	-	-	5,574	2,191
2302 - Insurance - St Nicholas	-	-	-	-	-	-
2320 - Organ/piano tuning	693	343	-	-	1,036	888
2330 - Church maintenance	3,931	-	-	-	3,931	8,456
2332 - Church Maintenance - St Nicholas	1,733	-	-	-	1,733	-
2340 - Upkeep of services	5,055	-	-	-	5,055	598
2341 - Bread,wine,candles etc	2,017	-	-	-	2,017	1,000
2342 - Flowers	50	-	-	-	50	23
2343 - Choir & music etc	236	8,779	-	-	9,016	8,569
2345 - Childrens services (tfr to 06D at end of	-	-	-	-	-	-
2350 - Churchyard maintenance	4,851	-	-	-	4,851	6,782
2360 - Administration costs	6,355	-	-	-	6,355	5,410
2401 - Church electricity	3,321	-	-	-	3,321	2,665
2402 - Electricity St Nicholas	-	-	-	-	-	3,435
2410 - Church gas	-	-	-	-	-	5,136
2411 - Rectory gas suspense account	-	-	-	-	-	1,890
2412 - Hall gas & windows	-	-	-	-	-	-

suspense account						
2413 - Scouts gas suspense account	-	-	-	-	-	-
2414 - Debden Estate Suspense A/C	-	-	-	-	-	14,757
2420 - Church water rates	1,298	-	-	-	1,298	509
2701 - Church Major repairs - structure	-	-	-	-	-	-
2710 - Church major repairs - installation	-	-	-	-	-	-
2830 - Church interior & exterior decorating	-	-	-	-	-	-
Charitable activities Totals	**139,603**	**9,122**	**-**	**-**	**148,726**	**97,803**
Governance costs						
2950 - Accountancy Costs	155	-	-	-	155	-
Governance costs Totals	**155**	**-**	**-**	**-**	**155**	**-**
Other resources used						
0904 - General Suspense	-	-	-	-	-	-
2331 - Rectory(interregnum)Maintenance etc	750	-	-	-	750	-
2711 - Car Park gas pipe repairs	-	-	-	-	-	-
Other resources used Totals	**750**	**-**	**-**	**-**	**750**	**-**
Payments Grand totals	**177,075**	**9,945**	**-**	**-**	**187,021**	**122,597**

Independent Examiner's Report to the Trustees of St John the Baptist Loughton

I report on the accounts of the charity for the year ended 2025 which are set out on finance pages of the Annual Report.

Respective Responsibilities of Trustees and Examiner
The charity's trustees are responsible for the preparation of the accounts. 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);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report
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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement
Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

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 section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.

Kevin Ogilvie
Charity Bookkeeping and Examination Services
13 Evelyns Close,
Hillingdon,
Middlesex,
UB8 3LR



Sofa Separate Designated

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Incoming resources from generated funds	13,358	-	-	-	13,358	-
Voluntary income	86,548	4,341	-	-	90,889	78,726
Activities for generating funds	26,400	-	-	-	26,400	32,995
Investment income	14,623	-	-	-	14,623	13,652
Incoming resources from charitable activities	17,247	-	-	-	17,247	(3,679)
Other incoming resources	42,919	-	-	-	42,919	5,630
Total income	**201,098**	**4,341**	**-**	**-**	**205,439**	**127,325**
Payments						
Cost of generating funds	24,337	72	-	-	24,410	20,340
Cost of generating voluntary income	12,229	750	-	-	12,979	4,452
Fundraising trading cost of goods sold and other costs	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Charitable activities	139,603	9,122	-	-	148,726	97,803
Governance costs	155	-	-	-	155	-
Other resources used	750	-	-	-	750	-
Total expenditure	**177,075**	**9,945**	**-**	**-**	**187,021**	**122,597**
Net income / (expenditure) resources before transfer	**24,022**	**(5,605)**	**-**	**-**	**18,417**	**4,727**
Transfers						
Gross transfers between funds - in	59,605	76,610	-	2,911	139,127	20,295

Gross transfers between funds - out	(76,611)	(62,517)	-	-	(139,128)	(20,296)
Other recognised gains / losses						
Gains/losses on investment assets	-	12,061	(353)	(1,019)	10,690	1,891
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**7,018**	**20,550**	**(353)**	**1,892**	**29,108**	**6,618**
Reconciliation of funds						
Total funds brought forward	**25,606**	**49,677**	**224,982**	**16,489**	**316,756**	**310,137**
Total funds carried forward	**32,624**	**70,227**	**224,630**	**18,382**	**345,864**	**316,756**
Represented by						
Unrestricted						
General fund	32,624	-	-	-	32,624	25,606
Designated						
Bellringers	-	2,682	-	-	2,682	3,432
Capital Fund - St Johns Special Purposes	-	-	-	-	-	-
CCLA 04D Church Spec.Purp.Fund	-	24,681	-	-	24,681	12,619
Charity Collections	-	0	-	-	0	0
Church Hall	-	-	-	-	-	33,980
Debden Estate Project	-	-	-	-	-	(48,074)
Music Fund	-	(1,235)	-	-	(1,235)	3,619
St Nicholas lettings	-	-	-	-	-	-
St.Johns Special Purposes	-	44,098	-	-	44,098	44,098
Restricted						
CBF Parish Investments	-	-	155,090	-	155,090	155,090
CBF Sale St.Gabriels etc	-	-	(9,949)	-	(9,949)	(8,749)
CBF St.Johns Church House	-	-	42,376	-	42,376	42,656
CCLA 02D Church House Trust	-	-	3,118	-	3,118	2,444
Howard CCLA 06D Children,Youth & Families	-	-	8,651	-	8,651	8,198
St Johns Special purposes Restricted fund	-	-	25,342	-	25,342	25,342

Endowment						
CCLA Whitakers S/S Foundation	-	-	-	18,382	18,382	16,489

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
6450	COIF UNITS 03578001T	15,471	16,489
	Total Fixed assets	**15,471**	**16,489**
Current assets			
6501	HSBC 71170473	(124)	3,395
6502	HSBC 11171615	662	10,628
6503	St John the Baptist Music Fund 21540106	3,536	5,884
6504	St John the Baptist Bellringers 01541579	3,432	3,432
6505	NatWest Hall Current Account	69	69
6507	CAF Cash Account	45,088	6,860
6510	CCLA Deposit 608124002D Church House	15,561	14,887
6511	CCLA Deposit 608124004D Special Purpose	83,147	51,085
6512	CCLA Deposit 608124006D Howard Fund	10,469	10,016
6513	CB 3004335-001	-	42,432
6514	CB004765-001	-	26,250
6515	CB3004339-001	126,818	125,322
6590	Cash in Hand	1	-
Z05	Accounts Receivable	42,153	-
	Total Current assets	**330,817**	**300,266**
Liabilities			
Z04	Accounts Payable	424	-
	Total Liabilities	**424**	**-**
	Net Asset surplus (deficit)	**345,864**	**316,756**
Reserves			
	Excess/(deficit) to date	18,417	51,771

Z01	Starting balances	316,756	263,093
Z02	Gains and losses on investments	10,690	1,891
	Total Reserves	**345,864**	**316,756**
	Represented by Funds		
	General (Unrestricted)	32,624	25,606
	Designated	70,227	49,677
	Restricted	224,630	224,982
	Endowment	18,382	16,489
	Total	**345,864**	**316,756**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/ Losses	Journals	Closing
Debden							
Designated	(48,074)	-	-	48,073	-	-	-
Sub-totals	**(48,074)**	**-**	**-**	**48,073**	**-**	**-**	**-**
Howard-CYF							
Restricted	8,198	-	-	-	-	453	8,651
Sub-totals	**8,198**	**-**	**-**	**-**	**-**	**453**	**8,651**
Res-SPF							
Restricted	25,342	-	-	-	-	-	25,342
Sub-totals	**25,342**	**-**	**-**	**-**	**-**	**-**	**25,342**
General							
Unrestricted	25,606	201,098	177,075	(17,005)	-	-	32,624
Sub-totals	**25,606**	**201,098**	**177,075**	**(17,005)**	**-**	**-**	**32,624**
StJ-SPurp							
Designated	44,098	-	-	-	-	-	44,098
Sub-totals	**44,098**	**-**	**-**	**-**	**-**	**-**	**44,098**

Charities								
Designated		0	-	-	-	-	-	0
	Sub-totals	**0**	**-**	**-**	**-**	**-**	**-**	**0**
Music								
Designated		3,619	4,341	9,195	-	-	-	(1,235)
	Sub-totals	**3,619**	**4,341**	**9,195**	**-**	**-**	**-**	**(1,235)**
Bells								
Designated		3,432	-	750	-	-	-	2,682
	Sub-totals	**3,432**	**-**	**750**	**-**	**-**	**-**	**2,682**
LOUJN01								
Restricted		42,656	-	-	-	-	(280)	42,376
	Sub-totals	**42,656**	**-**	**-**	**-**	**-**	**(280)**	**42,376**
LOUJN02								
Restricted		155,090	-	-	-	-	-	155,090
	Sub-totals	**155,090**	**-**	**-**	**-**	**-**	**-**	**155,090**
LOUJN03								
Restricted		(8,749)	-	-	-	-	(1,201)	(9,949)
	Sub-totals	**(8,749)**	**-**	**-**	**-**	**-**	**(1,201)**	**(9,949)**
ChurchHous								
Restricted		2,444	-	-	-	-	673	3,118
	Sub-totals	**2,444**	**-**	**-**	**-**	**-**	**673**	**3,118**
ChSpecPurp								
Designated		12,619	-	-	-	-	12,061	24,681
	Sub-totals	**12,619**	**-**	**-**	**-**	**-**	**12,061**	**24,681**
Whitakers								

Endowment	16,489	-	-	2,911	(1,019)	-	18,382
Sub-totals	**16,489**	**-**	**-**	**2,911**	**(1,019)**	**-**	**18,382**
Hall							
Designated	33,980	-	-	(33,981)	-	-	-
Sub-totals	**33,980**	**-**	**-**	**(33,981)**	**-**	**-**	**-**
Totals	**316,756**	**205,439**	**187,021**	**-**	**(1,019)**	**11,708**	**345,864**

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Incoming resources from generated funds						
0101 - Planned Giving - Bank	737	-	-	-	737	17,668
0110 - Planned Giving - envelopes	3,663	-	-	-	3,663	4,002
0201 - Other planned giving	-	-	-	-	-	-
0301 - Loose Plate collections	7,830	-	-	-	7,830	6,003
0501 - Collections Gift Aid Envelopes	2,763	-	-	-	2,763	1,921
0550 - Donations, appeals etc	20,256	-	-	-	20,256	9,287
0553 - Wall Safe	121	-	-	-	121	598
0601 - Tax recovered on Gift Aid	38,936	-	-	-	38,936	19,290
0602 - PGS GiftAid	2,947	-	-	-	2,947	-
0701 - Legacies	-	-	-	-	-	3,000
0801 - Recurring Grants	-	-	-	-	-	-
0811 - Non-recurring one-off grants	-	-	-	-	-	-
0901 - Other funds generated	-	-	-	-	-	354
0903 - Functions receipts	1,492	-	-	-	1,492	3,191
0912 - Bellringers	-	-	-	-	-	-
0913 - Music Fund	-	4,341	-	-	4,341	4,048
1231 - St Nicholas Lettings	7,800	-	-	-	7,800	9,360

1230 - Church Hall lettings	26,400	-	-	-	26,400	32,995
1010 - Dividends	4,441	-	-	-	4,441	-
1020 - Bank & Building Soc Interest	10,182	-	-	-	10,182	13,652
1021 - Interest to HSBC 7117043	-	-	-	-	-	-
1022 - Interest Restricted	-	-	-	-	-	-
1229 - Church Hall Bank Interest	-	-	-	-	-	-
0120 - PGS Giving	13,358	-	-	-	13,358	-
Incoming resources from generated funds Totals	**140,930**	**4,341**	**-**	**-**	**145,272**	**125,373**
Incoming resources from charitable activities						
1101 - Fees for Weddings, funerals etc	18,120	-	-	-	18,120	8,614
1102 - Wedding fees etc paid away	(873)	-	-	-	(873)	(12,294)
Incoming resources from charitable activities Totals	**17,247**	**-**	**-**	**-**	**17,247**	**(3,679)**
Other incoming resources						
0911 - Recordings	-	-	-	-	-	3,490
1310 - Insurance claims	42,919	-	-	-	42,919	-
1400 - Gains/Losses on Investments	-	-	-	-	-	2,140
1410 - Prior year profit adjustments	-	-	-	-	-	-
Other incoming resources Totals	**42,919**	**-**	**-**	**-**	**42,919**	**5,630**
Receipts Grand totals	**201,098**	**4,341**	**-**	**-**	**205,439**	**127,325**
PAYMENTS						
Cost of generating funds						
1710 - Functions payments	2,179	-	-	-	2,179	4,252
1720 - Costs of Stewardship Compaign	10,050	-	-	-	10,050	200
2344 - Bellringers pyts	-	750	-	-	750	-
2361 - Banking Charges	142	72	-	-	215	239
2901 - Church Hall Cleaning	3,396	-	-	-	3,396	4,230
2902 - Church Hall Rubbish removal	2,733	-	-	-	2,733	3,408
2903 - Church Hall Utilities Gas/Elec/Water	17,416	-	-	-	17,416	8,822
2904 - Church Hall Repairs & Maint	-	-	-	-	-	-
2905 - Church Hall Insurance	-	-	-	-	-	2,191
2906 - Church Hall	649	-	-	-	649	836

Telephone/Internet						
2907 - Church Hall Parish Contribution	-	-	-	-	-	-
2908 - Hall Expenses	-	-	-	-	-	612
Cost of generating funds Totals	**36,567**	**822**	**-**	**-**	**37,389**	**24,793**
Charitable activities						
0411 - Charity colls paid away	-	-	-	-	-	366
1910 - Parish Share	82,930	-	-	-	82,930	16,500
1912 - Parish Share 2015	-	-	-	-	-	-
2001 - Other clergy expenses	1,027	-	-	-	1,027	975
2002 - Interregnum expenses	(218)	-	-	-	(218)	49
2050 - Salary of Parish Administrator	16,956	-	-	-	16,956	15,065
2051 - Administrator's Pension	1,853	-	-	-	1,853	1,441
2052 - Payroll Tax/NI HMRC	1,932	-	-	-	1,932	1,088
2101 - Stipends expenses	-	-	-	-	-	-
2201 - Parish Training	-	-	-	-	-	-
2301 - Church Insurance	5,574	-	-	-	5,574	2,191
2302 - Insurance - St Nicholas	-	-	-	-	-	-
2320 - Organ/piano tuning	693	343	-	-	1,036	888
2330 - Church maintenance	3,931	-	-	-	3,931	8,456
2332 - Church Maintenance - St Nicholas	1,733	-	-	-	1,733	-
2340 - Upkeep of services	5,055	-	-	-	5,055	598
2341 - Bread,wine,candles etc	2,017	-	-	-	2,017	1,000
2342 - Flowers	50	-	-	-	50	23
2343 - Choir & music etc	236	8,779	-	-	9,016	8,569
2345 - Childrens services (tfr to 06D at end of	-	-	-	-	-	-
2350 - Churchyard maintenance	4,851	-	-	-	4,851	6,782
2360 - Administration costs	6,355	-	-	-	6,355	5,410
2401 - Church electricity	3,321	-	-	-	3,321	2,665
2402 - Electricity St Nicholas	-	-	-	-	-	3,435
2410 - Church gas	-	-	-	-	-	5,136
2411 - Rectory gas suspense account	-	-	-	-	-	1,890
2412 - Hall gas & windows	-	-	-	-	-	-

suspense account						
2413 - Scouts gas suspense account	-	-	-	-	-	-
2414 - Debden Estate Suspense A/C	-	-	-	-	-	14,757
2420 - Church water rates	1,298	-	-	-	1,298	509
2701 - Church Major repairs - structure	-	-	-	-	-	-
2710 - Church major repairs - installation	-	-	-	-	-	-
2830 - Church interior & exterior decorating	-	-	-	-	-	-
Charitable activities Totals	**139,603**	**9,122**	**-**	**-**	**148,726**	**97,803**
Governance costs						
2950 - Accountancy Costs	155	-	-	-	155	-
Governance costs Totals	**155**	**-**	**-**	**-**	**155**	**-**
Other resources used						
0904 - General Suspense	-	-	-	-	-	-
2331 - Rectory(interregnum)Maintenance etc	750	-	-	-	750	-
2711 - Car Park gas pipe repairs	-	-	-	-	-	-
Other resources used Totals	**750**	**-**	**-**	**-**	**750**	**-**
Payments Grand totals	**177,075**	**9,945**	**-**	**-**	**187,021**	**122,597**