St Paul's Church Goodmayes

Registered Charity No. 1162502

ANNUAL REPORT
and
FINANCIAL STATEMENTS
of
THE PAROCHIAL CHURCH COUNCIL
for the year ended 31st December 2025

Vicar

The Reverend Janet Buchan
St Paul's Vicarage
20 Eastwood Road
Goodmayes
Ilford, Essex
IG3 8XA

until 24th September 2025
then in Vacancy
Parish correspondence address
vicar@stpaulsgoodmayes.org.uk

Bank

National Westminster Bank
8 -10 South Street
Romford
Essex
RM1 1RD

Independent Examiner

Mr. P. J. Osborne FCA.,
7, Oaks Lane, Great Bookham,
Leatherhead,
Surrey
KT23 3FD

Responsibilities of the Parochial Church Council

The Parochial Church Council ("The Council") is required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Parish as at the end of the financial year and of its income and expenditure for that period.

The Council confirms that suitable accounting policies have been used and applied consistently, and reasonable and prudent judgments and estimates have been made in the preparation of the financial statements for the year ended 31 December 2025. The Council also confirms that applicable accounting standards have been followed and that the financial statements have been prepared on the going concern basis.

The Council is responsible for keeping proper accounting records, for taking reasonable steps to safeguard the assets of the Parish and to prevent and detect fraud and other irregularities.

By Order of the Council

Dr Gweneth Nneji

Churchwarden and PCC Chair

8th March 2026

John G Hill

Treasurer

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Safeguarding Statement and Report 2026

The care and protection of children, young people and vulnerable adults involved in Church activities is the responsibility of the whole Church. St Paul's continues to promote a safe environment for all, following the protocols established by the PCC in previous years and building good safeguarding practice into our work with children, young people and vulnerable adults.

If there are any concerns, you should speak to Kim Bownas as the Parish Safeguarding Officer, or Doris Thomas as Deputy Parish Safeguarding Officer, immediately. If you feel someone is in immediate danger, you should call the Police or the local Social Services Duty Team.

There were no safeguarding concerns reported at St Paul's during 2025. Safeguarding is a standing item on every PCC meeting agenda, with relevant updates and discussion as required. At the first meeting of the PCC after last year's APCM, a refresher of the important aspects of safeguarding training and procedures was held, including discussion of typical scenarios.

Doris Thomas has taken on the role of Deputy Parish Safeguarding Officer and has completed all the training necessary. She can deputise in Kim's absence as well as be an extra support for any queries or concerns regarding safeguarding that may be raised.

Safeguarding training and DBS checks were up to date at the end of 2025, with any outstanding in the process of being renewed. Both training and DBS certificates need to be renewed on a three-yearly cycle and those who need renew these in 2026 will be reminded. Kim provides an updated list to PCC and sends reminders to those who need to complete these in good time.

Kim Bownas, Parish Safeguarding Officer

The Parochial Church Council of the Parish of Goodmayes St Paul

Background

The Parish of Goodmayes St Paul is part of the Deanery of Redbridge in the Barking Area of the Diocese of Chelmsford.

The Parochial Church Council (PCC) is responsible for co-operating with the Vicar, The Reverend Janet Buchan, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the Church building and the Community Centre.

Membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During this financial year, and up until the production of the Annual Accounts, the following served as members of the PCC:

	January-March 2025	March-December 2025
Vicar & Chair	The Rev'd Janet Buchan	The Rev'd Janet Buchan* Dr Gweneth Nneji**
Churchwardens	Dr Gweneth Nneji	Dr Gweneth Nneji
	Ms Lynda Weekes	Ms Lynda Weekes
Vice Chair	Dr Gweneth Nneji	Dr Gweneth Nneji* Ms Lynda Weekes**
Secretary	Mrs Valerie Thompson	Mrs Valerie Thompson
Electoral Roll Officer	Mrs Leanne Scott	Mrs Leanne Scott
Treasurer	Mr John Hill	Mr John Hill
Deanery Synod	Dr Gweneth Nneji	Dr Gweneth Nneji
	Mrs Helen Williams	Mrs Helen Williams
Elected Members	Mr Lawrence Asea	Mr Lawrence Asea
	Dr Kim Bownas	Dr Kim Bownas
	Mrs Judith Halls	Mrs Judith Hall
	Mr Robert Halls	Mr Robert Hall
	Mr John Hill	Mr John Hill
	Mrs Wendy Hill	Mrs Wendy Hill
	Mrs Leanne Scott	Mrs Leanne Scott
	Mrs Valerie Thompson	Mrs Valerie Thompson
	Vacancy	Vacancy

*March – September 2025

**September – December 2025

Committee membership

Standing Committee

The PCC has a Standing Committee as required by law. It meets when necessary between PCC meetings or confers by email. It has the power to transact the business of the PCC, subject to any directions given by the PCC. In 2025, the membership consisted of: the Incumbent (Chair), the Churchwardens, the Treasurer, the PCC Secretary and Mrs Judy Halls.

Community Centre Committee

This committee oversees the administration, cleaning and maintenance of the fabric of the Community Centre. The Committee also sets hire fees, proposes conditions of hire (to be ratified by the PCC) and manages the finances. The membership consists of: Judy Halls (Chair), the Incumbent, John Hill, Gweneth Nneji, and Lawrence Asea.

Report on the Electoral Roll of the Parish

As required by the Church Representation Rules (2020), the Electoral Roll has been revised in preparation for the 2026 Annual Parochial Church Meeting and is available to view on the interior notice board opposite the normal entrance to the church. It is made up as follows: -

Males-living within the Parish	9
Males-living outside the Parish	7
Females-living within the Parish	25
Females-living outside the Parish	18
Total	**59**

This is five fewer than the number reported at last year's Annual Parochial Church Meeting. Four people have moved out of the area and we record with sadness the death of one member of the Roll.

Leanne Scott, Electoral Roll Officer

A Report on the Activities of the PCC and the Parish

Parochial Church Council

The first meeting of the PCC in 2025 was held in January before the subsequent meetings of March, April, June, July, October and November. All meetings were held in person at the Vicarage beginning with a short Eucharist at 7.30pm before the meeting at 8pm. After Rev'd Janet's retirement in September meetings were held in church at 8pm. We have a hard-working PCC with mostly excellent attendance at all meetings. Absences, if needed, are notified in advance to both the secretary and Vicar, or Chair of the PCC after September 2025.

The Community Centre Committee meet between the full PCC meetings and an account of their deliberations were received by the full PCC and discussed where necessary before decisions were made.

Throughout 2025 areas of discussion included: church heating and electrics, safeguarding requirements, telephone and landline requirements. In March a visit was made to another church to see their heating system and to consider whether it would be suitable for our church.

In April, the first meeting after the APCM, we discussed Health and Safety issues and the River of Life Goodmayes church began worshipping in our building. In June we completed a safeguarding training exercise during our meeting and also considered our mobile and landline telephone needs. In July we considered the implications of the forthcoming retirement of Rev'd Janet in September.

In October Dr. Gweneth Nneji took the role of PCC Chair and will continue in this role until we have a new incumbent in post. We formed a small working group to produce the Parish Profile which is in fact our advert to invite candidates for the post of Vicar of St Paul Goodmayes.

In November we returned to the important task of making decisions about our requirements for a new appointment as well as agreeing that a new toilet needed to be fitted in church.

Throughout the year members of the PCC have spent many hours preparing vital documentation to ensure that we, as a church, are compliant with the various areas of legislation. Many items are presented, as formal papers, to the PCC members who need to read them all prior to the meetings so the discussion and decision processes can be made efficiently in the meetings.

The PCC secretary and Chair thank the elected officers, and all involved for their support and co-operation.

Valerie Thompson, Secretary

The Community Centre Committee

The Community Centre continues to be the primary source of the PCC's annual income. It is used by Barleymont Preschool, our largest client. During the year by Barleymont Preschool changed their structure and became Barleymont Nursery. Admitting babies from nine months old in addition to preschool children and running breakfast and after-school clubs.

The Karate Club continues to run on Tuesday and Thursday evenings. Alcoholics Anonymous continue to meet on Sunday afternoons. The scout end is now occupied by two Scout groups on Friday evenings and Sunday mornings in term time. Another group uses the space on an occasional basis.

Private parties continued throughout the year, but the numbers were low. It is likely to be due to the new parking restrictions in Barley Lane and Atholl Road. Lettings and maintenance continue to be administered by Judy Halls, Chair of the Community Centre Committee.

During 2025, we have been able to continue to keep the building well maintained. We are in regular contact with Peabody, the housing Association that manages the flats above actually.

Judy Halls, Committee Chair

Deanery Synod

There were regular reports and updates on activities in the Deanery and the Diocese throughout 2025.

In the February meeting after opening worship by Cristiana Asinugo, Maxine Paul, president of Chelmsford Mothers Union gave a presentation on the Rise Up against Domestic Abuse campaign. The meeting also welcomed the newly appointed Archdeacon of West Ham Mike Power.

In the June meeting after opening worship, Carrie Prior Director of Education in the Diocese of Chelmsford, addressed the meeting with a talk on Christian education in Chelmsford Diocese and Redbridge deanery. Although there are 139 church schools across the Diocese only one church school exists in our Deanery, however we should be proud that this school had a great Ofsted and good partnerships and a committed leadership team. Carrie offered to several suggestions of ways we could form closer partnerships with our local schools.

The final meeting of the year took place in November. Sharon Quilter the Racial Justice Officer shared her background and went on to describe her work in promoting racial awareness across the Diocese, following the Church of England's six pastoral principles, and those of Chelmsford Diocese' is Travelling Well Together. The pastoral principles support conversations exploring and enabling us all to live better: 1 acknowledge prejudice, 2 speak into silence, 3 address ignorance, 4 cast out fear, 5 admit hypocrisy and 6 pay attention to power.

Far East Redbridge Mission and Ministry Unit (FERM)

There is little to report on this item at the moment as the Aldborough Benefice has been in vacancy since Easter 2025. However, we have continued to maintain close links with all Saints' Goodmayes.

We joined All Saints' congregation for their Patronal Festival.

Goodmayes Fellowship of Churches

The Goodmayes Fellowship of Churches is an ecumenical group of Christian Churches in the Goodmayes area: All Saints' Goodmayes, Goodmayes Baptist Church, Goodmayes Methodist Church, St Cedd's RC Church and St Paul's. We continue to hold Lent Lunches in each church by rotation on the Saturdays during Lent to raise money for Christian Aid. St Paul's Goodmayes hosted a joint Good Friday service with the Fellowship churches replacing the Good Friday March of Witness. We remain grateful to volunteers from St Cedd's Roman Catholic Church and from Goodmayes Methodist Church for their contribution to the English for Women project. In addition, members of St Paul's gather together with members of the Fellowship, and others, for the World Day of Prayer, with the meeting held at Goodmayes Baptist Church in 2025.

Worship

The average attendance on an ordinary Sunday is 34 adults (16+) and 4 children (U16). The service on a Sunday is a Sung Eucharist, starting at 10am. On the last Sunday of every month the All Age Service particularly accommodates our younger members who are encouraged to participate and lead parts of the worship.

A weekday Mass is said in church on Wednesday at noon, other weekday services are online, by Zoom: Morning Prayer at 9am on Tuesdays, Wednesdays and Thursdays, with a usual attendance of 4 or 5, and Night Prayer at 8pm on Tuesdays and Thursdays, attendance ranging from 6 to 9.

In addition we celebrate major festivals of our Lord with Sung Masses or acts of non-Eucharistic worship throughout the year.

We are particularly grateful to Rob Halls, supported by Lawrence Asea and Gweneth Nneji, for their work on our IT and AV provision. As well as ensuring that the service can be heard clearly by the congregation present, it also enables us to continue to offer a Zoom facility on the first Sunday of the month. Although numbers "attending" on Zoom are small, it is particularly welcomed by those who find it difficult to come to church in person due to illness or frailty and enables us to retain contact with them.

Over the last year St Paul Goodmayes and River of Life Church Goodmayes have built a good working relationship in which the two churches have shared the space very well together accommodating each other as necessary.

Gwen Nneji and Lynda Weekes, Churchwardens

Music

There are currently five regular members in the choir, consisting of four lady sopranos and one male bass. They have continued to lead the music at the Sunday Eucharist and offered a sung responsorial psalm on one Sunday of the month, usually the first, in addition to the regular hymns and Mass setting.

John Hill, Organist and Choirmaster

Church Teams

We are grateful to those who have served on one or more of the church teams this last year. The teams include: sidespersons, hospitality, leading intercessions and reading. We are also grateful to Sharon Samuels for managing the rota for each of these teams.

Sheila Ramasamy, Princes Onyeukwu, Doris Thomas, Linda Weaver, Kim Bownas and Andy Walker have been committed members of the sidespersons team over the last year. We are grateful for their efforts and thank them for the warm and friendly welcome they give to all who visit the church.

The Churchwardens are also grateful to the hospitality team who serve the refreshments each week. These include Wendy Hill, Lynda Weekes, Debbie Tempro-Valance and Gweneth Nneji. During the course of the year Lynda, Debbie and Gweneth retired from this team and were replaced by Sharon Knight, Thelma Parkinson, Doris Thomas and Valerie Thompson.

Social and Outreach Activities

Judy Halls continues with fortnightly visits to Meadow Court as a volunteer with the North East London NHS foundation trust, supported by the chaplaincy team, but this year were unable to support the request for the Christmas Carol singing event on one of the elderly care awards. We very much hope to be able to support in the coming year.

In the 2025/2026 academic year, Kim Bownas, Judy Halls and Sheila Ramasamy continued to be the team leaders of our 'English for Women' group sharing the leadership responsibilities. The number of learners has been steady over the year and an average of 12 each week.

Volunteers include members of other churches, as well as St Paul's. We do not aim to teach English, but rather to facilitate conversation with the aim of developing basic skills and vocabulary, along with understanding of British culture, so decreasing vulnerability and isolation. English for Women is unusual in that the learners are able to bring their pre-school children to the sessions. This is sometimes challenging but hugely appreciated.

Rev'd Janet continued as Chair of the Seven Kings Community Policing Neighbourhood Ward Panel until July 2025. Meetings provide a forum for liaison

between the police and local residents. We have also held a number of "Cuppa with a Copper" meetings in the Church alternating between Saturday mornings and weekday early evenings, giving an opportunity for a wider group of people to raise concerns with the local police, Redbridge Enforcement Officers and councillors.

A Parish lunch was held after the Annual Meeting.

Thursday drop-in session (a.k.a. Coffee Morning)

The Mental Health drop-in has had 49 sessions in the last year, meeting each Thursday afternoon for an hour and a half. It is offered to residents of Atholl Court and Grove Farm, which are both units for people with mental health support needs. The number of attendees varies between four and six attendance is dependent on the health of the residents.

Sessions are supported by the L&Q support worker team, along with Judy Halls, Wendy Hill, and Sheila Ramasamy. The occasional visits by John Hill and Rob Halls are appreciated by the attendees.

Simple craft activities are sometimes offered and Connect 4, continues to be a favourite. And there is always tea, coffee, hot chocolate or squash and toasted sandwiches. For Christmas we gave bags of toiletries and Christmas treats to all the residents of Atholl Court and Grove Farm.

Their manager writes, "Thank you for your continued support. Your consistency and kindness have made a real difference in the health and wellbeing, interactions and social cues, and we are deeply grateful."

We are pleased to offer this service and friendship to our neighbours.

Sheila Ramasamy

The Flower Guild

The Flower Guild has continued to enhance the worship of all church services with beautiful floral displays throughout the year. The members of the St Paul`s Flower Guild are, June Capel, Judy Halls, Wendy Hill, Linda Weaver and Val Thompson and I would like to thank them for their contribution over the past year. I would also like to thank all those who have given so generously towards the cost of the flowers.

Wendy Hill

Fundraising

The bonus ball run by Wendy Hill continues to be one of the major fundraisers. There are currently 36 players, raising around £936 for the church over the past year and we are very grateful to all those who support this valuable fundraising scheme. There are several numbers available and we would encourage anyone interested in joining to have a word with Wendy or John Hill.

We held a successful Autunm Farye in October

Wendy & John Hill

The Parish Magazine

The Parish Magazine continues to be printed and stapled in-house on the church copier. Seventy-five copies are produced each month and I am grateful to Judy Halls in helping with the distribution. Three copies are posted to readers outside the parish.

Most of our local FERMMU and Goodmayes Fellowship Churches receive a copy, as does the Goodmayes Library. The sale price of the magazine remains the same, at 50p. The magazine is part-funded by advertisements from local businesses to whom we are most grateful.

Wendy Hill, Editor

Sunday Squad and young people at St Paul's

Sunday Squad continues to meet during the first part of the Sunday morning service, two or three times a month. Numbers can vary week to week, but around 4to 6 children attend regularly. Several members of the congregation support the group as they are meeting, and their help is much appreciated.

During 2025, Chloe Asea began meeting with the older teenagers in the congregation once a month, usually on the third Sunday of the month. This is a welcome opportunity to provide a space for them to discuss their faith in a suitable setting. The young people in our congregation play a full part in worship at St Paul's, regularly reading in the services, contributing to intercessions or taking on other roles. The usual Nativity Play was performed in December with a full cast of participants, and the children enjoyed taking part!

Kim Bownas, Sunday Squad Leader

Messy Church and Godly Play

Messy Church is a way of being church for families that includes: craft and other fun activities, child-friendly worship and sharing a simple meal. Sessions encourage adults and children to work and worship together. Godly Play provides a different way of exploring faith, with an emphasis on children's learning through discovery and experience. Storytelling, "wondering" (inviting children to consider their own response to the story), a free choice of craft activity and a small snack are followed by a blessing and goodbyes.

From the Autumn term of 2024, the focus for both Godly Play and Messy Church was on the parables. After Janet's departure in September 2025, Messy Church sessions have been run by Kim Bownas, Judy Halls and Valerie Thompson. With a fall in the number of children available to take part in the sessions on Sunday afternoons, it has been decided for the time being that only Messy Church sessions will be offered, usually on the second Sunday of the month. Currently, Messy Church has been focussing on the major festivals of the Church.

Kim Bownas, Sunday Squad Leader

School Contacts

In 2025 we were again privileged to continue to have good contacts with two Primary Schools in our parish, Barley Lane and Farnham Green. Pupils from Year 1 visited the Church in the Autumn term to learn about Baptism, whilst Year 4 pupils visited with a focus on Wisdom and Inspiration and Year 5 pupils visited with a focus on The Church and Henry VIII. We are grateful to the staff at these schools who work hard to make these visits possible. Since Reverend Janet retired in September 2025, the main contacts for visits are Kim Bownas and assisted by Judy Halls.

Developing our Faith

Learning as Christians is not just for children. At St Pauls we also offer opportunity for adults to learn and grow in faith. Our Lent Course for 2025 was titled Making Decisions with God. This provided a chance to explore how God is present in the decisions we make. This was of particular relevance in preparing us for the Vacancy in the parish from September 2025 where we would be faced with many decisions to make. We also continued through the year to use material from the Church of England, in booklet form, for Pentecost and Christmas.

Report on Fabric, Goods and Ornaments

Routine maintenance was carried out on the church fabric throughout the year to keep it secure and in good condition. This includes the annual inspection of the lightning conductor and the annual heating inspection and service. Details of work completed in 2025 list below.

- Replacement of the Timothy Window by AuraVisions
- Replacement of the Window guards by Aiano's
- Installation of dusk to dawn lighting at the side of the porch to light the area near the Timothy window
- The church guttering and down pipes were cleared
- All risk assessments were reviewed in June and July
- Electrical equipment was PAT tested.

Charitable Giving

During the year the following charitable donations were made from PCC funds:

Charitable organisation	£
The United Society for Partners in the Gospel (USPG	600
The River House Trust	300
The Prison Fellowship	300
The Friends of Essex Churches Trust (FOECT)	300
CRISIS UK	300
The Church Urban Fund	300
The Redbridge Food Bank	250
The Falconer Trust	200
Torch Trust	200
DEC: Myanmar Earthquake Appeal	100
Total	**2,850**

In addition, funds were raised from parishioners and others for a variety of charitable objectives. These payments were:-

Charitable objectives	£
Vicar`s In-Need Fund (for Thursday drop-in)	130
Children`s Society	50
Christmas Boxes for Residents of Atholl Court and Grove Farm	351
The Redbridge Food Bank	500
The Bishop Chelmsford`s Lent Appeal	275
Christian Aid	300
Total	**1,606**

The PCC authorised a grant of £1,000 for Joe Walker (a younger member of the congregation) towards the cost of his course in Theology at Union Theological Seminary in New York. A further £500 was to be sent in his second term. He has written to express his gratitude and contributed an article for the Parish Magazine relating his experiences in New York at the University.

John Hill, Treasurer

Conclusion

We are grateful to have come to the end of another year in which the Church continues to serve the community through and worship, friendship and fellowship.

We have continued to prioritise Safeguarding and we are immensely grateful to Kim Bownas, Parish Safeguarding Officer, for her work in keeping our training and DBS applications up-to-date, as well as for her commitment, expertise and advice in all matters relating to the safety of those who come to St Paul's, especially the most vulnerable. We acknowledge too the commitment made by Doris Thomas to serve as Deputy Parish Safeguarding Officer.

Finally in acknowledgement of Rev'd Janet's dedicated service to this parish over the last 11 years, on 6 September 2025 (the evening before her last Eucharist at St Paul Goodmayes), about 85 guests including family, friends, parishioners and clergy gathered in the community centre to say Farewell. There was a speech given by Gwen which included contributions from members of the congregation, invited clergy and others from the wider community. We have greatly appreciated Janet's caring pastoral support, her skilful teaching and gentle guidance and we will miss her. We wish her a healthy and happy retirement

Dr Gweneth Nneji, Churchwarden

23 March 2026

Independent examiner's report to the trustees of the Parish of St Paul's Goodmayes

I report to the trustees on my examination of the accounts of the Parish of St Paul's Goodmayes for the year ended 31 December 25.

Responsibilities and basis of report
As the charity trustees of the parish 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 parish'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 parish 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.

P J Osborne FCA,
7, Oaks Lane,
Great Bookham,
Leatherhead
Surrey
KT23 3FD
30th May 2026

ANNUAL REPORT AND FINANCIAL STATEMENTS

ST PAUL`S CHURCH GOODMAYES

Statement of financial activities for the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2025	2024
INCOME		£	£	£	£
Voluntary income (direct giving)	2(a), 6(a)	38,885	600	39,485	36,846
Other voluntary income	2(b)	5,579	-	5,579	3,426
Gross income from events and activities	2(c), 20(c)	91,221	-	91,221	83,573
Other ordinary income	2(d)	6,395	-	6,395	-
Income from investments	2(e),4(e),6(e) 8(e),10(e),20(e)	1,689	1,331	3,020	6,499
TOTAL INCOME		143,769	1,931	145,700	130,344
EXPENDITURE					
Grants	3(a)	4,783	-	4,783	3,957
Support costs	3(b)	2,680	-	2,680	662
Directly relating to the work of the Church	3 (c),7(c),21(c,	131,742	27,792	159,534	145,182
Fund raising and publicity	3(d)	-	-	-	-
Church management and administration	3(e), 21(e)	8,277	-	8,277	7,196
		147,482	27,792	175,274	156,997
NET INCOME/(EXPENDITURE		(3,713)	(25,861)	(29,574)	(26,653)
Gains/(losses)on investment assets		(594)	(1,255)	(1,849)	1,038
Balances brought forward at 1 January 2025		206,428	100,342	306,770	332,385
Balances carried forward at 31 December 2025		202,121	73,226	275,347	306,770

ANNUAL REPORT AND FINANCIAL STATEMENTS

ST PAUL`S CHURCH GOODMAYES

Balance Sheet as at 31 December 2025

		£	£	£	£	£	£
FIXED ASSETS							
Tangible assets	17			**71,332**			105,678
Investments							
2,000 shares in the Investment Account of the Central Board of Finance of the Church of England	18			**44,400**			46,249
				115,732			151,927
CURRENT ASSETS							
Debtors	22		**7,471**			1,792	
Deposit accounts:							
	Central Board of Finance of the Church of England		**120,834**			115,333	
National Westminster Bank current accounts			**38,942**			42,517	
Cash in hand			**259**			181	
			167,506			159,823	
CREDITORS:AMOUNTS FALLING DUE WITHIN ONE YEAR							
Creditors	23		**(7,891)**			(4,980)	
Net current assets				**159,615**			154,843
				275,347			306,770
FUNDS							
Restricted funds:							
	Assistant Clergy Fund		**37,133**			38,107	
	Community Centre Fund		**30,415**			57,399	
	Organ Fund		**2,298**			2,202	
	Flower Fund		**2,634**			2,634	
				72,480			100,342
Unrestricted funds:							
	General Fund		**122,345**			122,275	
	Community Centre Fund		**77,648**			81,399	
	Restoration Fund		**2,874**			2,754	
				202,867			206,428
				275,347			306,770

Notes to the financial statements for the year ended 31 December 2025

1. The financial statements have been prepared in accordance with the current Church Accounting Regulations and in accordance with the current Charities SORP (FRS 102) together with applicable accounting standards.
The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.
The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds relate to the year ended 31st December 2024. Grants and legacies have been accounted for when the PCC has received the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets
Consecrated and benefice property is not included in the accounts in accordance with the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently any individual item which has cost less than £1,000 has been written off when incurred. ***Investments*** are valued at market value as at 31 December.

ST PAUL`S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2025

General Fund

	Unrestricted Funds	Restricted Funds	TOTAL 2025	FUNDS 2024
2. INCOMING RESOURCES	£	£	£	£
2(a) Voluntary income (Direct Giving)				
Planned Giving:				
Gift aided	25,682	-	25,682	26,251
Income tax recoverable	6,986	-	6,986	7,498
Uncovenanted	250	-	250	250
Collections (open plate) at all services	1,581	-	1,581	1,223
Sundry donations	4,386	-	4,386	1,136
	38,885	-	38,885	36,358
2(b) Other voluntary income				
Bazaar and other fund-raising	2,082	-	2,082	1,477
Donations, bequests, appeals etc	3,497	-	3,497	1,949
	5,579	-	5,579	3,426
2(c) Gross income from events and activities				
Messy Church	-	-	-	-
Coffee and tea	254	-	254	328
Community Centre lettings etc	56,000	-	56,000	43,000
Hire of Parish Room	3,225	-	3,225	-
Fees	736	-	736	294
Votive candles (see note 1)	31	-	31	32
Magazine sales and advertisements (see note 1)	370	-	370	448
	60,616	-	60,616	44,102
2(d) Other ordinary income				
Sundry other income	6,395	-	6,395	-
	6,395	-	6,395	-
2(e) Income from investments				
Interest on CBF and other deposits	252	-	252	678
Dividends on CBF Investment A/c shares (Note 18)	413	-	413	3,039
	665	-	665	3,717
TOTAL INCOMING RESOURCES	112,140	-	112,140	87,603

ST PAUL`S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2025

GENERAL FUND	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2025	2024
3. RESOURCES USED	£	£	£	£
3(a) Grants:				
Missionary and charitable giving	4,783	-	4,783	3,957
	4,783	-	4,783	3,957
3(b) Support costs (hospitality)	2,680	-	2,680	662
	2,680	-	2,680	662
3 (c) Directly relating to the work of the Church				
Ministry: Diocesan Quota	57,382	-	57,382	55,550
: Clergy expenses	907	-	907	900
Church running expenses	11,607	-	11,607	12,080
Church maintenance	12,203	-	12,203	7,080
Upkeep of services	2,943	-	2,943	2,318
Magazine	53	-	53	76
Support costs: Mission & Outreach	-	-	-	31
Church furnishings	12,276	-	12,276	10,312
	97,371	-	97,371	88,347
3(d) Fund-raising and publicity				
Advertising of services	-	-	-	-
	-	-	-	-
3(e) Church management and administration				
Stationery, printing and postage	1,221	-	1,221	964
Bank charges	228	-	228	194
Fees and subscriptions	576	-	576	1,553
Website construction and maintenance	442	-	442	545
Sundry and Legal expenses	2,583	-	2,583	200
	5,050	-	5,050	3,456
TOTAL RESOURCES USED	109,884	-	109,884	96,422

Notes to the financial statements for the year ended 31 December 2025

Restoration Fund	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2025	2024
4. Incoming resources	£	£	£	£
4(e) Income from investments				
Interest on CBF deposit account	120	-	120	135
TOTAL INCOMING RESOURCES	120	-	120	135
5. Resources used				
	-	-	-	-
	-	-	-	-
TOTAL RESOURCES USED	-	-	-	-
Flower Fund				
6. Incoming resources				
6(a) Voluntary income				
Donations	-	484	484	488
Income tax recovered	-	116	116	126
	-	600	600	614
6(e) Income from investments				
Interest on CBF deposit account	-	82	82	93
	-	82	82	93
TOTAL INCOMING RESOURCES	-	682	682	707
7. Resources used				
7(c) Directly relating to the work of the Church	-	682	682	629
	-	682	682	629
TOTAL RESOURCES USED	-	682	682	629
Assistant Clergy Fund				
8. Incoming resources				
8(e) Income from investments				
Interest on CBF deposit account	-	281	281	247
Dividends on shares in the Investment account of the Central Board of Finance of the Church of England.	-	872	872	851
	-	1,153	1,153	1098
TOTAL INCOMING RESOURCES	-	1,153	1,153	1098
9. Resources used				
9(c) Directly relating to the work of the Church	-	-	-	-
TOTAL RESOURCES USED	-	-	-	-
Organ Fund				
10. Incoming resources				
10(e) Income from investments				
Interest on CBF deposit account	-	96	96	108
	-	96	96	108
TOTAL INCOMING RESOURCES	-	96	96	108

Notes to the financial statements for the year ended 31 December 2025

11 Restoration Fund

The PCC had deemed all the income and capital in the Restoration Fund to be unrestricted funds.

12 Assistant Clergy Fund

The PCC had deemed 80% of the income to the Assistant Clergy Fund to be restricted funds and 20% to be unrestricted funds. Current legal advice, however, requires the fund to be entirely "Restricted" in its designation

13 Reserves Policy

The Parochial Church Council is reviewing its policy with regard to an appropriate level of reserves. At present, it has cash holdings well in excess of what might be deemed necessary to meet unforeseen contingencies but much of this will be expended on further repairs and maintenance of the church plant in the coming year. Once these works have been completed, the PCC will establish a new policy in the light of the then available cash balances.

14 Special balances: General Fund

The balance on the General Fund (£122,345) includes the remains of the sum of £115,998.54, a bequest from the estate of Angela Martin, a former parishioner. In addition, a sum of £6,174 is held as a reserve for the future redecoration of the Vicarage.

15 Special balances: Community Centre

The cash and bank balances in the Community Centre Fund, totalling £78,927 include a sum of £19,102 set aside as a Long-term Maintenance Reserve.

16 Appeals

Fresh appeals were launched in 2025 for Christmas gifts for the residents of Atholl Court, the Childrens Society, Christian Aid and the Redbridge Food Bank as well as the Bishop`s Lent Appeal. Any remaining balance in the Atholl Court Fund will be used to offer hospitality to those residents who attend our Thursday afternoon drop-in sessions.

ST PAUL`S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2025

17. Tangible Fixed Assets

	Furniture and fittings		Buildings	
	Church	Community Centre	Community Centre	Total
Cost/Valuation in use	£	£	£	£
At 1 January 2025	88,658	14,944	542,202	645,804
Additions in the year	-	5,634	-	5,634
Disposals	-	-	-	-
At 31 December 2025	88,658	20,578	542,202	651,438
Depreciation:				
At 1 January 2025	42,863	12,586	484,677	540,126
Provision for the year	10,204	2,666	27,110	39,980
Disposals	-	-	-	-
At 31 December 2025	53,067	15,252	511,787	580,106
NET BOOK VALUE:				
At 31 December 2025	35,591	5,326	30,415	71,332
At 31 December 2024	45,795	2,358	57,525	105,678

The Church Council has adopted the following policies with regard to depreciation of fixed assets. The Community Centre building (Hall) is depreciated over twenty years. The Community Centre furniture (refrigerator, chairs, trolleys, tables, windows, door, water heater and defibrillator) is depreciated over five years. The two newer church heaters are depreciated over eight years. The church cupboards, chairs and copier are depreciated over five years. The new sound system over ten years.

18. Gains in investments

Until 31 December 1996, investments were carried at cost. The Chelmsford Diocesan Board of Finance held in trust for the Parish 268 Charibond shares. In 2022 the Church Council requested the sale of this asset and the Chelmsford Diocesan Fund remitted the proceeds (£296) to the PCC. On receipt in 2019 of a bequest from the late Angela Martin (£115,999), the PCC invested £75,000 over a six-month period in income shares of the Investment Fund (INVAC) of the Church of England Board of Finance. 4,075.03 shares were purchased at an average price of 1,840.48p. On 21 September 2021 the PCC sold 1,431.99 shares at 2246.93p. On 1 March 2022, 1,500 shares were sold at 2,170.20p and on 17 May 500 shares were sold at 2,112.21p. At 31 December 2024, the price was 2,312.27p. At 31 December 2025, the price was 2,219.83p. An unrealized loss of £594.39 has been taken to account. The Council also invested £25,000 from the Assistant Clergy Fund in 1,356.96 INVAC shares at a price of 1,842.35p. An unrealized loss of £1,254.37 has likewise been taken to account at end-2025.

19. Development Agreement with Family Housing Association (now Peabody)

In December 2004, an Agreement to Lease was signed with the Family Housing Association (now Peabody Housing Association) and the sum of £28,750 received by way of deposit on the consideration. In March 2005, a Lease was granted to the Family Housing Association letting a certain area of land adjoining the church for 127 years for a total consideration of £575,000. The rental payable by the Housing Association on the lease is one peppercorn per annum until the year 2045 when an amount of £1,200 p.a. in 2005 value, indexed to the Retail Price Index, becomes payable for the remainder of the term of the Lease. The old Community Centre was then demolished and a new Community Centre erected for a fixed sum of £435,000. In 2012, a new extension was added, to house toilets and storage for Pedagogy Auras, who paid 50% of the total build costs of the extension.

Notes to the financial statements for the year ended 31 December 2025

St Paul`s Community Centre

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2025	2024
20. INCOMING RESOURCES	£	£	£	£
20(b) Other voluntary income				
Donation	-	-	-	120
	-	-	-	120
20 (c) Gross income from events and activities: Hire of hall	75,865	-	75,865	71,714
Pedagogy contribution to utilities etc	10,740	-	10,740	10,757
	86,605	-	86,605	82,471
20 (d) Other ordinary income				
Insurance claim	-	-	-	1,384
	-	-	-	1,384
20 (e) Income from investments	904	-	904	1,068
	904	-	904	1,068
TOTAL INCOMING RESOURCES	87,509	-	87,509	85,043
21. RESOURCES USED				
21(c) Directly relating to the work of the Church:				
Hall running costs:- Telephone and Broadband	490	-	490	911
Water rates	3,177	-	3,177	1,636
Heating : Gas	2,703	-	2,703	4,087
Lighting : Electricity	3,561	-	3,561	2,953
Cleaning	2,278	-	2,278	2,873
Insurance	600	-	600	600
Repairs and maintenance	384	-	384	1,798
Furniture and equipment	1,873	-	1,873	-
Floor maintenance	2,256	-	2,256	1,248
Redecoration	2,700	-	2,700	2,500
Walking wall maintenance	774	-	774	714
Fire extinguisher and alarm maintenance	648	-	648	140
Insurance claim	-	-	-	1,370
Refuse collection	2,616	-	2,616	1,257
Window cleaner	360	-	360	388
Pest control	2,784	-	2,784	1,904
Sanitation services	4,501	-	4,501	3,178
Depreciation (See note 16)	2,666	27,110	29,776	28,649
	34,371	27,110	61,481	56,206
21 (e) Church management and administration				
Security costs	1,551	-	1,551	1,884
Legal fees	1,530	-	1,530	1,615
Advertising	510	-	510	-
Sundry expenditure	7	-	7	241
	3,598	-	3,598	3,740
TOTAL RESOURCES USED	37,969	27,110	65,079	59,946

Notes to the financial statements for the year ended 31 December 2025

22. Debtors and pre-payments	2025	2024
	£	£
HMRC:Gift Aid Tax Reclaim	7,443	-
Initial Washroom Hygiene	-	630
Northumbrian Water	-	172
Bonus Ball Advance Payments	-	52
Sundry Debtors	28	938
	7,471	1,792

23. Creditors and deferred income		
A & P Webb	2,256	1,248
T.C.Ottaway & Co	2,700	-
Scottish Power	916	863
Monowa Wall Systems	774	-
British Gas	49	1,454
Chelmsford Diocesan Board of Finance	564	1,000
Sundry Creditors	632	10
Karate Club	-	394
Anglian Water (Wave)	-	11
	7,891	4,980

ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2025

	2025	2024
	£	£
General Fund		
Income		
Church collections : General	**1,581**	1,223
Planned giving : Gift aided	**25,682**	26,251
Income tax recovered	**6,986**	7,498
Other	**250**	250
Voluntary receipts	**34,499**	35,222
Fees: Weddings and funerals	**736**	294
Donations	**4,368**	1,136
Bazaar and other fund-raising	**2,082**	1,477
Investment income	**665**	3,717
Votive candles and lamps	**31**	32
Coffee and tea	**254**	328
Magazine sales and advertisements	**370**	458
Room Hire	**3,225**	60
Community Centre contribution to insurance premium	**600**	-
Insurance Claims	**5,795**	-
Redbridge Food Bank Appeal	**675**	445
Atholl Court Xmas Gifts Appeal	**450**	362
Childrens Society Appeal	**50**	48
Christian Aid Appeal	**100**	-
Sundry donation	**18**	5
Vicar`s Farewell Appeal	**1,390**	-
U.S.A Study Appeal	**420**	-
Bishop`s Lent Appeal	**412**	-
Vicar`s in-need Fund	-	930
Chelmsford Diocese Subsidy	-	99
	56,140	44,613

General Fund	2025	2024
Expenditure	£	£
Locums` fees and expenses	529	-
Music and musicians	1,763	1,141
Sanctuary	688	836
Heat, light and water, telephone	10,407	8,202
Postage, secretarial, stationery, books	541	501
Magazine	53	76
Weekly leaflet	180	172
Insurance	4,105	3,878
Repairs and maintenance	8,098	6,480
Church furnishngs	2,072	108
Parish Share	57,382	55,550
Clergy expenses	378	900
Charitable giving and Discretionary Fund (£708)	4,458	3,329
Disbursement of charitable funds raised by appeal	325	628
Mission and outreach	-	31
Messy Church and Godly Play	312	169
Hospitality	569	662
Photocopying	680	463
Fees, subscriptions	576	803
Independent examination fee	-	750
Farewell Gift	1,356	-
Farewell Party	2,111	-
Website construction and maintenance	442	545
Bank charges	228	194
Gardening	1,200	600
Legal expenses	746	-
Sundry expenses	2,073	200
Depreciation:	10,204	10,204
TOTAL EXPENDITURE	111,476	96,422
Excess of expenditure over income	(55,336)	(51,809)
Transfer from Community Centre Fund	56,000	43,000
Revaluation of investment	(594)	336
Opening balance	122,275	130,748
Closing balance	122,345	122,275
Represented by:-		
Fixed assets	35,591	45,795
Bank balances and cash in hand	3,272	963
643.04 shares in the Investment Fund of the Central Board of Finance of the Church of England	14,275	14,872
CBF Deposit Fund balances	64,758	62,061
Creditors	(1,196)	(1,789)
Debtors	5,645	373
	122,345	122,275

ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2025

	2025	2024
	£	£
Assistant Clergy Fund		
Income		
Interest on CBF deposit account	**281**	247
Dividends on shares in the Investment account of the Central Board of Finance of the Church of England.	**872**	851
	1,153	1,098
Expenditure		
	-	-
	-	-
Excess of income over expenditure	**1,153**	1,098
Revaluation of investment	**(1,255)**	702
Opening balance	**37,235**	36,307
Closing balance	**37,133**	38,107
Represented by:-		
1,356.96 income shares in the Investment Account of the Central Board of Finance of the Church of England:	**30,122**	31,377
Deposit account with the Central Board of Finance of the Church of England:	**7,011**	6,730
	37,133	38,107

ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2025

	2025	2024
	£	£
Organ Fund		
Income		
Interest on the Central Board of Finance of the Church of England deposit account	**96**	108
	96	108
Expenditure		
	-	-
	-	-
Excess of income over expenditure	**96**	108
Opening balance	**2,202**	2,094
Closing balance	**2,298**	2,202
Represented by:-		
Central Board of Finance of the Church of England deposit account	**2,298**	2,202
	2,298	2,202

ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2025

	2025	2024
	£	£
Restoration Fund		
Income		
Interest on CBF deposit account	**120**	135
	120	135
Expenditure	**-**	-
	-	-
Excess of income over expenditure	**120**	135
Opening balance	**2,754**	2,619
Closing balance	**2,874**	2,754
Represented by:-		
Current assets:		
Central Board of Finance of the Church of England: Deposit account	**2,874**	2,754
	2,874	2,754

ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2025

	2025	2024
	£	£
St Paul`s Community Centre Fund		
Income		
Regular lettings: Pedagogy Auras	**68,787**	62,910
Regular lettings: Other	**5,725**	5,875
Casual lettings	**1,353**	2,929
Pedagogy Auras: Utilities	**3,056**	4,606
Pedagogy Auras: Redecoration	**1,350**	1,250
Pedagogy Auras: Refuse collection	**1,308**	628
Pedagogy Auras: Pest control	**1,010**	952
Pedagogy Auras: Floor maintenance	**902**	610
Pedagogy Auras: Storage	**1,440**	1,440
Pedagogy Auras: Sanitary services	**1,674**	1,271
Investment income	**904**	1,068
Insurance Claim	**-**	1,384
Donation: Scouts	**-**	120
	87,509	84,923

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ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2025

	2025	2024
	£	£
St Paul`s Community Centre Fund		
Expenditure		
Utilities	**9,441**	8,677
Cleaning	**2,278**	2,873
Insurance	**600**	600
Furniture and equipment	**1,873**	-
Insurance Claim	**-**	1,370
Repairs and maintenance	**384**	1,798
Floor maintenance	**2,256**	1,248
Redecoration	**2,700**	2,500
Walking wall maintenance	**774**	714
Fire extinguisher & alarm maintenance	**648**	140
Advertisements	**510**	-
Security costs	**1,551**	1,884
Telephone and broadband	**490**	911
Refuse collection	**2,616**	1,257
Sanitation services	**3,641**	3,178
Sanitation services (Nursery)	**860**	-
Pest control	**2,784**	1,904
Window cleaner	**360**	388
Legal fees	**1,530**	1,615
Sundry expenditure	**7**	241
Depreciation: Furniture etc	**2,666**	1,539
Depreciation: Community Centre	**27,110**	27,110
	65,079	59,947
Excess of income over expenditure	**23,905**	25,096
Transfer to General Fund	**(46,000)**	(32,000)
Transfer to General Fund o/a fabric work	**(10,000)**	(11,000)
Opening balance	**140,158**	158,062
	108,063	140,158
Represented by:-		
Fixed assets: Community Centre	**30,415**	57,525
Fixed assets: furniture etc	**5,326**	2,358
Current assets:		
Bank balance	**36,081**	40,970
Cash in hand	**24**	24
CBF deposit accounts	**42,822**	41,053
Creditors and deferred income	**(6,695)**	(3,191)
Debtors	**90**	1,419
	108,063	140,158

ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2025

	2025	2024
	£	£
Flower Fund		
Income		
Donations	**484**	488
Interest receivable	**82**	93
Income tax recovered	**116**	126
	682	707
Expenditure		
Flowers and accessories	**682**	629
	682	629
Excess of income over expenditure	-	78
Opening balance	**2,634**	2,556
	2,634	2,634
Represented by:-		
Cash in hand	**235**	157
Current account at National Westminster Bank	**308**	584
Central Board of Finance of the Church of England deposit account	**1,975**	1,893
Debtors	**116**	-
	2,634	2,634