



The Diocese of St Edmundsbury & Ipswich

ANNUAL REPORT

and

FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

of

ST JOHN THE DIVINE, ELMSWELL

for the

YEAR ENDED 31 DECEMBER 2024



GENERAL INFORMATION

Website:	www.stjohnselmswell.org.uk
Facebook Page:	www.facebook.com/stjohnselmswell
Church address:	St John the Divine Church Road Elmswell Bury St Edmunds Suffolk IP30 9DZ
Rector:	The Revd Peter Goodridge The Rectory, Church Road Elmswell Bury St Edmunds Suffolk IP30 9DY
Secretary:	Vacant
Treasurer:	Mr Michael Schofield Minerva Fairmead Elmswell Bury St Edmunds Suffolk IP30 9HT
Bank:	HSBC Bank plc 54 Abbeygate Street Bury St Edmunds Suffolk IP33 1LJ
Independent Examiner:	Mr Mike Smith Bay Tree House The Street Badwell Ash Suffolk IP31 3DG

The Parochial Church Council (PCC) is a charity exempted from registration with the Charities Commission.

Elmswell Church Land Charity (255055) is an associated registered charity which provides financial support to the PCC. Further details of this charity can be found in the Notes to the Financial Statements – see near the end of the report.

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

AIMS AND OBJECTIVES

The Parochial Church Council has the responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

At St John’s Church our aim is **to know Christ and make him known** as we

- 1. demonstrate God’s love to the world
- 2. declare the good news of Jesus Christ
- 3. depend on God as part of His family

MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL (PCC)

Clergy:

Rector - The Revd Peter Goodridge

Term of office ends

Churchwardens:

Mr Michael Brown (Vice-Chairman)	May 2025
Mrs Linda Barber	May 2025

Deanery Synod Representatives:

Mrs Carol Blissett	31 May 2026
Mrs Margaret Hitchins	31 May 2026

Elected Members:

Mr Eddie Barber	APCM 2025
Mrs Abbie Titchmarsh	APCM 2026
Mr Alex Titchmarsh	APCM 2026
Mrs Alex Cubitt (Safeguarding Officer)	APCM 2026
Mrs Rosemary Ellis	APCM 2026
Mrs Janet Baker	APCM 2027
Mr Michael Schofield (Treasurer)	APCM 2027
Mr Gavin Payne	APCM 2027

STRUCTURE

Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) and in accordance with Church Representation Rules (Rule 16 [1]) one third of the members of the Parochial Church Council are required to retire each year but may stand for re-election.

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

CHURCH MEMBERSHIP

There are 90 parishioners on the Church Electoral Roll compared with 2023 in 19 84, of whom 14 are not resident in the parish.

REVIEW OF THE YEAR

Parochial Church Council (PCC)

The PCC met 5 times (twice using Zoom) during the year, with approximately 75% attendance. Reports on safeguarding, fabric, finance, mission, outreach and social events were reported to the PCC as were those of the committee of Christians Together in Elmswell, of which St John's is a member.

Worship: St John's is a diverse congregation, made up of people of all ages and has a range of worship styles. Our main service continues to be held each Sunday at 10:30am. On the first Sunday of each month the main service is all age and there is an additional service of Holy Communion at 9:00am. Sunday School meets on other weeks during the main part of the service in the church rooms. Tea and coffee are served after the main service to aid fellowship.

During October, the month used for Diocesan statistics, the average attendance in church was 47 adults and 7 under 16's. There were also approximately 10 individuals joining online or watching later. It was also lovely during 2024 it was also lovely to have 1 wedding and 7 baptisms. 8 funerals were also held.

During the year there was a range of special services held. There were 2 Mission Sundays to support and hear from mission partner organisations. In May, we welcomed our friends Alex and Vatha and their children and heard of their plans to head off to a country in SE Asia with OMF. In September, Tom Fifield spoke to us from Ethiopia about their lives and work with SIM International. Other special services on Sundays included Harvest and Remembrance Sunday. Special services on other days of the week included: Ash Wednesday, a Holy Week Communion with lunch, an atmospheric Tenebrae service on Maundy Thursday, Time to Remember, Carols by Candlelight, Christmas Eve Nativity, Midnight in Bethlehem and the Christmas Day celebration. This year Ascension Day was celebrated together with the Deanery at Lavenham Church.

Schools: Schools work continues with both Open the Book and the Rector taking regular assemblies in the primary school. KS2 visited St John's for their Harvest and Christmas services.

Discipleship: St John's has a number of small groups that meet weekly or fortnightly, including a weekly prayer meeting on Saturday mornings and 4 Bible Study groups (2 meet in person and 2 online). The Rector also conducts a number of other "one-to-one" Bible studies during the week with individuals and couples. He also ran an online Advent series on John 1:1-18 for the Diocese.

Fund raising and social events in 2024 included men's breakfasts, a concert by *Nutz and Boltz* in church, family gatherings with games and hot dogs, 2 buffet lunches after services (OMF, Harvest), a church BBQ in July and mulled wine and mince pies after the main Carol service.

St John's was also involved with the Elmsfest Fair, the Suffolk Historic Churches Trust Bike ride, but not the Lukeswood Apple Day this year. Song Circle performed a concert in church in the spring and also took part in the Pentecost Songs of Praise and Carols by Candlelight services.

Mission Support: We continued to support agencies including the Stowmarket Foodbank, the Elmswell local foodbank, OMF, Tearfund, Suffolk Historic Churches Trust and the sponsorship of a schoolchild in Cambodia.

Christians Together in Elmswell includes St John's, the Baptist Church and some members of Norton Salvation Army and Stowmarket Catholic Church. The Good Friday service was on the Green by the railway station, a popular Pentecost Songs of Praise service at St John's and Carol singing with the SA band in the Elmswell Tavern grounds, which attracted over 100 people. Bible Society story booklets were again distributed to the children at the primary school at Christmas. The stall at Elmsfest was a joint effort, where many children enjoyed craft activities.

Summary: During 2024, we continued to welcome new arrivals into our fellowship, but sadly we again said farewell to some of our older members. The parish share continues to be our greatest challenge and we fell several thousand pounds short. We were also delighted to refurbish the church kitchen. However, Elmswell continues to be a growing village and we look to God as we seek to grow in number, deeper in faith, younger, in influence and in fellowship.

FINANCIAL REVIEW

Accounting Basis

On the advice of the independent examiner, the accounts have now been prepared on a cash basis rather than the previous accruals system. This means that only payments cleared by the bank up to the 31st December appear in these figures. Transactions made relating to 2024 but not yet cleared will be included in next year's accounts. Any significant transactions are highlighted in the Notes to the Accounts. This primarily relates to the final payments for the Parish Share and the December claim for gift aid from HMRC.

Planned Giving

The combined level of direct planned giving, Parish Giving Scheme income and Gift Aid reclaim was £30,156 during 2024, compared with a combined level in 2023 of £32,448. The move to the Parish Giving Scheme in September 2023 has therefore not been the success we might have hoped for, and it is of concern that we have recorded a reduction of £2,300 in our regular income, partly caused by church members leaving or passing away. This will definitely impact on our ability to pay our assessed Parish Share requirement. The income from collections, however, increased by £530 during the year, partly offsetting the decrease in planned giving. There will continue to be a small number of people who wish to donate locally, and I still have to claim Gift Aid on the cash donations from collections.

Parish Share

The major expense each year continues to be the Parish Share, which is St John's contribution to the Diocesan Purse. We were able to pay off £66,000 from the 2024 Parish Share by the end of December, with one further payment of £3,000 made in January, after these accounts were closed, which left a shortfall of £6,889. This level of payment was only possible by withdrawing capital from the Martyrs' Memorial Fund. – see Notes to Accounts. Some of the capital withdrawal remains in the General Fund to be used towards the 2025 payment.

Donations – Contactless, Online and CAF

In 2024, we received £1,966 (after charges) in donations via the contactless giving machine and through easy fundraising, an increase of £500 from 2023. We also received several donations through the giving scheme Charities Aid Foundation (CAF).

Fabric Fund

We received a total in excess of £12,500 in investment income in 2024. There was a surplus of income over expenditure in the year of £9,511, 50% higher than the surplus for 2023. We received a grant of £2,000 from MSDC towards the cost of the kitchen refurbishment, grants of £6,750 towards the Quinquennial repairs (£1,750 from Benefact Trust & £5,000 from the Garfield Weston Trust), residual interest of £6,501 from the Kinsey Bequest and a VAT refund of £1,186 for the kitchen work. We have also been pledged a sum of £6,000 by the Suffolk Historic Churches Trust towards the cost of the Quinquennial repairs. The value of our investments now stands at £463,865, an increase of £10,400 from 2023 but still below the high of £469,000 in 2021.

The value of the Martyrs' Memorial Fund now stands at £253,736 compared to a total of £274,463 at the end of 2023, as a result of selling shares to release £26,500 to contribute towards the Parish Share and legal costs. However, because of the fund's performance, the value of our holding has only reduced by £20,727.

Defibrillator

The defibrillator has now been installed and the second year's subscription paid which covers any maintenance or consumable costs.

Food Bank

The food bank has continued to be required and has again benefited from several large donations, grants and fundraising. Funds are ringfenced solely for its use with the balance standing at £12,106 out of our total restricted funds of £12,949.

Fundraising

One event took place, a Nutz and Boltz concert with income from floodlighting and a further donation for an advertising banner contributing towards the total of £1508. Additional income was also raised from the Men's breakfasts, a family BBQ and through a Song Circle concert.

Mike Schofield, St John's Treasurer, February 2025.

SAFEGUARDING AND RISK ASSESSMENT

The PCC has previously carried out a detailed review of the church's activities (as Charity Trustees) and produced a comprehensive, strategic plan setting out the major opportunities available to the Church and the risks to which it is exposed. The PCC monitors progress against the strategic objectives set out in the plan at each meeting and a comprehensive review of the plan is carried out annually. As part of this process the PCC has implemented a risk management strategy which covers:

1. **Safeguarding** - The PCC and our parish is committed to safeguarding children, young people, and adults from harm. We follow the House of Bishops guidance and policies and have our own Safeguarding Officer.
2. **Financial Risks** – this is the most common risk to be managed through budget, internal audit and proper financial procedures.
3. **Reputational Risk** – unwelcome publicity which hinders the mission of the Church.
4. **Statutory and Legal Requirements** - to cover safeguarding, health and safety, employment law, which could lead to compensation claims.
5. **Operational Risk** – threats to the Church's ability to deliver its objectives.

The PCC (as Charity Trustees) have established systems and procedures to mitigate those risks identified in the plan through recording, PCC authorisation and review. The PCC is satisfied the above risks have been reduced to their minimum, by systematic consideration and assessment regarding both the level of risk and the Health and Safety procedures relating to each of the above areas.

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024
INCOME AND EXPENDITURE ACCOUNT FOR THE GENERAL PURPOSES FUND

<u>General Purposes Fund</u>	2024		2023	
<u>INCOME</u>	£	£	£	£
Voluntary income				
Planned giving (Gift Aid)	3,926		19,456	
Other planned giving (no Gift Aid)	3,390		3,188	
Collections	6,526		5,995	
Donations	2,545		2,753	
Income Tax recovered	3,346		9,094	
Parish Giving Scheme	22,884		3,898	
CAF Donations	1,000		2,000	
Contactless Giving	1,966		1,438	
Transfers from Fabric Fund	0		1,069	
Grants	3,750		1,200	
Restricted donations for parish projects	2,910		17,203	
Other Restricted donations	6,501		4,702	
MM Fund Capital Withdrawal	<u>26,500</u>		<u>0</u>	
		85,244		71,996
Activities for generating funds				
Fund raising events	1508		1,009	
		1508		1,009
Income from church activities				
Fees	2,769	2,769	2,716	2,716
Income from investments				
Diocesan Trust Fund	955		924	
Martyrs Memorial & Church of England Trust Fund	<u>7,391</u>		<u>7,378</u>	
		8,346		8,302
Miscellaneous		-		-
TOTAL INCOME		97,867		84,102
		2024		2023

EXPENDITURE

	£	£	£	£
Fund raising costs				
Church activities				
Charitable donations	778		372	
Utilities	0		588	
Diocesan Parish Share	68,318		59,916	
Clergy expenses	1,822		2,132	
Church running expenses	210		0	
Families	47		38	
Cost of services	504		161	
Transfer to Fabric Fund	10,251		4,702	
Bank Charges	126		131	
Mission	<u>168</u>		<u>0</u>	
		82,224		68,040
Administration	2,220	2,220	275	275
Parish projects				
Defibrillator	438		438	
Food Bank	7,508		3557	
		7,946		3,995
TOTAL EXPENDITURE		92,390		72,310
Surplus/deficit for the year		5,477		11,792
Cashflow reconciliation:				
Balance at HSBC Bank account at 1 January 2024:2023		18,399		6,608
Surplus/deficit for the year		5,477		11,792
Balance at HSBC Bank account at 31 December 2024:2023		23,876		18,400

INCOME AND EXPENDITURE ACCOUNT FOR THE FABRIC FUND

Fabric Fund

	2024		2023	
	£	£	£	£
<u>INCOME</u>				
Voluntary income				
Donations	0		1,892	
Friends of St John's	0		4,702	
Grants	8,750		0	
VAT Reclaim	1,186		0	
Bequest	6,501		0	
		16,437		6,594
Income from investments				
Dividend Income from New Investment		12,588		12,396
TOTAL RECEIPTS		29,025		18,990
<u>EXPENDITURE</u>				
Church activities				
Insurance	2,754		2,593	
Repairs to Church Fabric	632		2,386	
Bank Charges	61		60	
Cleaning	1,872		1,872	
Utilities	3,861		3,527	
Internal Maintenance	160		0	
Kitchen Refurb	7,116		0	
Miscellaneous	<u>3,058</u>		<u>1,991</u>	
		19,514		12,429
TOTAL PAYMENTS		19,514		12,429
Surplus/(Deficit) of Receipts over Payments		9,511		6,561
Balance at HSBC Bank account at 1 January 2024		16,485		9,924
Balance at HSBC Bank account at 31 December 2024		25,996		16,485

The Church of England Central Board of Finance investments for the Fund are as follows:

Deposit Fund	Value at 31 December 2024 - £463,865	(2023 – £453,486)
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**INCOME AND EXPENDITURE ACCOUNT FOR THE MARTYRS MEMORIAL
& CHURCH OF ENGLAND TRUST FUND**

Endowment Fund

	2024	2023
	£	£
INCOME		
Dividend Income	7,391	7,378
TOTAL INCOME	7,391	7,378
EXPENDITURE		
General Purposes Fund	7,391	7,378
TOTAL EXPENDITURE	7,391	7,378

The Church of England Central Board of Finance investments for the Fund are as follows:

Investment Fund	10,017.18 shares	Value at 31 December 2024 - £231,624	(2023 - £252,999)
Fixed Interest Securities	14,828.48 shares	Value at 31 December 2024 - £22,112	(2023 - £21,464)

INCOME AND EXPENDITURE ACCOUNT FOR THE DIOCESAN TRUST FUND

Endowment Fund

	2024	2023
	£	£
INCOME		
Dividend income	955	924
TOTAL INCOME	955	924
EXPENDITURE		
General Purposes Fund	955	924
TOTAL EXPENDITURE	955	924

The Church of England Central Board of Finance investments for the Fund are as follows:

Investment Fund	1,348.94 shares	Value at 31 December 2024 - £31,191	(2023 - £30,493)
Fixed Interest Securities	2,912.94 shares	Value at 31 December 2024 - £4,344	(2023 - £4,216)

INCOME AND EXPENDITURE ACCOUNT FOR ELMSWELL CHURCH LAND CHARITY

Registered Charity no. 255055

	2024	2023
	£	£
INCOME		
Elmswell Poor's Land Charity	203	401
Investment income:		
Charity Commissioners	175	173
TOTAL INCOME	378	574
EXPENDITURE		
Repair to North Aisle Roof Ecclesiastical Policy Excess	0	0
Elmswell Church Land Charity	0	
Bank Charges	60	60
TOTAL EXPENDITURE	60	60
Surplus/(Deficit) for the year	318	514
Balance at HSBC Bank account at 1 January 2023	2,138	1,623
Balance at HSBC Bank account at 31 December 2024	2,456	2,138

The COIF Charities investments for the Charity are as follows:

Investment Fund	317 Income Units	Value at 31 December 2024 - £6,433	(2023 - £6,278)
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STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

DESIGNATION OF FUNDS	Unrestricted Funds		Restricted Funds	TOTAL £
	Designated	Undesignated		
Elmswell Church Land Charity (Registered Charity no. 255055)			2,456	2,456
Fabric Fund			25,996	25,996
General Purposes Fund		10,927	12,949	23,876
The CBF Church of England Deposit Account			52	52
TOTAL	0	10,927	41,453	52,380

MONETARY ASSETS	Cash	The CBF Church of England Deposit Account	HSBC Bank	TOTAL £
Elmswell Church Land Charity (Registered Charity no. 255055)			2,456	2,456
Fabric Fund			25,996	25,996
General Purposes Fund			23,876	23,876
The CBF Church of England Deposit Account		52		52
TOTAL	0	52	52,328	52,380

The *NOTES TO THE FINANCIAL STATEMENTS* on Page 12 form part of these financial statements.

Approved by St John's Parochial Church Council on 24/3/2025

and signed on its behalf by:

P Goodridge

M Schofield

.....Chairman..... Treasurer

(The Revd. Peter Goodridge)

(Michael Schofield)

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES OF THE PAROCHIAL CHURCH COUNCIL (PCC)

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 using the cash basis and comply with the Charities Act 2011 (SORP 2010).

Funds

The General Purposes Fund represents funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC, primarily for ongoing costs of the defibrillator and for the running costs of Elmswell Food Bank. The restricted funds comprised Food Bank: £12,106; defibrillator: £538; sponsorship of Phearak Moeung in Cambodia: £6.50; Mission: £163; Flowers: £100 and Microphone: £35.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

The accounts do not include the gift aid claim for quarter 3 as the funds were received only after the end of the accounting year and will form part of next year's accounts. Similarly, payments made in January relating to the outstanding sum for the Parish Share in 2024 will only appear in next year's accounts.

Statement of Assets and Liabilities

The following assets are recognised but not valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures and fittings where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1,000.

2. ENDOWMENT FUNDS

The following are capital funds and the PCC may only use the income generated from these investments:

▪ Martyrs Memorial & Church of England Trust Fund

This fund represents the proceeds of the sale of the old Church Hall in School Road in 1988, after deduction of expenses incurred following the re-ordering at the West end of the church in 1993 when the Church Room, Balcony, Kitchen and Toilet were built. The balance was retained as capital with the PCC able to use the investment income for the maintenance of the fabric. At one time part of this income was reinvested but the current financial situation no longer allows this.

A special exception was made in 2000 when the PCC was granted permission to temporarily withdraw £10,000 capital from the Fund due to the urgent need to carry out repairs to the chancel roof. Thanks to fund raising and the provision of grants the capital was repaid in 2001. A further exception was made in 2017 when the PCC was granted permission to withdraw £25,000 capital from the Fund due to the urgent need to carry out further repairs to the chancel roof.

An exception was again made in 2020 when the PCC voted to withdraw a further £25,000 capital from the Fund due to the Coronavirus Pandemic. In 2023 the PCC again voted to withdraw a sum of £25,000 to enable the full payment of the Parish Share in 2023 but this was delayed until permission was granted to change the designation of the fund from being for the use of fabric maintenance to one which can be used generally for the benefit of St John's. This was granted in 2024 and a sum of £26,500 was withdrawn to contribute towards payment of the Parish Share and to cover the solicitor's fees incurred in seeking the change of designation. Part of this sum remains in the General Fund to be put towards the Parish Share requirement for 2025.

▪ Diocesan Trust Fund

This fund comprises money given to St John's with specific instructions that it be retained as capital with the PCC able to use the investment income for general ecclesiastical purposes or for the maintenance of the fabric of the church. There was no further investment in The Church of England Central Board of Finance Investment Fund during 2024.

▪ Fabric Fund Trust Fund

In 2020 St John's was left a legacy of £389,902 and, whilst The PCC are not entitled to the Capital for 85 years, the income the investment generates is restricted for the upkeep of the Church Fabric. The interest is paid directly into the Fabric Fund.

CONNECTED CHARITIES

- **Elmswell Church Land Charity (*Registered Charity No. 255055*)**

A charity set up in 1898 for the maintenance of the fabric of the Parish Church of Elmswell, inclusive of the tower, but exclusive of the chancel.

3. PAYMENTS TO TRUSTEES

Any payments made to Trustees (PCC Members) solely relate to reimbursement of expenses incurred in respect of the administration of St John's Church PCC.

4. The FABRIC FUND includes a balance of £107 in respect of the Handbells Account.

Independent Examiner's report to:

The Parochial Church Council ("PCC") of St John the Divine Church, Elmswell.

I report on my examination of the accounts for the year ended 31 December 2024.

Responsibilities and basis of report

The members of the PCC 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 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 as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed: *Michael R Smith*

Name: Michael R Smith

Address: Bay Tree House, The Street, Badwell Ash. IP31 3DG

Date: 13/4/2025