



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 2025



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 |
| Families & Children Outreach: | Caroline Long |
| Secretary: | Amanda Fairgrieve |
| 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 Gavin Payne | 31 May 2026 |
| Mrs Linda Barber | 31 May 2026 |

Deanery Synod Representatives:

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

Elected Members:

| | |
|---|-----------|
| Vacant | 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 |
| Dr Michael Brown | APCM 2028 |
| Mr Eddie Barber | APCM 2028 |
| Mrs Caroline Long (Families & Children Outreach Worker) | APCM 2028 |

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 66 parishioners on the Church Electoral Roll compared with 90 in 2025, of whom 10 are not resident in the parish.

REVIEW OF THE YEAR

Parochial Church Council (PCC)

The PCC met 5 times (once using Zoom) during the year, with approximately 77% 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 46 adults and 8 under 16's. There were also approximately 6 individuals joining online or watching later. During 2025, there were also 3 baptisms. 6 funerals were also held in church and the Rector conducted a further 4 at crematoriums.

During the year there was a range of special services held. There was 1 Mission Sunday in May to support and hear about (i) Cambodia and (ii) the work of Friends 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.

Outreach: A new Families & Outreach Worker, Caroline Long, was appointed and she started in December. The cost is covered by a Growing in God Mission Fund grant (£29,848.80) from the diocese and a Benefact Trust grant (£4,000). The role involves developing and organising our outreach to children and families through organising special events that help families engage with church life, re-establishing Messy Church and building strong relationships with the local school, nurseries, and uniformed organisations.

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. We also ran Discover Advent (a creative interactive telling of the Christmas story) for Year 5 and 6 in St John's in early December.

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.

Fund raising and social events in 2025 included 3 men's breakfasts, 3 ladies brunches/teas, a fundraising concert to support Mercy Ships, family gatherings with games and hot dogs, 2 buffet lunches after services (Mission Sunday and 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 Suffolk Historic Churches Trust Bike ride, but neither Elmsfest nor Lukeswood Apple Day this year.

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 the Baptist Church and Carol singing with the SA band in the Elmswell Tavern, which attracted over 100 people. Bible Society story booklets were again distributed to the children at the primary school at Easter.

Summary: During 2025, 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 were around £16,000 short. 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 2025 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 any 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 £33,384 during 2025, compared with a combined level in 2024 of £33,548. The move to the Parish Giving Scheme in September 2023 has therefore still not been the success we might have hoped for. This will definitely impact on our ability to pay our assessed Parish Share requirement. The income from collections also decreased by £500 during the year, partly offsetting the increase in contactless giving. Overall giving in 2025 was therefore broadly the same as that in 2024. 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 £60,000 from the 2025 Parish Share by the end of December, out of a total requirement of £76,300. The shortfall was therefore £16,300. One payment of £3,000 was also made in January towards the 2024 Parish Share after the 2024 accounts were closed, which left a shortfall for that year of £6,889. Worryingly, this level of payment for 2025 was only possible by using a small amount carried over from the capital withdrawn from the Martyrs' Memorial Fund in 2024. While our Parish Share requirement for 2026 remains the same as for 2025 and if our unrestricted income remains the same, we will struggle to make even the level of repayment seen in 2025, given that our income included £12,500 of restricted grants or donations which we could not use for the Parish Share.

Donations – Contactless, Online and CAF

In 2025, we received £3,328 (after charges) in donations via the contactless giving machine and through easy fundraising, an increase of £1,300 from 2024. We also received a donation through the giving scheme Charities Aid Foundation (CAF).

Fabric Fund

We received a total of £12,899 in investment income in 2025, a small increase on 2024. There was a surplus of income over expenditure in the year of £6,806. We received a grant of £6,000 by the Suffolk Historic Churches Trust towards the cost of the Quinquennial repairs, which was our major item of expenditure, costing £36,438. However, we were able to reclaim VAT

of £6,660 on this expenditure. We also received a small bequest of £4,306 from the estate of a former resident.

The value of our investments now stands at **£445,321**, an increase of £18,500 from 2024

The value of the Martyrs' Memorial Fund now stands at £245,018 compared to a total of £253,736 at the end of 2024.

Defibrillator

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

Food Bank

The total restricted funds for the food bank were transferred to the Elmswell Food Bank, a new charity, in December. There is no longer any connection between the food bank and the church.

Fundraising

Income from floodlighting raised £695 while donations from cake sales raised £250. Additional income was also raised from the men's breakfasts, and a family BBQ.

Mike Schofield, St John's Treasurer, February 2026.

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 2025
INCOME AND EXPENDITURE ACCOUNT FOR THE GENERAL PURPOSES FUND

| <u>General Purposes Fund</u> | 2024 | | 2025 | |
|---|---------------|---------------|--------------|---------------|
| <u>INCOME</u> | £ | £ | £ | £ |
| Voluntary income | | | | |
| Planned giving (Gift Aid) | 3,926 | | 3,361 | |
| Other planned giving (no Gift Aid) | 3,390 | | 4,040 | |
| Collections | 6,526 | | 6,008 | |
| Donations | 2,545 | | 1,350 | |
| Income Tax recovered | 3,346 | | 3,184 | |
| Parish Giving Scheme | 22,884 | | 22,799 | |
| CAF Donations | 1,000 | | 1,000 | |
| Contactless Giving | 1,966 | | 3,328 | |
| Grants for Childrens Worker | 0 | | 6,985 | |
| Grants - Other | 3,750 | | 2,000 | |
| Restricted donations for parish projects | 2,910 | | 3,510 | |
| Other Restricted donations | 6,501 | | 0 | |
| MM Fund Capital Withdrawal | <u>26,500</u> | | <u>0</u> | |
| | | 85,244 | | 57,565 |
| Activities for generating funds | | | | |
| Fund raising events | 1508 | | 1,087 | |
| | | 1508 | | 1,087 |
| Income from church activities | | | | |
| Fees | 2,769 | 2,769 | 1,921 | 1,921 |
| Income from investments | | | | |
| Diocesan Trust Fund | 955 | | 1,018 | |
| Martyrs Memorial & Church of England Trust Fund | <u>7,391</u> | | <u>7,207</u> | |
| | | 8,346 | | 8,225 |
| Miscellaneous | | | | |
| | | - | | - |
| TOTAL INCOME | | 97,867 | | 68,798 |
| | | 2024 | | 2025 |

INCOME AND EXPENDITURE ACCOUNT FOR THE FABRIC FUND

Fabric Fund

| <u>INCOME</u> | 2024 | | 2025 | |
|--|--------------|---------------|---------------|---------------|
| | £ | £ | £ | £ |
| Voluntary income | | | | |
| Donations | 0 | | 4,306 | |
| Refunds | 0 | | 936 | |
| Grants | 8,750 | | 6,000 | |
| VAT Reclaim | 1,186 | | 6,660 | |
| Bequest | 6,501 | | 0 | |
| | | | | 17,902 |
| | | 16,437 | | |
| Income from investments | | | | |
| Dividend Income from Investment | | 12,588 | | 12,889 |
| | | | | |
| TOTAL RECEIPTS | | 29,025 | | 30,791 |
| EXPENDITURE | | | | |
| Church activities | | | | |
| Insurance | 2,754 | | 3,002 | |
| Repairs to Church Fabric | 632 | | 3,623 | |
| Bank Charges | 61 | | 42 | |
| Cleaning | 1,872 | | 2,187 | |
| Utilities | 3,861 | | 3,171 | |
| Internal Maintenance | 160 | | 0 | |
| Kitchen Refurb | 7,116 | | 0 | |
| Miscellaneous | <u>3,058</u> | | 1,518 | |
| Quinquennial Work | | | <u>36,438</u> | |
| | | | | 49,981 |
| | | 19,514 | | |
| TOTAL PAYMENTS | | 19,514 | | 49,981 |
| Surplus/(Deficit) of Receipts over Payments | | 9,511 | | 19,190 |
| Balance at HSBC Bank account at 1 January 2025 | | 16,485 | | 25,996 |
| Balance at HSBC Bank account at 31 December 2025 | | 25,996 | | 6,806 |

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

| | | |
|--------------|---|---------------------------|
| Deposit Fund | Value at 31 December 2024 - £463,865 | (2025 – £445,321) |
|--------------|---|---------------------------|

**INCOME AND EXPENDITURE ACCOUNT FOR THE MARTYRS MEMORIAL
& CHURCH OF ENGLAND TRUST FUND**

Endowment Fund

| | 2024 | 2025 |
|--------------------------|--------------|--------------|
| | £ | £ |
| INCOME | | |
| Dividend Income | 7,391 | 7,207 |
| TOTAL INCOME | 7,391 | 7,207 |
| EXPENDITURE | | |
| General Purposes Fund | 7,391 | 7,207 |
| TOTAL EXPENDITURE | 7,391 | 7,207 |

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) | 2025 - £222,364 |
| Fixed Interest Securities | 14,828.48 shares | Value at 31 December 2024 - (£22,112) | 2025 - £22,653 |

INCOME AND EXPENDITURE ACCOUNT FOR THE DIOCESAN TRUST FUND

Endowment Fund

| | 2024 | 2025 |
|--------------------------|------------|--------------|
| | £ | £ |
| INCOME | | |
| Dividend income | 955 | 1,018 |
| TOTAL INCOME | 955 | 1,018 |
| EXPENDITURE | | |
| General Purposes Fund | 955 | 1,018 |
| TOTAL EXPENDITURE | 955 | 1,018 |

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) | 2025 - £29,944 |
| Fixed Interest Securities | 2,912.94 shares | Value at 31 December 2024 – (£4,344) | 2025 - £4,450 |

INCOME AND EXPENDITURE ACCOUNT FOR ELMSWELL CHURCH LAND CHARITY

Registered Charity no. 255055

| | 2024 | 2025 |
|---|--------------|--------------|
| | £ | £ |
| INCOME | | |
| Elmswell Poor's Land Charity | 203 | 207 |
| Investment income: | | |
| Charity Commissioners | 175 | 180 |
| TOTAL INCOME | 378 | 387 |
| EXPENDITURE | | |
| Repair to North Aisle Roof Ecclesiastical Policy Excess | 0 | 0 |
| Elmswell Church Land Charity | 0 | |
| Bank Charges | 60 | 40 |
| TOTAL EXPENDITURE | 60 | 40 |
| Surplus/(Deficit) for the year | 318 | 347 |
| Balance at HSBC Bank account at 1 January 2025 | 2,138 | 2,456 |
| Balance at HSBC Bank account at 31 December 2025 | 2,456 | 2,803 |

The COIF Charities investments for the Charity are as follows:

| | | | |
|-----------------|------------------|---|----------------------|
| Investment Fund | 317 Income Units | Value at 31 December 2024 - £6,433 | 2025 - £6,125 |
|-----------------|------------------|---|----------------------|

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

| DESIGNATION OF FUNDS | Unrestricted Funds | | Restricted Funds | TOTAL £ |
|--|--------------------|--------------|------------------|---------------|
| | Designated | Undesignated | | |
| Elmswell Church Land Charity <i>(Registered Charity no. 255055)</i> | | | 2,803 | 2,803 |
| Fabric Fund | | | 6,806 | 6,806 |
| General Purposes Fund | | 404 | 7,077 | 7,481 |
| The CBF Church of England Deposit Account | | | 52 | 52 |
| TOTAL | 0 | 404 | 16,738 | 17,142 |

| MONETARY ASSETS | Cash | The CBF Church of England Deposit Account | HSBC Bank | TOTAL £ |
|--|----------|---|---------------|---------------|
| Elmswell Church Land Charity <i>(Registered Charity no. 255055)</i> | | | 2,803 | 2,803 |
| Fabric Fund | | | 6,806 | 6,806 |
| General Purposes Fund | | | 7,481 | 7,481 |
| The CBF Church of England Deposit Account | | 52 | | 52 |
| TOTAL | 0 | 52 | 17,090 | 17,142 |

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

Approved by St John's Parochial Church Council on 2/3/2026
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 Childrens Outreach worker. The restricted funds comprised Childrens Outreach worker: £6,529; defibrillator: £100; sponsorship of Phearak Moeung in Cambodia: £124.50; Others: £333. The Food Bank restricted funds were transferred to the Elmswell Food Bank in December which became established as a separate charity with no further connection to St John's.

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.

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 remained in the General Fund and was 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 2025.

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: 5 March 2026