



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 2019



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:	Mrs Jean Folkard 10 Warren Close Elmswell Bury St Edmunds Suffolk IP30 9DS
Treasurer:	Mr Christopher Hall 21 Gardeners Walk Elmswell Bury St Edmunds Suffolk IP30 9ET
Bank:	HSBC Bank plc 54 Abbeygate Street Bury St Edmunds Suffolk IP33 1LJ
Independent Examiner:	Mr Timothy Taylor Birches Meadow The Wytchwoods Pettaugh Stowmarket Suffolk IP14 6TB

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

Elmswell Church Land Charity (255055) and The Friends of St John's Church - Elmswell (1083116) are associated registered charities who provide financial support to the PCC. Further details of these charities 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
Curate - The Revd Ernest Okeke (Vice-Chairman)

Term of office ends

Churchwardens:

Mr Michael Brown	May 2020
Mrs Rosie Ellis	May 2020

Deanery Synod Representatives:

Mrs Linda Barber (Assistant Warden)	31 May 2020
Mrs Carol Blissett	31 May 2020
Mrs Margaret Hitchins	31 May 2020

Elected Members:

Mr Derek Folkard	APCM 2020
Mrs Jean Folkard (Secretary & Electoral Roll Officer)	APCM 2020
Mr Peter Goodchild	APCM 2021
Mrs Janet Baker	APCM 2021
Mr Chris Hall (Treasurer)	APCM 2022
Mr Eddie Barber	APCM 2022
Vacant	APCM 2022

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 96 parishioners on the Church Electoral Roll (2018 – 113) of whom 10 are not resident in the parish.

REVIEW OF THE YEAR

Parochial Church Council (PCC)

The PCC met 6 times during the year, with 90% attendance.

Meetings of the International & UK Mission Committee and Social, Outreach & Fundraising Team (SOFT) were held and minutes of their meetings 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 all ages and our worship reflects this. In 2019, we continued the pattern of services introduced at the beginning of 2017. On the third Sunday in the month Breakfast Church is an informal and contemporary service with breakfast available from 9am. This is followed at 11am by Common Worship Communion with traditional organ. On other Sundays, there continues to be a variety of worship styles. Average Sunday attendance was 57 adults and 12 children. During October, the month used for Diocesan statistics, the average attendance was 48 adults and 7 under 16's. *(2017 – 52 adults and 8 under 16's).*

2019 continued with the Messy Church fresh expression of Church. This started off as a weekly meeting in August 2018 (replacing the August holiday club) and initially continued monthly. It met weekly during August and now continues in half-terms breaks and the Easter break. It continues to attract between 18 and 35 children and up to 25 adults (including those helping).

A number of special services were held in 2019, including Ash Wednesday, Maundy Thursday, Good Friday, Ascension Day, Time to Remember, Remembrance Day, and Christmas services. It was good to see 223 in church for the School Carol Service as well as 129 for Little Elms (nursery) Carols. Some services were designated as special services of healing.

Mission and support agencies continue to be supported – OMF, Tearfund, the Stowmarket Foodbank, CPAS, Gatehouse and Mercy Ships amongst others.

Weekly prayer meetings and midweek Bible Study groups (3 house groups and Mums the Word!) met. The Open the Book team and the clergy took assemblies at the School. Year 5 and 6 came to the church for Discover Advent. The Ladies' Monthly Lunch Group, Men's Breakfast and Monday Coffee Break all continued, as did our Sunday children's groups. Fund raising events were successful, including 2 quiz nights, "Nutz & Botz" concert, "Variety and Spice" concert and the traditional Christmas Fair. The Summer Fair is currently not being held, with the fund-raising focus diverting to the popular quiz nights and concerts.

The Friends of St John's has raised over £50,000 for the Fabric of the church since 1995. Activities in 2019 included the usual Coffee Morning, the Friends' annual service, Afternoon Tea at the Wesley preceded by a Beetle Drive and a lunch in church after the harvest service. A small group was formed to organise Lent Lunches, with profits going to Mission Aviation Fellowship. We are trying to recruit new members.

Christians Together in Elmswell includes St John's, the Baptist Church and some members of Norton Salvation Army. At Christmas CTIE sang carols on the Green for the second year, followed by refreshments in the Baptist Church. This attracted in the region of 50 people. Other joint services take place during the year, at Easter and Pentecost, at which the talks are given by representatives of the three churches.

Summary: 2019 was a mixed year. We can see definite opportunities in initiatives such as Messy Church and continue to make links through baptisms, weddings and funerals. However, encouraging regular attendance takes time. Additionally, existing child members of St John's are growing up and moving to university or finding other activities more appealing than church. The ever-increasing parish share is a challenge, but was paid in full thanks to excess money left over from the Chancel project. However, Elmswell continues to be a growing village and we look to God as we continue to serve him faithfully, praying we will bring him glory in all we do.

FINANCIAL REVIEW

Parish Share

The major expense each year is the Parish Share, which is St John's contribution to the Diocesan Purse. We paid off the 2019 Parish Share in full (£67,865) by the end of December 2019. This was a considerable achievement as the value was higher than ever before (2016 = £58,224, 2017 = £64,577, 2018 = £66,972) and continues to increase each year.

Donations – Gift Day, Contactless, Online and CAF

In previous years (2016 and 2017) we held "gift days" in the following January and received a number of generous donations which allowed us to pay off the Parish Share for those years, however in 2019 (and 2018) no gift day was required.

Since Mid-November 2019 we have had a contactless giving machine in our church. This allows people to simply tap a credit/debit card and make a donation (£5 default). In 2019, we received £36 (after charges) in donations via this method.

We also have the ability to receive donations via an online giving webpage (Virgin Money). This has allowed people from further afield to easily make donations to St John's and some people have opted to give regularly through this website.

We also continue to receive a number of donations through the giving scheme Charities Aid Foundation (CAF).

Virgin Money and CAF can reclaim the Gift Aid directly from HMRC on St John's behalf.

Fabric Fund

In 2019 we received some exciting news regarding our Fabric Fund. A generous legacy will generate several thousand pounds per year to the St John's Fabric Fund for the next 100 years. Currently, the balance of the Fabric Fund is £1,339.

The Friends of St John's continue to fundraise for the Fabric Fund and, looking forward, we predict the Fabric Fund account will be healthy.

Grants

A £5,495 grant was received in February 2019 via the Listed Places of Worship (LPW) Grant Scheme. This gives grants that cover the VAT incurred in making repairs to listed buildings in use as places of worship. The scheme covers repairs to the fabric of the building, along with associated professional fees, plus repairs to turret clocks, pews, bells and pipe organs. The grant was to cover the VAT element of the Chancel and South Aisle repairs.

Fundraising

2019 was another amazing year for fundraising at St. Johns. There were numerous fantastic events put on, including two quizzes, raising approximately £1,100 in total. There was also the "Nutz and Boltz" and "Variety and Spice" evenings raising over £900 between them, whilst the Christmas Fair continues to be a successful fundraiser, this year raising approximately £3,100 for the church funds.

Charitable Giving and Mission Work

Typically, we raise money for charities via specific in-service collections or post-service fundraisers. Charities we have supported in 2019 include Tearfund (£240 total donations) and Royal British Legion for their poppy appeal (donation of just under £400). We have also supported Samaritan's Purse (for their Hurricane Dorian appeal), CPAS (through the moneybox giving) and Mercy Ships.

Message from Chris

Thank you! Thank you to everyone who has made donations to St John's (and our associated charities) in 2019. The Parish Share is always a huge expense for us to cover, but with your generosity and God's provision, we can cover it and continue our mission in Elmswell and beyond. Your support, as always, is much appreciated. Thanks!

Chris Hall, St John's Treasurer, February 2020.

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. **Financial Risks** – this is the most common risk to be managed through budget, internal audit and proper financial procedures.
2. **Reputational Risk** – unwelcome publicity which hinders the mission of the Church.
3. **Statutory and Legal Requirements** - to cover health and safety, employment law, child protection and associated difficulties which could lead to compensation claims.
4. **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 2019

INCOME AND EXPENDITURE ACCOUNT FOR THE GENERAL PURPOSES FUND

<u>General Purposes Fund</u>	2019		2018	
<u>INCOME</u>	£	£	£	£
Voluntary income				
Planned giving (Gift Aid)	24,877		22,431	
Other planned giving (no Gift Aid)	3,766		3,920	
Collections	6,900		6,970	
Donations	3,975		4,639	
Income Tax recovered	9,297		8,598	
Virgin Money	25		1,621	
CAF Donations	3,600		2,800	
Contactless Giving	36		-	
Legacies	-		10,000	
Grants	5,495		13,500	
Restricted donations for parish projects	3,144		2,462	
Other Restricted donations	<u>2,436</u>		<u>1,608</u>	
		63,551		78,549
Activities for generating funds				
Church Room lettings	55		-	
Fund raising events	<u>4,961</u>		<u>5,870</u>	
		5,016		5,870
Income from church activities				
Fees		3,925		3,344
Income from investments				
Diocesan Trust Fund	944		925	
Martyrs Memorial & Church of England Trust Fund	<u>7,899</u>		<u>7,729</u>	
		8,843		8,654
Miscellaneous		-		60
TOTAL INCOME		81,335		96,477
<u>EXPENDITURE</u>				
Fund raising costs		746		563
Church activities				
Charitable donations	1,155		1,798	
Deanery expenses	10		10	
Diocesan Parish Share	67,865		66,971	
Clergy expenses	1,924		2,252	
Church running expenses	2,261		2,533	
Church maintenance	566		1,022	
Cost of services	1,023		1,273	
Upkeep of churchyard	0		0	
Mission	<u>286</u>		<u>234</u>	
		75,090		76,093
Administration		971		648
Parish projects				
Roofing Projects	<u>6,277</u>		<u>31,950</u>	
		6,277		31,950
TOTAL EXPENDITURE		83,084		109,254
Surplus/deficit for the year		(1,749)		(12,777)
Balance at HSBC Bank account at 1 January 2019		8,927		21,704
Balance at HSBC Bank account at 31 December 2019		7,178		8,927

INCOME AND EXPENDITURE ACCOUNT FOR THE FABRIC FUND

Fabric Fund

	2019		2018	
	£	£	£	£
<u>INCOME</u>				
Voluntary income				
Donations	252		0	
Friends of St John's	<u>0</u>		<u>2,000</u>	
		252		2,000
Income from investments				
CAF Bank interest		0		1
TOTAL RECEIPTS		252		2,001
<u>EXPENDITURE</u>				
Church activities				
Insurance	2,248		2,603	
Repairs to Church Fabric	<u>253</u>		<u>660</u>	
		2,501		3,263
TOTAL PAYMENTS		2,501		3,263
Surplus/(Deficit) of Receipts over Payments		-2,249		-1,262
Balance at HSBC Bank & CAF Bank accounts at 1 January 2019		3,588		4,850
Balance at HSBC Bank account at 31 December 2019		1,339		3,588

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

Endowment Fund

	2019	2018
INCOME	£	£
Dividend Income	7,899	7,728
TOTAL INCOME	7,899	7,728
EXPENDITURE		
General Purposes Fund	7,899	7,728
TOTAL EXPENDITURE	7,899	7,728

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

Investment Fund	12,419.06 shares	Value at 31 December 2019 - £238,062	(2018 - £200,549)
Fixed Interest Securities	14,828.48 shares	Value at 31 December 2019 - £24,295	(2018 - £23,763)

INCOME AND EXPENDITURE ACCOUNT FOR THE DIOCESAN TRUST FUND

Endowment Fund

	2019	2018
INCOME	£	£
Dividend income	944	925
TOTAL INCOME	944	925
EXPENDITURE		
General Purposes Fund	944	925
TOTAL EXPENDITURE	944	925

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 2019 - £25,800	(2018 - £21,731)
Fixed Interest Securities	2,912.94 shares	Value at 31 December 2019 - £4,762	(2018 - £4,659)

INCOME AND EXPENDITURE ACCOUNT FOR ELMSWELL CHURCH LAND CHARITY

Registered Charity no. 255055

	2019	2018
INCOME	£	£
Elmswell Poor's Land Charity	369	0
Investment income:		
Charity Commissioners	161	158
TOTAL INCOME	530	158
EXPENDITURE		
Repair to North Aisle Roof Ecclesiastical Policy Excess	0	100
Elmswell Poor's Land Charity	0	0
TOTAL EXPENDITURE	0	100
Surplus/(Deficit) for the year	530	58
Balance at HSBC Bank account at 1 January 2019	395	337
Balance at HSBC Bank account at 31 December 2019	925	395

The COIF Charities investments for the Charity are as follows:

Investment Fund	317 Income Units	Value at 31 December 2019 - £5,366	(2018 - £4,552)
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STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2019

DESIGNATION OF FUNDS	Unrestricted Funds		Restricted Funds	TOTAL £
	Designated	Undesignated		
Elmswell Church Land Charity (Registered Charity no. 255055)			925	925
Fabric Fund			1,339	1,339
General Purposes Fund	0	5,841	1,337	7,178
TOTAL	0	5,841	3,601	9,442

MONETARY ASSETS		Cash	HSBC Bank	TOTAL £
Elmswell Church Land Charity (Registered Charity no. 255055)		0	925	925
Fabric Fund		0	1,339	1,339
General Purposes Fund		0	7,178	7,178
TOTAL		0	9,442	9,442

The *NOTES TO THE FINANCIAL STATEMENTS* on Page 11 form part of these financial statements.

**Approved by St John's Parochial Church Council on 16 March 2020
and signed on its behalf by:**

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

(The Revd. Peter Goodridge)

(Christopher Hall)

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 accruals basis and comply with the Charities Act 2011 (SORP 2010).

Funds

The General Purpose 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.

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.

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 by 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 to be retained as capital with the PCC able to use the investment income for general purposes or 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 repairs to the chancel roof.

▪ 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 2019.

3. CONNECTED CHARITIES

▪ The Friends of St John's Church - Elmswell (*Registered Charity No. 1083116*)

The organisation raises funds for the upkeep of the church building. The PCC Fabric Fund for 2018 shows an income of £2,000 from The Friends of St John's Church – Elmswell. There was no income in 2019.

The accounts are not included in the PCC's financial report as they are a registered charity in their own right and make their own return to the Charities Commission.

▪ 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.

4. 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.

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

Independent Examiner's Statement

I have examined the accounts of St John the Divine Church, Elmswell for the year ended 31st December 2019.

In connection with my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with the law; and
 - to prepare accounts which accord with the accounting records and comply with the various legal requirements that apply have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Timothy Taylor

Fellow of the Institute of Chartered Accountants (FCA)

Statutory Auditor (ICAEW)

Honorary Independent Examiner

Date: 6 OCTOBER 2020