



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 2014



GENERAL INFORMATION

Website: www.stjohnselmswell.org.uk

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

Correspondent

Mrs. J.G. Folkard
10 Warren Close
Elmswell
Bury St Edmunds
Suffolk
IP30 9DS

Bankers

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

HSBC Bank plc
54 Abbeygate Street
Bury St Edmunds
Suffolk
IP33 1LJ

Independent Examiner

Mr. P.N. Kent FMAAT
52 Pightle Close
Elmswell
Bury St Edmunds
Suffolk
IP30 9EL

The Parochial Church Council (PCC) is a charity excepted 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 – page 10.

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR YEAR ENDING 31 DECEMBER 2014

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

MISSION STATEMENT

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

MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL (PCC)

Clergy:

Rector - The Revd. Peter Goodridge

Churchwardens:

Mr. John Richards (**Vice-Chairman**)

Term of office ends
8 May 2015

Mr. Graham Newman (**Treasurer**)

8 May 2015

Deanery Synod Representatives:

Mrs. Linda Barber

31 May 2017

Mr. Tony Chaplin

31 May 2017

Mr. Peter Lester

31 May 2017

Elected Members:

Mrs. Janet Baker

APCM 2017

Mr. Rinze de Vries

APCM 2015

Mr. Russell Fife (**Health & Safety Officer**)

APCM 2015

Mr. Derek Folkard

APCM 2017

Mrs. Jean Folkard (**Secretary & Electoral Roll Officer**)

APCM 2017

Mrs. Margaret Hitchins

APCM 2016

Mr. Derek Jones

APCM 2015

Mrs. Caroline Long (**Parish Safeguarding Co-ordinator**)

APCM 2016

Mr. Timothy Taylor

APCM 2016

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 113 parishioners on the Church Electoral Roll (2013 – 113) of whom eleven are not resident in the parish.

The average weekly attendance for the year, excluding festivals and special services, was 70 (2013 – 64) adults and 16 (2013 – 12) young persons (under 16).

REVIEW OF THE YEAR

Parochial Church Council (PCC)

The PCC met 6 times during the year, with 86% attendance.

The Standing Committee met 4 times, with 100% attendance.

Meetings of the **The International & UK Mission Committee** 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

Church Festivals were as usual well attended; the average number of adults attending Sunday services is 70 and under 16 attendance 16. During October, the month used for Diocesan statistics, the average attendance was 75 adults (which includes the Wholeness & Healing service) and 15 under 16's. (2013 – 64 adults and 15 under 16's). We have welcomed some new families to St John's recently.

Special services have included Christingle, Mothering Sunday, Remembrance Sunday, Ash Wednesday, CMS Sunday, CPAS Sunday, some special events (eg Poppy Festival and 'Lights Out' service) commemorating the 1914-18 War. Time to Remember and two Healing and Wholeness services were also held. Following the Harvest Festival we were able to distribute gifts of food and flowers to several people in the village as well as to a local charity. A Light Party was held as an alternative to Hallowe'en celebrations and on Christmas Eve a very well attended service for the children and their parents took place. The Friends' Annual Service was held in the Church as were Little Elms Nativity Play and the Village Carol Service (a Christians Together in Elmswell initiative). The Community Primary School also held their Harvest Festival in the Church.

Links with the school continue with participation in assemblies; the Open the Book Group regularly takes Bible stories into the School and two classes attended the Poppy Festival. Coffee Break, a new venture, is held each Monday. The Ladies' Monthly Lunch Group, Mums the Word! the Men's Breakfast, Bubbles, Explorers, Pathfinders and CYFA all continue. Two new Bible Study groups has increased the total number to five. The Music Group, Band and Handbell Ringers also play their part in worship; the Junior Choir (SlamJam) went carol singing around the village and have taken part in services and a recent concert. Fund raising events included the Summer Fair and the Christmas Fair. A lending library of Christian books is also increasing in size.

The Friends of St John's continues to raise funds for the fabric and held events including a Sausage Supper, a Harvest Hocky, Coffee Morning after the AGM and a Poems and Puddings evening, as well as the Annual Service with a guest speaker.

Christians Together in Elmswell once again held a very successful Holiday Club for 5-11's in August. The churches also joined together in Lent Meetings, the Women's World Day of Prayer Service and as usual organised the Village Carol Service at which various church and village organisations take part. Although the Methodist Church suspended worship in 2012 we have been able to hold the occasional service in the church, but the property and the attached halls is to be sold in the near future; the village is hoping to raise funds to purchase it as a community facility.

Summary

2014 was another challenging year for St John's Church; however we have been able to make some improvements to the front of the nave with some staging and are now using a side chapel as a place for quiet prayer with a fortnightly prayer meeting and prayer after communion with trusted members of the congregation assisting. One of our members is training for the Ministry and two retired clergy resident in the village as well as members of the congregation take part in leading services. Recently we have started to support a Foodbank organised by New Life Church in nearby Stowmarket.

FINANCIAL REVIEW

Parish Share

The major expense each year is the Parish Share which is St John's contribution to the Diocesan purse. In 2014 the Diocese of St Edmundsbury & Ipswich introduced the Centenary Share System with the hope that this provided an overall fairer assessment for every benefice rather than the deaneries allocating the figures. St John's paid our Parish Share of £52,633 in full for 2014 but this figure did take into account transitional relief of £3,000.

Voluntary giving

The major source of income is through regular giving and without this support St John's would be unable to meet its financial commitments. The PCC is grateful for the support it receives through planned giving, with donors using either the weekly envelopes or paying by banker's order. Regular giving under Gift Aid increased by 4.7%. The relatively new Gift Aid Small Donations Scheme continues to boost our income.

Fabric Fund

The major outgoings during 2014 were the church insurance renewal and the cost of replacing the East Window metal grill. We are grateful to the Friends of St John's for their continued support as their donations covered the cost of the renewal premium above.

Mission and Charitable giving

We have maintained our support for a number of charities through donations, special collections for the Earl Haig Fund (Poppy Appeal), Shelter and the Suffolk Community Foundation plus box collections. Retiring collections have been made for Tearfund and the Somerset Community Foundation Flood Appeal. Apart from supporting the Stowmarket Foodbank through donations of food, we also made a financial contribution in lieu of the church family sending Christmas cards to each other. The following contributions, which include the collections at special services, have also been made although the box collections do not appear in the Financial Statements:

Children's Society	£383	<i>(including £261 from box collections)</i>
Church Pastoral Aid Society	£362	<i>(including £110 from box collections)</i>
Church Mission Society	£417	<i>(including £106 from box collections)</i>
(incorporating the South American Mission Society)		

Summary

As previously shown St John's received transitional relief of £3,000 towards our Parish Share contribution. This system will continue for the next two years although the amount of relief for both 2015 and 2016 will be reduced. The 2015 Parish Share allocation is £55,539 including transitional relief of £2,203.

The General Purposes Fund includes restricted funds of £12,309 which relate to donations given for the Staging and Screen Project.

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 2014

RECEIPTS AND PAYMENTS ACCOUNT FOR THE GENERAL PURPOSES FUND

	2014		2013	
<u>RECEIPTS</u>	£	£	£	£
Voluntary income				
Planned giving (Gift Aid)	26,339		25,144	
Collections and other regular giving	9,728		9,511	
Income Tax recovered	9,576		7,320	
Donations	1,529		1,986	
Grants	230		230	
Restricted donations for staging & screen project	11,225		0	
Other Restricted donations	<u>1,910</u>		1,352	
		60,537		45,543
Activities for generating funds				
Church Room lettings	12		12	
Fund raising events	<u>5,265</u>		<u>5,114</u>	
		5,277		5,126
Income from church activities				
Fees		3,034		2,438
Income from investments				
Diocesan Trust Fund	855		890	
Martyrs Memorial & Church of England Trust Fund	<u>8,234</u>		<u>8,595</u>	
		9,089		9,485
TOTAL RECEIPTS		77,937		62,592
<u>PAYMENTS</u>				
Fund raising costs		538		494
Church activities				
Charitable donations	2,843		2,583	
Diocesan Parish Share / Deanery expenses	52,643		48,708	
Clergy expenses	1,318		841	
Church running expenses	1,816		1,998	
Church maintenance	3,741		4,273	
Cost of services	1,178		861	
Upkeep of churchyard	338		272	
Printing costs - East Anglican & Church Guide	18		44	
Training support costs	555		633	
Mission support costs	297		192	
Organist	<u>616</u>		<u>567</u>	
		65,363		60,972
Staging & screen project		337		0
Administration		266		943
Interregnum costs		0		1,325
Rector's induction service		0		1,654
Miscellaneous		0		25
TOTAL PAYMENTS		66,504		65,413
Excess / Deficit of Receipts over Payments		11,433		-2,821
Balance at HSBC Bank account at 1 January 2014		1,645		4,466
Balance at HSBC Bank account at 31 December 2014		13,078		1,645

RECEIPTS AND PAYMENTS ACCOUNT FOR THE FABRIC FUND

	2014		2013	
<u>RECEIPTS</u>	£	£	£	£
Voluntary income				
Donations	0		0	
Friends of St John's	<u>2,750</u>		<u>1,500</u>	
		2,750		1,500
Income from investments				
CAF Bank interest		14		12
Listed Places of Worship Grant Scheme		322		0
TOTAL RECEIPTS		3,086		1,512
<u>PAYMENTS</u>				
Church activities				
Insurance	2,561		2,646	
Repairs to Church Fabric	3,610		0	
Architects Fees	432			
New Porch Door & repairs to Porch	<u>0</u>		<u>2,833</u>	
		6,603		5,479
CAF Bank transfer fees		3		
TOTAL PAYMENTS		6,606		5,479
Deficit of Receipts over Payments		-3,520		-3,967
Balance at HSBC Bank & CAF Bank accounts at 1 January 2014		13,552		17,519
Balance at HSBC Bank & CAF Bank accounts at 31 December 2014		10,032		13,552

RECEIPTS AND PAYMENTS ACCOUNT FOR THE COFFEE FUND

	2014	2013
<u>RECEIPTS</u>	£	£
Donations	405	467
TOTAL RECEIPTS	405	467
<u>PAYMENTS</u>		
Catering	119	88
Equipment	1	4
Sundries	7	10
Transfer to General Purposes Fund	272	371
TOTAL PAYMENTS	399	473
Excess / Deficit of Receipts over Payments	6	-6
Cash in hand at 1 January 2014	1	7
Cash in hand at 31 December 2014	7	1

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE MARTYRS MEMORIAL
& CHURCH OF ENGLAND TRUST FUND**

Endowment Fund

	2014	2013
	£	£
<u>RECEIPTS</u>		
Dividend Income	8,234	8,595
TOTAL RECEIPTS	8,234	8,595
<u>PAYMENTS</u>		
General Purposes Fund	8,234	8,595
TOTAL PAYMENTS	8,234	8,595

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 2014	£165,830
Fixed Interest Securities	29,338.90 shares	Value at 31 December 2014	£48,846

RECEIPTS AND PAYMENTS ACCOUNT FOR THE DIOCESAN TRUST FUND

Endowment Fund

	2014	2013
	£	£
<u>RECEIPTS</u>		
Dividend income	855	890
TOTAL RECEIPTS	855	890
<u>PAYMENTS</u>		
General Purposes Fund	855	890
TOTAL PAYMENTS	855	890

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

Investment Fund	1,307.07 shares	Value at 31 December 2014	£17,453
Fixed Interest Securities	2,912.94 shares	Value at 31 December 2014	£4,849

RECEIPTS AND PAYMENTS ACCOUNT FOR ELSWELL CHURCH LAND CHARITY

Registered Charity no. 255055

	2014	2013
	£	£
<u>RECEIPTS</u>		
Elmswell Poor's Land Charity	170	168
Donation	1	1
Investment income:		
Charity Commissioners	148	170
TOTAL RECEIPTS	319	339
<u>PAYMENTS</u>		
Repairs to Church Fabric	0	0
Elmswell Poor's Land Charity	1	1
TOTAL PAYMENTS	1	1
Excess of Receipts over Payments	318	338
Balance at HSBC Bank account at 1 January 2014	1,458	1,120
Balance at HSBC Bank account at 31 December 2014	1,776	1,458

The COIF Charities investments for the Charity are as follows:

Investment Fund	317 Income Units	Value at 31 December 2014	£3,862
-----------------	------------------	---------------------------	--------

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2014

DESIGNATION OF FUNDS	Unrestricted Funds		Restricted Funds	TOTAL £
	Designated	Undesignated		
Coffee Fund		7		7
Elmswell Church Land Charity (Registered Charity no. 255055)			1,776	1,776
Fabric Fund		978	9,054	10,032
General Purposes Fund		769	12,309	13,078
TOTAL		1,754	23,139	24,893

MONETARY ASSETS	Cash	HSBC Bank	CAF Bank	TOTAL £
Coffee Fund	7			7
Elmswell Church Land Charity (Registered Charity no. 255055)		1,776		1,776
Fabric Fund		1,917	8,115	10,032
General Purposes Fund		13,078		13,078
TOTAL	7	16,771	8,115	24,893

Debtors

None

Liabilities

Colin Goodchild – invoice awaited for the extension to the church path £182.40

The **NOTES TO THE FINANCIAL STATEMENTS** on Page 10 form part of these financial statements.

Approved by St John's Parochial Church Council on 2 March 2015
and signed on its behalf by:

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

(The Revd. Peter Goodridge)

(Graham Newman)

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 Receipts and Payments 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.

▪ 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.

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 2014 shows an income of £2,750 from The Friends of St John's Church – Elmswell.

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.

PAUL N KENT

FELLOW MEMBER OF THE ASSOCIATION OF ACCOUNTING TECHNICIANS

52 PIGHTLE CLOSE
ELMSWELL
BURY ST EDMUNDS
SUFFOLK
IP30 9EL
Tel: 01359 240582

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS/TRUSTEES OF ST JOHN THE DIVINE CHURCH, ELMSWELL, PAROCHIAL CHURCH COUNCIL

I report on the accounts for the year ended 31st December 2014 which are set out on pages 1 to 10.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

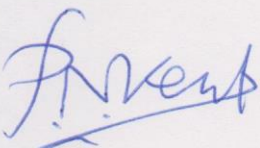
My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and, consequently, I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with the accounting records 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.



Paul N Kent, FMAAT
26th February 2015