

The PCC of St Michael's, Framlingham
Annual Report and Financial Statements
for the year to 31 December 2020

Aim and purposes:

St. Michael's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Rev Canon Mark Sanders until July 2020 and the Reverend Christopher Davey from September 2020, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church of St Michael, St Michael's Rooms and for the management of the project to replace St Michael's Rooms with a new building, Castle Community Rooms.

Administrative information:

St. Michael's is part of the Diocese of St Edmundsbury and Ipswich within the Church of England. The correspondence address is The Church Office, St Michaels Rooms, St Michael's Close Framlingham IP13 9BJ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and became a registered charity on 23rd February 2009, Charity Number 1128206, with the Charity Commission.

PCC members who have served from the Annual Parish Meeting in September 2020 are:

Elected Members:

Peter Lamb
Adrian Morgan
Margaret Wilkins
Wendy Phelan
Edith Peck
Jeffery Burt
Chris Wasmuth
Catherine Johnson
Caroline Foster (Vice Chair)
Peter Smith

Ex Officio members:

Incumbent:

Mark Sanders (to July 2020)
Christopher Davey (from September 2020)

Associate Priest:

Mary Lamb

Reader:

Edith Peck
Terry Gilder

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Warden:

Sandy Rowles

Deanery Synod:

Sandra Whalley-Maude

Alan Rabjohn

Edith Peck

Objectives and Activities:

The PCC is committed to encouraging people to worship at our church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through sacrament, scripture, prayer and music.

When planning our activities, the incumbent and the PCC work together to enable Christian people to live out their faith as part of our parish community through:

- o Worship and prayer;
- o Learning about the Gospel;
- o Developing their knowledge and trust in God.
- o Provision of pastoral care for people living in the parish.
- o Work with children and young people
- o Missionary and outreach work.

In addition to this the PCC exercise their responsibility to maintain the fabric of our Church of St. Michael, St Michael's Rooms and for the management of the project to replace St Michael's Rooms with a new building, Castle Community Rooms.

Achievements and Performance

Worship and Prayer:

A range of services is offered on Sundays and during the week and over the course of the year that endeavour to meet the spiritual needs of our community.

For example, Sunday morning 8.00am Book of Common Prayer Communion provides a quiet, and reflective environment for traditional worship.

The main service on Sundays is the 9.30 Parish Eucharist which is enhanced by a sermon and music provided by our choir and organ. On the first Sunday of the month a different style of service is held, a Family Service sometimes a Family Communion, which is more inclusive and specifically welcomes children and young people to be totally engaged in the worship. On the third Sunday there is 'Alive@4' a service for families with activities and tea and occasionally there are services for remembrance, for Healing and Wholeness, or other services. A mid-week Holy Communion service is held at 10.30 a.m. each Wednesday. The Major Feast Days of the Church's year are observed throughout the year.

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During 2020 Covid 19 meant that the normal pattern of services as set out above was substantially disrupted. From March the 9.30 service was held on Zoom rather than in church. When Regulations allowed the Sunday 8.00 service was held in church and likewise the 10.30 midweek service but otherwise they were cancelled.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

During the year we have celebrated 1 baptism, 1 wedding and held 11 funerals in our church (or at the crematorium) this year.

Many people are involved in the spiritual and practical work of the parish and this is how it should be as we use our gifts together and respond to the challenges and opportunities of a considerable growth in the population of the town.

Rev Canon Mark Sanders retired in July 2020. He made a huge contribution to the care and support of so many people in the parish. He engaged with a wide section of the Framlingham Community including the Business Association and the Town Council, not least in taking forward the request of the Town Council that the church took the lead in providing a replacement for St Michael's Rooms which would serve the whole community. All his contributions to the mission and witness of the church are really appreciated.

The PCC were grateful for the Bishop's facilitation of a prompt filling of the vacancy arising from Mark Sanders retirement as Rector.

We are very pleased that Rev Christopher Davey has joined us as Priest in Charge albeit our welcome was hindered by the regulations severely limiting the numbers able to attend his Induction. Chris's energy, personality and skills are already stimulating the work and mission of St Michaels notwithstanding all the constraints of Covid 19.

Growing in God – Our Mission in Framlingham:

New houses continue to spring up around Framlingham and we have tried to welcome new people into the community, which was taking pace in early 2020 but then calling on new residents became untenable because of Covid.

As part of our work in the community along with representatives of the other churches in the town we organize a branch of the Waveney Food bank that serves the needs of those in Framlingham and the surrounding parishes.

Deanery Synod:

Three members of the PCC sit on the Deanery Synod. This provides the PCC with important links between the parish and the wider structures of the church.

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The Church:

Our church is normally open to our community for private prayer during daylight hours throughout the year. During 2020 routine maintenance of the building and churchyard monuments was done

During 2017 a Quinquennial inspection was undertaken. It concluded that the church is in a weathertight state with the exception of the chancel north roof slope and the amount of repair needed is small given the size and age of the church. The architect said that the PCC is to be congratulated on the building's continued care. In 2020 the PCC has worked with the architect and works to the tower stonework, chancel roof and electrical systems, started in 2019, have been completed. A Maintenance Plan guides our work in looking after the fabric. Cracks in the north east corner of the chancel are also subject to on-going monitoring.

Covid required particular care to ensure that arrangements were in place to safely manage worshippers, users and visitors to the church during those parts of the year

Huge thanks are owed to all who have helped doing repairs large and small spending their time to save us considerable amounts of money.

St Michael's Rooms:

St Michael's Rooms was closed for use for the great majority of 2020 due to Covid, but there was still a requirement to maintain the building, and for the short periods that it could be used there was a lot of preparatory work needed to ensure safety requirements were met, for which Adrian Morgan is thanked.

St Michael's Rooms has served the church and local community for over 120 years but is no longer in a particularly good condition and some facilities are not to modern standards. Substantial investment is needed if ongoing community and church needs are to be met. The PCC with the help of the Town Council is leading the project for a new building funded by grants, using Community Infrastructure Levy (CIL) funds, and funds raised by the PCC. East Suffolk Council has agreed to provide £700k of CIL funds and Framlingham Town Council £126k local CIL funds towards the project. The PCC has raised over £100k and is undertaking further fundraising. The objective is to start construction work in early 2022. This will be a building for the whole of the Framlingham Community and to emphasize that the building is to be called the Castle Community Rooms. The total cost of the project is in excess of £1m and the PCC will only commit itself to a construction contract when it is satisfied that it has sufficient funds in hand or committed to pay for the work (with an adequate contingency included) as the PCC's reserves are not sufficient to cover any significant shortfall. A Restricted fund and associated bank account have been set up for this project.

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Ecumenical Relationships:

The church is a member of Churches Together in Framlingham. It meets regularly to discuss matters relating to all the churches in Framlingham, and to plan and implement joint activities.

Financial Review:

There has been an Independent Examination of the accounts. The total receipts on ordinary (unrestricted) funds were £76,438 (2019: £113,349) and are detailed in the Financial Statements. £81,310 (2019: £108,409) was spent to provide the Christian Ministry from St Michaels Church, which includes the contribution of £57,000 (2019: £62,716) to the Diocesan Parish Share. Income in 2020 was affected by the pandemic. Regular giving continued but Covid restrictions including Lockdown resulted in reduced income from the collection plate, the donations boxes and the car park. In addition fees from weddings and funeral services were reduced. Substantial funds previously raised by the Friends of St Michaels were used to part fund works to the Tower stonework and electrical improvements and other repairs set out in the Quinquennial Inspection. The net result for the year was, taking into account restricted and designated funds, an excess of income over expenditure of £24,569 (2019: excess of expenditure over income of £5,287).

Reserves policy:

The PCC's reserves policy is to seek to hold £20k in unrestricted reserves to cover running costs in the event of a major problem, and a building repair reserve of £15k to cover the outcome of any urgent work identified.

Our thanks to our treasurer Margaret Wilkins who has so ably managed the church's accounts and its finances, and all the other members of the PCC for their valuable contribution to our ministry and for keeping the church running.

Volunteers:

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is, helping the worship, the caring, our learning and our building.

Structure, governance and management:

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Michael's the membership of the PCC consists of the incumbent, associate priest, reader, churchwardens, Deanery Synod representatives, and members elected by those members of the congregation who are on the electoral roll of the church. The PCC from time to time appoints co-opted members. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

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The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 9 times during the year.

Thanks to those who have served and contributed to our shared life and development.

Approved by the PCC on 6 February 2022 and signed on their behalf by:

Revd. Chris Davey (Priest in charge).

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Independent examiner's report to the Parochial Church Council of St Michael's Framlingham

This report has been prepared following an independent examination of the accounts of the PCC for the year ended 31 December 2020, in accordance with section 145 of the Charities Act 2011 ('the Act') and the Church Accounting Regulations 2006 ('the Regulations').

Responsibilities of members of the PCC

As members of the PCC, you are responsible for maintaining proper accounting records and for preparing accounts which have been prepared in accordance with the Regulations.

You are also responsible for determining whether, in respect of the year (and the preceding two years), the PCC meets the conditions for exemption from an audit of the accounts set out in section 144(1) of the Act and the Regulations, and for providing me with information and explanations required for my examination.

Responsibilities of the independent examiner

As an independent examiner I have a statutory duty to state in my report whether any matter has come to my attention in connection with the examination which gives me reasonable cause to believe that in any material respect:

- accounting records have not been properly kept in accordance with section 130 of the Act; or
- the accounts do not accord with the accounting records or do not comply with the Regulations.

I also have a statutory duty to disclose in my report matters coming to my attention in connection with the examination to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Scope of the independent examiner's work

My work was carried out in accordance with general directions setting out the duties of an independent examiner issued by the Charity Commission and as contained in the Church guidance.

My examination included a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also included a review of the accounts and consideration of any unusual items or disclosures identified and seeking explanations from the PCC concerning any such matters.

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Independent examiner's statement

In connection with the examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act or to prepare accounts which accord with the accounting records and comply with the Regulations have not been met.

No other material matters have come to my attention in connection with the examination to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dominic Carter FCA

ST MICHAEL'S FRAMLINGHAM PCC
Charity No. 1128206
STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
INCOMING RESOURCES						
Incoming resources from donors	2 a	56,548	9,335	-	65,883	66,541
Other voluntary incoming resources	2 b	7,784	46,698	405	54,887	37,567
Incoming resources from operating activities					-	
To further the PCC's objectives	2 c	3,893	-	4,745	8,638	24,005
To generate funds	2 d	2,958	869	-	3,827	17,095
Income from Investment	2 e	90	108	-	197	283
Other incoming resources	2 f	5,166	-	-	5,166	5,760
Total incoming resources		<u>76,438</u>	<u>57,011</u>	<u>5,150</u>	<u>138,599</u>	<u>151,251</u>
RESOURCES EXPENDED						
Cost of generating funds	3 a	288	-	7,259	7,546	6,016
Grants	3 b	-	-	-	-	-
Activities directly relating to the work of the church	3 c	73,368	24,189	1,272	98,829	143,197
Governance costs	3 d	7,654	-	-	7,654	7,325
Total resources expended		<u>81,310</u>	<u>24,189</u>	<u>8,531</u>	<u>114,029</u>	<u>156,538</u>
Net incoming resources		(4,871)	32,822	(3,381)	24,569	(5,287)
Gain / (Loss) on investments		-	176	-	176	405
Transfer between funds		-	-	-	-	-
		<u>(4,871)</u>	<u>32,998</u>	<u>(3,381)</u>	<u>24,745</u>	<u>(4,882)</u>
Balances brought forward at 1 January 2020		<u>50,641</u>	<u>61,019</u>	<u>7,909</u>	<u>119,568</u>	<u>124,450</u>
Balances carried forward at 31 December 2020		<u>45,769</u>	<u>94,016</u>	<u>4,528</u>	<u>144,313</u>	<u>119,568</u>

ST MICHAEL'S FRAMLINGHAM PCC
Charity No. 1128206
BALANCE SHEET AT 31ST DECEMBER 2020

	<u>Note</u>	<u>2020</u> <u>£</u>	<u>2019</u> <u>£</u>
<u>FIXED ASSETS</u>			
Tangible fixed assets	4		
Investments	5	2,723	2,548
		<u>2,723</u>	<u>2,548</u>
<u>CURRENT ASSETS</u>			
Stock		3,800	3,800
Debtors	7	14,499	13,000
Short Term Deposits			
Cash at bank and in hand		123,291	101,362
		<u>141,590</u>	<u>118,162</u>
<u>CURRENT LIABILITIES</u>			
Liabilities amount falling due within one year	8	-	(1,142)
NET ASSETS		<u>144,313</u>	<u>119,568</u>
FUNDS	6		
Unrestricted		45,769	50,641
Restricted		94,016	61,019
Designated		4,528	7,909
		<u>144,313</u>	<u>119,568</u>

ST MICHAEL'S FRAMLINGHAM PCC
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NOTES TO THE ACCOUNTS
For the year ending 31 December 2020

2. INCOMING RESOURCES

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Designate</u> <u>d Funds</u> £	<u>Total</u> <u>2020</u> £	<u>Total</u> <u>2019</u> £
2a) Incoming resources from donors					
Committed Giving under Gift Aid	33,021	1,989	-	35,010	35,592
Committed Giving not gift aided	3,240	995	-	4,235	4,579
Planned Giving via pew envelopes	1,613	-	-	1,613	4,081
Planned Giving - income tax recovered	8,090	-	-	8,090	-
Income tax recoverable	9,646	6,351	-	15,998	14,324
Cash Collection	938	-	-	938	3,575
	<u>56,548</u>	<u>9,335</u>	<u>-</u>	<u>65,883</u>	<u>66,541</u>
2b) Other voluntary incoming resources					
Grants	859	-	-	859	17,978
Flowers	-	-	405	405	637
Donations/Appeals	6,925	535	-	7,460	6,711
St Michaels Community Rooms	-	36,163	-	36,163	-
Sing Praise	-	10,000	-	10,000	10,000
Transfer from St Michaels Room Another account	-	-	-	-	-
	<u>7,784</u>	<u>46,698</u>	<u>405</u>	<u>54,887</u>	<u>37,567</u>
2c) Incoming resources from operating activities to further the PCC's objectives					
Church Lettings	-	-	-	-	1,060
Church Hall Lettings	-	-	4,605	4,605	10,774
Other fees	1,689	-	140	1,829	6,043
Wall Safe	2,204	-	-	2,204	6,128
	<u>3,893</u>	<u>-</u>	<u>4,745</u>	<u>8,638</u>	<u>24,005</u>
2d) Incoming resources from operating activities to generate funds					
Magazines	-	-	-	-	-
Subscriptions	-	-	-	-	345
Other Fund raising	2,958	869	-	3,827	16,750
	<u>2,958</u>	<u>869</u>	<u>-</u>	<u>3,827</u>	<u>17,095</u>
2e) Income from Investment					
Dividends and interest	90	108	-	197	283
	<u>90</u>	<u>108</u>	<u>-</u>	<u>197</u>	<u>283</u>
2f) Other incoming resources					
Clergy expenses	187	-	-	187	259
VAT Refunds	3,954	-	-	3,954	4,316
Utilities	986	-	-	986	775
Printing & Stationery	39	-	-	39	24
Bell ringers	-	-	-	-	386
	<u>5,166</u>	<u>-</u>	<u>-</u>	<u>5,166</u>	<u>5,760</u>
Total incoming resources	<u>76,438</u>	<u>57,011</u>	<u>5,150</u>	<u>138,599</u>	<u>151,251</u>

ST MICHAEL'S FRAMLINGHAM PCC
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3. RESOURCES EXPENDED

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Designated Funds</u>	<u>Total 2020</u>	<u>Total 2019</u>
	£	£	£	£	£
3a) Cost of generating funds					
Fund Raising	288	-	-	288	2,251
Church Hall	-	-	7,259	7,259	3,765
Capital Expenses	-	-	-	-	-
	<u>288</u>	<u>-</u>	<u>7,259</u>	<u>7,546</u>	<u>6,016</u>
3b) Grants					
Church Overseas	-	-	-	-	-
Church at home	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
3c) Activities directly relating to work of church					
Diocesan Parish Share	57,000	-	-	57,000	62,716
Clergy Expenses	630	-	-	630	1,703
Church Running Expenses	3,623	-	-	3,623	5,308
Insurance	4,135	-	935	5,070	4,987
Church maintenance	2,870	3,215	-	6,085	17,727
Upkeep of services	2,812	-	-	2,812	2,852
Magazine Printing	-	-	-	-	-
Salary of organist	1,366	-	-	1,366	2,820
Donations	932	1,700	-	2,632	4,282
Flowers	-	-	338	338	809
Easter Lillies & Christmas Wreaths	-	-	-	-	177
Wedding fees - choir, bells	-	-	-	-	60
Other FOSM expenditure	-	65	-	65	9,727
St Michaels Community Rooms	-	10,976	-	10,976	-
North Aisle Roof	-	-	-	-	2,107
Sing Praise	-	8,233	-	8,233	9,457
Food Bank	-	-	-	-	-
	<u>73,368</u>	<u>24,189</u>	<u>1,272</u>	<u>98,829</u>	<u>143,197</u>
3d) Governance costs					
Printing & Stationery	304	-	-	304	546
Administrator	5,616	-	-	5,616	5,949
Training	-	-	-	-	-
Miscellaneous costs	1,735	-	-	1,735	830
	<u>7,654</u>	<u>-</u>	<u>-</u>	<u>7,654</u>	<u>7,325</u>
Total resources expended	<u>81,310</u>	<u>24,189</u>	<u>8,531</u>	<u>114,029</u>	<u>156,539</u>

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4. SCHEDULE OF TANGIBLE FIXED ASSETS

	Buildings £
COST	
At 1 January 2020 and 31 December 2020	-
DEPRECIATION	
At 1 January 2020 and 31 December 2020	-
NET BOOK VALUE	
At 31 December 2019 and 2020	-

5. INVESTMENTS

The following investments are held with the Diocesan Board of Finance and the interest is paid into the church account. The income from the Buckmaster charity is for the repair and maintenance, upkeep and improvement of the church.

The investments are included on the balance sheet at market value at 31 December and any gain or loss is taken to the Statement of Financial Activity.

	Buckmaster £	Fabric & Organ £	Bell Ropes £	Total £
Value at 31 December 2019	142	129	2,276	2,548
Movement in valuation	10	9	157	176
Value at 31 December 2020	152	138	2,433	2,723

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6. FUND SUMMARY

	Brought Forward	Surplus / (Deficit) for year	Transfer between funds	2020 Total
Unrestricted				
PCC General Fund	50,641	(4,871)	-	45,769
	<u>50,641</u>	<u>(4,871)</u>	<u>-</u>	<u>45,769</u>
Restricted Funds				
Tombs Fund	9,366	-	-	9,366
Friends of St Michaels Fund	35,435	610	-	36,045
North Aisle Roof Fund	-	-	-	-
Bells Fund	2,974	71	-	3,045
Friends of the Delhi Brotherhood	1,948	(1,165)	-	783
Sing Praise	8,017	1,767	-	9,784
St Michaels Community Rooms	2,241	31,539	-	33,780
Gain / Loss on investments	1,038	176	-	1,213
	<u>61,019</u>	<u>32,998</u>	<u>-</u>	<u>94,016</u>
Designated Funds				
Church Hall Fund	7,239	(3,588)	-	3,650
Church Flower	509	208	-	717
Food Bank	161	-	-	161
	<u>7,909</u>	<u>(3,381)</u>	<u>-</u>	<u>4,528</u>
Total Funds	<u>119,568</u>	<u>24,745</u>	<u>-</u>	<u>144,313</u>

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7. DEBTORS

	2020	2019
	£	£
Tax recoverable from Gift Aid	14,499	13,000
PCC	-	-
FOSM	-	-
Flower Fund	-	-
FODB	-	-
	<u>14,499</u>	<u>13,000</u>

8. CREDITORS DUE WITHIN ONE YEAR

	2020	2019
	£	£
Agency collections	-	-
PCC (Christmas Collection charity donation)	-	(1,042)
Church Hall SMR	-	(100)
	<u>-</u>	<u>(1,142)</u>

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9. EMPLOYEES

	<u>2020</u>	<u>2019</u>
During the year the number of employees paid for by the charity was:	2	2

	<u>2020</u>	<u>2019</u>
	£	£
Employment costs	5,616	5,949
Wages - Organist	1,366	2,820
	<u>6,982</u>	<u>8,769</u>
Payment to highest paid employee	<u>5,616</u>	<u>5,949</u>

10. ANALYSIS OF NET ASSETS

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
Fixed assets	-	-	-	-	-
Investment fixed assets	-	2,723	-	2,723	2,548
Current assets	45,769	91,293	4,528	141,590	118,162
Current liabilities	-	-	-	-	(1,142)
	<u>45,769</u>	<u>94,016</u>	<u>4,528</u>	<u>144,313</u>	<u>119,568</u>