

The Parochial Church Council of the Ecclesiastical Parish of Beccles with Worlingham, North Cove & Barnby

England & Wales · Charity number 1128818

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MICHAEL'S AND ST LUKE'S, BECCLES, ST MICHAEL'S AND ST LUKE'S PCC, BECCLES
Status	Registered
Legal form	Previously excepted
Registered	2009-03-26
Register	View on the Charity Commission register

Contact

Address	61 Rigbourne Hill Beccles Suffolk NR34 9JQ
Phone	01502716370
Email	Becclesparish@gmail.com
Website	www.becclesparish.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: The PCC co-operates with the incumbent, in promoting in the ecclesiastical parish the whole mission of the church. It also has maintenance responsibilities for the church buildings and churchyard of St Michael's and the church buildings at St Luke's. In planning the church's activities the members of the PCC kept in mind the charity commission's guidance on public benefit.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE: LOCAL
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£319,287	£250,356	-	-
2023-12-31	£213,689	£271,523	-	-
2022-12-31	£262,878	£138,653	-	-
2021-12-31	£202,355	£188,753	-	-
2020-12-31	£217,182	£242,377	-	-

Trustees

Name	Role	Appointed
CAROLINE SMITH		
DOREEN PAGE		2011-07-13
Dr BARRY DARCH		2013-06-09
FAITH DARCH		2013-06-09
Frances Jean Tuck		2014-03-24
Ian Kenneth Hollingsworth		2015-04-20
Jayne Hollingsworth		2016-01-01
Katherine Elizabeth Cracknell		2015-04-20
PATRICK BURKE		
ROGER BENNETT		2016-04-16
Rev PHILIP MICHAEL CUDMORE		2021-07-01

Accounts

Consolidated
Statement of Financial Activities
for the Year Ended 31 December 2024

		Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		144,051	127,580	271,632	208,278
Charitable activities					
Church activities		24,777	-	24,777	26,375
Other trading activities	2	10,502	0	10,502	12,979
Investment income	3	12,376	-	12,376	6,764
Total		191,706	127,580	319,287	254,396
EXPENDITURE ON					
Raising funds		2,054	-	2,054	2,252
Charitable activities					
Church activities		189,303	58,999	248,302	302,098
Total		191,357	58,999	250,356	304,350
NET INCOME/(EXPENDITURE)		350	68,581	68,931	(49,954)
Other recognised gains(losses)					
Gains/(losses) on investments/ assets		-	79	79	(1,651)
Net movement in funds		350	68,660	69,010	(51,605)
RECONCILIATION OF FUNDS					
Total funds brought forward	Note 1	20,124	392,137	412,261	476,623
TOTAL FUNDS CARRIED FORWARD	Note 1	20,474	460,797	481,271	425,018

Note 1. As at 1st January 2024 the Thirst Youth Club became an independent organisation from the Benefice. The bank balance of £12,757 was not brought forward.

The notes form part of these financial statements

**Consolidated
Balance Sheet
for the Year Ended 31 December 2024**

	Notes	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
FIXED ASSETS					
Tangible Assets	8	-	0	0	0
Investments	9	-	5,421	5,421	5,343
		<u>0</u>	<u>5,422</u>	<u>5,422</u>	<u>5,343</u>
CURRENT ASSETS					
Debtors	10	-	-	0	0
Cash at bank and in hand	12	20,247	455,594	475,840	419,674
		<u>20,247</u>	<u>455,594</u>	<u>475,840</u>	<u>419,674</u>
CREDITORS					
Amounts falling due within one year	11	-	-	0	0
		<u>20,247</u>	<u>455,594</u>	<u>475,840</u>	<u>419,674</u>
NET CURRENT ASSETS		<u>20,247</u>	<u>455,594</u>	<u>475,840</u>	<u>419,674</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		20,247	461,015	481,262	425,017
NET ASSETS		<u>20,247</u>	<u>461,015</u>	<u>481,262</u>	<u>425,017</u>
FUNDS	12				
Unrestricted funds				20,247	19,897
Restricted funds				461,015	405,120
TOTAL FUNDS				<u>481,262</u>	<u>425,017</u>

The financial statements were approved by the Board of Trustees on --/--/2025 and were signed on its behalf by:

Roger Bennett - Trustee

Mrs. J Hollingsworth - Trustee

The notes form part of these financial statements

Consolidated

Notes to the Financial Statements
for the Year Ended 31 December 2024**1. ACCOUNTING POLICIES**

Basis of preparing the financial statements

The financial statements of the charity have been prepared in accordance with the charities SORP (FRSSE) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) effective January 2015), the Charities Act 2011 and the Church Accounting Regulations 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value, as modified by the revaluation of certain assets. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of Church groups that own their main affiliation to another body, nor those that are informal gatherings of the Church members.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlements to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures, fittings and equipment - Straight line over 4 years.

Taxation

The charity is exempt from tax on its charitable activities

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.24	31.12.23
	£	£
Miscellaneous	-	-
Bookstall	-	-
Events	10,502	12,979
Catering	-	-
Sale of Church Hall - Proceeds	0	0
	<u>10,502</u>	<u>12,979</u>

Parish of Beccles with Worlingham, North Cove & Barnby

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Notes to the Financial Statements
for the Year Ended 31 December 2024**3. INVESTMENT INCOME**

	31.12.24	31.12.23
	£	£
Interest and dividends	<u>12,376</u>	<u>6,764</u>

4. TRUSTEE'S REMUNERATION AND BENEFITS

No Trustees received remuneration or benefits.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.24	31.12.23
Staff	<u>4</u>	<u>4</u>

No employees received emoluments in excess of £60,000

Included in wages and salaries is the PCC contribution to the Diocese towards the Parish Administration salary.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	106,302	101,976	208,278
Charitable activities			
Church activities	26,375	-	26,375
Other trading activities	12,979	-	12,979
Investment income	6,764	-	6,764
Total	152,420	101,976	254,396
EXPENDITURE ON			
Raising funds	2,252	-	2,252
Charitable activities			
Church activities	143,575	158,523	302,098
Total	145,827	158,523	304,350
NET INCOME/(EXPENDITURE)	6,593	(56,547)	(49,954)
Transfers between funds	0	-	0
Other recognised gains/(losses)			
Gains/(losses) on investment assets	0	(1,651)	(1,651)

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Notes to the Financial Statements
for the Year Ended 31 December 2024

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	6,593	(58,198)	(51,605)
RECONCILIATION OF FUNDS			
Total funds brought forward	13,531	463,092	476,623
TOTAL FUNDS CARRIED FORWARD	20,124	404,894	425,018

7. INDEPENDENT EXAMINERS REMUNERATION

During the year the charity was charged £250 for the annual independent examination.

8. TANGIBLE FIXED ASSETS

	Fixtures fittings and equipment £
COST	
At 1 January 2024 and 31 December 2024	41,634
DEPRECIATION	
At 1 January 2024	(41,634)
Charge for year	-
At 31 December 2024	(41,634)
NET BOOK VALUE	

At 31 December 2024

0

At 31 December 2023

0

Consecrated property and movable church furnishings

Consecrated and beneficial property of any kind is not included in the accounts in accordance with s10(2)c of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed on the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 will be capitalised and depreciated in the accounts over their anticipated useful economic life.

All expenditure incurred in the year on consecrated or beneficial buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2000 are written off.

Parish of Beccles with Worlingham, North Cove & Barnby
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for the Year Ended 31 December 2024

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9. FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
As 1 January 2024	5,342
Disposals	-
Revaluations	79
At 31 December 2024	<u>5,421</u>
NET BOOK VALUE	
At 31 December 2023	<u>5,342</u>
At 31 December 2024	<u>5,421</u>

There were no investment assets outside the UK.

Investment holdings

	31.12.24	31.12.23
Central Board of Finance of the Church of England Investment Fund 0 shares	0	0
COIF Charity Funds (Beccles Clerk's Piece Charity) - 53.22 shares	1,080	1,001
St. Edmundsbury & Ipswich Diocesan Board of Finance (Banham Fabric Fund Trust) - 388 shares	614	614
St. Edmundsbury & Ipswich Diocesan Board of Finance (Rideal Fabric Fund Trust) - 3,000 shares	3,000	3,000
2.5% Consol for the Rector	-	-
3-1/2% War Stock for the Fabric Fund	-	-
2.5% Consol for the Choir	-	-
Poors Pightle, Hermitage and Bridge Street	723	723
Lloyds Banking Group plc - 8 shares	4	4
BP plc - 0 shares * Note 1	0	0
Barclays plc - 0 shares * Note 1	0	0
	<u>5,421</u>	<u>5,342</u>

* Note 1. - BP and Barclays Shares have been written off as not evidenced as live.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Other debtors (Gift Aid Rebate 2024)	<u>10,500</u>	<u>11,000</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Bank loans and overdrafts	-	-
Trade creditors	-	-
Other creditors	-	-

12. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
Unrestricted funds				
General fund	19,897	350	-	20,247
Beccles St Michaels & St Lukes Restricted funds				
St Michaels Restoration appeal	1,405	-	-	1,405
St Lukes Fabric Fund and Development	7,558	-	-	7,558
Legacy investment fund/Depreciation	5,342	79	-	5,421
St Lukes Building and Development	11,427	(3,425)	-	8,002
St Michaels Building and Development	21,185	(9,147)	-	12,038
Community Fund	5,926	(696)	-	5,230
Austin Bates Music Fund	62,035	(2,563)	-	59,472
Parish Pantry	2,503	(958)	-	1,545
Youth Pastor	7,153	31,278	-	38,431
Beacon Area Fund	-	16,600	-	16,600
Mini Bus Fund	-	34,644	-	34,644
Sub:-	124,533	65,812	-	190,345
Restricted funds North Cove/Barnby:-				
Barnby Fabric Fund	86,094	368	-	86,462
Barnby Special Reserve Account	11,167	204	-	11,371
Barnby Churchyard	123	(123)	-	-
Barnby Car Park	628	-	-	628
Barnby Flower Fund	35	(35)	-	-
Barnby V Collier Book of Remembrance	76	-	-	76
North Cove Fabric Fund	12,937	(120)	-	12,817
North Cove Wall Paintings	1,000	-	-	1,000
North Cove Churchyard	(313)	313	-	-
North Cove Flower Fund	478	(478)	-	-
North Cove Vestry Fund	140	-	-	140
North Cove Restoration Fund	-	-	-	-
Tooley Family Memorial Upkeep Fund	1,450	77	-	1,527
J. Charters Grave upkeep	2,594	138	-	2,732
Sub:-	116,409	344	-	116,753
Restricted funds Worlingham:-				
Fabric fund	9,717	-	-	9,717
Feofees Funds / Childrens Fund	1,134	610	-	1,743
Sale of Church Hall Lands Proceeds	140,562	1,894	-	142,456
Sub:-	151,412	2,504	-	153,917
TOTAL FUNDS	412,251	69,010	-	481,261

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds:-				
General funds	191,706.33	(191,357)	-	350
Restricted funds Beccles:-				
Beacon Area Fund	16,600	-	-	16,600
Mini Bus Fund	34,644	-	-	34,644

St Lukes Development	122	(3,547)	-	(3,425)
St Michaels Development	16,233	(25,380)	-	(9,147)
Organ Fees Music/Keyboard	-	-	-	-
Community Fund	1,067	(1,763)	-	(696)
Youth Pastor	51,453	(20,175)	-	31,278
Thirst youth group (income>expenditure)	-	-	-	-
Childrens Youth Worker	-	-	-	-
Austin Bates Music Fund	730	(3,293)	-	(2,563)
Parish Pantry	3,127	(4,085)	-	(958)
Get a Life Gang	-	-	-	-
Legacy investment fund/Depreciation	-	-	79	79
Restricted funds North Cove/Barnby:-				
Barnby Fabric Fund	368	-	-	368
Barnby Special Reserve Account	204	-	-	204
Barnby Churchyard	-	-	-	-
Barnby Car Park	-	(123)	-	(123)
Barnby Flower Fund	-	(35)	-	(35)
Barnby V Collier Book of Remembrance	-	-	-	-
North Cove Fabric Fund	-	(120)	-	(120)
North Cove Wall Paintings	-	-	-	-
North Cove Churchyard	313	-	-	313
North Cove Flower Fund	-	(478)	-	(478)
North Cove Vestry Fund	-	-	-	-
North Cove Restoration Fund	-	-	-	-
Tooley Family Memorial Upkeep Fund	77	-	-	77
J. Charters Grave upkeep	138	-	-	138
Restricted funds Worlingham:-				
Fabric fund	-	-	-	-
Feoffees fund	610	-	-	610
Sale of Church Hall Lands Proceeds	1,894	-	-	1,894
	127,580	(58,999)	79	68,660
TOTAL FUNDS	319,287	(250,356)	79	69,010

Parish of Beccles with Worlingham, North Cove & Barnby
Consolidated
Notes to the Financial Statements
for the Year Ended 31 December 2023

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12. MOVEMENT IN FUNDS - continued

The fabric funds are for the repair and maintenance of the fabric, fixtures and fittings of the church buildings

The St. Michael's development fund is for the development of the facilities at St. Michael's church, including specifically the church and undercroft fixtures and fittings.

The St. Luke's development fund is for the development of the fixtures and fittings at St. Luke's church and hall complex.

The holdings funds are for either i) funds which await final classification or ii) funds which have been received but which do not belong to the PCC and which are held pending payment to their rightful beneficiary.

The legacy investment fund was created upon receiving shares as part of a bequest and is to be used for St. Michael's Church, Beccles absolutely.

The Thirst Youth Club fund was created upon Suffolk County Council withdrawing from running youth clubs in the county. The fund was financed by donation and grants from various funders.

Other restricted funds are for the purpose described above.

13. RELATED PARTY DISCLOSURES

There were no related party transactions, with the exception of those noted in salaries and expenses, for the year ended 31st December, 2024 nor the year ended 31st December 2023.

**Parish of Beccles with Worlingham, North Cove & Barnby
Consolidated**

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**Detailed Statement of Financial Activities
for the Year Ended 31 December 2024**

	31.12.24	31.12.23
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift Day(s)	65	2,784
Donations - General, Starkness of the cross, Fair Trade	48,740	53,168
Gift Aid Reclaimed (HMRC)	28,865	18,496
Grants including FOSM Donations and Legacies	57,020	49,823
Gift Aid - Planned Giving	51,431	59,878
Collections including open plate, wall box	13,830	15,144
Other income inc. Missionary Giving, DCMS Scheme, Furlough	15,966	5,895
Legacies	55,116	1,919
VAT Claim	0	0
	<u>271,032</u>	<u>207,107</u>
Other trading activities		
Sundry Income - inc. printing, PCC reimbursements	600	1,171
Bookstall	0	0
Fund Raising Activities	10,502	12,979
Catering	0	0
Sale of Church Hall - Proceeds	0	0
	<u>11,102</u>	<u>14,150</u>
Investment income		
Interest and dividends	12,376	6,764
Charitable activities		
Church fees (weddings, memorial and funeral)	9,231	15,824
Rent from lettings	15,546	10,552
	<u>24,777</u>	<u>26,376</u>
Total Incoming Resources	<u>319,287</u>	<u>254,397</u>
EXPENDITURE		
Raising donations and legacies		
Catering	0	0
Fund Raising Activities	2,054	2,252
Miscellaneous	0	0
	<u>2,054</u>	<u>2,252</u>
Charitable activities		
Saff Salaries and Parish Administrator	25,445	21,539
Insurance	10,471	11,300
Telephone and Internet	2,848	2,026
Parish Office Costs, postage and stationery	6,316	3,895
Rent	0	0

Missionary and Charitable giving / Donations	7,230	5,120
Parish Share	65,100	57,850
Carried forward	117,409	101,730

This page does not form part of the statutory financial statements

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Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	31.12.24	31.12.23
	£	£
Charitable activities		
Brought forward	117,409	101,730
Clergy expenses and fees including Parochial fees to DBF	7,284	8,065
Service costs	5,664	6,617
Church Running, Utilities, Fabric maintenance and Restoration	85,460	126,114
Equipment, Furniture, Plant and Machinery	119	30,583
Sundry Expenses, Fees and Stationery	27,800	18,115
Organ Maintenance	162	2,389
Lease of Photocopier	3,950	3,981
Architect Fees Restoration of St. Michaels	0	2,554
Youth Club	-	1,555
	Note 1.	
	<u>247,848</u>	<u>301,703</u>
Support costs		
Governance costs		
Accountancy and legal fees	300	250
Bank Transfer / Charges	154	146
	<u>454</u>	<u>396</u>
Total resources expended	<u>250,356</u>	<u>304,351</u>
Net (expenditure)/income before gains and losses	68,931	(49,954)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	79	(1,651)
	<u>69,010</u>	<u>(51,605)</u>
Net (expenditure)/income	<u><u>69,010</u></u>	<u><u>(51,605)</u></u>

Note 1. Youth Club is now an Independent Organisation

Beccles St Michaels and St Lukes
Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	31.12.24	31.12.23
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift Day(s)	65	2,784
Donations - General, Starkness of the cross, Fair Trade	45,992	50,782
Gift Aid Reclaimed (HMRC)	27,017	16,753
Grants including FOSM Donations and Legacies	54,588	46,412
Gift Aid - Planned Giving	48,328	55,901
Collections including open plate, wall box	12,008	12,049
Other income inc. Missionary Giving, DCMS Scheme, Furlough	15,946	5,748
Legacies	54,116	533
VAT Claim	0	0
	<u>258,060</u>	<u>190,962</u>
Other trading activities		
Sundry Income - inc. printing, PCC reimbursements	600	1,171
Bookstall	0	0
Fund Raising Activities	6,016	6,037
Catering	0	0
	<u>6,616</u>	<u>7,208</u>
Investment income		
Interest and dividends	2,197	1,609
Charitable activities		
Church fees (weddings, memorial and funeral)	4,960	7,015
Rent from lettings	13,996	6,896
	<u>18,956</u>	<u>13,911</u>
Total Incoming Resources	<u>285,829</u>	<u>213,690</u>

EXPENDITURE

Raising donations and legacies		
Catering	0	0
Fund Raising Activities	757	620
Sundry Income - inc. printing, PCC reimbursements	0	0
	<u>757</u>	<u>620</u>
Charitable activities		
Saff Salaries and Parish Administrator	25,445	21,539
Insurance	8,422	7,045
Telephone and Internet	2,848	2,026
Parish Office Costs, postage and stationery	6,260	3,606
Rent	0	0
Missionary and Charitable giving / Donations	5,537	4,453
Parish Share	52,000	44,500
Carried forward	100,512	83,169

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	31.12.24	31.12.23
	£	£
Charitable activities		
Brought forward	100,512	83,169
Clergy expenses and fees including Parochial fees to DBF	4,240	7,220
Service costs	3,711	4,410
Church Running, Utilities, Fabric maintenance and Restoration	75,277	117,187
Equipment, Furniture, Plant and Machinery	0	30,291
Sundry Expenses, Fees and Stationery	27,175	17,899
Organ Maintenance	0	2,389
Lease of Photocopier	3,950	3,981
Architect Fees Restoration of St. Michaels	0	2,554
Youth Club	-	1,555
Note 1.	<u>214,865</u>	<u>270,655</u>

Support costs**Governance costs**

Accountancy and legal fees

300

250

Bank Transfer

0

0

Total resources expended

215,922

271,525**Net (expenditure)/income before gains and losses**

69,907

(57,835)

Realised recognised gains and losses

Realised gains/(losses) on fixed asset investments

79

(1,651)

Net (expenditure)/income

69,986

(59,486)**Note 1. Youth Club is now an Independent Organisation**

This page does not form part of the statutory financial statements

Parish of Beccles with Worlingham, North Cove & Barnby
North Cove and Barnby
Detailed Statement of Financial Activities
Notes to the Financial Statements

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	31.12.24 £	31.12.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift Day(s)	0	0
Donations - General, Starkness of the cross, Fair Trade	2,448	2,086
Gift Aid Reclaimed (HMRC)	1,848	1,743
Grants including FOSM Donations and Legacies	0	0
Gift Aid - Planned Giving	1,990	2,295
Collections including open plate, wall box	1,064	1,045
Other income inc. Missionary Giving, DCMS Scheme, Furlough	0	0
Legacies	1,000	1,386
VAT Claim	0	0
	<u>8,350</u>	<u>8,555</u>
Other trading activities		
Miscellaneous	0	0
Bookstall	0	0
Fund Raising Activities	4,486	6,942
Catering	0	0
	<u>4,486</u>	<u>6,942</u>
Investment income		
Interest and dividends	2,489	1,277
Charitable activities		
Church fees (weddings, memorial and funeral)	1,718	3,214
Rent from lettings	0	0
	<u>1,718</u>	<u>3,214</u>
Total Incoming Resources	<u>17,043</u>	<u>19,988</u>

EXPENDITURE

Raising donations and legacies		
Catering	0	0
Fund Raising Activities	1,297	1,632
Miscellaneous	0	0
	<u>1,297</u>	<u>1,632</u>
Charitable activities		
Saff Salaries and Parish Administrator	0	0
Insurance	0	0
Telephone and Internet	0	0
Parish Office Costs, postage and stationery	56	289
Rent	0	0
Missionary and Charitable giving / Donations	550	260
Parish Share	6,550	6,300
Carried forward	7,156	6,849

This page does not form part of the statutory financial statements

Parish of Beccles with Worlingham, North Cove & Barnby
North Cove and Barnby
Detailed Statement of Financial Activities
Notes to the Financial Statements

Page 20

	31.12.24 £	31.12.23 £
Charitable activities		
Brought forward	7,156	6,849
Clergy expenses and fees including Parochial fees to DBF	3,044	600
Service costs	1,473	795
Church Running, Utilities, Fabric maintenance and Restoration	6,831	5,151
Equipment, Furniture, Plant and Machinery	119	292
Sundry Expenses, Fees and Stationery	0	0
Organ Maintenance	0	0
Lease of Photocopier	0	0
Architect Fees Restoration of St. Michaels	0	0
	<u>18,623</u>	<u>13,687</u>

Support costs**Governance costs**

Accountancy and legal fees

Bank Charges

0

0

154

146

Total resources expended

20,074

15,465

Net (expenditure)/income before gains and losses

(3,031)

4,523

Realised recognised gains and losses

Realised gains/(losses) on fixed asset investments

-

-

Net (expenditure)/income

(3,031)

4,523

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
Notes to the Financial Statements

	31.12.24 £	31.12.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift Day(s)	0	0
Donations - General, Starkness of the cross, Fair Trade	300	300
Gift Aid Reclaimed (HMRC)	0	0
Grants including FOSM Donations and Legacies	2,432	3,411
Gift Aid - Planned Giving	1,113	1,682
Service Collections including open plate, wall box	758	2,050
Other income inc. Missionary Giving, DCMS Scheme, Furlough	20	147
Legacies	0	0
VAT Claim	0	0
	<u>4,622</u>	<u>7,590</u>
Other trading activities		
Miscellaneous	0	0
Bookstall	0	0
Fund Raising Activities	0	0
Catering	0	0
Sale of Church Hall Proceeds	0	0
	<u>0</u>	<u>0</u>
Investment income		
Interest and dividends	7,690	3,878
Charitable activities		
Church fees (weddings, memorial and funeral)	2,553	5,595
Insurance Policy Claim - window damage	1,550	3,656
	<u>4,103</u>	<u>9,250</u>
Total Incoming Resources	<u>16,415</u>	<u>20,718</u>

EXPENDITURE

Raising donations and legacies		
Catering	0	0
Fund Raising Activities	0	0
Miscellaneous	0	0
	<u>0</u>	<u>0</u>
Charitable activities		
Saff Salaries and Parish Administrator	0	0
Insurance Premium and Repair Cost	2,049	4,255
Telephone and Internet	0	0
Parish Office Costs, postage and stationery	0	0
Rent	0	0
Missionary and Charitable giving / Service Donations	1,143	407
Parish Share 2023 (2022)	6,550	7,050
Carried forward	9,741	11,712

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
Notes to the Financial Statements

	31.12.24 £	31.12.23 £
Charitable activities		
Brought forward	9,741	11,712
Clergy expenses and fees including Parochial fees to DBF	0	245
Service costs	480	1,412
Church Running, Utilities, Fabric maintenance and Restoration	3,352	3,776
Equipment, Furniture, Plant and Machinery	0	0
Sundry Expenses, Fees and Stationery, and Prior years Childrens fund	625	216
Organ Maintenance	162	0
Lease of Photocopier	0	0
Architect Fees	0	0
	<u>14,360</u>	<u>17,360</u>

Support costs**Governance costs**

Accountancy and legal fees

0 0

Bank Charges

0 0

Total resources expended

14,360 17,360

Net (expenditure)/income before gains and losses

2,055 3,358

Realised recognised gains and losses

Realised gains/(losses) on fixed asset investments

- -

Net (expenditure)/income

2,055 3,358

This page does not form part of the statutory financial statements

Accounts

REGISTERED CHARITY NUMBER: 1128818

**Report of the Trustees and
Un-audited Financial Statements for the Year Ended
31st December 2023**

**The Parish of Beccles St. Michael's and
St. Luke's**

Christopher Punt MAAT

Ashcroft, Mill Common
Westhall , Suffolk
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

**Contents of the Financial Statements
For the Year Ended 31st December 2023**

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Report of the Trustees	1 to 4
Independent Examiners Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 14
Detailed Statement of Financial Activities	15 to 16

**Report of the Trustees
For the Year Ended 31st December 2023**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims -

St. Michael's and St. Luke's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It also has maintenance responsibilities for the Church buildings of St. Michael's and the surrounding churchyard and the Church buildings of St. Luke's.

In planning the Church's activities the members of the PCC kept in mind the Charity Commission's guidance on public benefit.

RECTOR'S REPORT

Position Vacant as at 31st December 2023, therefore no Rector's report.

Report of the Trustees

For the Year Ended 31st December 2023

FINANCIAL REVIEW

The charity had a Loss for the year of £59,485 (2022: Surplus £114,876). This was after taking into account a realised loss of £1,651 on fixed asset investments, which results in a Loss for the year of £57,834 on church operations.

The charity's fund balances at 31st December 2023 were £150,937 (2022: £210,422) and comprised unrestricted funds of £13,635 (2022: £11,401) and restricted funds of £137,302 (2022: £199,021).

Reserves Policy

Currently there is no reserve's policy, the majority of the unrestricted fund is taken up by the Parish Share. A reserve policy would be made if the PCC became aware of any future specific liability requiring one.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council powers measure (1956) as amended and church representation rules.

Recruitment and appointment of new trustees

Trustees are appointed annually at the Annual General Meeting. Retiring trustees are eligible for re-election. Any vacancies arising, between the AGM's may be filled by the committee. At the AGM following their appointment they will be eligible to stand for election as a trustee.

Induction and training of new trustees

Upon appointment an informal meeting with the new trustee is held to discuss the charity's history and procedures. Training for trustees is arranged as and when required.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number

1128818

Principal address

The Parish Office
St. Luke's Centre,
61 Rigbourne Hill,
Beccles
Suffolk
NR34 9JQ

**Report of the Trustees
For the Year Ended 31st December 2023**

REFERENCE AND ADMINISTRATION DETAILS

Trustees

The Parish of Beccles Parochial Church Council currently consists of seven Church Wardens, four Deanery Synod Representatives, twelve Elected Members and the Ex Officio Members.

During the year the following served as members of the PCC:

Chair	Position Vacant as at 31 st December 2023	
Church Wardens	Phil Filer Susan Son Fran Tuck Roger Bennett	Peter Hobbs Charles Detheridge Ben Blower Vacancy
Deanery Synod Representative	Terri Parker Joan Pryce Janet Fisher Faith D'Arch	
Elected Members	Amanda Puxley Brenda Beaumont Mark Lowther (Treasurer) Kathy Owen John Rutter Caroline Carvosso Karen Hall (Minute Secretary) Judy Thacker (Treasurer and PSO) Ann Eckersley Janet Barker Caroline Smith Sheila Beedham Vacancies (2)	
Ex-officio Members	Faith Darch (Reader) Phil Cudmore (Clergy) Mark Bee (Clergy) Doreen Page (Reader) Claire Kiddy (Clergy) Jayne Hollingsworth (Treasurer) Kate Cracknell (Youth & Young Adults) Serena Emberley (Parish Safeguarding Officer) Vacancy (Representative for Children & Young People)	

Independent examiner

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

Page 4

**Report of the Trustees
For the Year Ended 31st December 2022**

REFERENCE AND ADMINISTRATION DETAILS

Charitable Status

A parish within the Church of England and the Diocese of St. Edmundsbury and Ipswich.

Bankers

Lloyds Bank plc
47 London Road North
Lowestoft
Suffolk
NR32 1BL

CCLA Fund Managers Ltd
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Approved by order of the board of trustees on

and signed on its behalf by:

Churchwardens

**Independent Examiner's Report to the Trustees of
The Parish of Beccles St. Michael's and
St. Luke's**

Page 5

I report on the accounts for the year ended 31st December 2023 set out on pages six to sixteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, the following has come to my attention

The accounting statements prepared on pages 6 to 16 represent the accounting affairs of the Parish of Beccles St. Luke's and St. Michael's Parochial Church Council for the year ending 31st December 2023. The accounting records were compiled using a transactional Microsoft Excel spreadsheet to trial balance level and underpin the PCC's work and accounting statements for 2023.

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
Suffolk
IP19 8RF

**Statement of Financial Activities
for the Year Ended 31 December 2023**

		Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		93,855	97,106	190,961	237,410
Charitable activities					
Church activities		13,911	-	13,911	21,426
Other trading activities	2	7,208	-	7,208	3,850
Investment income	3	1,609	-	1,609	192
Total		<u>116,582</u>	<u>97,106</u>	<u>213,689</u>	<u>262,878</u>
EXPENDITURE ON					
Raising funds		620	-	620	2,331
Charitable activities					
Church activities		113,728	157,175	270,903	138,903
Total		<u>114,348</u>	<u>157,175</u>	<u>271,523</u>	<u>141,234</u>
NET INCOME/(EXPENDITURE)		<u>2,235</u>	<u>(60,069)</u>	<u>(57,835)</u>	<u>121,644</u>
Other recognised gains(losses)					
Gains/(losses) on investments/ assets		-	(1,651)	(1,651)	(6,768)
Net movement in funds		<u>2,235</u>	<u>(61,720)</u>	<u>(59,485)</u>	<u>114,876</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		23,649	58,833	210,422	95,546
TOTAL FUNDS CARRIED FORWARD		<u><u>25,884</u></u>	<u><u>(2,887)</u></u>	<u><u>150,937</u></u>	<u><u>210,422</u></u>

The notes form part of these financial statements

Balance Sheet
for the Year Ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
FIXED ASSETS					
Tangible Assets	8	-	0	0	1,681
Investments	9	-	5,342	5,342	5,312
		<u>0</u>	<u>5,342</u>	<u>5,342</u>	<u>6,993</u>
CURRENT ASSETS					
Debtors	10	10,750	-	10,750	11,000
Cash at bank and in hand	12	2,885	131,959	134,844	192,429
		<u>13,635</u>	<u>131,959</u>	<u>145,594</u>	<u>203,429</u>
CREDITORS					
Amounts falling due within one year	11	-	-	0	0
NET CURRENT ASSETS		<u>13,635</u>	<u>131,959</u>	<u>145,594</u>	<u>203,429</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		13,635	137,302	150,937	210,422
NET ASSETS		<u>13,635</u>	<u>137,302</u>	<u>150,937</u>	<u>210,422</u>
FUNDS	12				
Unrestricted funds				13,635	11,401
Restricted funds				137,302	199,021
TOTAL FUNDS				<u>150,937</u>	<u>210,422</u>

The financial statements were approved by the Board of Trustees on --/--/2024 and were signed on its behalf by:

Roger Bennett - Trustee

Mrs. J Hollingsworth - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2023**

3. INVESTMENT INCOME

	31.12.23	31.12.22
	£	£
Interest and dividends	<u>1,609</u>	<u>81</u>

4. TRUSTEE'S REMUNERATION AND BENEFITS

No Trustees received remuneration or benefits.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.23	31.12.22
Staff	<u>4</u>	<u>4</u>

No employees received emoluments in excess of £60,000

Included in wages and salaries is the PCC contribution to the Diocese towards the Parish Administration salary.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	82,293	155,117	237,410
Charitable activities			
Church activities	21,426	0	21,426
Other trading activities	3,850	0	3,850
Investment income	192	0	192
Total	<u>107,761</u>	<u>155,117</u>	<u>262,878</u>
EXPENDITURE ON			
Raising funds	2,331	0	2,331
Charitable activities			
Church activities	<u>107,559</u>	<u>31,344</u>	<u>138,903</u>
Total	109,890	31,344	141,234
NET INCOME/(EXPENDITURE)	(2,129)	123,773	121,644
Transfers between funds	0	0	0
Other recognised gains/(losses)			
Gains/(losses) on investment assets	0	(6,769)	(6,769)

**Notes to the Financial Statements
for the Year Ended 31 December 2023**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	(2,129)	117,004	114,875
RECONCILIATION OF FUNDS			
Total funds brought forward	13,530	82,016	95,546
TOTAL FUNDS CARRIED FORWARD	<u>11,401</u>	<u>199,020</u>	<u>210,421</u>

7. INDEPENDENT EXAMINERS REMUNERATION

During the year the charity was charged £250 for the annual independent examination.

8. TANGIBLE FIXED ASSETS

	Fixtures fittings and equipment £
COST	
At 1 January 2023 and 31 December 2023	41,634
DEPRECIATION	
At 1 January 2023	(39,953)
Charge for year	(1,681)
At 31 December 2023	<u>(41,634)</u>
NET BOOK VALUE	
At 31 December 2023	<u>0</u>
At 31 December 2022	<u>1,681</u>

Consecrated property and movable church furnishings

Consecrated and beneficial property of any kind is not included in the accounts in accordance with s10(2)c of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed on the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 will be capitalised and depreciated in the accounts over their anticipated useful economic life.

All expenditure incurred in the year on consecrated or beneficial buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2000 are written off.

**Notes to the Financial Statements
for the Year Ended 31 December 2023**

9. FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
As 1 January 2023	5,312
Disposals	-
Revaluations	30
At 31 December 2023	<u>5,342</u>
NET BOOK VALUE	
At 31 December 2022	<u>5,312</u>
At 31 December 2023	<u>5,342</u>

There were no investment assets outside the UK.

Investment holdings

	31.12.23	31.12.22
Central Board of Finance of the Church of England Investment Fund 0 shares	0	0
COIF Charity Funds (Beccles Clerk's Piece Charity) - 53.22 shares	1,001	971
St. Edmundsbury & Ipswich Diocesan Board of Finance (Banham Fabric Fund Trust) - 388 shares	614	614
St. Edmundsbury & Ipswich Diocesan Board of Finance (Rideal Fabric Fund Trust) - 3,000 shares	3,000	3,000
2.5% Consol for the Rector	-	-
3-1/2% War Stock for the Fabric Fund	-	-
2.5% Consol for the Choir	-	-
Poors Pightle, Hermitage and Bridge Street	723	723
Lloyds Banking Group plc - 8 shares	4	4
	<u>5,342</u>	<u>5,312</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Other debtors (Gift Aid Rebate 2023)	<u>10,750</u>	<u>11,000</u>

**Notes to the Financial Statements
for the Year Ended 31 December 2023**

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Bank loans and overdrafts	-	-
Trade creditors	-	-
Other creditors	-	-
	<u>0</u>	<u>0</u>

12. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	Transfers between funds	At 31.12.23
Unrestricted funds				
General fund	11,402	2,235	-	13,637
Restricted funds				
Cremation plot	-	-	-	-
Undercroft reorder	-	-	-	-
Offertory bags	-	-	-	-
St Michaels Restoration appeal	1,405	-	-	1,405
St Lukes Fabric Fund and Development	7,558	-	-	7,558
Charity fund	-	-	-	-
Legacies	-	-	-	-
Legacy investment fund/Depreciation	6,993	(1,651)	-	5,342
Organ Fees Music Keyboard	-	-	-	-
St Lukes Building and Development	16,014	(4,588)	-	11,426
St Michaels Building and Development	25,674	(4,489)	-	21,185
Community Fund	8,589	(653)	(2,000)	5,936
Thirst youth group	14,312	(1,555)	-	12,757
Austin Bates Music Fund	102,872	(35,837)	(5,000)	62,035
Parish Pantry	897	(394)	2,000	2,503
Refurbishment fund	-	-	-	-
Womans Fellowship	-	-	-	-
Get a Life Gang	-	-	-	-
Youth Pastor Fund	14,707	(12,553)	5,000	7,153
	<u>199,020</u>	<u>(61,720)</u>	<u>-</u>	<u>137,300</u>
TOTAL FUNDS	<u>210,422</u>	<u>(59,485)</u>	<u>-</u>	<u>150,937</u>

**Notes to the Financial Statements
for the Year Ended 31 December 2023**

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	116,582	(114,348)	-	2,235
Restricted funds				
Restoration appeal	-	-	-	-
Fabric fund	-	-	-	-
St Lukes Development	124	(4,711)	-	(4,588)
St Michaels Development	75,501	(79,990)	-	(4,489)
Organ Fees Music/Keyboard	-	-	-	-
Community Fund	4,083	(6,736)	-	(2,653)
Youth Pastor	10,746	(18,300)	-	(7,553)
Thirst youth group	-	(1,555)	-	(1,555)
Childrens Youth Worker	-	-	-	-
Austin Bates Music Fund	2,646	(43,483)	-	(40,837)
Parish Pantry	4,006	(2,400)	-	1,606
Get a Life Gang	-	-	-	-
Legacy investment fund/Depreciation	-	-	(1,651)	(1,651)
	<u>97,106</u>	<u>(157,175)</u>	<u>(1,651)</u>	<u>(61,720)</u>
TOTAL FUNDS	<u>213,689</u>	<u>(271,523)</u>	<u>(1,651)</u>	<u>(59,485)</u>

The fabric funds are for the repair and maintenance of the fabric, fixtures and fittings of the church buildings

The St.Michael's development fund is for the development of the facilities at St. Michael's church, including specifically the church and undercroft fixtures and fittings.

The St. Luke's development fund is for the development of the fixtures and fittings at St. Luke's church and hall complex.

The holdings funds are for either i) funds which await final classification or ii) funds which have been received but which do not belong to the PCC and which are held pending payment to their rightful beneficiary.

The legacy investment fund was created upon receiving shares as part of a bequest and is to be used for St. Michael's Church, Beccles absolutely.

The Thirst Youth Club from 1st January 2024 the Accounting and Governance of the Youth Club has been transferred to the Youth Club from the Parochial Church Council.

Other restricted funds are for the purpose described above.

13. RELATED PARTY DISCLOSURES

There were no related party transactions, with the exception of those noted in salaries and expenses, for the year ended 31st December, 2023 nor the year ended 31st December 2022.

	31.12.23 £	31.12.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift Day(s)	2,784	0
Donations - inc. Starkness of the cross, Fair Trade, Friends of St. Michaels	50,782	9,439
Gift Aid Reclaimed (HMRC)	16,753	18,530
Grants	46,412	14,600
Gift Aid - Planned Giving	55,901	62,640
Collections including open plate, wall box	12,049	16,207
Other income inc. Missionary Giving, DCMS Scheme, Furlough	5,748	4,603
Legacies	533	111,391
VAT Claim	0	0
	190,961	237,410
Other trading activities		
Sundry Income- Inc. Printing, PCC Reimbursements	1,171	0
Bookstall	0	0
Fund Raising Activities	6,037	3,850
Catering	0	0
	7,208	3,850
Investment income		
Interest and dividends	1,609	192
Charitable activities		
Church fees (weddings, memorial and funeral)	7,015	9,724
Rent from lettings of St. Michaels and St. Lukes	6,896	11,702
	13,911	21,426
Total Incoming Resources	213,689	262,878
EXPENDITURE		
Raising donations and legacies		
Catering	0	0
Fund Raising Activities	620	2,331
Miscellaneous	0	0
	620	2,331
Charitable activities		
Saff Salaries and Parish Administrator	21,539	19,903
Insurance	7,045	6,684
Telephone and Internet	2,026	1,798
Parish Office Costs, postage and stationery	3,606	2,017
Rent	0	0
Missionary and Charitable giving / Donations	4,453	3,677
Parish Share	44,500	58,691
Carried forward	83,169	92,769

**This page does not form part of the statutory financial statements
The Parish of Beccles St Michael's & St Luke's**

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for the Year Ended 31 December 2023

	31.12.23	31.12.22
	£	£
Charitable activities		
Brought forward	83,169	92,769
Clergy expenses and fees including Parochial fees to DBF	7,220	5,978
Service costs	4,410	1,012
Church Running, Utilities, Fabric Maintenance and Restoration	117,187	26,111
Equipment, Furniture, Plant and Machinery Note 1	30,291	3,534
Sundry Expenses, Fees and Stationery inc Parish Pantry	17,899	15,814
Organ Maintenance	2,389	367
Lease of Photocopier	3,981	4,159
Architect Fees Restoration of St. Michaels	2,554	492
Youth Club Note 2	1,555	-11,584
	<u>270,653</u>	<u>138,653</u>
Support costs		
Governance costs		
Accountancy and legal fees	250	250
Bank Transfer	0	0
Total resources expended	<u>271,523</u>	<u>141,234</u>
Net (expenditure)/income before gains and losses	(57,835)	121,644
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	(1,651)	(6,769)
		-
Net (expenditure)/income	<u><u>(59,485)</u></u>	<u><u>114,876</u></u>

- Notes :-**
1. Includes purchase of a new Audio and Electrical Sound System £28,868
 2. First Youth club to be governed independently of the Parish Church from 1st January 2024

This page does not form part of the statutory financial statements

REGISTERED CHARITY NUMBER: 1128818

**Report of the Trustees and
Un-audited Financial Statements for the Year Ended
31st December 2023**

**The Parish of Beccles St. Michael's and
St. Luke's**

Christopher Punt MAAT

Ashcroft, Mill Common
Westhall , Suffolk
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

**Contents of the Financial Statements
For the Year Ended 31st December 2023**

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**Report of the Trustees
For the Year Ended 31st December 2023**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims -

St. Michael's and St. Luke's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It also has maintenance responsibilities for the Church buildings of St. Michael's and the surrounding churchyard and the Church buildings of St. Luke's.

In planning the Church's activities the members of the PCC kept in mind the Charity Commission's guidance on public benefit.

RECTOR'S REPORT

Position Vacant as at 31st December 2023, therefore no Rector's report.

Report of the Trustees

For the Year Ended 31st December 2023

FINANCIAL REVIEW

The charity had a Loss for the year of £59,485 (2022: Surplus £114,876). This was after taking into account a realised loss of £1,651 on fixed asset investments, which results in a Loss for the year of £57,834 on church operations.

The charity's fund balances at 31st December 2023 were £150,937 (2022: £210,422) and comprised unrestricted funds of £13,635 (2022: £11,401) and restricted funds of £137,302 (2022: £199,021).

Reserves Policy

Currently there is no reserve's policy, the majority of the unrestricted fund is taken up by the Parish Share. A reserve policy would be made if the PCC became aware of any future specific liability requiring one.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council powers measure (1956) as amended and church representation rules.

Recruitment and appointment of new trustees

Trustees are appointed annually at the Annual General Meeting. Retiring trustees are eligible for re-election. Any vacancies arising, between the AGM's may be filled by the committee. At the AGM following their appointment they will be eligible to stand for election as a trustee.

Induction and training of new trustees

Upon appointment an informal meeting with the new trustee is held to discuss the charity's history and procedures. Training for trustees is arranged as and when required.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number

1128818

Principal address

The Parish Office
St. Luke's Centre,
61 Rigbourne Hill,
Beccles
Suffolk
NR34 9JQ

**Report of the Trustees
For the Year Ended 31st December 2023**

REFERENCE AND ADMINISTRATION DETAILS

Trustees

The Parish of Beccles Parochial Church Council currently consists of seven Church Wardens, four Deanery Synod Representatives, twelve Elected Members and the Ex Officio Members.

During the year the following served as members of the PCC:

Chair	Position Vacant as at 31 st December 2023	
Church Wardens	Phil Filer Susan Son Fran Tuck Roger Bennett	Peter Hobbs Charles Detheridge Ben Blower Vacancy
Deanery Synod Representative	Terri Parker Joan Pryce Janet Fisher Faith D'Arch	
Elected Members	Amanda Puxley Brenda Beaumont Mark Lowther (Treasurer) Kathy Owen John Rutter Caroline Carvosso Karen Hall (Minute Secretary) Judy Thacker (Treasurer and PSO) Ann Eckersley Janet Barker Caroline Smith Sheila Beedham Vacancies (2)	
Ex-officio Members	Faith Darch (Reader) Phil Cudmore (Clergy) Mark Bee (Clergy) Doreen Page (Reader) Claire Kiddy (Clergy) Jayne Hollingsworth (Treasurer) Kate Cracknell (Youth & Young Adults) Serena Emberley (Parish Safeguarding Officer) Vacancy (Representative for Children & Young People)	

Independent examiner

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

Page 4

**Report of the Trustees
For the Year Ended 31st December 2022**

REFERENCE AND ADMINISTRATION DETAILS

Charitable Status

A parish within the Church of England and the Diocese of St. Edmundsbury and Ipswich.

Bankers

Lloyds Bank plc
47 London Road North
Lowestoft
Suffolk
NR32 1BL

CCLA Fund Managers Ltd
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Approved by order of the board of trustees on

and signed on its behalf by:

Churchwardens

**Independent Examiner's Report to the Trustees of
The Parish of Beccles St. Michael's and
St. Luke's**

Page 5

I report on the accounts for the year ended 31st December 2023 set out on pages six to sixteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, the following has come to my attention

The accounting statements prepared on pages 6 to 16 represent the accounting affairs of the Parish of Beccles St. Luke's and St. Michael's Parochial Church Council for the year ending 31st December 2023. The accounting records were compiled using a transactional Microsoft Excel spreadsheet to trial balance level and underpin the PCC's work and accounting statements for 2023.

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
Suffolk
IP19 8RF

Accounts

1128818

REGISTERED CHARITY NUMBER:

**Report of the Trustees and
Un-audited Financial Statements for the Year Ended
31st December 2022
for**

**The Parish of Beccles St. Michael's and
St. Luke's**

Christopher Punt MAAT

Ashcroft, Mill Common
Westhall , Suffolk
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

**Contents of the Financial Statements
For the Year Ended 31st December 2022**

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**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims -

St. Michael's and St. Luke's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It also has maintenance responsibilities for the Church buildings of St. Michael's and the surrounding churchyard and the Church buildings of St. Luke's.

In planning the Church's activities the members of the PCC kept in mind the Charity Commission's guidance on public benefit.

RECTOR'S REPORT

Report from Revd Canon Rich Henderson Rector of Beccles, Priest in charge of Worlingham, North Cove and Barnby APCM 2022

As I reflect back on 2022 I see another year packed with the experiences of being church in this place. We moved from the pandemic to the cost- of- living crisis and once again stepped up to support many in their daily lives. I have had so many conversations with people on the receiving end of our projects, who describe us as their church, relationships have developed, and we have seen people come to worship or ask for prayer. This is evangelism in action, love, care, and compassion expressed in very practical, biblical ways. So, to all who help and support; Parish Pantry, Foodbank, Food in School Holidays, Uniform Bank, and the countless one- to- one encounters, thank you!

The early summer saw us welcome two familiar faces to the staff team;

Claire Kiddy rejoined us as Associate Priest, taking on the pastoral oversight of North Cove and Barnby. In six months, Claire has invested time and energy in people, her efforts bearing much fruit. We have a growing relationship with Barnby and North Cove School and with the Parish Councils. We have spent time addressing building related issues at North Cove, with a small working group filling a skip, all to create a more welcoming sacred space. Both North Cove and Barnby churches are now open regularly and receive a wide range of visitors.

The second staff team member to join us was Kate Cracknell, as Youth and Young Adults Pastor. I often reflect at how blessed we are to have Kate in this role, an experienced practitioner with children and young people, who has developed our work in this area and pushed us further. The work Kate is doing is vital for our growth, we fund Kate's post ourselves and it is so important that the funding is in place for security and longevity.

Phil Cudmore has continued to oversee Worlingham Church, served as a foundation governor and a trustee of the new village hall committee, again this ministry has been about networking and building stronger connection.

As I write Mark Bee is about to be signed off at the end of his three year curacy, this has been ministry lived out in challenging times that has been anything but a normal training experience. Pray for Mark as he discerns the next stage of his ministry.

**The Parish of Beccles St. Michael's and
St. Luke's**

Report of the Trustees

For the Year Ended 31st December 2022

Faith Darch and Doreen Page have continued to serve us well as Lay Ministers; leading and preaching regularly and offering pastoral care across the parish. Doreen is now in the first year of her training for ordination.

Our team of Lay Elders has increased this year and I am so grateful to all of the Elders who exercise ministry in different ways.

I am grateful to our whole ministry team and to all who enhance our worship, for all who lead and preach, read, lead prayers, welcome, sing, play instruments and ring bells. We are blessed in this place with a large and varied team, for which I thank God.

Thanks go to Ian Hollingsworth, Pippa Bridges and Anthony Issacs for playing for us Sunday by Sunday.

We have had consistent numbers in worship throughout the year and seen some growth at St Luke's and St Botolph's. All Saints Worlingham presents an ongoing challenge as we need more people to be practically involved. With housing developments in the future we need to prayerfully consider how to be church for an expanding village.

We have continued with a fruitful ministry with children and young people, thank you to all who have been involved in Junior Church, Messy Church, Wild Church, Messy Mornings, Open the Book, schools work, Toddler groups, Youth Hub, Joy Collective and the Thirst Detached Youth Hub.

Thanks go to all who have engaged in our wider mission, Keith Wragg and others co-ordinate our world links through Mission Focus, thank you to all who have generously given in support of our mission partners.

I often say that we are church seven days a week, we are and it is good to see our buildings open and with increased activity. Thank you to all who lead or help with any of our groups and to those who unlock and lock regularly. To those unseen people who make our buildings fit for purpose; cleaners, flower arrangers, those who carry out maintenance and building projects, thank you, your work is much appreciated.

We are a large parish that requires good administration and financial management, my personal thanks go to Doreen Page in her role as administrator, Karen Hall as PCC minute secretary, Margaret Spratt and Gill Ley for all the weekly printing. Jayne Hollingsworth, Mark Lowther and Judy Thacker manage our finances extremely well, assisted by Doreen Page, Margaret Page, Roger Bennett and Terri Parker. Thank you all.

Finance is a challenge, but we have kept our heads above water, thank you to all who have given to support mission and ministry this year. I would also like to thank all who have planned and delivered a range of fundraising activities and all who have supported these events.

The Friends of St Michael's have continued a range of activities during the year with the funds they raise being vital to the maintenance, upkeep, and development of the church building, thank you to all involved.

I couldn't carry out my role day- to- day without the valuable support of our churchwardens, they give of their time and energy regularly for us all. Thank you to Sue Son, Shirley Newman, Phil Filer, Fran Tuck, Roger Bennett, Peter Hobbs, Lynda Knights and Charles Detheridge and all who assist the wardens in their duties.

As a parish we remain committed to the diocesan vision of Growing in God. Towards the end of the year we revisited our priorities and came up with the following areas of focus for our 2023 Growth Plan GROWING IN NUMBER Build on connections with Baptism families, Wedding couples, the bereaved and user groups of our buildings. Be invitational.

Page 3

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

GROWING IN DEPTH increase the number of Small Groups we have, promote widely. Also offer seasonal courses / worship.

GROWING IN DEPTH /NUM BER /YOUNGER Through outdoor services and events including; Wild Church, Pet Service, Walking group, Reflective spaces in churchyards, Parish pilgrimage, Churchyard services. Plus continue to develop Eco Church across all five churches in the parish.

Some of the above is already happening and other areas need investment of time and resource.

So, this will be my final annual report to the people and parish I love dearly, I will soon be leaving to take up the post of Archdeacon of Suffolk, a post you have helped shape and equip me for. I am so thankful for the ten years of ministry I have spent in this place, it has been tough at times, but we have faced the challenges together. I have always felt supported, encouraged, and prayed for. I thank God that Beccles, Worlingham North Cove and Barnby will still be part of my new ministry and I look forward to helping you find the right person as Rector in the near future. Thank you for your partnership in the gospel, I encourage you to continue to be a people who live out the parish mission statement of BEING GOOD NEWS, LIVING FAITH, SERVING BECCLES AND VILLAGES.

I end by thanking Sarah and my children for their unstinting support in the background and above all, I thank God who calls me to live and experience life in all its fullness.

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations , for ever and ever! Amen.

Ephesians 3.20- 21

With my sincere thanks, prayers, and blessing

Revd Canon Rich Henderson
Rector of Beccles, with Worlingham, North Cove & Barnby

**Report of the Trustees
For the Year Ended 31st December 2022**

FINANCIAL REVIEW

The charity achieved a Surplus for the year of £114,876 (2021: Surplus £13,065). This was after taking into account a realised loss of £6,769 on fixed asset investments, which results in a Surplus of £121,644 on church operations.

The charity's fund balances at 31st December 2022 were £210,422 (2020: £82,481) and comprised unrestricted funds of £21,520 (2021: £13,531) and restricted funds of £175,838 (2021: £82,017).

Reserves Policy

Currently there is no reserve's policy, the majority of the unrestricted fund is taken up by the Parish Share. A reserve policy would be made if the PCC became aware of any future specific liability requiring one.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council powers measure (1956) as amended and church representation rules.

Recruitment and appointment of new trustees

Trustees are appointed annually at the Annual General Meeting. Retiring trustees are eligible for re-election. Any vacancies arising, between the AGM's may be filled by the committee. At the AGM following their appointment they will be eligible to stand for election as a trustee.

Induction and training of new trustees

Upon appointment an informal meeting with the new trustee is held to discuss the charity's history and procedures. Training for trustees is arranged as and when required.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number

1128818

Principal address

The Parish Office
St. Luke's Centre,
61 Rigbourne Hill,
Beccles
Suffolk
NR34 9JQ

Page 5

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

REFERENCE AND ADMINISTRATION DETAILS
Trustees

The Parish of Beccles Parochial Church Council consists of four Church Wardens, ten Elected Members, plus four Deanery Representatives and the Ex Officio Members.

During the year the following served as members of the PCC:

Chair	Rev. Canon. Richard Henderson	
Church Wardens	Phil Filer (STM) Susan Son (STM) Fran Tuck (STL) Roger Bennett (STL)	Peter Hobbs (W) Lynda Knights (W) Charles Detheridge (NCB)
Elected Members	Amanda Puxley John Rutter Brenda Beaumont Janet Baker Caroline Carvosso Sharon Hobbs Mark Lowther Karen Hall (Minute Secretary) Joan Pryce Judy Thacker Kathy Owen	
Deanery Synod Representatives	Doreen Page Terri Parker Molly Martin Lynda Knights	
Ex-officio	Faith Darch (Reader) Phil Cudmore (Clergy) Mark Bee (Clergy) Doreen Page (Reader) Claire Kiddy (Clergy) Jayne Hollingsworth (Treasurer) Kate Cracknell (Youth & Young Adults) Serena Emberley (Parish Safeguarding Officer)	

Independent examiner

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
IP19 8RF

Page 6

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

REFERENCE AND ADMINISTRATION DETAILS

Charitable Status

A parish within the Church of England and the Diocese of St. Edmundsbury and Ipswich.

Bankers

Lloyds Bank plc	CCLA Fund Managers Ltd
47 London Road North	Senator House
Lowestoft	85 Queen Victoria Street
Suffolk	London
NR32 1BL	EC4V 4ET

Approved by order of the board of trustees on

and signed on its behalf by:

Churchwardens

Independent Examiner's Report to the Trustees of

The Parish of Beccles St. Michael's and St. Luke's

I report on the accounts for the year ended 31st December 2022 set out on pages eight to eighteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, the following has come to my attention

The accounting statements prepared on pages 8 to 18 represent the accounting affairs of the Parish of Beccles St. Luke's and St. Michael's Parochial Church Council for the year ending 31st December 2022. The accounting records were compiled using a transactional Microsoft Excel spreadsheet to trial balance level and underpin the PCC's work and accounting statements for 2022.

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
Suffolk
IP19 8RF

**The Parish of Beccles St Michael's & St
Luke's**

**Statement of Financial Activities
for the Year Ended 31 December 2022**

		Unrestricted funds £	Restricted funds £	31.12.22 Total funds £
	Notes			
INCOME AND ENDOWMENTS FROM				
Donations and legacies		82,293	155,117	237,410
Charitable activities				
Church activities		21,426	-	21,426
Other trading activities	2	3,850	-	3,850
Investment income	3	192	-	192
Total		<u>107,761</u>	<u>155,117</u>	<u>262,878</u>
 EXPENDITURE ON				
Raising funds		2,331	-	2,331
Charitable activities				
Church activities		107,559	31,344	138,903
Total		<u>109,890</u>	<u>31,344</u>	<u>141,234</u>
 NET INCOME/(EXPENDITURE)		<u>(2,129)</u>	<u>123,773</u>	<u>121,644</u>
 Other recognised gains(losses)				
Gains/(losses) on investments/ assets		-	(6,769)	(6,769)
Net movement in funds		<u>(2,129)</u>	<u>117,005</u>	<u>114,876</u>
 RECONCILIATION OF FUNDS				
Total funds brought forward		23,649	58,833	95,546
 TOTAL FUNDS CARRIED FORWARD		<u><u>21,520</u></u>	<u><u>175,838</u></u>	<u><u>210,422</u></u>

The notes form part of these financial statements

**The Parish of Beccles St Michael's & St
Luke's**

**Balance Sheet
for the Year Ended 31 December 2022**

		Unrestricted funds £	Restricted funds £	31.12.22 Total funds £
	Notes			
FIXED ASSETS				
Tangible Assets	8	-	1,681	1,681
Investments	9	-	5,312	5,312
		<u>0</u>	<u>6,993</u>	<u>6,993</u>
CURRENT ASSETS				
Debtors	10	11,000	-	11,000
Cash at bank and in hand	12	401	192,028	192,429
		<u>11,401</u>	<u>192,028</u>	<u>203,429</u>
CREDITORS				
Amounts falling due within one year	11	-	-	0
NET CURRENT ASSETS		<u>11,401</u>	<u>192,028</u>	<u>203,429</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		11,401	199,021	210,422
NET ASSETS		<u>11,401</u>	<u>199,021</u>	<u>210,422</u>
FUNDS	12			
Unrestricted funds				11,401
Restricted funds				199,021
TOTAL FUNDS				<u>210,422</u>

The financial statements were approved by the Board of Trustees on --/--/2023 and were signed on its behalf by:

Roger Bennett - Trustee

Mrs. J Hollingsworth - Trustee

The notes form part of these financial statements

Notes to the Financial Statements for the Year Ended 31 December 2022

Luke's

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

3. INVESTMENT INCOME

31.12.22

Interest and dividends

£

192

4. TRUSTEE'S REMUNERATION AND BENEFITS

No Trustees received remuneration or benefits.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

31.12.22

Staff

4

No employees received emoluments in excess of £60,000

Included in wages and salaries is the PCC contribution to the Diocese towards the Parish Administration salary.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £
INCOME AND ENDOWMENTS FROM		
Donations and legacies	92,520	93,567
Charitable activities		
Church activities	12,604	0
Other trading activities	3,582	0
Investment income	81	0
Total	<u>108,787</u>	<u>93,567</u>
EXPENDITURE ON		
Raising funds	2,357	0
Charitable activities		
Church activities	<u>116,549</u>	<u>69,847</u>
Total	118,906	69,847
NET INCOME/(EXPENDITURE)	(10,119)	23,720
Transfers between funds	0	0
Other recognised gains/(losses)		
Gains/(losses) on investment assets	0	(537)

Luke's

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £
Net movement in funds	(10,119)	23,183
RECONCILIATION OF FUNDS		
Total funds brought forward	23,649	58,833
TOTAL FUNDS CARRIED FORWARD	<u>13,530</u>	<u>82,016</u>

7. INDEPENDENT EXAMINERS REMUNERATION

During the year the charity was charged £500 for the annual independent examination.

8. TANGIBLE FIXED ASSETS

COST

At 1 January 2022 and 31 December 2022

DEPRECIATION

At 1 January 2022

Charge for year

At 31 December 2022

NET BOOK VALUE

At 31 December 2022

At 31 December 2021

Consecrated property and movable church furnishings

Consecrated and beneficial property of any kind is not included in the accounts in accordance with s10(of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in accounts. Items acquired since 1 January 2001 will be capitalised and depreciated in the accounts over their anticipated useful economic life.

All expenditure incurred in the year on consecrated or beneficial buildings, individual items under £1,00 on the repair of movable church furnishings acquired before 1 January 2000 are written off.

**The Parish of Beccles St Michael's & St
Luke's**

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

9. FIXED ASSET INVESTMENTS

In

MARKET VALUE

As 1 January 2022

Disposals

Revaluations

At 31 December 2022

NET BOOK VALUE

At 31 December 2021

At 31 December 2022

There were no investment assets outside the UK.

Investment holdings

	31.12.22
Central Board of Finance of the Church of England Investment Fund 0 shares	0
COIF Charity Funds (Beccles Clerk's Piece Charity) - 53.22 shares	971
St. Edmundsbury & Ipswich Diocesan Board of Financ (Banham Fabric Fund Trust) - 388 shares	614
St. Edmundsbury & Ipswich Diocesan Board of Finance (Rideal Fabric Fund Trust) - 3,000 shares	3,000
2.5% Consol for the Rector	-
3-1/2% War Stock for the Fabric Fund	-
2.5% Consol for the Choir	-
Poors Pightle, Hermitage and Bridge Street	723
Lloyds Banking Group plc - 8 shares	4
BP plc - 0 shares	0
Barclays plc - 0 shares	0
	<u>5,312</u>

* Note 1. - BP and Barclays Shares have been written off as not evidenced as live.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22
	£
Other debtors (Gift Aid Rebate 2022)	<u>11,000</u>

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22 £
Bank loans and overdrafts	-
Trade creditors	-
Other creditors	-
	<u>0</u>

12. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	Transfers between funds
Unrestricted funds			
General fund	13,531	(2,129)	-
Restricted funds			
Cremation plot	-	-	-
Undercroft reorder	-	-	-
Offertory bags	-	-	-
St Michaels Restoration appeal	1,405	-	-
St Lukes Fabric Fund and Development	7,558	-	-
Charity fund	-	-	-
Legacies	-	-	-
Legacy investment fund/Depreciation	13,761	(6,769)	-
Organ Fees Music Keyboard	-	-	-
St Lukes Building and Development	4,936	11,078	-
St Michaels Building and Development	10,491	15,182	-
Community Fund	10,954	(2,365)	-
Thirst youth group	2,729	11,584	-
Austin Bates Music Fund	12,500	90,372	-
Parish Pantry	1,541	(644)	-
Refurbishment fund	-	-	-
Womans Fellowship	-	-	-
Get a Life Gang	-	-	-
Youth Pastor	16,141	(1,434)	-
	<u>82,016</u>	<u>117,005</u>	<u>-</u>
TOTAL FUNDS	<u>95,546</u>	<u>114,876</u>	<u>-</u>

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £
Unrestricted funds			
General fund	107,761	(109,890)	-
Restricted funds			
Restoration appeal	-	-	-
Fabric fund	-	-	-
St Lukes Development	15,499	(4,420)	-
St Michaels Development	18,511	(3,329)	-
Organ Fees Music/Keyboard	-	-	-
Community Fund	5	(2,370)	-
Youth Pastor	8,127	(9,561)	-
Thirst youth group (income>expenditure)	11,584	-	-
Childrens Youth Worker	-	-	-
Austin Bates Music Fund	99,936	(9,564)	-
Parish Pantry	1,456	(2,100)	-
Get a Life Gang	-	-	-
Legacy investment fund/Depreciation	-	-	(6,769)
	<u>155,117</u>	<u>(31,344)</u>	<u>(6,769)</u>
TOTAL FUNDS	<u><u>262,878</u></u>	<u><u>(141,234)</u></u>	<u><u>(6,769)</u></u>

The fabric funds are for the repair and maintenance of the fabric, fixtures and fittings of the church build

The St.Michael's development fund is for the development of the facilities at St. Michael's church, includ specifically the church and undercroft fixtures and fittings.

The St. Luke's development fund is for the development of the fixtures and fitnngs at St. Luke's church a hall complex.

The holdings funds are for either i) funds which await final classification or ii) funds which have been rec but which do not belong to the PCC and which are held pending payment to their rightful beneficiary.

The legacy investment fund was created upon receiving shares as part of a bequest and is to be used fr St. Michael's Church, Beccles absolutely.

The Thirst Youth Club fund was created upon Suffolk County Council withdrawing from running youth clu in the county. The fund was financed by donation and grants form various funders.

Other restricted funds are for the purpose described above.

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

13. RELATED PARTY DISCLOSURES

There were no related party transactions, with the exception of those noted in salaries and expenses, for the year ended 31st December, 2022 nor the year ended 31st December 2021.

**The Parish of Beccles St Michael's & St
Luke's**

Detailed Statement of Financial Activities

for the Year Ended 31 December 2022

31.12.22

INCOME AND ENDOWMENTS

£

Donations and legacies

Gift Day(s)	0
Donations - General, Starkness of the cross, Fair Trade	9,439
Gift Aid Reclaimed (HMRC)	18,530
Grants including FOSM Donations and Legacies	14,600
Gift Aid - Planned Giving	62,640
Collections including open plate, wall box	16,207
Other income inc. Missionary Giving, DCMS Scheme, Furlough	4,603
Legacies	111,391
VAT Claim	0
	237,410

Other trading activities

Miscellaneous	0
Bookstall	0
Fund Raising Activities	3,850
Catering	0
	3,850

Investment income

Interest and dividends	192
------------------------	-----

Charitable activities

Church fees (weddings, memorial and funeral)	9,724
Rent from lettings	11,702
	21,426

Total Incoming Resources

262,878

EXPENDITURE

Raising donations and legacies

Catering	0
Fund Raising Activities	2,331
Miscellaneous	0
	2,331

Charitable activities

Saff Salaries and Parish Administrator	19,903
Insurance	6,684
Telephone and Internet	1,798
Parish Office Costs, postage and stationery	2,017
Rent	0
Missionary and Charitable giving / Donations	3,677
Parish Share	58,691
Carried forward	92,769

This page does not form part of the statutory financial statements

**The Parish of Beccles St Michael's & St
Luke's**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2022**

	31.12.22
Charitable activities	£
Brought forward	92,769
Clergy expenses and fees including Parochial fees to DBF	5,978
Service costs	1,012
Church Running, Utilities, Fabric maintenance and Restoration	26,111
Equipment, Furniture, Plant and Machinery	3,534
Sundry Expenses, Fees and Stationery	15,814
Organ Maintenance	367
Lease of Photocopier	4,159
Architect Fees Restoration of St. Michaels	492
Youth Club (2022 income greater than expenditure) Note 2.	(11,584)
	138,653
Support costs	
Governance costs	
Accountancy and legal fees	250
Bank Transfer	0
Total resources expended	141,234
Net (expenditure)/income before gains and losses	121,644
Realised recognised gains and losses	
Realised gains/(losses) on fixed asset investments	(6,769)
Net (expenditure)/income	114,876

Note 2. Thirst Youth Club received 2 Grants during the year from East Suffolk Council £2,329.94 and the Townlands Trust for £10,000 Resulting in the Youth Club's funds increasing for the year by £11,584

This page does not form part of the statutory financial statements

31.12.21
Total
funds
£

186,087

12,604

3,582

81

202,355

2,357

186,396

188,753

13,602

(537)

13,065

82,481

95,546

31.12.21
Total
funds
£

3,363
10,398

13,761

11,500
70,286

81,786

0

81,786

95,547

95,547

13,531
82,016

95,547

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31.12.21

£

0

-

3,582

-

3,582

31.12.21

£

81

31.12.21

3

Total

funds

£

186,087

12,604

3,582

81

202,354

2,357

186,396

188,753

13,601

0

(537)

**Total
funds
£**

13,064

82,482

95,546

**Fixtures
fittings and
equipment
£**

41,634

(38,271)

(1,682)

(39,953)

1,681

3,363

2)c

1
on
ed
the

10 or

**Listed
investments
£**

10,398
-
(5,087)
<u>5,311</u>

<u>10,398</u>
<u>5,311</u>

31.12.21

0
1,024
614
3,000
-
-
-
723
4
679
4,354
<u>10,398</u>

31.12.21

£
<u>11,500</u>

31.12.21

£

-

-

-

0

At 31.12.22

11,402

-

-

-

1,405

7,558

-

-

6,993

-

16,014

25,674

8,589

14,312

102,872

897

-

-

-

14,707

199,020

210,422

**Movement
in funds
£**

(2,129)

-

-

11,078

15,182

-

(2,365)

(1,434)

11,584

-

90,372

(644)

-

(6,769)

117,005

114,876

dings

ding

ind

ceived

or

ibs

or

31.12.21

£

3,739

18,134

17,907

57,086

60,417

13,949

14,856

0

0

186,087

0

0

3,582

0

3,582

81

7,414

5,190

12,604

202,355

0

2,357

0

2,357

14,344

6,372

1,778

1,910

0

6,816

58,186

89,406

31.12.21

£

89,406

5,929

900

64,444

0

15,013

235

6,733

656

2,830

186,146

250

0

188,753

13,602

(537)

13,065

Items purchase during 2020 ?

Purchase Date	£
28-Jan-20 Water Boiler	1142.32
3-May-20 Edge Computers (2)	1557.95
26-May-20 Apple Laptop for Rev Rich	2,399.00
8-Jun-20 Cavell Catering Equipment - Dishwasher	3,186.00
6-Jul-20 Furniture Cloud	3,062.88
	<u>11,348.15</u>

Straight Line 4 years	Per year
4 years	285.58
4 years	599.75
4 years	796.5

Bank account balances				1/1/2022	###	Delta	Income	TRF IN	Expenditure	TRF OUT	Delta
c	Lloyds	3260	Business Account	2,030.90	c 400.81	-1,630.09	385,686.93	0.00	368,817.02	18,500.00	-1,630.09
c	COIF	3001D	St Michaels General Fund	1,869.75	c 1,869.75	0.00	0.00		0.00		0.00
c	COIF	7003D	St Luke Church Developmen	2,027.66	c/c 2,027.66	0.00	0.00		0.00		0.00
c	COIF	7002D	St Lukes Fabric Fund	5,529.84	c/c 5,529.84	0.00	0.00		0.00		0.00
c	COIF	2005D	St Michaels. Restoration App	1,404.61	c/c 1,404.61	0.00	0.00		0.00		0.00
10491	Lloyds	5768	St Michaels B&D Statement	8,621.45	c 23,803.77	15,182.32	10.92	18,500.00	3,328.60	0.00	15,182.32
c	Lloyds	5268	St Lukes B&D Statement	4,936.52	c 16,014.87	11,078.35	15,498.76	0.00	4,420.41	0.00	11,078.35
c	Lloyds	4868	Community Fund	10,954.21	c/c 8,589.25	-2,364.96	4.72	0.00	2,369.68	0.00	-2,364.96
c	Lloyds	6468	Youth Pastor Fund	16,140.86	c/c 14,706.63	-1,434.23	8,126.64	0.00	9,560.87	0.00	-1,434.23
c	Lloyds	5060	Austin Bates Music Fund	12,500.04	c/c ###	90,372.06	99,936.46	0.00	9,564.40	0.00	90,372.06
c	Lloyds	5468	Parish Pantry Statement	1,541.00	c/c 897.27	-643.73	1,456.27	0.00	2,100.00	0.00	-643.73
c	First Youth Club Account - 12/21 New Account			2,728.70	c/c 14,312.20	11,583.50	11,583.50	0	0.00	0.00	11,583.50
				70,285.54	###	###	510,720.70	18,500.00	400,160.98	18,500.00	122,143.22
COIF 0001T Clerks Piece Charity			Shares	53.22	53.22 c	0.00 transfer balance					
				Dividends paid £7.20+£7.20							
Outstanding Debtor											
Outstanding Creditors											

1128818

REGISTERED CHARITY NUMBER:

**Report of the Trustees and
Un-audited Financial Statements for the Year Ended
31st December 2022
for**

**The Parish of Beccles St. Michael's and
St. Luke's**

Christopher Punt MAAT

Ashcroft, Mill Common
Westhall , Suffolk
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

**Contents of the Financial Statements
For the Year Ended 31st December 2022**

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**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims -

St. Michael's and St. Luke's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It also has maintenance responsibilities for the Church buildings of St. Michael's and the surrounding churchyard and the Church buildings of St. Luke's.

In planning the Church's activities the members of the PCC kept in mind the Charity Commission's guidance on public benefit.

RECTOR'S REPORT

Report from Revd Canon Rich Henderson Rector of Beccles, Priest in charge of Worlingham, North Cove and Barnby APCM 2022

As I reflect back on 2022 I see another year packed with the experiences of being church in this place. We moved from the pandemic to the cost- of- living crisis and once again stepped up to support many in their daily lives. I have had so many conversations with people on the receiving end of our projects, who describe us as their church, relationships have developed, and we have seen people come to worship or ask for prayer. This is evangelism in action, love, care, and compassion expressed in very practical, biblical ways. So, to all who help and support; Parish Pantry, Foodbank, Food in School Holidays, Uniform Bank, and the countless one- to- one encounters, thank you!

The early summer saw us welcome two familiar faces to the staff team;

Claire Kiddy rejoined us as Associate Priest, taking on the pastoral oversight of North Cove and Barnby. In six months, Claire has invested time and energy in people, her efforts bearing much fruit. We have a growing relationship with Barnby and North Cove School and with the Parish Councils. We have spent time addressing building related issues at North Cove, with a small working group filling a skip, all to create a more welcoming sacred space. Both North Cove and Barnby churches are now open regularly and receive a wide range of visitors.

The second staff team member to join us was Kate Cracknell, as Youth and Young Adults Pastor. I often reflect at how blessed we are to have Kate in this role, an experienced practitioner with children and young people, who has developed our work in this area and pushed us further. The work Kate is doing is vital for our growth, we fund Kate's post ourselves and it is so important that the funding is in place for security and longevity.

Phil Cudmore has continued to oversee Worlingham Church, served as a foundation governor and a trustee of the new village hall committee, again this ministry has been about networking and building stronger connection.

As I write Mark Bee is about to be signed off at the end of his three year curacy, this has been ministry lived out in challenging times that has been anything but a normal training experience. Pray for Mark as he discerns the next stage of his ministry.

**The Parish of Beccles St. Michael's and
St. Luke's**

Report of the Trustees

For the Year Ended 31st December 2022

Faith Darch and Doreen Page have continued to serve us well as Lay Ministers; leading and preaching regularly and offering pastoral care across the parish. Doreen is now in the first year of her training for ordination.

Our team of Lay Elders has increased this year and I am so grateful to all of the Elders who exercise ministry in different ways.

I am grateful to our whole ministry team and to all who enhance our worship, for all who lead and preach, read, lead prayers, welcome, sing, play instruments and ring bells. We are blessed in this place with a large and varied team, for which I thank God.

Thanks go to Ian Hollingsworth, Pippa Bridges and Anthony Issacs for playing for us Sunday by Sunday.

We have had consistent numbers in worship throughout the year and seen some growth at St Luke's and St Botolph's. All Saints Worlingham presents an ongoing challenge as we need more people to be practically involved. With housing developments in the future we need to prayerfully consider how to be church for an expanding village.

We have continued with a fruitful ministry with children and young people, thank you to all who have been involved in Junior Church, Messy Church, Wild Church, Messy Mornings, Open the Book, schools work, Toddler groups, Youth Hub, Joy Collective and the Thirst Detached Youth Hub.

Thanks go to all who have engaged in our wider mission, Keith Wragg and others co-ordinate our world links through Mission Focus, thank you to all who have generously given in support of our mission partners.

I often say that we are church seven days a week, we are and it is good to see our buildings open and with increased activity. Thank you to all who lead or help with any of our groups and to those who unlock and lock regularly. To those unseen people who make our buildings fit for purpose; cleaners, flower arrangers, those who carry out maintenance and building projects, thank you, your work is much appreciated.

We are a large parish that requires good administration and financial management, my personal thanks go to Doreen Page in her role as administrator, Karen Hall as PCC minute secretary, Margaret Spratt and Gill Ley for all the weekly printing. Jayne Hollingsworth, Mark Lowther and Judy Thacker manage our finances extremely well, assisted by Doreen Page, Margaret Page, Roger Bennett and Terri Parker. Thank you all.

Finance is a challenge, but we have kept our heads above water, thank you to all who have given to support mission and ministry this year. I would also like to thank all who have planned and delivered a range of fundraising activities and all who have supported these events.

The Friends of St Michael's have continued a range of activities during the year with the funds they raise being vital to the maintenance, upkeep, and development of the church building, thank you to all involved.

I couldn't carry out my role day- to- day without the valuable support of our churchwardens, they give of their time and energy regularly for us all. Thank you to Sue Son, Shirley Newman, Phil Filer, Fran Tuck, Roger Bennett, Peter Hobbs, Lynda Knights and Charles Detheridge and all who assist the wardens in their duties.

As a parish we remain committed to the diocesan vision of Growing in God. Towards the end of the year we revisited our priorities and came up with the following areas of focus for our 2023 Growth Plan GROWING IN NUMBER Build on connections with Baptism families, Wedding couples, the bereaved and user groups of our buildings. Be invitational.

Page 3

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

GROWING IN DEPTH increase the number of Small Groups we have, promote widely. Also offer seasonal courses / worship.

GROWING IN DEPTH /NUM BER /YOUNGER Through outdoor services and events including; Wild Church, Pet Service, Walking group, Reflective spaces in churchyards, Parish pilgrimage, Churchyard services. Plus continue to develop Eco Church across all five churches in the parish.

Some of the above is already happening and other areas need investment of time and resource.

So, this will be my final annual report to the people and parish I love dearly, I will soon be leaving to take up the post of Archdeacon of Suffolk, a post you have helped shape and equip me for. I am so thankful for the ten years of ministry I have spent in this place, it has been tough at times, but we have faced the challenges together. I have always felt supported, encouraged, and prayed for. I thank God that Beccles, Worlingham North Cove and Barnby will still be part of my new ministry and I look forward to helping you find the right person as Rector in the near future. Thank you for your partnership in the gospel, I encourage you to continue to be a people who live out the parish mission statement of BEING GOOD NEWS, LIVING FAITH, SERVING BECCLES AND VILLAGES.

I end by thanking Sarah and my children for their unstinting support in the background and above all, I thank God who calls me to live and experience life in all its fullness.

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations , for ever and ever! Amen.

Ephesians 3.20- 21

With my sincere thanks, prayers, and blessing

Revd Canon Rich Henderson
Rector of Beccles, with Worlingham, North Cove & Barnby

**Report of the Trustees
For the Year Ended 31st December 2022**

FINANCIAL REVIEW

The charity achieved a Surplus for the year of £114,876 (2021: Surplus £13,065). This was after taking into account a realised loss of £6,769 on fixed asset investments, which results in a Surplus of £121,644 on church operations.

The charity's fund balances at 31st December 2022 were £210,422 (2020: £82,481) and comprised unrestricted funds of £21,520 (2021: £13,531) and restricted funds of £175,838 (2021: £82,017).

Reserves Policy

Currently there is no reserve's policy, the majority of the unrestricted fund is taken up by the Parish Share. A reserve policy would be made if the PCC became aware of any future specific liability requiring one.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council powers measure (1956) as amended and church representation rules.

Recruitment and appointment of new trustees

Trustees are appointed annually at the Annual General Meeting. Retiring trustees are eligible for re-election. Any vacancies arising, between the AGM's may be filled by the committee. At the AGM following their appointment they will be eligible to stand for election as a trustee.

Induction and training of new trustees

Upon appointment an informal meeting with the new trustee is held to discuss the charity's history and procedures. Training for trustees is arranged as and when required.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number

1128818

Principal address

The Parish Office
St. Luke's Centre,
61 Rigbourne Hill,
Beccles
Suffolk
NR34 9JQ

Page 5

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

REFERENCE AND ADMINISTRATION DETAILS
Trustees

The Parish of Beccles Parochial Church Council consists of four Church Wardens, ten Elected Members, plus four Deanery Representatives and the Ex Officio Members.

During the year the following served as members of the PCC:

Chair	Rev. Canon. Richard Henderson	
Church Wardens	Phil Filer (STM) Susan Son (STM) Fran Tuck (STL) Roger Bennett (STL)	Peter Hobbs (W) Lynda Knights (W) Charles Detheridge (NCB)
Elected Members	Amanda Puxley John Rutter Brenda Beaumont Janet Baker Caroline Carvosso Sharon Hobbs Mark Lowther Karen Hall (Minute Secretary) Joan Pryce Judy Thacker Kathy Owen	
Deanery Synod Representatives	Doreen Page Terri Parker Molly Martin Lynda Knights	
Ex-officio	Faith Darch (Reader) Phil Cudmore (Clergy) Mark Bee (Clergy) Doreen Page (Reader) Claire Kiddy (Clergy) Jayne Hollingsworth (Treasurer) Kate Cracknell (Youth & Young Adults) Serena Emberley (Parish Safeguarding Officer)	

Independent examiner

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
IP19 8RF

Page 6

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2022**

REFERENCE AND ADMINISTRATION DETAILS

Charitable Status

A parish within the Church of England and the Diocese of St. Edmundsbury and Ipswich.

Bankers

Lloyds Bank plc	CCLA Fund Managers Ltd
47 London Road North	Senator House
Lowestoft	85 Queen Victoria Street
Suffolk	London
NR32 1BL	EC4V 4ET

Approved by order of the board of trustees on

and signed on its behalf by:

Churchwardens

Independent Examiner's Report to the Trustees of

The Parish of Beccles St. Michael's and St. Luke's

I report on the accounts for the year ended 31st December 2022 set out on pages eight to eighteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, the following has come to my attention

The accounting statements prepared on pages 8 to 18 represent the accounting affairs of the Parish of Beccles St. Luke's and St. Michael's Parochial Church Council for the year ending 31st December 2022. The accounting records were compiled using a transactional Microsoft Excel spreadsheet to trial balance level and underpin the PCC's work and accounting statements for 2022.

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
Suffolk
IP19 8RF

Accounts

REGISTERED CHARITY NUMBER: 1128818

**Report of the Trustees and
Un-audited Financial Statements for the Year Ended
31st December 2021
for**

**The Parish of Beccles St. Michael's and
St. Luke's**

Christopher Punt MAAT

Ashcroft, Mill Common
Westhall , Suffolk
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

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For the Year Ended 31st December 2021**

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**Report of the Trustees
For the Year Ended 31st December 2021**

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In planning the Church's activities the members of the PCC kept in mind the Charity Commission's guidance on public benefit.

RECTOR'S REPORT

Report from Revd Canon Rich Henderson Rector of Beccles, Priest in charge of Worlingham, North Cove and Barnby APCM 2021

Each year the Annual Parochial Church Meeting gives us the opportunity to reflect on the previous year, to take stock and look forward. 2021 was a second year in which the pandemic dominated our lives personally and corporately, throughout the year we continued to respond to the different circumstances and restrictions in place and as we did, we continued to live out our mission statement; BEING GOOD NEWS | LIVING FAITH | SERVING BECCLES & VILLAGES.

The past year has been a year of fluidity, change and challenge, one in which through hard work, commitment and focus we have continued to see areas of growth. There has been an increased commitment to prayer and investment in relationships, all this rooted in our faith and worship of Christ.

July saw the moment when we legally became the new single parish of Beccles with Worlingham, North Cove and Barnby, this important change has simplified our structure and governance and shows a commitment to each other. We are very much stronger together and better equipped to serve our community as Anglicans in this place. There have been a number of ways already, through shared worship and mutual support, we have seen our partnership in the gospel flourish and there is much hope for the future as we live out our shared calling as disciples, as we are one Church family with five church buildings.

I would like to offer my thanks to everyone who has contributed to mission and ministry across the whole parish. Our Churchwardens have served with real dedication, and I value their support and wisdom, thank you to Shirley Newman, Sue Son, Fran Tuck, Roger Bennett, Peter Hobbs, Lynda Knights and Charles Detheridge. Thanks also to those who support the churchwardens in practical ways.

I'm incredibly grateful to our PCC members who have shaped and supported the outworking of our vision and values, we now have a large PCC that represents all of the churches and this body will play an even more important role in the future. Thank you to Karen Hall and Doreen Page who have helped with the administration of the PCC.

Finance has presented ongoing challenges for us across the whole parish, it has been vital to have consistent regular income so, thank you to all who given faithfully and generously. In the later part of the year, we saw rental income begin to return and the opportunity to resume fundraising activities, all this helped us meet our financial demands. Thanks go to our three treasurers: Jayne Hollingsworth, Mark Lowther and Judy Thacker for all their work in managing our day-to-day finances. I would also like to thank those who carry out regular banking and financial support, Doreen Page, Margaret Page, Terri Parker and Roger Bennett.

Report of the Trustees

For the Year Ended 31st December 2021

The Parish Office has continued to be the hub of our activities and now resources the wider parish, thanks to Doreen Page, Fran Tuck, Margaret Spratt and Gill Ley for all they do to keep on top of things.

We have seen a huge variety of worship and services this year, we began online and then returned to services in church buildings, we have had to adapt on several occasions. I am grateful to all our ministry team who, have contributed to our worship through leading and preaching. Thank you to all who have welcomed others, prepared for services, served refreshments, led prayers or read from scripture. There is also space for more people to be involved so do say if there is something you would like to do.

Our music is key to our corporate worship, thank you to Ian Hollingsworth, Pippa Bridges, Peter Hobbs, Judy Thacker for ensuring there is music on Sundays, Thanks also go to the choir at St Michael's and singers at St Luke's. In the autumn we began our 'roving' Choral Evensong as the clergy at choir began to lead worship in the different churches around the parish.

I shared towards the end of the year the blessing we have been given in memory of Austin Bates to provide a trust fund for developing music in our churches. I hope in 2022, we begin to see this bearing fruit in our community.

We have across all congregations been hit by the loss of church members who have all taken a full and active part in church life, it remained difficult to hold large memorial services but we did take the opportunity at our December memorial service to name and remember each individual.

Our buildings continue to be a resource for us, 2021 saw the final stage of our internal development completed at St Michael's with the levelling of the floor at the front of the nave and new café furniture in place. We have seen throughout the year these spaces being used in creative ways. St Luke's ended the year with the much-needed resurfacing of the car park. I want to thank all who clean and maintain our buildings; our churchwardens, Phil Filer, John and Sue Bailey, Ron Tuck have all carried out work that has helped keep costs down. Thanks also go to those who maintain and care for our churchyards.

In June Revd Claire Kiddy's curacy came to an end after three very fruitful years. Claire made huge contribution to so many areas of parish life and on behalf of all of us, I thank Claire for her real dedication to the parish and we continue to pray for her and her ministry.

The past year also saw Revd Phil Cudmore licensed as Associate Priest, Revd Mark Bee ordained Priest, Faith Darch and Doreen Page have also continued to serve the parish well as Lay Ministers. It is a joy for me to serve with each and I offer my personal thanks for their commitment and service.

At the start of the year Ellie Skerratt began in our new post of Youth and Young Adults Pastor and soon made an impact in different areas of church life; designing our website, Sunday worship, co-leading Alpha, one to one mentoring and developing Youth Hub, which began in September at St Michael's. Ellie made the difficult decision in December to step back, and we honour that decision and thank Ellie for all she has giving in a short time.

We continue to be blessed with a team of volunteers who are committed in so many ways to serve all ages in this place. The Growing in God themes of Growing in Number, Depth, Younger and influence remain the core of what we seek to do.

Report of the Trustees
For the Year Ended 31st December 2021

Thank you to all the team, who help us in Growing Younger through the work with children and young people across all our groups and activities, in church and schools, through Junior Church, Messy Mornings, Picnic Lunches, Messy Church, Open the Book and Assemblies. We have sown seeds into the lives of hundreds of children.

Small Group Leaders and hosts, worship leaders and preachers have encouraged our discipleship and Growing in Depth. I hope in the year ahead we will realise the vision for more Small Groups, so that each of us has the opportunity to grow more in our faith. I also pray for more opportunities in how we respond and care for each other. We are increasing the number of Lay Elders in the year ahead, they will join our existing Elders and ministers in offering pastoral care and support, but each of us can play our part in caring for other through prayer and practical help.

I began mentioning the increased commitment to prayer, one of the ways in which this has been evident is through the regular morning prayer three days a week at 8.30am, people joining in person and via zoom have faithfully prayed for the world, the church and those in need. We have also seen real dedication through Mission Focus for all our mission partners, thanks to Keith Wragg and the Mission Focus team for encouraging our prayer and support of people and projects around the world.

2021 saw our Growing in influence expand with the increased needs of individuals and families, our response has been the Parish Pantry, Foodbank, Uniform Bank and lots of support for individuals one to one. This has been a team effort, but I do want to thank Fran Tuck, Sue Son and Pam Bayliss for leading and encouraging our work in this area. Thanks also go to individuals, charities and businesses that support all that we do.

The focus across all areas of parish life this year has seen us meeting people where they are, we are Growing in Number but this might not be visible on a Sunday morning. We are church seven days a week and offer a wide range of opportunities for all ages to explore faith and spirituality, to be loved and cared for, to be blessed.

I am fortunate to have the space to begin 2022 on Sabbatical and I can only do this with the confidence in the people of this parish in not just keeping things going, but ensuring that ministry continues to flourish. Thank you for all you do to support and encourage me in ministry as Rector, it continues to be a joy and blessing to lead in this place.

I believe we are at a pivotal moment in the life of our parish, at the APCM and congregational meetings that will follow in the spring. I will share more of the direction I want us to go and how we together face the challenges of today and the future, so that **"In Him and through faith in Him we may enter God's presence with boldness and confidence"** (Ephesians 3:12, NIV).

With blessings
Rich

Canon Rich Henderson
Rector

Priest in charge of Worlingham, North Cove & Barnby

**Report of the Trustees
For the Year Ended 31st December 2021**

FINANCIAL REVIEW

The charity achieved a Surplus for the year of £13,065 (2020: Deficit £28,031). This was after taking into account a realised loss of £537 on fixed asset investments, which results in a Surplus of £13,602 on church operations.

The charity's fund balances at 31st December 2021 were £95,547 (2020: £82,481) and comprised unrestricted funds of £13,531 (2020: £23,649) and restricted funds of £82,017 (2020: £58,833).

Reserves Policy

Currently there is no reserve's policy, the majority of the unrestricted fund is taken up by the Parish Share. A reserve policy would be made if the PCC became aware of any future specific liability requiring one.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council powers measure (1956) as amended and church representation rules.

Recruitment and appointment of new trustees

Trustees are appointed annually at the Annual General Meeting. Retiring trustees are eligible for re-election. Any vacancies arising, between the AGM's may be filled by the committee. At the AGM following their appointment they will be eligible to stand for election as a trustee.

Induction and training of new trustees

Upon appointment an informal meeting with the new trustee is held to discuss the charity's history and procedures. Training for trustees is arranged as and when required.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number

1128818

Principal address

The Parish Office
St. Luke's Centre,
61 Rigbourne Hill,
Beccles
Suffolk
NR34 9JQ

**Report of the Trustees
For the Year Ended 31st December 2021**

**REFERENCE AND ADMINISTRATION DETAILS
Trustees**

The Parish of Beccles Parochial Church Council consists of four Church Wardens, ten Elected Members, plus four Deanery Representatives and the Ex Officio Members.

During the year the following served as members of the PCC:

Chair Rev. Richard Henderson

Church Wardens Shirley Newman
Susan Son
Fran Tuck
Roger Bennett

Elected Members Mark Bee
David Elliott
Graham Smith
Doreen Page
Phil Filer
Stephanie Harvey
Michelle Prior
Becky Woods
Brenda Beaumont
Alf Beaumont

Deanery Synod Representatives Barry Darch
Terri Gotts
Molly Martin
Caroline Smith

Ex-officio Faith Darch (Reader)
Phil Cudmore (Ordinand)
Jayne Hollingsworth (Treasurer)
Kate Cracknell (Secretary)

Independent examiner

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

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**Report of the Trustees
For the Year Ended 31st December 2021**

REFERENCE AND ADMINISTRATION DETAILS
Charitable Status

A parish within the Church of England and the Diocese of St. Edmundsbury and Ipswich.

Bankers

Lloyds Bank plc
47 London Road North
Lowestoft
Suffolk
NR32 1BL

CCLA Fund Managers Ltd
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Approved by order of the board of trustees on

and signed on its behalf by:

Churchwardens

**Independent Examiner's Report to the Trustees of
The Parish of Beccles St. Michael's and
St. Luke's**

Page 7

I report on the accounts for the year ended 31st December 2021 set out on pages eight to eighteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, the following has come to my attention

The accounting statements prepared on pages 8 to 18 represent the accounting affairs of the Parish of Beccles St. Luke's and St. Michael's Parochial Church Council for the year ending 31st December 2021. The accounting records were compiled using a transactional Microsoft Excel spreadsheet to trial balance level and underpin the PCC's work and accounting statements for 2021.



Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
Suffolk
IP19 8RF

Statement of Financial Activities
for the Year Ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		92,520	93,567	186,087	201,975
Charitable activities					
Church activities		12,604	-	12,604	12,143
Other trading activities	2	3,582	-	3,582	2,919
Investment income	3	81	-	81	145
Total		<u>108,787</u>	<u>93,567</u>	<u>202,355</u>	<u>217,182</u>
EXPENDITURE ON					
Raising funds		2,357	-	2,357	859
Charitable activities					
Church activities		116,549	69,847	186,396	241,518
Total		<u>118,906</u>	<u>69,847</u>	<u>188,753</u>	<u>242,377</u>
NET INCOME/(EXPENDITURE)		<u>-10,118</u>	<u>23,720</u>	<u>13,602</u>	<u>(25,195)</u>
Other recognised gains(losses)					
Gains/(losses) on investments/ assets		-	(537)	(537)	(2,837)
Net movement in funds		<u>-10,118</u>	<u>23,184</u>	<u>13,065</u>	<u>(28,032)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		23,649	58,833	82,481	110,513
TOTAL FUNDS CARRIED FORWARD		<u><u>13,531</u></u>	<u><u>82,017</u></u>	<u><u>95,547</u></u>	<u><u>82,481</u></u>

The notes form part of these financial statements

Balance Sheet
for the Year Ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
FIXED ASSETS					
Tangible Assets	8	-	3,363	3,363	5,045
Investments	9	-	10,398	10,398	9,253
		<u>0</u>	<u>13,762</u>	<u>13,762</u>	<u>14,298</u>
CURRENT ASSETS					
Debtors	10	11,500	-	11,500	12,250
Cash at bank and in hand	12	2,031	68,255	70,286	55,932
		<u>13,531</u>	<u>68,255</u>	<u>81,786</u>	<u>68,182</u>
CREDITORS					
Amounts falling due within one year	11	-	-	0	0
NET CURRENT ASSETS		<u>13,531</u>	<u>68,255</u>	<u>81,786</u>	<u>68,182</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>13,531</u>	<u>82,016</u>	<u>95,547</u>	<u>82,481</u>
NET ASSETS		<u>13,531</u>	<u>82,016</u>	<u>95,547</u>	<u>82,481</u>
FUNDS	12				
Unrestricted funds				13,531	23,648
Restricted funds				82,016	58,833
TOTAL FUNDS				<u>95,547</u>	<u>82,481</u>

The financial statements were approved by the Board of Trustees on --/--/2021 and were signed on its behalf by:

Roger Bennett - Trustee

Mrs. J Hollingsworth - Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity have been prepared in accordance with the charities SORP (FRSSE) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) effective January 2015), the Charities Act 2011 and the Church Accounting Regulations 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value, as modified by the revaluation of certain assets. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of Church groups that own their main affiliation to another body, nor those that are informal gatherings of the Church members.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlements to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures, fittings and equipment - Straight line over 4 years.

Taxation

The charity is exempt from tax on its charitable activities

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.21	31.12.20
	£	£
Miscellaneous	-	0
Bookstall	-	-
Events	3,582	2,919
Catering	-	-
	<u>3,582</u>	<u>2,919</u>

Notes to the Financial Statements
for the Year Ended 31 December 2021

3. INVESTMENT INCOME

	31.12.21 £	31.12.20 £
Interest and dividends	<u>81</u>	<u>145</u>

4. TRUSTEE'S REMUNERATION AND BENEFITS

No Trustees received remuneration or benefits.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.21	31.12.20
Staff	<u>3</u>	<u>7</u>

No employees received emoluments in excess of £60,000

Included in wages and salaries is the PCC contribution to the Diocese towards the Parish Administration salary.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	90,492	72,918	163,410
Charitable activities			
Church activities	24,260	0	24,260
Other trading activities	5,771	0	5,771
Investment income	276	0	276
Total	<u>120,800</u>	<u>72,918</u>	<u>193,718</u>
EXPENDITURE ON			
Raising funds	1,449	0	1,449
Charitable activities			
Church activities	<u>140,210</u>	<u>28,235</u>	<u>168,445</u>
Total	<u>141,659</u>	<u>28,235</u>	<u>169,894</u>
NET INCOME/(EXPENDITURE)			
Transfers between funds	-20,859	44,683	23,824
Other recognised gains/(losses)			
Gains/(losses) on investment assets	0	762	762

Notes to the Financial Statements
for the Year Ended 31 December 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	-20,859	45,445	24,586
RECONCILIATION OF FUNDS			
Total funds brought forward	21,233	64,694	85,927
TOTAL FUNDS CARRIED FORWARD	<u>374</u>	<u>110,139</u>	<u>110,513</u>

7. INDEPENDENT EXAMINERS REMUNERATION

During the year the charity was charged £500 for the annual independent examination.

8. TANGIBLE FIXED ASSETS

	Fixtures fittings and equipment £
COST	
At 1 January 2021 and 31 December 2021	41,634
DEPRECIATION	
At 1 January 2021	(36,589)
Charge for year	(1,682)
At 31 December 2020	<u>(38,271)</u>
NET BOOK VALUE	
At 31 December 2021	<u>3,363</u>
At 31 December 2020	<u>5,045</u>

Consecrated property and movable church furnishings

Consecrated and beneficial property of any kind is not included in the accounts in accordance with s10(2)c of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed on the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 will be capitalised and depreciated in the accounts over their anticipated useful economic life.

All expenditure incurred in the year on consecrated or beneficial buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2000 are written off.

Notes to the Financial Statements
for the Year Ended 31 December 2021

9. FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
As 1 January 2021	9,253
Disposals	-
Revaluations	1,145
At 31 December 2021	<u>10,398</u>
NET BOOK VALUE	
At 31 December 2020	<u>9,253</u>
At 31 December 2021	<u>10,398</u>

There were no investment assets outside the UK.

Investment holdings

	31.12.21	31.12.20
Central Board of Finance of the Church of England Investment Fund 0 shares	0	0
COIF Charity Funds (Beccles Clerk's Piece Charity) - 53.22 shares	1,024	959
St. Edmundsbury & Ipswich Diocesan Board of Finance (Banham Fabric Fund Trust) - 388 shares	614	657
St. Edmundsbury & Ipswich Diocesan Board of Finance (Rideal Fabric Fund Trust) - 3,000 shares	3,000	3,000
2.5% Consol for the Rector	-	-
3-1/2% War Stock for the Fabric Fund	-	-
2.5% Consol for the Choir	-	-
Poors Pightle, Hermitage and Bridge Street	723	723
Lloyds Banking Group plc - 8 shares	4	3
BP plc - 204 shares	679	519
Barclays plc - 2,316 shares	4,354	3,392
	<u>10,398</u>	<u>9,253</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21 £	31.12.20 £
Other debtors (Gift Aid Rebate 2021)	<u>11,500</u>	<u>12,250</u>

Notes to the Financial Statements
for the Year Ended 31 December 2021

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21 £	31.12.20 £
Bank loans and overdrafts	-	-
Trade creditors	-	-
Other creditors	-	-
	<u>0</u>	<u>0</u>

12. MOVEMENT IN FUNDS

	At 1.1.21	Net movement in funds	Transfers between funds	At 31.12.21
Unrestricted funds				
General fund	22,090	(10,118)	1,559	13,531
Restricted funds				
Cremation plot	-	-	-	-
Undercroft reorder	-	-	-	-
Offertory bags	-	-	-	-
St Michaels Restoration appeal	1,405	-	-	1,405
St Lukes Fabric Fund and Development	7,558	-	-	7,558
Charity fund	-	-	-	-
Legacies	-	-	-	-
Legacy investment fund/Depreciation	7,571	(537)	6,727	13,761
Organ Fees Music Keyboard	4,001	-	(4,001)	-
St Lukes Building and Development	2,470	(596)	3,063	4,936
St Michaels Building and Development	13,108	4,732	(7,349)	10,491
Community Fund	-	10,952	2	10,954
Thirst youth group	5,558	(2,830)	-	2,729
Austin Bates Music Fund	-	12,500	-	12,500
Parish Pantry	-	1,541	-	1,541
Refurbishment fund	-	-	-	-
Womans Fellowship	-	-	-	-
Get a Life Gang	-	-	-	-
Youth Pastor	18,721	(2,579)	-	16,141
	<u>60,391</u>	<u>23,183</u>	<u>(1,559)</u>	<u>82,016</u>
TOTAL FUNDS	<u>82,481</u>	<u>13,065</u>	<u>-</u>	<u>95,546</u>

Notes to the Financial Statements
for the Year Ended 31 December 2021

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	108,787	(118,906)	-	(10,118)
Restricted funds				
Restoration appeal	-	-	-	-
Fabric fund	-	-	-	-
St Lukes Development	22,357	(22,953)	-	(596)
St Michaels Development	36,601	(31,868)	-	4,732
Organ Fees Music/Keyboard	-	-	-	-
Community Fund	14,499	(3,546)	-	10,953
Youth Pastor	6,070	(8,649)	-	(2,579)
Thirst youth group	-	(2,830)	-	(2,830)
Childrens Youth Worker	-	-	-	-
Austin Bates Music Fund	12,500	-	-	12,500
Parish Pantry	1,541	-	-	1,541
Get a Life Gang	-	-	-	-
Legacy investment fund/Depreciation	-	-	(537)	(537)
	93,567	(69,847)	(537)	23,184
TOTAL FUNDS	<u>202,355</u>	<u>(188,753)</u>	<u>(537)</u>	<u>13,065</u>

The fabric funds are for the repair and maintenance of the fabric, fixtures and fittings of the church buildings

The St.Michael's development fund is for the development of the facilities at St. Michael's church, including specifically the church and undercroft fixtures and fittings.

The St. Luke's development fund is for the development of the fixtures and fittings at St. Luke's church and hall complex.

The holdings funds are for either i) funds which await final classification or ii) funds which have been received but which do not belong to the PCC and which are held pending payment to their rightful beneficiary.

The legacy investment fund was created upon receiving shares as part of a bequest and is to be used for St. Michael's Church, Beccles absolutely.

The Thirst Youth Club fund was created upon Suffolk County Council withdrawing from running youth clubs in the county. The fund was financed by donation and grants from various funders.

Other restricted funds are for the purpose described above.

**Notes to the Financial Statements
for the Year Ended 31 December 2021**

13. RELATED PARTY DISCLOSURES

There were no related party transactions, with the exception of those noted in salaries and expenses, for the year ended 31st December, 2021 nor the year ended 31st December 2020.

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	31.12.21 £	31.12.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift Day(s)	3,739	12,039
Donations - General, Starkness of the cross	18,134	12,232
Gift Aid Reclaimed (HMRC)	17,907	29,247
Grants including FOSM Donations and Legacies	57,086	57,447
Gift Aid - Planned Giving	60,417	62,449
Collections including open plate, wall box	13,949	8,387
Other income inc. Missionary Giving, DCMS Scheme, Furlough	14,856	14,307
VAT Claim	0	5,865
	<u>186,087</u>	<u>201,975</u>
Other trading activities		
Miscellaneous	0	0
Bookstall	0	0
Fund Raising Activities	3,582	2,919
Catering	0	0
	<u>3,582</u>	<u>2,919</u>
Investment income		
Interest and dividends	81	276
Charitable activities		
Church fees (weddings, memorial and funeral)	7,414	5,594
Rent from lettings	5,190	6,549
	<u>12,604</u>	<u>12,143</u>
Total Incoming Resources	<u>202,355</u>	<u>217,182</u>
EXPENDITURE		
Raising donations and legacies		
Catering	0	0
Fund Raising Activities	2,357	859
Miscellaneous	0	0
	<u>2,357</u>	<u>859</u>
Charitable activities		
Saff Salaries and Parish Administrator	14,344	8,867
Insurance	6,372	5,989
Telephone and Internet	1,778	1,481
Office Costs, postage and stationery	1,910	3,271
Rent	0	0
Missionary and charitable giving / donations	6,816	3,857
Parish Share	58,186	69,652
Carried forward	89,406	93,117

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	31.12.21	31.12.20
	£	£
Charitable activities		
Brought forward	89,406	93,117
Clergy expenses and fees including Parochial fees to DBF	5,929	5,977
Service costs	900	4,011
Church Running, Utilities, Fabric maintenance and Restoration	64,444	113,049
Equipment, Furniture, Plant and Machinery	0	6,919
Sundry Expenses and Fees	✱ 15,013	4,168
Organ Maintenance	235	176
Lease of Photocopier	6,733	5,118
Architect Fees Restoration of St. Michaels	656	5,206
Youth Club	2,830	3,277
	<u>186,146</u>	<u>241,018</u>
Support costs		
Governance costs		
Accountancy and legal fees	250	500
Bank Transfer	0	0
	<u>188,753</u>	<u>242,377</u>
Total resources expended		
	188,753	242,377
Net (expenditure)/income before gains and losses	13,602	(25,194)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	(537)	(2,837)
	<u>13,065</u>	<u>(28,031)</u>
Net (expenditure)/income		

RSCM Membership

Purchase of Chairs for S'

Music licences x

Applicants for Community.

Traidcraft invoices

General Expenses (min Bus Tax/Insurance/
Parish Share £1000 Each B/ Running Costs.

This page does not form part of the statutory financial statements

NC & Walsingham

Other General Expenses (Not listed anywhere
else).

Youth Hub

expenses

Bank Charges

Accounts

1128818

REGISTERED CHARITY NUMBER:

**Report of the Trustees and
Un-audited Financial Statements for the Year Ended
31st December 2020
for**

**The Parish of Beccles St. Michael's and
St. Luke's**

Christopher Punt MAAT

Ashcroft, Mill Common
Westhall , Suffolk
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

**Contents of the Financial Statements
For the Year Ended 31st December 2020**

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**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2020**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims -

St. Michael's and St. Luke's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It also has maintenance responsibilities for the Church buildings of St. Michael's and the surrounding churchyard and the Church buildings of St. Luke's.

In planning the Church's activities the members of the PCC kept in mind the Charity Commission's guidance on public benefit.

RECTOR'S REPORT

Report from Revd Canon Rich Henderson Rector of Beccles, Priest in charge of Worlingham, North Cove and Barnby APCM 2021

Core Text Mark 12.28-31 One of the teachers of the law came and heard them debating. Noticing that Jesus had given them a good answer, he asked him, 'Of all the commandments, which is the most important?'

'The most important one,' answered Jesus, 'is this: "Hear, O Israel: the Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength." The second is this: "Love your neighbour as yourself." There is no commandment greater than these.'

As I sit down, take a breath and reflect on 2020, my initial response is, what an extraordinary year.

From the outset of this report I want to say thank you everyone who has worked so hard to ensure that the parish has kept active and present during difficult times.

The impact of COVID-19 on our shared life together has been challenging. Over and over again we have had to adapt what we did as church; the Lockdowns and restrictions affected us all in different ways and I am grateful for the love and support you have shown to each other.

The year saw so many things have to stop completely or take on a new form. The loss of gathering in groups and particularly physically for worship, has at times been painful. We have seen the impact the virus has had on church and family members, losing people close to us and not being able to celebrate and mark their lives, or seeing individuals suffer, has I know for many of you, been a worrying time.

It is against the backdrop of pain and isolation that we sought to respond. We have throughout 2020 tried to live out our mission statement of BEING GOOD NEWS, LIVING

FAITH, SERVIING BECCLES AND VILLAGES, responding to the needs of the wider community.

**The Parish of Beccles St. Michael's and
St. Luke's**

Report of the Trustees

For the Year Ended 31st December 2020

This response included-

- | | |
|--|--|
| ☐ Weekly Lunch Club Delivery | ☐ Picnic Lunches for Children & Families |
| ☐ Foodbank | ☐ Parish Pantry Pop-up shop |
| ☐ Regular mailing updates | ☐ Continued contact with Schools & Care Homes |
| ☐ Pastoral care on the phone | ☐ Shopping for others |
| ☐ Memorial tree at St Michael's | ☐ A flexible approach to worship & prayer |
| ☐ Zoom Coffee Mornings | ☐ Dwelling in the Word online |
| ☐ Activity Packs for Children | ☐ Increased use of Social media; YouTube, Facebook, |
| Twitter & Instagram | |
| ☐ Resources via the website | ☐ Youth contact and support |
| ☐ Uniform Bank | ☐ Harvest takeaway lunch |
| ☐ Online courses and groups | ☐ Online meetings |

The list goes on and I am so thankful to all who have made the mission and ministry of our parish life so vibrant.

We should all be proud and thankful for what we have achieved together. Because of the way in which we have been church, our profile is raised across the town and villages, community leaders and funders have often turned to us as a first response. I hope we can continue to foster these key relationships in the future. As we have served others, we have received wider support and blessings.

In the midst of a difficult year there were moments of celebration; September saw Mark Bee ordained Deacon and Doreen Page licensed as a Reader; I thank them both for their commitment to ministry with us. Personally, in November, I was thrilled to be appointed as an Honorary Canon at the Cathedral, a recognition of not just my ministry, but the ministry of us all. In the early summer Ben Edwards moved on for a year to the cathedral having served two years with us, we continue to hold Ben, Caroline and family in our prayers.

Our churches only function well because of the people who serve and give of themselves. This last year the Staff Team of Phil Cudmore, Claire Kiddy, Mark Bee, Faith Darch, Doreen Page, Ellie Skerratt and Gillian Trinder have worked tirelessly in delivering the ministry of the parish with me. On so many occasions we have had to change things at the last minute and been flexible in what we have done. As Rural Dean, my focus has often been elsewhere, dealing with vacancies in other parishes, I can only do this additional work because we have such a good team locally. There has also been the continued support of our wider ministry team of Elders and Retired Clergy, whose wisdom and prayerfulness has been much appreciated. Thank you all. Our Churchwardens have shown resilience and dedication throughout the year, often responding to my last-minute ideas, with creativity and care. Thank you to Patrick Burke, Ian Hollingsworth, Fran Tuck, Roger Bennett, Peter Hobbs, Lynda Knights and Charles Detheridge. Both Ian and Patrick are stepping down as churchwardens this year and on behalf of all of us, I offer our thanks for their service to St Michael's and the wider parish.

Finance has been a major headache over the last twelve months and continues to be. The Beccles churches have seen a total loss of rental income that we relied on to run the activities of the parish. I would like to thank everyone who has responded so generously over the last twelve months, your giving has backed up so much of what we have been able to do. All churches have seen very few visitors and we had to cancel so many of our fundraising activities. Our finance team has continued to ensure we remained afloat and on top of the bills. Thank you, Jayne Hollingsworth, Judy Thacker, David Wilcock, Doreen

Page, Margaret Page, Terri Gotts and all who deal with our accounts and banking. David Wilcock is stepping down as Treasurer for Worlingham at this APCM, thank you David for all you have brought to the role.

Thanks go to all who have served on the PCC, to Kate Cracknell and Karen Hall our PCC Secretaries, Deanery Synod reps, Diocesan Synod, Christians Together, Electoral Roll Officers, Parish Safeguarding Officers, to all who have been part of the Junior Church team, Toddlers, Youthwork, Prayer & Small Groups, bellringers, flower arrangers, choir and musicians, cleaners, those who served as school governors, those who maintain our buildings and kept our churchyards beautiful, peaceful spaces.

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2020**

The parish office has continued to be a hub for all our activities, I am grateful to all who administer and support all that we do. Doreen Page, Fran Tuck, Margaret Spratt and Gill Ley have continued to staff an efficient office throughout the year.

I do want to mention specifically the huge amount of work that John and Sue Bailey have done at St Michael's and Ron Tuck has done at St Luke's. They have quietly got on with lots of maintenance tasks and improvements. Thank you all!

Thanks also go to Phil Filer and the buildings committee at St Michael's for overseeing the creation of our new open space and café area at the rear of the nave. We are seeing the long-term vision for a more flexible space become a reality.

Out of 2020 has grown the desire to work together more as five churches. We have had fruitful Joint PCC meetings that have resulted in us seeking a new pastoral scheme. This is currently with the Church Commissioners and should come into being in the next few weeks. We will be one parish of Beccles with Worlingham, North Cove and Barnby. One PCC will administer the work of the parish and each church will have a separate Fabric & Finance Committee. Simplifying our governance will make us better able to serve together. It means that at this APCM we are electing one completely new PCC. Thanks you to all, who have served on the different PCCs in recent years. I do want to thank Kate Cracknell who is stepping down as PCC secretary for Beccles after many years in the role.

The pandemic has shown us that church is more than buildings and worship more than services. Parish life and ministry beyond Covid will be very different, and I suspect, much less about meeting in a building at a particular time on a particular day. It will be more about meeting people where they are and sharing the Gospel in the world outside. Much more like the early church and the church in every era when it was at its best. I hope we can all embrace the changes and challenges that lie ahead.

'The Values' that I introduced at the October APCM will, I hope, give us all a vision of how to play our part in the life of God's church in this place, the DNA of who we are and how we seek to be as church.

All Involved - Everyone is included and valued, whoever they are. Everyone has a role to play.

Becoming Disciples - Encouraging us to love and live more like Jesus.

Creating Community - We will "be real" with each other - honest about the things we go through ourselves and to respond in a loving way to each other. Caring for each other enables us to care for our wider community too.

Doing Evangelism - Being, as well as telling, the good news together. Giving other people the opportunity to learn about Jesus.

Encountering God - Meeting with God. It is God who helps us and changes us.

We are in good shape! We are ready for whatever lies ahead. We need to be open to how God wants us to be in these times, open to the Spirit and open to one another. As things change and take shape in a new way, we must be kind, patient, and forgiving as we cling on to the hope that is within us.

Through our shared life together, whether gathered in church, online or at home we have embraced our Core Text, following Christ's commandments to "Love God and Love our neighbour." As we continue through 2021, I hope and pray that these will be the marks of how we are known, as individuals and as a new united single parish.

One final note, thank you for all the support and encouragement you have given me. There have been times over the last twelve months when it has been tough, but each time someone has been on hand to help me focus.

I thank God for each of you and all that He has planned for our future as church.
May God bless you all,

Revd Canon Rich Henderson
Rector of Beccles
Priest in charge of Worlingham, North Cove & Barnby

**Report of the Trustees
For the Year Ended 31st December 2020**

FINANCIAL REVIEW

The charity achieved a deficit for the year of £28,031 (2019: surplus £24,586). This was after taking into account a realised loss of £2,837 on fixed asset investments, which results in a deficit of £25,194 on church operations.

The charity's fund balances at 31st December 2020 were £82,481 (2019: £110,513) and comprised unrestricted funds of £23,649 (2019: £374) and restricted funds of £58,833 (2019: £110,139).

Reserves Policy

Currently there is no reserve's policy, the majority of the unrestricted fund is taken up by the Parish Share. A reserve policy would be made if the PCC became aware of any future specific liability requiring one.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council powers measure (1956) as amended and church representation rules.

Recruitment and appointment of new trustees

Trustees are appointed annually at the Annual General Meeting. Retiring trustees are eligible for re-election. Any vacancies arising, between the AGM's may be filled by the committee. At the AGM following their appointment they will be eligible to stand for election as a trustee.

Induction and training of new trustees

Upon appointment an informal meeting with the new trustee is held to discuss the charity's history and procedures. Training for trustees is arranged as and when required.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number

1128818

Principal address

The Parish Office
St. Luke's Centre,
61 Rigbourne Hill,
Beccles
Suffolk
NR34 9JQ

Report of the Trustees

Trustees

The Parish of Beccles Parochial Church Council consists of four Church Wardens, ten Elected Members, plus four Deanery Representatives and the Ex Officio Members.

During the year the following served as members of the PCC:

Chair Revd. Canon Richard Henderson

Church Wardens Ian Hollingsworth
Patricia Burke
Fran Tuck
Roger Bennett

Elected Members

Felicity Tate
Graham Smith
Phil Filer
Hayley Henderson
Michelle Prior
Becky Woods
Brenda Beaumont
Janet Baker

Deanery Synod Representatives Barry Darch
Terri Gotts
Molly Martin
Caroline Smith

Ex-officio

Faith Darch (Reader)
Doreen Page (Reader)
Revd March Bee (Curate)
Revd Phil Cudmore (Curate)
Revd Claire Kiddy (Curate)
Jayne Hollingsworth (Treasurer)
Kate Cracknell (Secretary)

Independent examiner

Christopher Punt MAAT

Ashcroft
Mill Common
Westhall
IP19 8RF

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**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2020**

REFERENCE AND ADMINISTRATION DETAILS

Charitable Status

A parish within the Church of England and the Diocese of St. Edmundsbury and Ipswich.

Bankers

Lloyds Bank plc
47 London Road North
Lowestoft
Suffolk
NR32 1BL

CCLA Fund Managers Ltd
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Approved by order of the board of trustees on

and signed on its behalf by:

Churchwardens

Independent Examiner's Report to the Trustees of

The Parish of Beccles St. Michael's and St. Luke's

I report on the accounts for the year ended 31st December 2020 set out on pages eight to eighteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, the following has come to my attention

The accounting statements prepared on pages 8 to 18 represent the accounting affairs of the Parish of Beccles St. Luke's and St. Michael's Parochial Church Council for the year ending 31st December 2020. The accounting records were compiled using a transactional Microsoft Excel spreadsheet to trial balance level and underpin the PCC's work and accounting statements for 2020.

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
Suffolk
IP19 8RF

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		143,862	58,113	201,975	163,687
Charitable activities					
Church activities		12,143	-	12,143	24,260
Other trading activities	2	2,919	-	2,919	5,771
Investment income	3	145	-	145	0
Total		<u>159,070</u>	<u>58,113</u>	<u>217,182</u>	<u>193,718</u>
EXPENDITURE ON					
Raising funds		859	-	859	1,449
Charitable activities					
Church activities		134,936	106,582	241,518	168,445
Total		<u>135,795</u>	<u>106,582</u>	<u>242,377</u>	<u>169,894</u>
NET INCOME/(EXPENDITURE)		<u>23,275</u>	<u>(48,469)</u>	<u>(25,194)</u>	<u>23,824</u>
Other recognised gains(losses)					
Gains/(losses) on investments/ assets		-	(2,837)	(2,837)	762
Net movement in funds		<u>23,275</u>	<u>(51,306)</u>	<u>(28,031)</u>	<u>24,586</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		374	110,139	110,513	85,927
TOTAL FUNDS CARRIED FORWARD		<u><u>23,649</u></u>	<u><u>58,833</u></u>	<u><u>82,481</u></u>	<u><u>110,513</u></u>

The notes form part of these financial statements

Balance Sheet
for the Year Ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS					
Tangible Assets	8	-	5,045	5,045	0
Investments	9	-	9,253	9,253	10,408
		<u>0</u>	<u>14,298</u>	<u>14,298</u>	<u>10,408</u>
CURRENT ASSETS					
Debtors	10	12,250	-	12,250	0
Cash at bank and in hand	12	11,398	44,534	55,932	100,105
		<u>23,648</u>	<u>44,534</u>	<u>68,182</u>	<u>100,105</u>
CREDITORS					
Amounts falling due within one year	11	-	-	0	0
		<u>23,648</u>	<u>44,534</u>	<u>68,182</u>	<u>100,105</u>
NET CURRENT ASSETS					
		<u>23,648</u>	<u>44,534</u>	<u>68,182</u>	<u>100,105</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		23,648	58,833	82,481	110,513
NET ASSETS		<u>23,648</u>	<u>58,833</u>	<u>82,481</u>	<u>110,513</u>
FUNDS	12				
Unrestricted funds				23,648	374
Restricted funds				58,833	110,139
TOTAL FUNDS				<u>82,481</u>	<u>110,513</u>

The financial statements were approved by the Board of Trustees on --/--/2021 and were signed on its behalf by:

Roger Bennett - Trustee

Mrs. J Hollingsworth - Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2020

3. INVESTMENT INCOME

	31.12.20 £	31.12.19 £
Interest and dividends	<u>145</u>	<u>276</u>

4. TRUSTEE'S REMUNERATION AND BENEFITS

No Trustees received remuneration or benefits.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.20	31.12.19
Staff, including Thirst Youth Club Employees	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000

Included in wages and salaries is the PCC contribution to the Diocese towards the Parish Administration salary.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	90,492	72,918	163,410
Charitable activities			
Church activities	24,260	0	24,260
Other trading activities	5,771	0	5,771
Investment income	276	0	276
Total	<u>120,800</u>	<u>72,918</u>	<u>193,718</u>
EXPENDITURE ON			
Raising funds	1,449	0	1,449
Charitable activities			
Church activities	<u>140,210</u>	<u>28,235</u>	<u>168,445</u>
Total	<u>141,659</u>	<u>28,235</u>	<u>169,894</u>
NET INCOME/(EXPENDITURE)			
Transfers between funds	-20,859	44,683	23,824
Other recognised gains/(losses)			
Gains/(losses) on investment assets	0	762	762

TRADING ACTIVITIES	31.12.20	31.12.19
	£	£
Miscellaneous	-	0
Bookstall	-	-
Events	2,919	5,771
Catering	-	-
	<u>2,919</u>	<u>5,771</u>

Notes to the Financial Statements
for the Year Ended 31 December 2020

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	(20,859)	45,445	24,586
RECONCILIATION OF FUNDS			
Total funds brought forward	21,233	64,694	85,927
TOTAL FUNDS CARRIED FORWARD	<u>374</u>	<u>110,139</u>	<u>110,513</u>

7. INDEPENDENT EXAMINERS REMUNERATION

During the year the charity was charged £500 for the annual independent examination.

8. TANGIBLE FIXED ASSETS

	Fixtures fittings and equipment £
COST	
At 1 January 2020 and 31 December 2020	41,634
DEPRECIATION	
At 1 January 2020	(34,907)
Charge for year	(1,682)
At 31 December 2020	<u>(36,589)</u>
NET BOOK VALUE	
At 31 December 2020	<u>5,045</u>
At 31 December 2019	<u>-</u>

Consecrated property and movable church furnishings

Consecrated and beneficial property of any kind is not included in the accounts in accordance with s10(2)c of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed on the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 will be capitalised and depreciated in the accounts over their anticipated useful economic life.

All expenditure incurred in the year on consecrated or beneficial buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2000 are written off.

Notes to the Financial Statements
for the Year Ended 31 December 2020

9. FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
As 1 January 2020	10,408
Disposals	-
Revaluations	(1,155)
At 31 December 2020	<u>9,253</u>
NET BOOK VALUE	
At 31 December 2019	<u>10,408</u>
At 31 December 2020	<u>9,253</u>

There were no investment assets outside the UK.

Investment holdings

	2020	2019
Central Board of Finance of the Church of England Investment Fund 0 shares	0	0
COIF Charity Funds (Beccles Clerk's Piece Charity) - 53.22 shares	959	901
St. Edmundsbury & Ipswich Diocesan Board of Finance (Banham Fabric Fund Trust) - 388 shares	657	657
St. Edmundsbury & Ipswich Diocesan Board of Finance (Rideal Fabric Fund Trust) - 3,000 shares	3,000	3,000
2.5% Consol for the Rector	-	-
3-1/2% War Stock for the Fabric Fund	-	-
2.5% Consol for the Choir	-	-
Poors Pightle, Hermitage and Bridge Street	723	723
Lloyds Banking Group plc - 8 shares	3	5
BP plc - 204 shares	519	962
Barclays plc - 2,316 shares	<u>3,392</u>	<u>4,160</u>
	<u>9,253</u>	<u>10,408</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Other debtors (Gift Aid Rebate 2020)	<u>12,250</u>	<u>0</u>

Notes to the Financial Statements
for the Year Ended 31 December 2020

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Bank loans and overdrafts	-	-
Trade creditors	-	-
Other creditors	-	-
	<u>0</u>	<u>0</u>

12. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	Transfers between funds	At 31.12.20
Unrestricted funds				
General fund	374	23,275	(1,559)	22,090
Restricted funds				
Cremation plot	-	-	-	-
Undercroft reorder	-	-	-	-
Offertory bags	-	-	-	-
St Michaels Restoration appeal	-	-	1,405	1,405
St Lukes Fabric Fund and Development	7,558	-	-	7,558
Charity fund	-	-	-	-
Legacies	-	-	-	-
Legacy investment fund/Depreciation	10,408	(2,837)	-	7,571
Organ Fees Music Keyboard	4,000	1	-	4,001
St Lukes Building and Development	6,744	(3,060)	(1,214)	2,470
St Michaels Building and Development	54,499	(42,260)	868	13,108
Church development fund	-	-	-	-
Thirst youth group	8,836	(3,277)	-	5,558
Christmas together	-	-	-	-
Johns reader	-	-	-	-
Refurbishment fund	-	-	-	-
Womans Fellowship	-	-	-	-
Get a Life Gang	-	-	-	-
Childrens Youth Worker Fund	18,094	127	500	18,721
	<u>110,139</u>	<u>(51,306)</u>	<u>1,559</u>	<u>60,391</u>
TOTAL FUNDS	<u>110,513</u>	<u>(28,031)</u>	<u>-</u>	<u>82,481</u>

Notes to the Financial Statements
for the Year Ended 31 December 2020

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	159,070	(135,795)	-	23,275
Restricted funds				
Restoration appeal	-	-	-	-
Fabric fund	-	-	-	-
St Lukes Development	3	(3,063)	-	(3,060)
St Michaels Development	57,982	(100,241)	-	(42,260)
Organ Fees Music/Keyboard	1	-	-	1
St Michaels Boiler	-	-	-	-
Church development fund	-	-	-	-
Thirst youth group	-	(3,277)	-	(3,277)
Childrens Youth Worker	127	-	-	127
Parish Share	-	-	-	-
Womans Fellowship	-	-	-	-
Get a Life Gang	-	-	-	-
Legacy investment fund/Depreciation	-	-	(2,837)	(2,837)
	<u>58,113</u>	<u>(106,582)</u>	<u>(2,837)</u>	<u>(51,306)</u>
TOTAL FUNDS	<u>217,182</u>	<u>(242,377)</u>	<u>(2,837)</u>	<u>(28,031)</u>

The fabric funds are for the repair and maintenance of the fabric, fixtures and fittings of the church buildings

The St. Michael's development fund is for the development of the facilities at St. Michael's church, including specifically the church and undercroft fixtures and fittings.

The St. Luke's development fund is for the development of the fixtures and fittings at St. Luke's church and hall complex.

The holdings funds are for either i) funds which await final classification or ii) funds which have been received but which do not belong to the PCC and which are held pending payment to their rightful beneficiary.

The legacy investment fund was created upon receiving shares as part of a bequest and is to be used for St. Michael's Church, Beccles absolutely.

The Thirst Youth Club fund was created upon Suffolk County Council withdrawing from running youth clubs in the county. The fund was financed by donation and grants from various funders.

Other restricted funds are for the purpose described above.

**Notes to the Financial Statements
for the Year Ended 31 December 2020**

13. RELATED PARTY DISCLOSURES

There were no related party transactions, with the exception of those noted in salaries and expenses, for the year ended 31st December, 2020 nor the year ended 31st December 2019.

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift Day(s)	12,039	0
Donations - General	12,232	27,955
Gift Aid Reclaimed (HMRC)	29,247	20,180
Grants including FOSM Donations and Legacies	57,447	33,900
Gift Aid - Planned Giving	62,449	62,577
Collections (open plate)	8,387	15,301
Other income inc. Missionary Giving, DCMS Scheme, Furlough	14,307	3,497
VAT Claim	5,865	0
	<u>201,975</u>	<u>163,410</u>
Other trading activities		
Miscellaneous	0	0
Bookstall	0	0
Events	2,919	5,771
Catering	0	0
	<u>2,919</u>	<u>5,771</u>
Investment income		
Interest and dividends	145	276
Charitable activities		
Church fees	5,594	11,904
Rent from lettings	6,549	12,356
	<u>12,143</u>	<u>24,260</u>
Total incoming resources	<u>217,182</u>	<u>193,718</u>
EXPENDITURE		
Raising donations and legacies		
Catering	0	0
Events	859	1,449
Miscellaneous	0	0
	<u>859</u>	<u>1,449</u>
Charitable activities		
Wages	8,867	11,359
Insurance	5,989	6,218
Telephone and Internet	1,481	1,320
Office Costs, postage and stationery	3,271	2,019
Rent	0	0
Missionary and charitable giving / donations	3,857	2,411
Parish Share	69,652	67,000
Carried forward	93,117	90,328

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20	31.12.19
	£	£
Charitable activities		
Brought forward	93,117	90,328
Clergy expenses and fees	5,977	5,655
Service costs	4,011	11,390
Church Running, Utilities, Fabric maintenance and Restoration	113,049	41,948
Equipment, Furniture, Plant and Machinery	6,919	0
Sundry Expenses and Fees	4,168	7,130
Organ Maintenance	176	575
Lease of Photocopier	5,118	4,130
Architect Fees Restoration of St. Michaels	5,206	4,454
Youth Club	3,277	2,335
	<u>241,018</u>	<u>167,945</u>
Support costs		
Governance costs		
Accountancy and legal fees	500	500
Bank Transfer	0	0
Total resources expended	<u>242,377</u>	<u>169,894</u>
Net (expenditure)/income before gains and losses	(25,194)	23,824
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	(2,837)	0
Net (expenditure)/income	<u>(28,031)</u>	<u>23,824</u>

This page does not form part of the statutory financial statements

1128818

REGISTERED CHARITY NUMBER:

**Report of the Trustees and
Un-audited Financial Statements for the Year Ended
31st December 2020
for**

**The Parish of Beccles St. Michael's and
St. Luke's**

Christopher Punt MAAT

Ashcroft, Mill Common
Westhall , Suffolk
IP19 8RF

**The Parish of Beccles St. Michael's and
St. Luke's**

**Contents of the Financial Statements
For the Year Ended 31st December 2020**

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**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2020**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims -

St. Michael's and St. Luke's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It also has maintenance responsibilities for the Church buildings of St. Michael's and the surrounding churchyard and the Church buildings of St. Luke's.

In planning the Church's activities the members of the PCC kept in mind the Charity Commission's guidance on public benefit.

RECTOR'S REPORT

Report from Revd Canon Rich Henderson Rector of Beccles, Priest in charge of Worlingham, North Cove and Barnby APCM 2021

Core Text Mark 12.28-31 One of the teachers of the law came and heard them debating. Noticing that Jesus had given them a good answer, he asked him, 'Of all the commandments, which is the most important?'

'The most important one,' answered Jesus, 'is this: "Hear, O Israel: the Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength." The second is this: "Love your neighbour as yourself." There is no commandment greater than these.'

As I sit down, take a breath and reflect on 2020, my initial response is, what an extraordinary year.

From the outset of this report I want to say thank you everyone who has worked so hard to ensure that the parish has kept active and present during difficult times.

The impact of COVID-19 on our shared life together has been challenging. Over and over again we have had to adapt what we did as church; the Lockdowns and restrictions affected us all in different ways and I am grateful for the love and support you have shown to each other.

The year saw so many things have to stop completely or take on a new form. The loss of gathering in groups and particularly physically for worship, has at times been painful. We have seen the impact the virus has had on church and family members, losing people close to us and not being able to celebrate and mark their lives, or seeing individuals suffer, has I know for many of you, been a worrying time.

It is against the backdrop of pain and isolation that we sought to respond. We have throughout 2020 tried to live out our mission statement of BEING GOOD NEWS, LIVING

FAITH, SERVIING BECCLES AND VILLAGES, responding to the needs of the wider community.

**The Parish of Beccles St. Michael's and
St. Luke's**

Report of the Trustees

For the Year Ended 31st December 2020

This response included-

- | | |
|--|--|
| ☐ Weekly Lunch Club Delivery | ☐ Picnic Lunches for Children & Families |
| ☐ Foodbank | ☐ Parish Pantry Pop-up shop |
| ☐ Regular mailing updates | ☐ Continued contact with Schools & Care Homes |
| ☐ Pastoral care on the phone | ☐ Shopping for others |
| ☐ Memorial tree at St Michael's | ☐ A flexible approach to worship & prayer |
| ☐ Zoom Coffee Mornings | ☐ Dwelling in the Word online |
| ☐ Activity Packs for Children | ☐ Increased use of Social media; YouTube, Facebook, |
| Twitter & Instagram | |
| ☐ Resources via the website | ☐ Youth contact and support |
| ☐ Uniform Bank | ☐ Harvest takeaway lunch |
| ☐ Online courses and groups | ☐ Online meetings |

The list goes on and I am so thankful to all who have made the mission and ministry of our parish life so vibrant.

We should all be proud and thankful for what we have achieved together. Because of the way in which we have been church, our profile is raised across the town and villages, community leaders and funders have often turned to us as a first response. I hope we can continue to foster these key relationships in the future. As we have served others, we have received wider support and blessings.

In the midst of a difficult year there were moments of celebration; September saw Mark Bee ordained Deacon and Doreen Page licensed as a Reader; I thank them both for their commitment to ministry with us. Personally, in November, I was thrilled to be appointed as an Honorary Canon at the Cathedral, a recognition of not just my ministry, but the ministry of us all. In the early summer Ben Edwards moved on for a year to the cathedral having served two years with us, we continue to hold Ben, Caroline and family in our prayers.

Our churches only function well because of the people who serve and give of themselves. This last year the Staff Team of Phil Cudmore, Claire Kiddy, Mark Bee, Faith Darch, Doreen Page, Ellie Skerratt and Gillian Trinder have worked tirelessly in delivering the ministry of the parish with me. On so many occasions we have had to change things at the last minute and been flexible in what we have done. As Rural Dean, my focus has often been elsewhere, dealing with vacancies in other parishes, I can only do this additional work because we have such a good team locally. There has also been the continued support of our wider ministry team of Elders and Retired Clergy, whose wisdom and prayerfulness has been much appreciated. Thank you all. Our Churchwardens have shown resilience and dedication throughout the year, often responding to my last-minute ideas, with creativity and care. Thank you to Patrick Burke, Ian Hollingsworth, Fran Tuck, Roger Bennett, Peter Hobbs, Lynda Knights and Charles Detheridge. Both Ian and Patrick are stepping down as churchwardens this year and on behalf of all of us, I offer our thanks for their service to St Michael's and the wider parish.

Finance has been a major headache over the last twelve months and continues to be. The Beccles churches have seen a total loss of rental income that we relied on to run the activities of the parish. I would like to thank everyone who has responded so generously over the last twelve months, your giving has backed up so much of what we have been able to do. All churches have seen very few visitors and we had to cancel so many of our fundraising activities. Our finance team has continued to ensure we remained afloat and on top of the bills. Thank you, Jayne Hollingsworth, Judy Thacker, David Wilcock, Doreen

Page, Margaret Page, Terri Gotts and all who deal with our accounts and banking. David Wilcock is stepping down as Treasurer for Worlingham at this APCM, thank you David for all you have brought to the role.

Thanks go to all who have served on the PCC, to Kate Cracknell and Karen Hall our PCC Secretaries, Deanery Synod reps, Diocesan Synod, Christians Together, Electoral Roll Officers, Parish Safeguarding Officers, to all who have been part of the Junior Church team, Toddlers, Youthwork, Prayer & Small Groups, bellringers, flower arrangers, choir and musicians, cleaners, those who served as school governors, those who maintain our buildings and kept our churchyards beautiful, peaceful spaces.

**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2020**

The parish office has continued to be a hub for all our activities, I am grateful to all who administer and support all that we do. Doreen Page, Fran Tuck, Margaret Spratt and Gill Ley have continued to staff an efficient office throughout the year.

I do want to mention specifically the huge amount of work that John and Sue Bailey have done at St Michael's and Ron Tuck has done at St Luke's. They have quietly got on with lots of maintenance tasks and improvements. Thank you all!

Thanks also go to Phil Filer and the buildings committee at St Michael's for overseeing the creation of our new open space and café area at the rear of the nave. We are seeing the long-term vision for a more flexible space become a reality.

Out of 2020 has grown the desire to work together more as five churches. We have had fruitful Joint PCC meetings that have resulted in us seeking a new pastoral scheme. This is currently with the Church Commissioners and should come into being in the next few weeks. We will be one parish of Beccles with Worlingham, North Cove and Barnby. One PCC will administer the work of the parish and each church will have a separate Fabric & Finance Committee. Simplifying our governance will make us better able to serve together. It means that at this APCM we are electing one completely new PCC. Thanks you to all, who have served on the different PCCs in recent years. I do want to thank Kate Cracknell who is stepping down as PCC secretary for Beccles after many years in the role.

The pandemic has shown us that church is more than buildings and worship more than services. Parish life and ministry beyond Covid will be very different, and I suspect, much less about meeting in a building at a particular time on a particular day. It will be more about meeting people where they are and sharing the Gospel in the world outside. Much more like the early church and the church in every era when it was at its best. I hope we can all embrace the changes and challenges that lie ahead.

'The Values' that I introduced at the October APCM will, I hope, give us all a vision of how to play our part in the life of God's church in this place, the DNA of who we are and how we seek to be as church.

All Involved - Everyone is included and valued, whoever they are. Everyone has a role to play.

Becoming Disciples - Encouraging us to love and live more like Jesus.

Creating Community - We will "be real" with each other - honest about the things we go through ourselves and to respond in a loving way to each other. Caring for each other enables us to care for our wider community too.

Doing Evangelism - Being, as well as telling, the good news together. Giving other people the opportunity to learn about Jesus.

Encountering God - Meeting with God. It is God who helps us and changes us.

We are in good shape! We are ready for whatever lies ahead. We need to be open to how God wants us to be in these times, open to the Spirit and open to one another. As things change and take shape in a new way, we must be kind, patient, and forgiving as we cling on to the hope that is within us.

Through our shared life together, whether gathered in church, online or at home we have embraced our Core Text, following Christ's commandments to "Love God and Love our neighbour." As we continue through 2021, I hope and pray that these will be the marks of how we are known, as individuals and as a new united single parish.

One final note, thank you for all the support and encouragement you have given me. There have been times over the last twelve months when it has been tough, but each time someone has been on hand to help me focus.

I thank God for each of you and all that He has planned for our future as church.
May God bless you all,

Revd Canon Rich Henderson
Rector of Beccles
Priest in charge of Worlingham, North Cove & Barnby

**Report of the Trustees
For the Year Ended 31st December 2020**

FINANCIAL REVIEW

The charity achieved a deficit for the year of £28,031 (2019: surplus £24,586). This was after taking into account a realised loss of £2,837 on fixed asset investments, which results in a deficit of £25,194 on church operations.

The charity's fund balances at 31st December 2020 were £82,481 (2019: £110,513) and comprised unrestricted funds of £23,649 (2019: £374) and restricted funds of £58,833 (2019: £110,139).

Reserves Policy

Currently there is no reserve's policy, the majority of the unrestricted fund is taken up by the Parish Share. A reserve policy would be made if the PCC became aware of any future specific liability requiring one.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council powers measure (1956) as amended and church representation rules.

Recruitment and appointment of new trustees

Trustees are appointed annually at the Annual General Meeting. Retiring trustees are eligible for re-election. Any vacancies arising, between the AGM's may be filled by the committee. At the AGM following their appointment they will be eligible to stand for election as a trustee.

Induction and training of new trustees

Upon appointment an informal meeting with the new trustee is held to discuss the charity's history and procedures. Training for trustees is arranged as and when required.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number

1128818

Principal address

The Parish Office
St. Luke's Centre,
61 Rigbourne Hill,
Beccles
Suffolk
NR34 9JQ

Report of the Trustees

Trustees

The Parish of Beccles Parochial Church Council consists of four Church Wardens, ten Elected Members, plus four Deanery Representatives and the Ex Officio Members.

During the year the following served as members of the PCC:

Chair Revd. Canon Richard Henderson

Church Wardens Ian Hollingsworth
Patricia Burke
Fran Tuck
Roger Bennett

Elected Members

Felicity Tate
Graham Smith
Phil Filer
Hayley Henderson
Michelle Prior
Becky Woods
Brenda Beaumont
Janet Baker

Deanery Synod Representatives Barry Darch
Terri Gotts
Molly Martin
Caroline Smith

Ex-officio

Faith Darch (Reader)
Doreen Page (Reader)
Revd March Bee (Curate)
Revd Phil Cudmore (Curate)
Revd Claire Kiddy (Curate)
Jayne Hollingsworth (Treasurer)
Kate Cracknell (Secretary)

Independent examiner

Christopher Punt MAAT

Ashcroft
Mill Common
Westhall
IP19 8RF

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**The Parish of Beccles St. Michael's and
St. Luke's**

**Report of the Trustees
For the Year Ended 31st December 2020**

REFERENCE AND ADMINISTRATION DETAILS

Charitable Status

A parish within the Church of England and the Diocese of St. Edmundsbury and Ipswich.

Bankers

Lloyds Bank plc
47 London Road North
Lowestoft
Suffolk
NR32 1BL

CCLA Fund Managers Ltd
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Approved by order of the board of trustees on

and signed on its behalf by:

Churchwardens

Independent Examiner's Report to the Trustees of

The Parish of Beccles St. Michael's and St. Luke's

I report on the accounts for the year ended 31st December 2020 set out on pages eight to eighteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, the following has come to my attention

The accounting statements prepared on pages 8 to 18 represent the accounting affairs of the Parish of Beccles St. Luke's and St. Michael's Parochial Church Council for the year ending 31st December 2020. The accounting records were compiled using a transactional Microsoft Excel spreadsheet to trial balance level and underpin the PCC's work and accounting statements for 2020.

Christopher Punt MAAT
Ashcroft
Mill Common
Westhall
Suffolk
IP19 8RF