

**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 31<sup>st</sup> December 2020**

	<b>Page</b>
<b>Report of the Trustees</b>	<b>1 to 6</b>
<b>Independent Examiners Report</b>	<b>7</b>
<b>Statement of Financial Activities</b>	<b>8</b>
<b>Balance Sheet</b>	<b>9</b>
<b>Notes to the Financial Statements</b>	<b>10 to 16</b>
<b>Detailed Statement of Financial Activities</b>	<b>17 to 18</b>

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

**Report of the Trustees  
For the Year Ended 31<sup>st</sup> December 2020**

The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> 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 1<sup>st</sup> 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 31<sup>st</sup> December 2020**

This response included-

- |  |  |
|--|--|
| <input type="checkbox"/> Weekly Lunch Club Delivery    | <input type="checkbox"/> Picnic Lunches for Children & Families            |
| <input type="checkbox"/> Foodbank                      | <input type="checkbox"/> Parish Pantry Pop-up shop                         |
| <input type="checkbox"/> Regular mailing updates       | <input type="checkbox"/> Continued contact with Schools & Care Homes       |
| <input type="checkbox"/> Pastoral care on the phone    | <input type="checkbox"/> Shopping for others                               |
| <input type="checkbox"/> Memorial tree at St Michael's | <input type="checkbox"/> A flexible approach to worship & prayer           |
| <input type="checkbox"/> Zoom Coffee Mornings          | <input type="checkbox"/> Dwelling in the Word online                       |
| <input type="checkbox"/> Activity Packs for Children   | <input type="checkbox"/> Increased use of Social media; YouTube, Facebook, |
| Twitter & Instagram                                    |  |
| <input type="checkbox"/> Resources via the website     | <input type="checkbox"/> Youth contact and support                         |
| <input type="checkbox"/> Uniform Bank                  | <input type="checkbox"/> Harvest takeaway lunch                            |
| <input type="checkbox"/> Online courses and groups     | <input type="checkbox"/> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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

Page 6

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

**Report of the Trustees  
For the Year Ended 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		143,862	58,113	201,975	163,687
<b>Charitable activities</b>					
Church activities		12,143	-	12,143	24,260
Other trading activities	2	2,919	-	2,919	5,771
Investment income	3	145	-	145	0
<b>Total</b>		<u>159,070</u>	<u>58,113</u>	<u>217,182</u>	<u>193,718</u>
<b>EXPENDITURE ON</b>					
Raising funds		859	-	859	1,449
<b>Charitable activities</b>					
Church activities		134,936	106,582	241,518	168,445
<b>Total</b>		<u>135,795</u>	<u>106,582</u>	<u>242,377</u>	<u>169,894</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>23,275</u>	<u>(48,469)</u>	<u>(25,194)</u>	<u>23,824</u>
<b>Other recognised gains(losses)</b>					
Gains/(losses) on investments/ assets		-	(2,837)	(2,837)	762
<b>Net movement in funds</b>		<u>23,275</u>	<u>(51,306)</u>	<u>(28,031)</u>	<u>24,586</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		374	110,139	110,513	85,927
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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 £
<b>FIXED ASSETS</b>					
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>
<b>CURRENT ASSETS</b>					
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>
<b>CREDITORS</b>					
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>
<b>NET CURRENT ASSETS</b>					
		<u>23,648</u>	<u>44,534</u>	<u>68,182</u>	<u>100,105</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		23,648	58,833	82,481	110,513
<b>NET ASSETS</b>		<u>23,648</u>	<u>58,833</u>	<u>82,481</u>	<u>110,513</u>
<b>FUNDS</b>	12				
Unrestricted funds				23,648	374
Restricted funds				58,833	110,139
<b>TOTAL FUNDS</b>				<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 £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	90,492	72,918	163,410
<b>Charitable activities</b>			
Church activities	24,260	0	24,260
Other trading activities	5,771	0	5,771
Investment income	276	0	276
<b>Total</b>	<u>120,800</u>	<u>72,918</u>	<u>193,718</u>
<b>EXPENDITURE ON</b>			
Raising funds	1,449	0	1,449
<b>Charitable activities</b>			
Church activities	<u>140,210</u>	<u>28,235</u>	<u>168,445</u>
<b>Total</b>	<u>141,659</u>	<u>28,235</u>	<u>169,894</u>
<b>NET INCOME/(EXPENDITURE)</b>			
Transfers between funds	-20,859	44,683	23,824
<b>Other recognised gains/(losses)</b>			
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
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	21,233	64,694	85,927
<b>TOTAL FUNDS CARRIED FORWARD</b>	<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 £
<b>COST</b>	
At 1 January 2020 and 31 December 2020	41,634
<b>DEPRECIATION</b>	
At 1 January 2020	(34,907)
Charge for year	(1,682)
At 31 December 2020	<u>(36,589)</u>
<b>NET BOOK VALUE</b>	
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 £
<b>MARKET VALUE</b>	
As 1 January 2020	10,408
Disposals	-
Revaluations	(1,155)
At 31 December 2020	<u>9,253</u>
<b>NET BOOK VALUE</b>	
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
<b>Unrestricted funds</b>				
General fund	374	23,275	(1,559)	22,090
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	159,070	(135,795)	-	23,275
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
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>
<b>Other trading activities</b>		
Miscellaneous	0	0
Bookstall	0	0
Events	2,919	5,771
Catering	0	0
	<u>2,919</u>	<u>5,771</u>
<b>Investment income</b>		
Interest and dividends	145	276
<b>Charitable activities</b>		
Church fees	5,594	11,904
Rent from lettings	6,549	12,356
	<u>12,143</u>	<u>24,260</u>
<b>Total incoming resources</b>	<u>217,182</u>	<u>193,718</u>
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Catering	0	0
Events	859	1,449
Miscellaneous	0	0
	<u>859</u>	<u>1,449</u>
<b>Charitable activities</b>		
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
	£	£
<b>Charitable activities</b>		
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>
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and legal fees	500	500
Bank Transfer	0	0
<b>Total resources expended</b>	<u>242,377</u>	<u>169,894</u>
<b>Net (expenditure)/income before gains and losses</b>	(25,194)	23,824
<b>Realised recognised gains and losses</b>		
Realised gains/(losses) on fixed asset investments	(2,837)	0
<b>Net (expenditure)/income</b>	<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 31<sup>st</sup> December 2020**

	<b>Page</b>
<b>Report of the Trustees</b>	<b>1 to 6</b>
<b>Independent Examiners Report</b>	<b>7</b>
<b>Statement of Financial Activities</b>	<b>8</b>
<b>Balance Sheet</b>	<b>9</b>
<b>Notes to the Financial Statements</b>	<b>10 to 16</b>
<b>Detailed Statement of Financial Activities</b>	<b>17 to 18</b>

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

**Report of the Trustees  
For the Year Ended 31<sup>st</sup> December 2020**

The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> 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 1<sup>st</sup> 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 31<sup>st</sup> December 2020**

This response included-

- |  |  |
|--|--|
| <input type="checkbox"/> Weekly Lunch Club Delivery    | <input type="checkbox"/> Picnic Lunches for Children & Families            |
| <input type="checkbox"/> Foodbank                      | <input type="checkbox"/> Parish Pantry Pop-up shop                         |
| <input type="checkbox"/> Regular mailing updates       | <input type="checkbox"/> Continued contact with Schools & Care Homes       |
| <input type="checkbox"/> Pastoral care on the phone    | <input type="checkbox"/> Shopping for others                               |
| <input type="checkbox"/> Memorial tree at St Michael's | <input type="checkbox"/> A flexible approach to worship & prayer           |
| <input type="checkbox"/> Zoom Coffee Mornings          | <input type="checkbox"/> Dwelling in the Word online                       |
| <input type="checkbox"/> Activity Packs for Children   | <input type="checkbox"/> Increased use of Social media; YouTube, Facebook, |
| Twitter & Instagram                                    |  |
| <input type="checkbox"/> Resources via the website     | <input type="checkbox"/> Youth contact and support                         |
| <input type="checkbox"/> Uniform Bank                  | <input type="checkbox"/> Harvest takeaway lunch                            |
| <input type="checkbox"/> Online courses and groups     | <input type="checkbox"/> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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

Page 6

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

**Report of the Trustees  
For the Year Ended 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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