

**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 31<sup>st</sup> December 2023**

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**Report of the Trustees  
For the Year Ended 31<sup>st</sup> December 2023**

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

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

**Report of the Trustees**

**For the Year Ended 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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:

<b>Chair</b>	Position Vacant as at 31 <sup>st</sup> December 2023	
<b>Church Wardens</b>	Phil Filer Susan Son Fran Tuck Roger Bennett	Peter Hobbs Charles Detheridge Ben Blower Vacancy
<b>Deanery Synod Representative</b>	Terri Parker Joan Pryce Janet Fisher Faith D'Arch	
<b>Elected Members</b>	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)	
<b>Ex-officio Members</b>	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**

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

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I report on the accounts for the year ended 31<sup>st</sup> 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 31<sup>st</sup> 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**

		<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>31.12.23 Total funds £</b>	<b>31.12.22 Total funds £</b>
	<b>Notes</b>				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		93,855	97,106	190,961	237,410
<b>Charitable activities</b>					
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
<b>Total</b>		<u>116,582</u>	<u>97,106</u>	<u>213,689</u>	<u>262,878</u>
<b>EXPENDITURE ON</b>					
Raising funds		620	-	620	2,331
<b>Charitable activities</b>					
Church activities		113,728	157,175	270,903	138,903
<b>Total</b>		<u>114,348</u>	<u>157,175</u>	<u>271,523</u>	<u>141,234</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>2,235</u>	<u>(60,069)</u>	<u>(57,835)</u>	<u>121,644</u>
<b>Other recognised gains(losses)</b>					
Gains/(losses) on investments/ assets		-	(1,651)	(1,651)	(6,768)
<b>Net movement in funds</b>		<u>2,235</u>	<u>(61,720)</u>	<u>(59,485)</u>	<u>114,876</u>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		23,649	58,833	210,422	95,546
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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 £
<b>FIXED ASSETS</b>					
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>
<b>CURRENT ASSETS</b>					
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>
<b>CREDITORS</b>					
Amounts falling due within one year	11	-	-	0	0
<b>NET CURRENT ASSETS</b>		<u>13,635</u>	<u>131,959</u>	<u>145,594</u>	<u>203,429</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		13,635	137,302	150,937	210,422
<b>NET ASSETS</b>		<u>13,635</u>	<u>137,302</u>	<u>150,937</u>	<u>210,422</u>
<b>FUNDS</b>	12				
Unrestricted funds				13,635	11,401
Restricted funds				137,302	199,021
<b>TOTAL FUNDS</b>				<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**

	<b>31.12.23</b>	<b>31.12.22</b>
	<b>£</b>	<b>£</b>
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:

	<b>31.12.23</b>	<b>31.12.22</b>
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**

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

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
<b>Net movement in funds</b>	(2,129)	117,004	114,875
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	13,530	82,016	95,546
<b>TOTAL FUNDS CARRIED FORWARD</b>	<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**

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

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

	<b>31.12.23</b>	<b>31.12.22</b>
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**

	<b>31.12.23</b>	<b>31.12.22</b>
	<b>£</b>	<b>£</b>
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**

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

**12. MOVEMENT IN FUNDS**

	<b>At 1.1.23</b>	<b>Net movement in funds</b>	<b>Transfers between funds</b>	<b>At 31.12.23</b>
<b>Unrestricted funds</b>				
General fund	11,402	2,235	-	13,637
<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	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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	116,582	(114,348)	-	2,235
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
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
	<hr/> 190,961	<hr/> 237,410
<b>Other trading activities</b>		
Sundry Income- Inc. Printing, PCC Reimbursements	1,171	0
Bookstall	0	0
Fund Raising Activities	6,037	3,850
Catering	0	0
	<hr/> 7,208	<hr/> 3,850
<b>Investment income</b>		
Interest and dividends	1,609	192
<b>Charitable activities</b>		
Church fees (weddings, memorial and funeral)	7,015	9,724
Rent from lettings of St. Michaels and St. Lukes	6,896	11,702
	<hr/> 13,911	<hr/> 21,426
<b>Total Incoming Resources</b>	<hr/> 213,689	<hr/> 262,878
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Catering	0	0
Fund Raising Activities	620	2,331
Miscellaneous	0	0
	<hr/> 620	<hr/> 2,331
<b>Charitable activities</b>		
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**

	<b>31.12.23</b>	<b>31.12.22</b>
	<b>£</b>	<b>£</b>
<b>Charitable activities</b>		
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 <b>Note 1</b>	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 <b>Note 2</b>	1,555	-11,584
	<u>270,653</u>	<u>138,653</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and legal fees	250	250
Bank Transfer	0	0
<b>Total resources expended</b>	<u>271,523</u>	<u>141,234</u>
<b>Net (expenditure)/income before gains and losses</b>	(57,835)	121,644
<b>Realised recognised gains and losses</b>		
Realised gains/(losses) on fixed asset investments	(1,651)	(6,769)
		-
<b>Net (expenditure)/income</b>	<u>(59,485)</u>	<u>114,876</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

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**Report of the Trustees  
For the Year Ended 31<sup>st</sup> December 2023**

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

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

**Report of the Trustees**

**For the Year Ended 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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:

<b>Chair</b>	Position Vacant as at 31 <sup>st</sup> December 2023	
<b>Church Wardens</b>	Phil Filer Susan Son Fran Tuck Roger Bennett	Peter Hobbs Charles Detheridge Ben Blower Vacancy
<b>Deanery Synod Representative</b>	Terri Parker Joan Pryce Janet Fisher Faith D'Arch	
<b>Elected Members</b>	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)	
<b>Ex-officio Members</b>	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 31<sup>st</sup> 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



I report on the accounts for the year ended 31<sup>st</sup> 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 31<sup>st</sup> 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