

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY-LE-TOWER, IPSWICH

England & Wales - Charity number 1128976

Details

Other names ST MARY-LE-TOWER, IPSWICH PCC

Status Registered

Legal form Previously excepted

Registered 2009-04-02

Register [View on the Charity Commission register](#)

Contact

Address St Mary le Tower
Church House
Oak Lane
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Activities

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

Activities: Anglican parish church in the centre of Ipswich promoting the Christian faith to members, visitors and town centre communities. Provision of public worship and pastoral care. Maintenance of historic church and churchyard. Regular programme of concerts. Maintaining a choral tradition to a very high standard with significant professional staff. Managing a community centre as Shared Community Space.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities, Arts/culture/heritage/science
- **Who:** Children/young People, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£327,969	£528,145	-	-
2023-12-31	£332,969	£533,145	-	-
2022-12-31	£240,000	£334,000	-	-
2021-12-31	£240,245	£334,376	-	-
2020-12-31	£227,191	£237,730	-	-

Trustees

Name	Role	Appointed
Amanda Richmond		2026-05-10
Andrew Gosden		2022-06-07
DAVID NIGEL MATTHEWS BA, NPQH		2022-05-31
Joanna Gunn		2023-05-16
Joanna Lucy JONES		2019-04-30
Jonathan Chalmers		2026-05-10
Jonathan de Bernhardt Wood		2023-05-14
Penelope Jane Bloss		2025-05-10
Rev Pippa Scott		2025-01-12
Rosemary Caudle		2020-11-19
Sarah Purbrook		2020-11-19
Simone Butler Mayer		2024-09-01
Sonia DOCHERTY		2025-05-11
Susan Mary ADAIR		2017-04-30
Will Harrison		2023-05-14

Accounts

Charity registration number: 1128976

ST MARY LE TOWER IPSWICH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Contents

Legal and Administrative Information	1
Trustees Report	2 -16
Independent Examiner's Report	17
Statement of Financial Activities	18
Balance Sheet	19
Notes to the Financial Statements	20-32

Legal and Administrative Information

Registered charity name	The Parochial Church Council of the Ecclesiastical Parish of St Mary Le Tower, Ipswich
Charity number	1128976
Principal address	St Mary le Tower Vicarage 53 Fonnereau Road Ipswich Suffolk IP1 3JN
Church location	Tower Street Ipswich Suffolk IP1 3BE
Main correspondence address	Parish Office Church House Oak Lane Ipswich Suffolk IP1 3BN
Independent examiner	Moore Green Chartered Accountants 22 Friars Street Sudbury Suffolk CO10 2AA
Trustees	The Revd Tom Mumford (Chairman and Incumbent) The Rev Jo Gunn (Vice Chair and Assistant Curate) The Rev Gregor Purdie (Curate) The Rev Pippa Scott (Assistant Priest) Mr David Matthews (Churchwarden) Mrs Bridget Hanley (Churchwarden) Miss Rosemary Caudle (Hon. PCC Secretary) Mr Andrew Gosden (PCC Treasurer) Mrs Sue Adair Miss Simone Butler - Mayer Mr Richard Hanley Mrs Joanna Jones Mrs Sarah Purbrook (Parish Safeguarding Officer) Mr William Harrison Mr Jonathan de Bernhardt Wood

Trustees' Annual Report

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Aims and Purposes

The primary object of St Mary le Tower Ipswich PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that to do this, the PCC is to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church of St Mary le Tower Ipswich and the adjacent Church House and Tower House buildings. The PCC mission statement is as follows:

"St Mary le Tower seeks to be a welcoming, inclusive and open church, offering peace and sanctuary in the heart of Ipswich, flourishing through prayer, faith, and positive action"

Objectives and Activities

At the beginning of 2022, the PCC engaged in a vision and strategic plan for the next five years. This vision and strategic plan continues to be our guide. As part of this plan, the PCC identified five areas of work that will help it achieve its vision. These are: welcome, worship, faith, act, and sustain. The plan, including its strategic objectives and activities are summarised below:

Welcome

We will provide a peaceful sanctuary for all through:

- An open church 7 days a week;
- A welcoming, accessible, and safe space for all;
- Hosting events and organisations for culture, learning and fun

Worship

We will enable all to experience the love and presence of God through exceptional worship

- Offering daily prayer for the people and town of Ipswich;
- Developing and sustaining choral excellence, with a particular focus on future generations;
- Creating a monthly service tailored to and led by young people

Faith

We will be a place where people can encounter, deepen, and grow in faith.

- Providing multiple opportunities for people to explore and enquire about Christianity;
- Holding regular events promoting the discussion of the Christian faith in contemporary life and the public square;
- Nourishing and deepening people's existing faith, across all ages.

Act

We will discern and respond to local need using pilot projects in the areas of:

- Health
- Loneliness
- Poverty

Sustain

We will secure a financially, environmentally and socially sustainable future through:

- A coherent and ambitious giving and fundraising project to fund our plans;
- Working towards attaining the highest possible Eco Church status;
- Adopting an intergenerational approach to mission and ministry, seeking partnership with local organisations, and developing the next generation of church leaders

Achievements and Performance

2024 was a year of huge grace. We continued to build on the substantial groundwork laid in recent years growing our congregation and, for the first time in living memory, posting a financial surplus. This is all despite the challenging financial headwinds in the national and local economy, and the continual narrative of decline for churchgoing in England. St Mary le Tower has, for the last 3 years now, bucked that trend, and continues to do so. During 2024 it was also announced that church would become Ipswich Minster in January 2025. Petitioned by the civic, business and local community, this is a huge honour and a tribute to both the wider town as well as the church's enduring mission. The re-designation will signify a renewed vocation to serve the town, its people, and to see both flourish. There is of course still more work to do in all areas (it will ever be so), and we have been lucky to appoint Rev. Pippa and welcome Rev. Gregor as Associate Priest and Assistant Curate, respectively to help us with that. Their contribution will be hugely important over the coming years. But for now, there is much hope and optimism for the future of Ipswich's civic church, as well as a continued determination to meet the challenges it faces. St Mary le Tower is a growing and faithful church with incredible potential, huge talent, and a dedicated and loving community. Examples of this follow in the sections below.

First, THANK YOU!

Before talking about 'achievements and performance' as required by the charity commission for this annual report, it is important to say, as I have sought to at regular intervals during my incumbency, THANK YOU. The mission and ministry of St Mary le Tower would not be possible without the ministry of so many members of the church community. Ministry is something that is done by the whole Body of Christ and so the PCC thanks all those who offer their time, gifts, and services to God in this place. Those individuals who volunteer their time, whether through the Top-Up Shop, music, pastoral care, worship leading, church and churchyard care, administrative support, fundraising, flowers, bell ringing and many other ways, are too many to name, but to all of you the PCC wishes to offer you its sincere thanks and continues to thank God for you!

Worship, Pastoral Care, and Discipleship

During 2024 the regular Sunday worship pattern included 4 services: a Book of Common Prayer Communion service, Choral Matins, Sung Eucharist, and Choral Evensong. There are sermons delivered at both the 8am BCP Service and the 10:30 Sung Eucharist. The latter of which is the best attended and has seen continued growth in 2024. In 2024 it averaged a weekly attendance of between 80 and a 100, but regularly saw more than 110-20 attenders for special services and feasts. Across a Sunday, by the end of 2024, the average church attendance was between 180 and 200 people. The 10:30 Sung Eucharist is also live-streamed every week and attracts a small number of regular worshippers who value the opportunity to share in worship with others.

A real highlight of the last worshipping year was our choir singing in St Paul's and also receiving a visit from the Chapel Royal of Hampton Court Palace for our Civic Service. In particular, the choir and music staff deserve enormous thanks and credit. We also saw, again, among the biggest numbers of confirmands in the diocese and hosted the first ordination in living memory (perhaps even ever).

The addition of the Daily Offices, instituted by the Vicar when he arrived, continues to be a real gift to the church and the town. Morning Prayer continues to be well attended and was said in church Monday to Friday (being Sung on a Sunday). A particular thanks to Jim Robinson, the Verger and Cathy Moss, who led these prayers when the Incumbent has been absent prior to the arrival of our curate. 2024 also saw the continuation of Evening Prayer five days a week, and including towards the end of the year a service of Choral Evensong now moved to a Thursday from a Friday.

At 10.30am on Wednesdays there is a Book of Common Prayer service of Holy Communion. This is the primary service of worship, and experience of church, for a small community of faithful people. Congregants at this service ranged from between 8 and 15 people. Though this congregation has lost some attenders through ill health, it has added to its number and remained small but strong. Following the service tea, coffee, and biscuits are always shared enabling regular fellowship. This community of worshippers have a strong bond and are always open to newcomers. They even have their own Christmas meal to which the Vicar is invited and attends.

Pastoral care and visiting have been a high priority for the Vicar. The Vicar and others regularly visit housebound members of the church family, as well as visiting those in hospital or in care when required. The Vicar's civic ministry has also led him into the lives of those outside the worshipping congregation and this has included much pastoral care. Funerals and memorial services both at the Tower and outside have resulted from this. To ensure effective pastoral care, members of the congregation are encouraged to let the Vicar know if they or anybody they know would value a visit from him or any of the pastoral visiting team. The Vicar also encourages any within the church family to consider whether pastoral visiting could be a calling of theirs.

During 2024 there were a number of discipleship opportunities that sought to deepen people's faith. There was a sermon and seminar series on Sunday mornings in Lent on the Beatitudes in Luke with a series of guest preachers. There was also a quiet morning with talks from an external speaker, as well as two weekly Lent study groups held ecumenically for the first time.

Following a busy but exhilarating Advent and Christmas, including the longest Trees @ The Tower yet, our choristers starring in Griff Rhys Jones variety show, a visit from Ed Sheeran and record congregations on Christmas Eve, the church looks forward eagerly to 2025 and its redesignation as Ipswich Minster.

The Reverend Tom Mumford

Vicar

Choral Tradition and Music

2024 started with the choir resuming its 4 sung services a week after a busy Christmas period. During this time, the choir consolidated repertoire learned in the previous autumn and looked ahead to endeavours later in the year.

A very successful 'Be A Chorister for a Day' was held on Shrove Tuesday, with the stalls full of current and prospective choristers, some of whom joined the choir subsequently. The choir performed Bach's *St John Passion* having learned the piece from scratch the previous year. Once again, the choir took part of the Justice Service held in St Edmundsbury Cathedral in late March.

Easter Sunday provided an opportunity to give the premiere of Ben Parry's Wolsey Mass, written as part of the Wolsey550 celebrations. The anthem that day was Handel's Hallelujah chorus which was applauded during the service. Something that hasn't happened before or since in my time.

Much of the summer term was dedicated towards preparations for the choir's new recording. The recording involved the choir plus a professional orchestra. The pieces that were chosen reflected the news that we were to be made a Minster church and the joyous and compassionate role the choir and church play in the heart of the town. The recording sessions were a huge success, with a special mention to those choristers who performed solos. The recording also included former chorister Jonathan Hanley who returned to sing the tenor solos.

Alongside the recording, an icon by Tracy de Bernhardt Wood was commissioned to be hung in the new Song School. The icon was inspired by the music of our recording which is called *Eternal Source of Light*.

Also in July, the church celebrated the 10th anniversary of the Girl Choristers. For the occasion we travelled to sing evensong in St Paul's Cathedral. I would argue that this service was the most musical event of my tenure as choirmaster. The standard of singing was notable and remarked upon by their clergy.

Over the summer months, plans were drawn up to establish a 'vocal pathway' both in the church and in conjunction with the Norfolk & Suffolk Music Hub. Initial conversations were had and were very positive. This is still ongoing but further progress has been made in 2025. We were delighted to establish and start working towards the January 2025 launch of Mini Minster Maestros, a choir for 5-8 year olds, which takes place on a Wednesday evening in the Song School.

Autumn 2024 brought with it a number of important events, such as the visit of the Prayer Book Society on the Accession of Charles III; a further "Be a chorister for a Day;" a joint concert with the Chapel Royal of Hampton Court Palace in Aldeburgh; a joint Civic Service with the Chapel Royal the following day; Gregor Purdie's ordination and Durufle's Requiem for All Souls.

The run up to Christmas involved a number of concerts, including the Ipswich Primary Schools' Concert as part of the tree festival and a performance at a variety show at the Regent Theatre alongside Griff Rhys Jones.

I would like to extend my heartfelt gratitude to the Vicar, Churchwardens, PCC and congregation for their support of the Music Department over the past year. I would also like to thank my colleagues, William, Matthew, Jane and Megan for their tireless work. And finally, a thank you to all the choir members: choristers; parents; choral scholars; adults for their hard work and excellent attitude.

Christopher Borrett – Director of Music

St Mary le Tower Ringing Masters Report

The sound of our 12 bells continues to be heard at least twice a week on Sunday mornings and Monday evenings, and occasionally on Sunday evenings too. These days, and thanks due to a very healthy number of members of our band, ringing all 12 bells is very much the norm on all occasions.

Our band caters for people at varying levels of capability, and it has been particularly pleasing to see all of our less experienced ringers make significant progress over the past twelve months. This has helped enhance our towers reputation as a progressive tower, and has succeeded in drawing in a number of ringers from nearby Ipswich towers who have aspirations to progress.

Notable occasions marked over the past twelve months through either peals or quarter peals include the His Majesty the King's birthday, SMLT Ipswich becoming a Minster Church, the Trees at the Tower festival and..... Ipswich Town earning promotion to the Premier League.

Training and development has been a key focus area for the last twelve months through the training bell project. This reached its conclusion in January when the physical installation of the six training bells was completed - which includes blue & white sallies to show our allegiance to our town's football team! Some fine tuning has been necessary post installation, but the training bells are now starting to be used for their intended purpose with numerous test activities performed for familiarisation purposes. The training facility is due to be blessed as part of a service in May, ahead of a formal launch in June.

Mechanically, the bells remain in good working order thanks to the ongoing efforts of our local band in performing day to day maintenance. With the 25th anniversary of the re-hanging of all bells now upon us, however, it will now be necessary to start planning for overhauling the fixtures and fittings that enable the bells to be rung as the current components approach end-of-life condition. This will necessitate engaging professional bell hangers as the work required will be beyond the capabilities of our local band.

David Potts - Ringing Master

Safeguarding Report

The care and protection of children, young people and adults involved in Church activities is the responsibility of everyone who participates in the life of the Church.

As a Church we are committed to promoting a safer environment and culture, safely recruiting and supporting all those with any responsibility related to children and vulnerable adults, responding promptly to every

safeguarding concern or allegation, caring pastorally for victims/survivors of abuse or other affected persons, caring pastorally for those who are the subject of concerns/allegations of abuse and other affected persons and responding to those that may pose a present risk.

The PCC, the churchwardens, the music team, and many of the choir, the bell-ringers, top-up shop volunteers and those with roles of responsibility have completed or renewed safeguarding training. There is the opportunity for all congregation members to complete Basic and Foundation level training.

Throughout the year we have completed DBS checks as necessary and assessed safeguarding training needs for those involved in church roles and our community initiatives, we have also reviewed our recruitment processes for Staff and Volunteers.

We have had a small number of safeguarding questions and concerns in the last year which have been dealt with appropriately in a prompt and efficient manner, often with the guidance of Karen Galloway, Diocesan Safeguarding Officer. Myself and either Rev Tom Mumford or Rev Jo Gunn have met during the year to ensure Safeguarding at Ipswich Minster remains a priority and is kept up-to-date.

Our latest Safeguarding Policy is displayed on the website for everyone to access along with the CofE Safeguarding Policy and the 'Promoting a Safer Church' Poster.

Sarah Purbrook Parish Safeguarding Officer

Churchwardens' Report

During the past year there have been a number of projects affecting the church estate. This included the construction and painting of shelving for the Song School in Tower House to facilitate its smooth operation. There is still one room which is not in use on the second floor of Tower House South Wing.

Covid Memorial Dove

Funding for the re-siting of the Covid Memorial to the grounds of Tower House which is accessible from Tower Street has been sought but has not yet been successful.

Church House

Work is underway to reconfigure Church House so the function room can be used more effectively

- to support the work of the Associate Priest;
- to allow for more practical storage of garden tools in the churchyard;
- to review where the bins are stored in order to comply with guidance from the insurers.

A number of bids have been submitted unsuccessfully for funding of an architect's feasibility study into the development of the church estate to improve access for disabled people and provide toilet facilities. Funders are reluctant to provide money for projects without a physical end result. There is one further application to make for a May 2025 funding season.

£5,000 has been donated by Cathedral Music Trust to support the musical outreach of the Music Department. Unfortunately this was considerably less than was requested, using the Charter 825 project as a vehicle for this work. This lesser award means that we are not eligible for more funds from this source until 2026. The music department has managed its finances to ensure the outreach work is self-funding for the next twelve months. Planning for the Minster-making weekend was a central focus over the past twelve months, culminating in a successful weekend in January. This helped establish useful links with local artists which should lead to the generation of original artwork to sell, in due course, as Minster merchandise, bringing in some income. Planning for the Ipswich Charter 825 celebration has been another key strand in the churchwardens' work. This has developed a strong collaborative link with Northgate High School and opened up channels of communication with other schools with a view to hosting visits by school children. The Music Department has actively supported the church's contribution to the Festival between 21st and 27th June 2025. Overtures to other choral, dance and community groups continue to be made to increase participation in order to project a sense of cohesive community. The church is liaising effectively with Ipswich.Love who are co-ordinating and promoting the Festival across the town. The cost of the church's role in the Festival will be covered by funds donated by Essex and Suffolk Children's University for this sort of project, income from ticket sales and advertising and private donations.

Work has been ongoing regarding a review and renewal of literature about the church building so that visitors can be appropriately informed. Recruiting a team of volunteers to be welcomers during the week will then become a priority. Prior to their recruitment, the PCC has been focusing on an appropriate process for the recruitment, support and management of volunteers.

David Matthews, Churchwarden

Tower House

As liaison between Ipswich Minster the PCC and CAB (Citizens Advice Bureau) as the majority tenant, I have attended regular meetings with the Chief Executive Officer of CAB. More recently there has been a new person in post who has responsibility for premises management.

Several repairs have been carried out including to the car park drain and the guttering and glazing of Tower House.

The ground floor north wing has been renovated; re plastered and decorated and new carpet installed. CAB are now using this space in addition to other rooms. Rental figures have been adjusted to reflect this usage. CAB have funded refurbishment of both kitchenettes.

There are ongoing issues that require work for which quotes are being sought. These include a leak in the music library, leaking skylight, front door porch pillars requiring replacement, and an entry system to enable all users better access.

Doors require adjusting and push bar mechanisms so that the building is compliant with fire regulations.

Ipswich Chamber choir have use of the Song School on Tuesday evenings for rehearsal, in addition to using Ipswich Minster.

Jo Jones

Church Fabric Report

- At the beginning of the year the verger Jim Robinson laid the felt underlay over the brasses as recommended and a volunteer cleaned the brasses with the Renaissance Wax.
- The Church boiler and Church House Flat boiler were serviced on Tuesday 13th February.
- On 17th February 13 people helped with a Spring Clean of the Church when we worked on cleaning all the floors and pews, applying beeswax to the latter, and William Baldry cleaned the organ pipes in the South aisle.
- The donations box was repaired by the carpenter who made it, and the glass panels replaced with wooden ones.
- New steps and a replacement gas meter cupboard were constructed in the North churchyard in March in time for the Covid Memorial service.
- In May there was a water leak caused by prolonged and heavy rainfall. The gutters were cleared.
- An electrical survey of the Church was carried out.
- Following advice from the DAC we applied for a List B Faculty to repair the drainpipes and the work was begun by Baker's of Danbury on 17th June. Work was completed in the autumn, having been delayed waiting for parts and cost slightly less than anticipated.
- On Tuesday 18th June the Church clock was fully serviced.
- Baker's also carried out an investigation of the problems with the chancel step with the architect on 20th June. It appears that the substrate to the central aisle has disintegrated and is not properly supporting the ledger stones or the tiling. This is progressively worse as one goes westwards. The architect has suggested some possible courses of action.
- On 28th June work was done to repair the problem in the Tower House carpark.
- IBC Parks department inspected and removed two trees in the churchyard that had died.
- The architect and churchwardens met a stained-glass specialist to get a sense of what work needs doing to the windows in the Church and potential costs.
- We took delivery of our two kneelers from the Cathedral which are now in the Churchwardens' pews.

- On Sunday 13th July it was discovered that the sound system had been stolen. CCTV footage revealed that this had happened on the previous Wednesday after the TUS. We have been fortunate that several members of the congregation have come forward to pay towards the cost of replacing the equipment which was installed on 29th August. The theft has highlighted the fact that we need more of a presence in Church and more obvious signage about the CCTV.
- The organ was tuned on 9th September and the blower and humidifier were serviced on Thursday 24th October.
- A new foam backed noticeboard was commissioned using the new Ipswich Minster branding to go into the glass fronted noticeboard near the Tower Street gates.

We are immensely grateful to Ian Molloy for all his efforts to keep the woodwork looking so good and his expert minor repairs and to the gardening team for all their hard work keeping the churchyard looking so well-tended.

Bridget Hanley Churchwarden

Works carried out by Ian Molloy - Clerk for Minor Works

"Why should the two large oak benches in the porch beneath the church bells be mentioned in this report? Well; here goes!

I started singing in the choir of St. Mary le Tower during the first Sunday of November, 1980, aged 36. My son, Andrew, joined me regularly.

I recall singing a baritone solo in the Nunc Dimittis at my first Evensong. At that stage, very few people knew that I was the Head of Technical Studies at Hadleigh High School. For at least a fortnight, everything remained normal. Then I noticed the heap of firewood near the font. It was a collapsed bench which had been in" the porch, near the large doors. The verger asked if I could repair the benches. I felt bound to tell him of the effect of the woodworm damage. The collapsed bench was unfit for use and could not be kept for firewood because Church House was not immune from damage. The Choir had recently sung a joint concert with the Cathedral Choir and, during the rehearsal, the bench collapsed under the massed bass and tenor choristers from St. Edmundsbury. (Don't ask me about the second bench. Life is too short for that.)

By early in 1981, I had acquired sufficient further oak to enable me to build two new long benches for use of St. Mary le Tower. Since then, the benches have retained their strength, but have become grubby. In 2024, I took the decision to take it home, where I could "Give it a birthday". It looks renewed and the brass remembrance plaques are cleaner than I can remember. Even better, the porch looks so much tidier in 2024. So, also, did the organ loft and floor, together with the choir-stalls on Cantoris' side. I was delighted by the positive response from numerous people, including visitors. In 2024, I started to clean the pulpit from the dove at the peak of the canopy and I have wax-polished many of the panels but I have not yet reached the floor. If I remain in sufficient health, I hope to continue to Decani choir stalls and the carved panels in 2025. Incidentally, the pulpit was built in 1699 -1700. It may shock you to know that I was not around at that time!"

Ian Molloy Clerk for Minor Works

Eco Church

The Eco Church team was formed in July 2024. We are a team of four eco enthusiasts working towards achieving an Eco Bronze award. Having spent the last few months collating information and gaining an understanding of what we need to do, we recognize that this is not something that can be achieved by a small team in isolation. It needs everyone within the church community to play their part, no matter how small, otherwise it will not work. We have already started working closely with the gardening team, the Top-Up Shop and the Trees at The Tower café where small but very important changes have already been made. These are some of the activities / changes that have taken place since July:

- Attended the 'Caring for God's Creation' Diocesan event at Stowmarket and several online seminars where we heard from other churches who have been on this journey and we got to know several people from within the Diocese who can support us.
- We have been in contact with the Wildlife Trust and the Suffolk Bee Association and Fairtrade to improve our understanding of what is needed in those particular areas.
- Amanda Richmond contacted SOS Swifts regarding swift boxes and is now working alongside the bellringers to see if the boxes can be accommodated in the belfry louvre windows.
- Tony James is acting as our link to the gardening team and we are now working together on the herb and wildflower garden. June Malloy and David Matthews are carrying out a plant audit which will be a benchmark to assess progress against in future years. This may lead to an informal churchyard plan which will be overseen by June and David, so that everyone knows who's doing what and where.
- Tony James is planning a wild flower bed in the Tower House carpark as a memorial to Francis Simpson, an Ipswich School alumnus, who wrote a book on Suffolk Flora and Fauna.
- The Net Zero Carbon Diocesan officer has visited the Church, Church House and Tower House and has provided us with a lot of information on what can be done to improve our energy efficiency and how we can get the funding for it.
- We have had an energy audit done on all three buildings and are awaiting the report which will highlight areas for attention. This will enable us to access some of the Diocesan grants available.
- All non-LED lighting has been identified and quotes for replacements have been received. We can now start looking at grants to have the lighting replaced.
- There is now a facility to collect all plastic wrappings / bags and to take them to the local supermarket for recycling. Some teams have already started reducing the use of plastics including the Top Up Shop who are now using butter tubs and jam jars rather than individually wrapped butter portions.
- The Trees at The Tower café served Fairtrade Tea and Coffee throughout the festival and all coffee granules and compostable tea bags were composted. We are working towards having Fairtrade tea and coffee at all times.

There is still a lot to do to achieve the Eco Church Bronze Award which requires us to have made progress in many areas not least our procurement, the use of plastics and chemicals, reducing the amount of energy we use, conserving water, ensuring that the goods and services we buy have been produced by workers who are paid a fair wage and have good standards of living.

If you are interested in joining the team or if you have any ideas on how we can become more eco-friendly please contact any member of the team, we would love to hear from you.

Bridget Hanley, Sonia Docherty, Rosemary Caudle, Amanda Richmond, Tony James

Flower Arranging

The flower rota has run smoothly this year. There has been no change in the number of volunteers, but we would always welcome more. There was very little holly that was reachable in the churchyard this Christmas due to enthusiastic pruning which made life a little difficult for the Christmas flower arrangers.

Claire Jones is helping with organising the rota for 2025/26.

I would like to thank all the lovely volunteers for their hard work over the last year.

Sue Adair

Care of the Churchyard

The last 12 months have seen some significant changes to the overall look of the churchyard. A new border along the Tower Street boundary on the north side of the church was created by Paul Whinney, who also cleared a large area of ivy near the Covid Memorial Garden. A good working relationship with Ipswich Borough's Parks Department has resulted in the cutting down of two dead trees near the church porch and a great reduction of shrub and undergrowth

near the south wall. This work has produced a log pile for insects and help for the police in their fight against anti-social behaviour.

Prior to the making of Ipswich Minster, the Parks Department did sterling work with grass cutting and grass edge trimming, thus aiding the work of the gardening team to provide a churchyard worthy of this very special occasion. Very shortly, (as I write this brief report), David Matthews and I will produce an inventory of plants in the churchyard, which will provide information for Eco-church and help formulate future ideas for the gardening team. We are all conscious of changing times, and give much thought to the future for plants, pollinators and people.

All this would not be possible without my dedicated gardening team- Mike, Penny, Tony, Louis, and Catherine, to whom I owe much gratitude. I'm also very grateful to David for his support, encouragement and his vast gardening knowledge! We welcome Sonia Docherty to the gardening team who is currently working on the North area of the church yard to create a herb garden.

Let's see what the next 12 months will bring.

June Molloy Head Gardener

Social Events

Social events followed the same pattern as last year! Pancakes were provided on Shrove Tuesday and enjoyed by all from the whole church community. The now traditional cooked breakfast was enjoyed after the Sunrise service on Easter Day and a bring and share lunch was organised before the APCM in May. In September Diana Pipe once again opened her garden and hosted a wonderful afternoon tea on a sunny Saturday. Celebratory cake and fizz were served after Gregor Purdie's Ordination, and Pippa Scott's licensing and a special service organised by The Prayer Book Society to mark the anniversary of the Accession of The King.

Richard Hanley

Pins and Needles

We are small in number but big in friendliness. At the moment our numbers are reduced due to ill health, but we continue to meet, (weather permitting) on the 1st and 3rd Fridays of each month in Church House from 12-2pm. Most of us are knitters, but all crafts are welcome. Why not come and join us over a hot drink and a biscuit or two, along with conversation and laughter? The welcome would be warm.

June Molloy

Top Up Shop

Each Wednesday morning there are around a dozen people waiting in Tower Street at 7.30 am to queue for the Top Up Shop and cafe. We welcome our customers into the porch to wait, or to join us for Morning Prayer, which some occasionally do. At 9 am the shop opens and we then welcome around 35 customers weekly, to shop at £2 a bag, choosing their own goods. They can then enjoy a free hot drink and rolls, sandwiches and cake. One or two people don't shop but enjoy the refreshments and company. This happens as a band of volunteers arrive on Tuesday afternoon to sort out the delivery from Fareshare, one of the food providers, and then set up the "shop" at the back of Church. We also receive food, household cleaning products and hygiene goods, from the donations in the blue box at the back of church. We also collect food from Suffolk Food Partnership, from time to time, but this is an irregular supply. We also receive donations collected from the residents around Christchurch park, facilitated by Councillor Carole Jones. We have received grant funding from the Grimwade Family charitable trust, which we have spent on food and toiletries. One of our volunteers collects food, usually bread and cake from the local Sainsbury every Tuesday. There are around 25 volunteers from Ipswich Minster involved with this.

Customers are from a variety of backgrounds with differing needs for food and other support. We have welcomed Citizens Advice, NHS Suffolk and Housing Officers to offer advice to customers. At Christmas and Easter, we have offered additional gifts of treats, including chocolate and toiletries. We work as part of a group of Churches in Ipswich.

Jo Jones

Trees @ the Tower' - Christmas Tree Festival

This was another successful year for the Christmas tree festival. Having taken advice, the event was extended to cover two weekends, offering people more opportunity to visit. It was open for 10 days, extended from 7 in previous years. Visitor numbers increased to around 8,000. Trees were varied and thoughtfully prepared.

The opening event being on a Friday evening was well attended by both sponsors and participants including the Mayor and representatives of the charities, that were selected for support; Genesis Orwell Mencap and Cancer Support Suffolk, both the Mayors chosen charities. The financial outturn will be noted in the annual accounts.

The Christingle service and Children's primary school concert were both very well supported and very happy occasions. To give volunteers some downtime during T@TT the cafe was closed on the Wednesday and Thursday, which did cause some disappointment for visitors, and the Children's Craft activities were also not offered on these days, with the exception of a session for a playgroup who were very appreciative. The Planning Group will review the whole offering when meeting next, and will welcome the views of others.

The amount of help from the congregation, as well as help from friends and family has been crucial to getting T@TT planned, up and running, and the Planning Group really appreciated all the help provided.

Jo Jones

Deanery Synod Report

The churchwardens' Ipswich Deanery WhatsApp group continues to be a useful source of information and support.

Meetings were held on Wednesday 28th February at St Helen's Church Ipswich Tuesday 25th June (All Hallows) and Tuesday 22nd October (St Mary Stoke).

The focus for the first meeting was clergy wellbeing and resources that have been created by the national Church were shared. Delegates were then asked to discuss questions which were circulated for groups of clergy and lay members. The importance of protecting the clergy's rest days was highlighted. Rev Canon Charlotte Cook had attended General Synod in February and fed back on this and Canon Alan Forsdike spoke about the Deanery finances. Alan went on to say that the Deanery Treasurers' Group is growing in success and through it several treasurers are linking up to help each other.

The theme for the June meeting was to consider the Fifth Mark of Mission 'to strive to safeguard the integrity of creation and sustain and renew the life of the earth' and in particular to look at 'Net Zero Carbon'. There was an update on the churches in the Deanery that had achieved their bronze and silver awards and Rev Emma Haggart interviewed James Rolls the Diocesan Net Zero Carbon Officer. The interview format was an engaging way to present the information and there was an opportunity for questions afterwards.

On Sunday 6th October there was a Deanery Celebration of Inspiring Ipswich at St Matthews instead of the usual Autumn Conference. This gave us all time to reflect and give thanks for Archdeacon Rhiannon's ministry as we said goodbye to her and wished her well for her new role as Suffragan Bishop of Southampton. It was a very uplifting and moving occasion.

At the October meeting Bishop Martin attended and the evening was devoted to discernment and listening about the future of the deanery and archdeaconry. Rev Canon Charlotte also introduced Archdeacon Rich (Archdeacon of Suffolk) who is the interim Archdeacon of Ipswich. Bishop Martin re-licensed Rev Tom Mumford and Rev Rachel Revely as Assistant Area Deans for a further 2 years and licensed Rev Kiran Lotay as Assistant Area Dean for 2 years. Rev Canon Charlotte Cook's license has another three years to run. There was some information also some circulated about the new Eco Church Survey.

Bridget Hanley Churchwarden

Diocesan Synod Report

This was held at the Cathedral and was the last Diocesan Synod of the Triennium and was Bishop Mike's last Synod before leaving for Exeter.

In his speech the Bishop thanked Synod for their diligence and engagement over the last three years. The theme was Church Buildings and the Environment. In his speech the Bishop detailed three very different Church Buildings.

There were talks on the Environment and churchyards and the Diocesan Director of Education presented the Annual Schools report.

More details can be found on the Diocesan website. <https://www.cofesuffolk.org>

This was my last Diocesan Synod as I have not applied for the next Triennium.

Sue Adair

Diocesan Synod Representative

Financial Review

Overview

General Operations

For the first time in many years 2024 has seen an operational surplus for day to day activities after growth in investments of £1,282 vs a deficit of c (£28,986) in 2023, for which we praise God! We ran a campaign in Autumn 2024 asking congregation members to contribute £200 each to plug a predicted deficit of around £32,000. This raised more than £34,000 including Gift Aid. In 2025 we aim to work hard to encourage increased regular giving to reduce the need for one-off appeals such as this. Investment growth of c. 2.3% further improved that position by an additional c. £3,200.

Regular giving has increased by 15%, with more people taking advantage of the Parish Giving Scheme.

Overall donations including gift aid increased by 16%.

Trees at the Tower income was at least £13,000 vs £11,600 in 2023 (not including gift aid and additional contactless donations that could be attributed to the increased footfall) while costs reduced slightly to £5,000.

Tower House

The operation of Tower House returned a small surplus of £4,650 in 2024 vs. a deficit of (£5,000) in 2023. This is despite having to write off £1,500 in bad debt from former tenants from 2023. This surplus should increase in 2025 as more of Tower House is rented to the anchor tenant, the Citizens Advice Bureau. A further £30,600 was spent on work on Tower House from the Bellamy legacy.

Choir and Music

We are grateful for an annual grant of £15,000 from Framlingham College which allowed us to employ our music director full-time from the start of 2024. We also received £5,000 from the Cathedral Music Trust to support the work of the department including our choral outreach work. The Scarfe trust made a grant of £600 towards the recording of our new CD.

Thanks to the generous support of sponsors, and donations at concerts, the lunchtime concert series, and other occasional concerts returned a surplus of £4,051 leaving a healthy balance in the Concert funds of £8,241. The major choir project was the production of a wonderful new CD which, despite some generous sponsorship towards recording fees, has left the funds with a deficit of (£1,000), which we hope to offset with CD sales in 2025 when the CD is officially launched.

After a number of years of operation, the trustees of Choral Foundation for St Mary Le Tower Church decided to wind up the charity and the remaining funds of £56,226 were transferred to the church to continue the funds objectives of developing and maintaining the musical life of the church. This has been placed in a specific fund with the intention of using the money for music projects or development of music ministry and not (at least at this stage) for general expenditure.

Fabric

£15,000 was spent on work on the fabric. We received £11,000 from St Mary le Tower Charities, representing accumulated income over several years from various investments owned by a separate trust for the benefit of the church, and the PCC agreed this should be placed in a designated fund for fabric.

Top-up Shop

Alongside the weekly donations, the Top-up shop was supported during the year with a number of grants including from the L D Rope Trust, Grimwade Charitable Trust and Rotary Club East.

Other activities and grants received

In addition to those listed above we are very grateful for grants received from a number of bodies as listed in the accounts including the Belstead Ganzoni Trust and Alfred Williams trust towards installation of Training Bells and the Suffolk Children's University to support the Ipswich Charter Festival in 2025. There is a full list of grants shown in the accounts in Note 11.

It is impossible to list all the acts of financial generosity which we have seen through the year, with many one-off donations for the mission and ministry of the church and for specific projects, choir activities, concerts, music and so on. We are immensely grateful for each and every one of these.

Last year I quoted the great 19th Century missionary to China, Hudson Taylor, who proved in his own life that "God's work, done in God's way will never lack God's supply."

We have seen God's financial provision in wonderful ways in 2024. In ways that are "immeasurably more than all we ask or imagine." [Ephesians 3.20]. To God be all the glory!

Andrew Gosden Treasurer

Structure, Governance and Management

PCC members who have served at any time between 1st January 2024 and 11th May 2025 are as follows

Ex-Officio Members

Incumbent:	The Reverend Tom Mumford (Chairman)
Clergy	The Rev'd Jo Gunn (Assistant Curate)
	The Rev'd Gregor Purdie (Curate)
	The Rev'd Pippa Scott (Assistant Priest)

Churchwardens:	David Matthews
	Bridget Hanley

Elected members:	Mrs Sue Adair
	Miss Simone Butler- Mayer
	Mr Jonathan De Bernhardt Wood
	Miss Rosemary Caudle
	Mr Andrew Gosden
	Mr Richard Hanley
	Mr William Harrison
	Mrs Joanna Jones
	Mrs Sarah Purbrook
	Mr Graham Ridgeway

2024 Report on Proceedings of the PCC

As at 22nd February 2025, the PCC will have met seven times since the last APCM which was on 11th May 2024.

The PCC were led throughout the year by the Rev'd. Tom Mumford who chaired all of the meetings.

All PCC meetings have been in person with the first meeting following last years' APCM being hosted by Tom at the new vicarage in Fonnereau Road; from then on meetings were held in Church House.

The PCC currently comprises of 16 members represented by:- 4 Clerk in Holy Orders [the Vicar, Curate, Assistant Curate and Assistant Priest] 2 churchwardens [Also Denary and Diocesan representatives], 1 Diocesan Synod representative and 7 laity. There are currently a maximum of 7 places available on the PCC.

There has been good representation at the meetings from the PCC and the meetings have been supported with regular reports and updates. There have been specific papers relating to a number of initiatives and policies. These have enabled detailed discussion and the approval of reports and agreement for various essential works to be carried out on Church Fabric.

The following changes have been made to those serving on the PCC members since the last APCM PCM as follows:-

- Graham Ridgway was elected onto the PCC at the APCM and welcomed during the June PCC meeting by TM. Graham then moved out of Suffolk and therefore submitted his resignation from the PCC in September 2024.
- Simone Butler Mayer joined the PCC in October 2024 along with Amelia Grezesiak [a chorister] who is our young person's representative.
- The PCC have welcomed both Gregor Purdie and Pippa Scott to the PCC meetings and look forward to their wisdom and guidance in our decision making during the coming year,
- In addition to these places there are a maximum of seven other vacancies on the PCC for new members. During the year the PCC has had to consider some very important proposals in relation to the continued Mission of the Ipswich Minster, both from a financial point of view and to enable the aims of the Mission Statement to be delivered. Many of the decisions needed courage and considerable prayer to be led into the right path to take. Below is just a sample of some of the decisions that were discussed and voted on. Minutes of the PCC meetings can be found in a folder at the back of Church near the South Door.
- The working title of the St Mary le Tower has changed to Ipswich Minster with the legal ecclesiastical title remaining St Mary le Tower. This has resulted in the need for new information boards, renewal of guide books etc. all of which the PCC agreed to. The rebranding also involved a new web site being created by George Heath Collins [Webmaster], along with changes to email address and the purchase of domains e.g. Ipswichminster.org.
- During many of the meetings much time has been given to creating a policy for the safer recruitment of volunteers working closely with Karen Galloway [Diocesan Safeguarding Officer].
- In July David Matthews, Andrew Gosden and Rosemary Caudle attended the Leading Your Church in Growth [LYCiG] training weekend and Rosemary attended the follow up in September 2024. The aim of LYCiG is to look at ways to lead the development of growth within the church and to keep this at the heart of activities and events in the church.
- The PCC endorsed the concept of setting up home groups which have initially been hosted by David Matthews.
- The PCC have shown a commitment to supporting the Christmas Gift Campaign.
- The PCC are in agreement to the principal of the formation of Friends of Ipswich Minster and the proposal to launch the Friends in the near future. They agreed that the concept of the Friends scheme could be launched over the Ipswich Minster making weekend with postcards, flyers, a QR code and webpage being made available to the congregation and public so that they can indicate an interest in joining the scheme.

Sue Adair is standing down from the roll of Diocesan Synod Representative at the end of this Triennium and we thank Sue for her service, time and dedication which she has given whilst holding office over a considerable number of years.

The PCC looks forward to continuing to work on behalf of the St Mary le Tower community in the year ahead, serving God and ensuring St Mary le Tower is a church for the community in Ipswich.

Rosemary Caudle *Hon. PCC Secretary*

Electoral Roll Report

This year saw the preparation of a completely new electoral roll replacing the 2019 roll in its entirety. The final roll is displayed on the noticeboard in the South Porch and at the back of church. Sadly some previously on roll have passed away whilst others have moved away from the area.

We remember and pray Rest In Peace and Rise in Glory for Michael Warren and Jean Bradberry as well as Michael Watts and Lorna Wood who, whilst not on the electoral roll, were members of the congregation. We also remember Michael Watts and Lorna Wood, and others that we know, who have gone before us since the last annual meeting.

The final number on the electoral roll will be reported at the APCM.

Rosemary Caudle Electoral Roll Officer

Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' Annual Report was approved on

Signed on behalf of the board of trustees by:

.....
The Reverend Tom Mumford

.....
Mr David Matthews

.....
Mrs Bridget Hanley

Independent Examiner's Report to the Trustees of St Mary-le-Tower Ipswich

I report to the trustees on my examination of the financial statements of St Mary-le-Tower Ipswich (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records;
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:
Nicholas Farr
Independent Examiner
ICAEW

22 Friars Street
Sudbury
Suffolk
CO10 2AA

Dated:

ST MARY-LE-TOWER IPSWICH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	TOTAL Funds 2024 £	TOTAL Funds 2023 £
Incoming Resources						
Donations & Legacies	2	194,172	112,809	-	306,981	236,676
Charitable Activities	3	82,920	5,160	-	88,080	69,955
Investments	4	2,772	12,847	-	15,619	19,231
Trading Activities	5	-	-	-	-	-
Other		5,768	-	-	5,768	2,107
Total incoming resources		285,631	130,816	-	416,447	327,969
Resources Used						
Charitable Activities	6	204,471	101,041	-	305,513	487,427
Raising Funds	7	14,330	6,422	-	20,752	8,117
Support	8	35,080	15,449	-	50,529	32,600
Total resources used		253,882	122,913	-	376,794	528,145
Net Incoming / Outgoing Resources (before transfers)		31,750	7,903	-	39,653	(200,175)
Fund Transfers In		-	1,908	-	1,908	607
Fund Transfers Out		1,908	-	-	1,908	607
Net Incoming / Outgoing Resources (before gains/losses)		29,842	9,812	-	39,653	(200,175)
Investment Gains (or Losses)	12	3,140	5,447	2,257	10,845	46,891
Net Incoming / Outgoing Resources (before Asset Revaluation)		32,981	15,259	2,257	50,498	(153,284)
Asset Revaluation		-	-	-	-	-
Net Movement of Funds		32,981	15,259	2,257	50,498	(153,461)
Total Funds Brought Forward		679,005	351,047	98,624	1,128,676	1,281,962
Total Funds Carried Forward		711,987	366,306	100,881	1,179,174	1,128,676

ST MARY-LE-TOWER IPSWICH

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	Unrestricted 2024 £	Restricted 2024 £	Endowment 2024 £	Total 2024 £	Prior Year 2023 £
Non-Current Assets						
Fixed Assets	13	553,832	-	-	553,832	553,832
Investments	14	108,094	275,676	100,881	484,651	473,807
		661,926	275,676	100,881	1,038,483	1,027,639
Current Assets						
Accounts Receivable	16	9,585	396	-	9,981	23,082
Short term Deposits (Investments)	17	10,017	48,852	-	58,869	45,037
Cash		40,205	51,300	-	91,505	67,900
Prepayments		-	-	-	-	-
		59,807	100,547	-	160,354	136,019
Current Liabilities						
Accounts Payable	18	9,746	2,417	-	12,163	27,481
Deferred Income	18	-	5,000	-	5,000	5,000
Net Current Assets		50,061	93,130	-	143,191	103,538
Total Assets less current liabilities		711,987	368,806	100,881	1,181,674	1,131,177
Non-Current Liabilities						
Long Term Loan / Mortgage		-	2,500	-	2,500	2,500
Net Assets		711,987	366,306	100,881	1,179,174	1,128,677
Capital Funds						
Endowment Funds General	20	-	-	100,881	100,881	98,624
Income Funds						
Restricted Funds	21	-	366,306	-	366,306	351,047
Unrestricted Funds		711,987	-	-	711,987	679,005
		711,987	366,306	100,881	1,179,174	1,128,676

The financial statements were approved by the Trustees on

.....
Trustee

Notes to the Financial Statements**1. Accounting Policies****Charity information**

St Mary-le-Tower Ipswich (known as Ipswich Minster) is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Church House, Oak Lane, Ipswich IP1 3BN

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the second edition of the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" issued in October 2019. The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. The departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluations of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Notes to the Financial Statements continued...**1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from donated goods is measured at fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent of a particular purpose and returned if unspent, in which case it may be regarded as restricted.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Notes to the Financial Statements continued...**1.5 Expenditure continued...**

Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure on generating funds includes the cost of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.

Expenditure on charitable activities included all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Freehold land and buildings	Not depreciated
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Notes to the Financial Statements continued...**1.7 Fixed asset investments**

Fixed asset investments are initially measured at transactions price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Notes to the Financial Statements continued...**1.9 Financial instruments continued...**

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employees benefits

The costs of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

2 Donations and Legacies

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £
Donations - Other	75,650	10,717	86,367	44,330	29,776	74,107
Donations - Regular Giving	69,731	2,920	72,651	61,583	1,610	63,193
Gift Aid Receivable	32,681	1,486	34,167	25,196	3,667	28,862
Grants	12,860	41,460	54,320	2,486	56,513	58,998
Transfer from closure of Choral Foundation	-	56,226	56,226	-	-	-
Legacies	3,250	-	3,250	1,500	10,016	11,516
	194,172	112,809	306,981	135,095	101,581	236,676

3 Charitable Activities

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £
Tower House - Rental Income	27,925	-	27,925	18,638	-	18,638
Tower House - Tenants Committee Payments	16,949	-	16,949	8,454	-	8,454
Music - Concert Income	9,221	4,950	14,171	9,178	2,550	11,728
Trees at the Tower	13,244	-	13,244	11,643	-	11,643
Fees for Weddings and Funerals	4,094	-	4,094	2,750	-	2,750
Music - Sale of CDs	3,867	-	3,867	203	-	203
Top-up Shop Income	3,375	-	3,375	3,429	-	3,429
Rental income - Church and Church House	2,090	-	2,090	2,455	-	2,455
Music - Choir Trips and Tours	1,540	-	1,540	8,490	-	8,490
Event Income	486	-	486	-	1,050	1,050
Fundraising Income	-	210	210	-	200	200
Other Income	128	-	128	240	676	916
	82,920	5,160	88,080	65,479	4,476	69,955

4 Investments

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £
Income from listed investments	2,347	6,240	8,586	3,615	14,443	18,057
Interest Receivable	425	6,608	7,033	687	486	1,174
	2,772	12,847	15,619	4,302	14,929	19,231

5 Other Income

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £
Car Park Fees	776	-	776	541	-	541
Insurance Claim	3,174	-	3,174	-	-	-
Other Income	1,817	-	1,817	1,275	292	1,566
	5,768	-	5,768	1,816	292	2,107

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

6 Charitable Activities

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £
Music - Staff Employment Costs	45,709	27,981	73,690	17,480	38,276	55,757
Parish Share	64,814	-	64,814	61,441	-	61,441
Clergy and other Staff Employment Costs	21,323	-	21,323	18,589	9,614	28,203
Tower House - Building Works	-	18,709	18,709	-	171,840	171,840
Tower House - Utility Costs	17,264	-	17,264	13,729	-	13,729
Tower House - Tenants Committee Costs	16,866	-	16,866	8,023	-	8,023
Music - Church Music Expenses	3,867	12,280	16,148	1,075	12,943	14,018
Bells Incl. Training Bells installation	-	11,354	11,354	-	10,663	10,663
Music - Concert Expenses	4,602	5,295	9,897	9,352	4,065	13,417
Tower House - Repairs and Maintenance	-	9,201	9,201	-	17,720	17,720
Tower House - Other Running Costs	4,558	1,119	5,677	10,496	2,483	12,980
Printing, Stationery and Postage	4,675	925	5,600	3,836	-	3,836
Other Expenditure	-	5,496	5,496	13	2,005	2,018
Equipment	5,078	-	5,078	2,205	485	2,690
Church House - Utility Costs	4,787	-	4,787	3,247	-	3,247
Top-up Shop Expenses	-	4,332	4,332	2,685	2,146	4,831
Clergy and Staff Expenses	3,105	-	3,105	2,344	138	2,482
Resources and Expenses for Mission and Ministry	1,663	900	2,563	1,896	-	1,896
Car Park Costs	1,700	-	1,700	1,237	-	1,237
Music - Projects (Trips, Tours etc.)	-	1,607	1,607	8,879	4,825	13,704
Tower House - professional fees	-	1,578	1,578	-	13,602	13,602
Tower House - Unpaid Rental (Bad Debt)	1,536	-	1,536	-	-	-
Licence Expenses	572	264	836	235	552	787
Mission Giving	800	-	800	-	419	419
Church House - Repairs and Maintenance	755	-	755	954	-	954
Church House Flat - Utilities	552	-	552	2,053	-	2,053
Bank Charges	208	-	208	339	-	339
Training	37	-	37	30	-	30
Church House - Building Works	-	-	-	1,138	11,620	12,759
Sanctuary Day Centre Costs	-	-	-	-	12,753	12,753
	204,471	101,041	305,513	171,278	316,150	487,427

7 Raising Funds

Music - CD Production Costs	8,987	6,265	15,251	-	-	-
Fundraising costs - Trees at the Tower	5,016	-	5,016	6,346	371	6,718
Fundraising costs - other	328	158	485	-	1,400	1,400
	14,330	6,422	20,752	6,346	1,771	8,117

8 Support Costs excl governance costs

Church - Building Works	-	12,169	12,169	-	704	704
Church - Repairs and Maintenance	7,758	3,220	10,978	8,487	-	8,487
Insurance	10,358	-	10,358	9,745	-	9,745
Church - Utility Costs	8,828	-	8,828	6,125	-	6,125
Bank Charges, Fees and Finance Costs	1,869	60	1,929	1,569	-	1,569
Church - Telephone costs	1,857	-	1,857	1,473	-	1,473
IT and Website Expenses	1,119	-	1,119	974	-	974
Other Running Costs	531	-	531	986	-	986
	32,320	15,449	47,769	29,358	704	30,062

8b Governance Costs

Governance Costs	2,760	-	2,760	2,538	-	2,538
	2,760	-	2,760	2,538	-	2,538

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

10 Employees

The average monthly number of employees during the year was

2024 Number	2023 Number
5	6

Employment costs

	2024 £	2023 £
Wages and Salaries	95,013	83,959

There were no employees whose annual remuneration was more than £60,000

11 Analysis of Grants Received by Fund and Grant Making Body

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL 2024 £
General			
St Eds & Ipswich DBF (for Minster Making Video)	1,500		1,500
Ips. Borough Council (Electricity & Ground Maintenance)	360		360
Fabric Designated			
Grant from St Mary-le-Tower Charities	11,000		11,000
Music - Choir Memorial			
Framlingham College (for Director of Music)		15,000	15,000
Scarfe Trust Grant (for CD Recording)		600	600
Music - Cathedral Music Trust Fund			
Cathedral Music Trust (for support of music department)		5,000	5,000
Music - Choral Foundation			
Closure of St Mary-le-Tower Choral Foundation		56,226	56,226
Top-up Shop			
L D Rope Trust		6,360	6,360
Grimwade Charitable Trust		1,000	1,000
Winter Warm Grant		1,400	1,400
Rotary Club East		100	100
Bells - Training Bells			
Belstead Ganzoni Trust (for Training Bells)		4,000	4,000
Alfred Williams		3,000	3,000
Ipswich Charter 825			
Suffolk Children's University (for Charter Festival)		5,000	5,000
	12,860	97,686	110,546

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

12 Net gains/(losses) on investments

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
Revaluation of Investments	3,140	5,447	2,257	10,845	9,176	23,337	8,549	41,062
Gain/(loss) on investments	-	-	-	-	-	5,830	-	5,830
	<u>3,140</u>	<u>5,447</u>	<u>2,257</u>	<u>10,845</u>	<u>9,176</u>	<u>29,167</u>	<u>8,549</u>	<u>46,892</u>

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

13 Tangible Fixed Assets

	Freehold Land and Buildings £
Cost	
at 1 January 2024	553,832
At 31 December 2024	<u>553,832</u>
Carrying Amount	
At 31 December 2024	<u>553,832</u>
At 31 December 2023	<u>553,832</u>

14 Fixed asset investments

	Listed Investments £
Cost or valuation	
At 1 January 2024	473,807
Additions	-
Valuation Changes	10,844 See Note 12
At 31 December 2024	<u>484,651</u>
Carrying Amount	
At 31 December 2024	<u>484,651</u>
At 31 December 2023	<u>473,807</u>
Unrestricted	108,094
Restricted	275,676
Endowment	<u>100,881</u>
	<u>484,651</u>

15 Financial Instruments

	2024	2023
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	<u>543,520</u>	<u>518,844</u>

16 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade Debtors	518	14,036
Other Debtors	9,463	9,046
	<u>9,981</u>	<u>23,082</u>

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

17 Current asset investments	2024 £	2023 £
Short-term deposits	58,869	45,037
18 Creditors: amounts falling due within one year	2024 £	2023 £
Trade creditors	12,163	27,481
Accruals	-	-
Deferred Income	5,000	5,000
	<u>17,163</u>	<u>32,481</u>

19 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 Endowment Funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	Balance at 1 Jan 2023	Revaluation gains and losses	Balance at 1 Jan 2024	Revaluation gains and losses	Balance at 31 Dec 2024
Harriet Bacon Trust Endowment	44,613	4,234	48,847	1,118	49,965
Choir Memorial Endowment	6,984	663	7,647	175	7,822
Prior Memorial (Church House) Trust Endowment	38,478	3,652	42,130	964	43,094
	<u>90,075</u>	<u>8,549</u>	<u>98,624</u>	<u>2,257</u>	<u>100,881</u>

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

21 Restricted Funds

	Movement in Funds 2023					Movement in Funds 2024					
	Balance at 1 Jan 2023	Incoming Resources	Resources Expended	Fund Transfers	Revaluations, Gains (or Losses)	Balance at 1 Jan 2024	Incoming Resources	Resources Expended	Fund Transfers	Revaluations, Gains (or Losses)	Balance at 31 Dec 2024
Tower House Restricted (Restricted)	384,593	11,321	(198,146)	-	21,440	219,208	6,233	(30,606)	-	4,153	198,988
Fabric Restricted (Restricted)	3,090	23,094	(704)	-	-	25,480	587	(15,389)	-	-	10,677
Music - Choir Memorial Restricted (Restricted)	29,897	17,139	(44,756)	-	2,003	4,283	26,428	(29,366)	-	29	1,374
Music - Choir Scholarship Restricted (Restricted)	7,708	-	(2,168)	-	122	5,662	-	(2,953)	-	58	2,767
Music - Choir Projects Restricted (Restricted)	2,500	6,915	(5,770)	-	-	3,644	4,265	(7,909)	1,875	-	1,875
Music - Concerts Restricted (Restricted)	722	2,550	(3,177)	-	-	95	5,000	(5,329)	-	-	(234)
Music - Choir Tenor Fund (Choral Foundation Grant) (Restrict	-	4,487	(120)	-	-	4,367	-	(2,492)	-	-	1,876
Music - Cathedral Music Trust Fund (Restricted)	7,000	694	(4,671)	-	-	3,023	5,000	(5,644)	-	-	2,379
Music - Choral Foundation (Restricted)	-	-	-	-	-	-	56,226	-	-	-	56,226
Top-up Shop Restricted (Restricted)	779	1,861	(2,631)	-	-	9	8,895	(4,332)	-	-	4,572
Bells - Restricted (Restricted)	1,825	728	-	-	-	2,553	248	(691)	-	-	2,110
Bells - Training Bells Restricted (Restricted)	-	18,145	(11,224)	-	-	6,920	10,130	(10,723)	33	-	6,361
Sanctuary Guild Restricted (Restricted)	545	-	-	-	-	545	-	-	-	-	545
Church House Restricted (Restricted)	4,509	-	(4,446)	-	750	812	1,187	-	-	43	2,042
Mission Giving - Res. Giving for spec. projects (Restricted)	523	289	(254)	-	-	558	-	-	-	-	558
Covid Memorial Garden (Restricted)	7,553	-	(1,975)	-	-	5,578	-	(5,578)	-	-	-
Fundraising Restricted (Restricted)	14,187	-	(838)	-	-	13,349	-	(76)	-	-	13,273
Children's Ministry (Restricted)	400	-	(371)	-	-	29	-	-	-	-	29
Mission Giving - Christingle Donations (Restricted)	75	66	(140)	-	-	-	-	-	-	-	-
Suffolk Theology Forum (Restricted)	-	2,055	(168)	-	-	1,888	-	-	-	-	1,888
Sanctuary Day Centre - Restricted (Restricted)	-	22,974	(22,367)	(607)	-	-	-	-	-	-	-
Ipswich Charter 825 (Restricted)	-	-	-	-	-	-	5,000	(1,825)	-	-	3,175
Usherwood Capital Restricted (Restricted)	26,343	-	-	-	2,500	28,843	-	-	-	615	29,458
Harriet Bacon Trust Restricted (Restricted)	9,839	1,460	-	-	670	11,970	1,616	-	-	290	13,875
Charity Capital Restricted (Restricted)	17,725	-	(7,174)	-	1,682	12,233	-	-	-	261	12,493
Mission Giving - Red Cross (Restricted)	25	-	(25)	-	-	-	-	-	-	-	-
Tower House - AHF Restricted (Restricted)	-	7,500	(7,500)	-	-	-	-	-	-	-	-
TOTAL	519,810	121,277	(318,625)	(607)	29,167	351,047	130,816	(122,913)	1,908	5,447	366,306

22 General and Designated Funds

General (Unrestricted)	129,810	156,800	(156,355)	607	9,176	140,038	206,913	(197,741)	(1,908)	3,140	150,442
Fixed Assets (Unrestricted)	553,832	-	-	-	-	553,832	-	-	-	-	553,832
Tower House Designated (Designated)	(18,335)	27,091	(32,248)	-	-	(23,492)	44,874	(40,224)	-	-	(18,843)
Fabric Designated (Designated)	-	-	-	-	-	-	11,000	-	-	-	11,000
Music - Choir Projects Designated (Designated)	1,270	8,693	(8,879)	-	-	1,084	6,049	(10,127)	-	-	(2,993)
Music - Concerts Designated (Designated)	4,269	9,178	(9,352)	-	-	4,096	10,170	(5,790)	-	-	8,476
Top-up Shop Designated (Designated)	1,204	3,429	(2,685)	-	-	1,947	3,375	-	-	-	5,323
Legacy - Designated (Designated)	-	1,500	-	-	-	1,500	3,250	-	-	-	4,750
TOTAL	672,050	206,693	(209,520)	607	9,176	679,005	285,631	(253,882)	(1,908)	3,140	711,987

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

23 Analysis of net assets between funds

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Fund balances at 31 December 2024 are represented by					
Tangible assets	553,832	-	-	553,832	553,832
Investments	108,094	275,676	100,881	484,651	473,807
Current assets/(Liabilities)	50,061	90,630	-	140,691	101,037
	<u>711,987</u>	<u>366,306</u>	<u>100,881</u>	<u>1,179,174</u>	<u>1,128,676</u>

Accounts

Charity registration number: 1128976

ST MARY-LE-TOWER IPSWICH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Contents

Legal and Administrative Information	1
Trustees Report	2 -18
Independent Examiner's Report	19
Statement of Financial Activities	20
Balance Sheet	21
Notes to the Financial Statements	22-34

Legal and Administrative Information

Registered charity name	The Parochial Church Council of the Ecclesiastical Parish of St Mary-Le-Tower, Ipswich
Charity number	1128976
Principal address	St Mary-le-Tower Vicarage 18 Kingsfield Avenue Ipswich Suffolk IPI 3TA
Church location	Tower Street Ipswich Suffolk IPI 3BE
Main correspondence address	Parish Office Church House Oak Lane Ipswich Suffolk IPI 3BN
Independent examiner	Moore Green Chartered Accountants 22 Friars Street Sudbury Suffolk C010 2AA
Trustees	The Revd Tom Mumford (Chairman and Incumbent) The Rev Jo Gunn (Vice Chair and Assistant Curate) Mr David Matthews (Churchwarden and Donations Administrator) Mrs Bridget Hanley (Churchwarden) Miss Rosemary Caudle (Hon. PCC Secretary) Mr Andrew Gosden (PCC Treasurer) Mrs Sue Adair Mrs Mary Baldry (Health and Safety Officer) Mr Richard Hanley Mrs Joanna Jones Mrs Hilary Norman Mrs Sarah Purbrook (Parish Safeguarding Officer) Mr Will Harrison Mr Jonathan de Bernhardt Wood

Trustees' Annual Report

The trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Aims and Purposes

The primary object of St Mary-le-Tower Ipswich PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that to do this, the PCC is to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church of St Mary-le-Tower Ipswich and the adjacent Church House and Tower House buildings. The PCC mission statement is as follows:

"St Mary le Tower seeks to be a welcoming, inclusive and open church, offering peace and sanctuary in the heart of Ipswich, flourishing through prayer, faith, and positive action"

Objectives and Activities

At the beginning of 2022, the PCC engaged in a vision and strategic plan for the next five years. This vision and strategic plan continues to be our guide. As part of this plan, the PCC identified five areas of work that will help it achieve its vision. These are: welcome, worship, faith, act, and sustain. The plan, including its strategic objectives and activities are summarised below:

Welcome

We will provide a peaceful sanctuary for all through:

- An open church 6 days a week;
- A welcoming, accessible, and safe space for all;
- Hosting events and organisations for culture, learning and fun

Worship

We will enable all to experience the love and presence of God through exceptional worship

- Offering daily prayer for the people and town of Ipswich;
- Developing and sustaining choral excellence, with a particular focus on future generations;
- Creating a monthly service tailored to and led by young people

Faith

We will be a place where people can encounter, deepen, and grow in faith.

- Providing multiple opportunities for people to explore and enquire about Christianity;
- Holding regular events promoting the discussion of the Christian faith in contemporary life and the public square;
- Nourishing and deepening people's existing faith, across all ages.

Objectives and Activities continued...

Act

We will discern and respond to local need using pilot projects in the areas of:

- Health
- Loneliness
- Poverty

Sustain

We will secure a financially, environmentally and socially sustainable future through:

- A coherent and ambitious giving and fundraising project to fund our plans;
- Working towards attaining the highest possible Eco Church status;
- Adopting an intergenerational approach to mission and ministry, seeking partnership with local organisations, and developing the next generation of church leaders.

Achievements and Performance

2023 was a year of real optimism and realisation. We continued to build on the substantial groundwork laid in 2022 and a sustainable future of the church feels even more realisable. The congregation has continued to grow, finances have continued to show positive signs of recovery, long-standing challenges facing buildings such as Tower House have as good as resolved (CAB now installed as anchor tenant), and civic relationships are as strong as they have been (demonstrated through the Ipswich Minster petition). The church feels well and truly at the heart of the life of the town. Though of course there is still more to do in all areas (it will ever be so), there is certainly much hope and optimism for the future of Ipswich's civic church, as well as a continued determination to meet the challenges it faces. St Mary le Tower is a growing and faithful church with incredible potential, huge talent, and a dedicated and loving community. Examples of this follow in the sections below.

First, THANK YOU!

Before talking about 'achievements and performance' as required by the charity commission for this annual report, it is important to say, as I have sought to at regular intervals during my incumbency, THANK YOU. The mission and ministry of St Mary le Tower would not be possible without the ministry of so many members of the church community. Ministry is something that is done by the whole Body of Christ and so the PCC thanks all those who offer their time, gifts, and services to God in this place. Those individuals who volunteer their time, whether through the Top-Up Shop, music, pastoral care, worship leading, church and churchyard care, administrative support, fundraising, flowers, bell ringing and many other ways, are too many to name, but to all of you the PCC wishes to offer you its sincere thanks and continues to thank God for you!

Worship, Pastoral Care and Discipleship

During 2023 the regular Sunday worship pattern included 4 services: a Book of Common Prayer Communion service, Choral Matins, Sung Eucharist, and Choral Evensong. There are sermons delivered at both the 8am BCP Service and the 10:30 Sung Eucharist. The latter of which is the best attended and has seen continued growth in 2023. In 2023 it averaged a weekly attendance of between 80 and a 100, but regularly saw more than 110-20 attenders for special services and feasts. Across a Sunday, by the end of 2023, the average church attendance was around 180 people. The 10:30 Sung Eucharist is also live-streamed every week and attracts a small number of regular worshippers who value the opportunity to share in worship with others.

A real highlight of the last worshipping year was being selected to lead the Church of England's national online service for Midnight on Christmas Eve. This was a Sung Eucharist. In particular, the choir and music staff deserve enormous thanks and credit.

Worship, Pastoral Care and Discipleship continued...

2023 saw the Coronation of a new monarch, King Charles III. The church held the town's commemorative service for the occasion. It saw a full church following a procession from the Town Hall, and included civic dignitaries including the High Sheriff of Suffolk who read a lesson. Other contributors to the service were young people from voluntary organisations with a royal patronage across the town. Other civic service highlights included the Centenary Service for the Rotary, the Wolsey 550 Evensong with a preacher from Christ Church Oxford, the annual mayor's service, and the Suffolk Windrush 75th Anniversary service, as well as others.

The addition of the Daily Offices, instituted by the Vicar when he arrived, continues to be a real gift to the church and the town. Morning Prayer continues to be well attended and was said in church Monday to Friday (being sung on a Sunday). A particular thanks to Jim Robinson, the Verger and Cathy Moss, who have led these prayers when the Incumbent has been absent. 2023 also saw the institution of Evening Prayer five days a week, including towards the end of the year a service of Choral Evensong on a Friday.

At 10.30am on Wednesdays there is a Book of Common Prayer service of Holy Communion. This is the primary service of worship, and experience of church, for a small community of faithful people. Congregants at this service ranged from between 8 and 15 people. Though this congregation has lost some attenders through ill health, it has added to its number and remained strong. Following the service tea, coffee, and biscuits are always shared enabling regular fellowship. This community of worshippers have a strong bond and are always open to newcomers. They even have their own Christmas meal to which the Vicar is invited and attends.

Pastoral care and visiting have been a high priority for the Vicar. The Vicar and others regularly visit housebound members of the church family, as well as visiting those in hospital or in care when required. The Vicar's civic ministry has also led him into the lives of those outside the worshipping congregation and this has included much pastoral care. Funerals and memorial services both at the Tower and outside have resulted from this. To ensure effective pastoral care, members of the congregation are encouraged to let the Vicar know if they or anybody they know would value a visit from him or any of the pastoral visiting team. The Vicar also encourages any within the church family to consider whether pastoral visiting could be a calling of theirs.

During 2023 there were a number of discipleship opportunities that sought to deepen people's faith. There was a sermon and seminar series on Sunday mornings in Lent on the Lord's Prayer with a series of guest preachers. There was also a quiet morning with talks from an external speaker, as well as two weekly Lent study groups. Tower Talks continued for a second year in 2023, this year following the town-wide theme celebrating Thomas Wolsey. This year's talks took the particular focus of the relationship between Church and the public realm. It included speakers from the Universities of Oxford and Cambridge, as well as a former convenor of the Lord's Spiritual. Pub Theology continued to be a well-attended fixture in the church calendar as a place to discuss God, faith, and life, in a more informal setting.

The Reverend Tom Mumford

Vicar

Choral Tradition and Music

2023 proved to be a very busy and successful year for the choir. Following the busyness of Christmas, the year's first musical highlight was the Choral Scholar Recital at the end of January. The choral scholars acquitted themselves very well under their new teacher Megan. The Director of Music, Vicar and Churchwarden also appointed a Music Department Administrator who started soon thereafter.

Aside from the choir's weekly Sunday schedule, the Spring Term's focus was directed towards a performance of Bach's St John Passion, which took place on 1 April 2023 in Clare, West Suffolk. The concert was held here to prevent a clash with two other local performances of the same work, whilst also seizing on the opportunity to tackle this great work, with the choristers and members of the choir singing the solos.

The beginning of April also heralded Holy Week and Easter, with the choir also taking part in the procession from the Town Hall on Palm Sunday.

May brought with it the start of the Lunchtime Concert season. There was an excellent range of concerts and artists. We are grateful to those companies and individuals who sponsored concerts. We can report a loyal audience which fluctuates in number depending on the concert but also seems to be growing gradually. The choir took part in the Civic Coronation Service on Friday 5 May.

At the end of the month the choir toured to York Minster for the feast of Pentecost. The choir sang 4 services at the Minster: Evensong on the Saturday, Matins, Eucharist and Evensong on the Sunday and the choristers sang an upper voices Evensong at St Olaf's on the Monday. The tour was a great success musically and in every respect.

The remainder of the summer term included the Deanery Confirmation Service and Eucharist and Procession for Corpus Christi. We said goodbye to some excellent singers at the end of the year.

During the summer holidays, the Music Department hosted the first of several Key Stage 2 Singing Workshops. The first was run by Claire Gower and Owen Butcher. The workshop was fully booked, and the feedback was excellent. A second workshop took place in October.

The beginning of the autumn term began with the reintroduction of weekday evensong on Fridays.

Unlike before, the boys and girls join each Friday to sing an upper voices' service. Unlike Sundays, the music is simpler, and the service is geared towards the development of the younger voices. It is pleasing that there is regular congregation at these services.

At the end of September, the Tower Chamber Choir performed a concert of Britten's Rejoice in the Lamb and Bernstein's Chichester Psalms. Despite very uncertain attendance at the rehearsals, the concert was the most musically accomplished of my tenure. Many of the solos were undertaken by Matthew Jones a year 7 treble in our choir. He stole the show.

The choir and church as a whole celebrated the 10th Anniversary of the Girls Choir at Harvest Festival at the beginning of October. Since their founding, they have proved to be an essential cornerstone of the church's life. Here's to many more years to come!

October brought with it the Civic Service and a joint evensong service with Ipswich School to celebrate the 550th Anniversary of Cardinal Wolsey. Continuing with the Wolsey celebrations, the boy choristers and adults sang Evensong at the Chapel Royal Hampton Court Palace. The boys made such a good impression that the Chapel Royal are planning a return visit in 2024.

The choir sang Victoria's Requiem for 6 voices for All Souls' Service. Later in November the Girls and adults recorded Midnight Mass for Christmas Eve for the Church of England's YouTube Channel. This was released on 24th December 2023 and had over 4,000 views.

After months of discussions, it was confirmed that a partnership would exist between Framlingham College and St Mary-le-Tower. As part of this, the Director of Music was employed full-time, and the school and church were given Choir School Association status.

Choral Tradition and Music continued...

The Winter Lunchtime Concert Series began at the end of November with a range of concerts complementing the festive feel in the church brought about by the Christmas Tree Festival.

The Choir celebrated two Advent Vigil services this year. The girls and adults sang the first in our church on Advent 1. The following weekend the whole choir travelled to St Michael's Church Framlingham, where we joined their church choir as well as the choir of Framlingham College and Sing Praise! The latter service was due to be an RSCM service, however the local RSCM hubs were closed in the autumn of 2023. Future diocesan events will need to be hosted by the likes of St Mary-le-Tower or St Edmundsbury Cathedral, or a church with the resources to carry something off.

Instead of Handel's Messiah, the choir performed a festive programme of Suffolk based composers. This included Britten's Ceremony of Carols and St Nicolas Cantata. Other works included were by Matthew Heyburn and Alex Campkin.

At the annual Crib Service, which was held on Advent III, we celebrated and thanked Lis Rollinson for her 23 years as a Choir Assistant, as she had decided to retire from the role.

The year concluded with the best attended Choir Christmas Concert in many years, as well as the busiest and musically successful Nine Lessons and Carols service.

I would like to extend my heartfelt gratitude to the Vicar, Churchwardens, PCC and congregation for their support of the Music Department over the past year. I would also like to thank my colleagues, William, Matthew, Lis, Owen and Megan for their tireless work. And finally, a thank you to all the choir members: choristers; parents; choral scholars; adults for their hard work and excellent attitude.

Christopher Borrett

Director of Music

St Mary-le-Tower Ringing Masters Report

Firstly, we bid adieu to David Potts who stepped down as Ringing Master earlier last year. He has handed the reigns to Colin Salter whose leadership has seen us maintain a fantastically high standard of ringing both across Suffolk and the whole of East Anglia. St Mary-le-Tower came first in the Suffolk Guild 6 Bell competition, adding the Mitson Shield to our cabinet. This was followed with good efforts in the South East District 6 Bell, the Guild 8 bell, and the George W Pipe 12 Bell competition coming third in all three despite fierce competition. It's a credit to our strength in numbers that we are able to field not one, but two competitive teams at most of these events.

The highlight of our year was our performance for the Coronation of HM King Charles III on 6th May 2023. The bells sang out across Ipswich for almost three and a half hours in a fantastic performance that ended up with the band sharing a drink together and reflecting on the difficulty of this achievement. Even when the ringing became tricky, people became tired, or the bells started feeling heavier than usual, we rallied together and determinedly brought it home with a flourish.

SMLT has been at the forefront of some of the most exciting performances in the history of bell ringing, but no activity could be more adventurous than stepping into the belfry for the first time and having a go. Our Training Bell project to create a state-of-the-art ringing centre is advancing nicely! It will be perfect for introducing new people to the tower, to the bells, and to the rest of the band. We expect it to be fully operational this time next year, and we look forward to showing you around.

From a maintenance perspective, our bell ropes have begun expressing sympathy for our ringers in that they're both showing signs of ageing. We're hoping to remedy the yellowing, stiffness, and frayed edges with a series of ongoing replacements and repairs all around the ringing circle.

Digitally, our new webmaster has rejuvenated our website to give you a clear history and understanding of everything ringing related at SMLT. Our thanks to George Heath-Collins for his excellent web development skills.

St Mary-le-Tower Ringing Masters Report continued...

Finally, although we're used to our band ringing the changes, it's tricky when changes happen within our band. The way we've adapted to our challenges and persevered with difficult ringing has been exceptional. Thank you to all the ringers at SMLT for supporting the tower, the surrounding area, and above all each other.

Hal Meakin

St Mary le Tower, Ipswich

SE District Ringing Master & Treasurer of SMLT Society of Change Ringers

Care of the Churchyard

The South Churchyard has continued to be managed by June Molloy and a number of other volunteers. It is well used, especially in fine weather, by members of the wider community.

A silver birch sapling was planted to contribute to Her late Majesty's green canopy.

Spending the funds, provided by Suffolk County Council, to develop a Covid Memorial garden in the North Churchyard will be deferred to 2024 due to the difficulty in obtaining a Faculty.

The Verger has continued to oversee the use of the churchyard to reduce its use for undesirable activity.

David Matthews

Churchwarden

The gardening team has continued its work in maintaining the churchyard during the last 12 months. The team now consists of five of us; I am hugely indebted to Tony James, Mike and Penny Bloss and Catherine Beresford, whose contributions to the upkeep of the churchyard make so much difference to its overall appearance. My grateful thanks are also directed to Paul Whinney, who did sterling leaf clearance work in the autumn, when, due to family circumstances, I was unable to work in the churchyard for a number of weeks. Many members of the public as well as members of the church's congregation seem to appreciate the efforts that go towards making the churchyard "a green oasis" in the heart of Ipswich. There is always much to do to keep up with the sheer volume of work needed, so we are always grateful for volunteers to offer help. Gardening is known for its therapeutic qualities, so why not give it a try? You will always be welcome!

June Molloy

Gardener

Care of the Church

The Verger

Jim Robinson was appointed verger in January. During the year, the post has undergone a number of changes as we discover what is the most effective range of tasks to be completed across any week. Having a verger who lives on site has meant that the church has been accessible to the general public most days for at least eight hours. The post will continue to be refined during 2024.

A Music Administrator has been appointed for 5 hours a week, funded by a three-year grant from Cathedral Music Trust. The post-holder, Owen Butcher, has been crucial to the delivery of the first two Music Outreach activities.

David Matthews line-manages Jim Robinson and informally mentors Matt Heyburn and Owen Butcher.

D. Matthews

Churchwarden

Sanctuary Guild

During the past year the Sanctuary Guild has continued to be responsible for the care of Altar Frontals and the Priests regalia and laundering of the Altar linen.

Sue Adair continues to lead and encourage our team of Flower Arrangers. We thank them for their lovely flower arrangements throughout the year: especially for the major festivals; most recently at Easter. We welcome more folk to join the group and share the task. Funds are available to offset the cost of flowers.

Hilary Norman

Flower Arranging

The Flower Rota has run smoothly over the past year. Sadly we have lost two people and we are gaining one. Hopefully we will gain a few more in 2024. We had a good response for donations for Easter lilies. Easter is always an expensive time of year for flowers so these donations are always gratefully received. A few of the children and some adults prepared the Mothering Sunday posies.

Sue Adair

Church Fabric Report

As a result of Storm Babet in October there was water ingress into the belfry. The architect, Ashley Courtney, inspected the area and confirmed that all was safe and looked again at the chancel step which is a concern as it is subsiding and causing a trip hazard. It was decided to put the carpet back until the area could be checked and a specification for work decided upon and the work completed. Specialist felt underlay was purchased to protect the brasses in the meantime and also some specialist wax to be applied to them every 3 or 4 months. Quotes were obtained to repair two rainwater pipes and work will take place after Easter 2024. Work was done to clear the gulleys and gutters as per the architect's specification in December 2023. Ian Molloy has continued to do an excellent job throughout the year on the fabric, including cleaning the woodwork in the chancel, for which we are most grateful. This painstaking work makes a huge difference.

A children's altar was donated for use with school visits and in the children's area.

A glass washer was installed in one of the kitchen cupboards at the back of Church in time for Trees @ The Tower and proved to be extremely useful. It is also used after coffee on a Sunday.

The donations box was broken into in November and has been taken away to be repaired and made more secure. Two candlesticks and a wafer box were stolen in September. The CCTV was very useful in helping the Police investigate the thefts. Four lovely new wooden candlesticks were made by Edward Faull, a former chorister of this Church and dedicated at a service in December. We were also delighted to receive a new icon of the Angel Gabriel by Tracy de Bernhard Wood, intended for use with the children, which was also dedicated in December.

Bridget Hanley

Churchwarden

Works carried out by Ian Molloy - Clark for Minor Works

The elaborate carved wooden screen between the (high) altar rail and the outer vestry was in great need of being cleaned. I decided to take on restoring in it on all features; clean, repair (where required); polish from top to bottom and remove the prodigious quantities of dust from all nooks and crannies. The processes involved starting from the top and ended at floor level, as follows:-

The tracery at the top of the screen faced outwards from both sides at a height of about 11 feet. The inner sides of this tracery could not be seen easily from ground level. The removal of (probably) over 150 years' accumulated dust was achieved using a small industrial vacuum cleaner, dustpan and brush and wet towels. I was working up a triangular ladder and most of this tracery could not be seen from ground level. It was a very slow process, but it made it possible to clean the top of the screen and introduced me to some dodgy electrical cables. (Quite a shock!). About 50% of the total cables were older than me and had not been used since Adam was a lad. I thought that it would be a good idea to remove redundant cables, one of which had been stripped to expose about a finger's length of fine copper cable at its end. I am deaf and was wearing hearing aids. I was unaware of the rainstorm which was rumbling above but the blinding flash from the stripped cable, less than half a metre from my head, drew it to my attention. I disconnected the cables and detached all of the old / unused cables. Then I washed the dirty wood and tidied the newer cables.

On each side of the upper sections of this screen are Biblical quotations, carved in Oak about 160 years ago. In order to make the script clear, the letters had to be washed four times until the background to the script was cleared, making it easier to read the carved script along each side of the screen's length. Some letters needed to be repaired or replaced and they were all French Polished (at least twice) sufficiently to make them legible from ground level.

Below the Biblically-carved scripts are some larger screens, the upper parts of which are elaborately carved. Such carvings, when they had been French Polished, became much clearer and brighter. Again, these carvings needed to be washed and dried before the French Polish could be dried. The mouldings around these panels have also been similarly treated. The flatter, lower panels, particularly those near water-filled radiators, have had wax polish applied, where necessary, and the cast iron radiator has been washed.

The French Polishing of the Organ Loft - work in progress

The work in the organ loft (Where the organists work) started during the summer. I washed down the wooden panels, inclusive of removing wooden panels, so that I could gain access to the "below-floor" level. Some of this panelling has been washed and French Polished. This gives a bright polish, even in an organ loft. The other panels - those which have a light-brown stain, will be given a pale French Polish in order to improve the appearance of the organ loft at the back of the choir pews. I will then start to polish the well-made carvings above the level of the Cantoris basses and above the organists. This may need some further provision of a suitable ladder.

Damage to carvings and other furniture

I am greatly concerned about the damage that has been caused by mistreatment to the priest's chair on Cantoris which is broken into numerous parts. It took me about 40 or 50 hours to repair and it is now in a much better condition. I believe that this chair originated from the same period as the similar chair used by the Vicar.

The carved sea horse (ca. 1862)

This was damaged about a month ago. In my view, the four carved sea horses should be left at the front of the nave where they have been for many a long year. Although I spent much of early January repairing the sea horse and replacing its parts, I still have further work to do on it. I feel that care should be taken not to expose it to unnecessary damage.

/an Molloy

Clark for Minor Works

Tower House

Tower House is on track to be converted into a viable asset. This is achieved by installing an anchor tenant, Ipswich Citizens Advice Bureau, (CAB) and having all utility bills and management costs covered by the tenants through a Tenants Committee. Costs for the necessary renovation are covered by a restricted fund. Sufficient sums will be kept back for any future capital expenditure on the building.

Work on the South Wing has included the renovation of Room F1, previously affected by dry rot and the eradication of damp in Room G1. This has been completed to enable CAB to occupy the whole of South Wing, apart from two attic rooms.

Work on the North Wing has reconfigured the space to provide appropriate accommodation for the Song School with two practice rooms, a library, lavatories and an office. Decoration and some minor snagging tasks will be completed in January.

CAB has been paying rent from May 2023. It has contributed to the necessary upgrading of fire and security systems. CAB pays for the Wi-Fi across all the building. CAB is responsible for 62% of operating costs, including utility bills. The Song School is responsible for 22%. The short fall will be made up by the PCC until the remaining area has a tenant, following departure of Oyster Press and the need to address the damp affecting the ground floor rooms.

The car park of Tower House is now managed Monday to Friday by CAB. During this time, SMLT has four parking spaces although members of the church who have been issued permits may park, with permission from CAB, during office hours.

It is expected that Tower House will break even financially by the end of 2024, after which time it will be a net contributor to church funds.

The relationship between SMLT and CAB is cordial and will allow for Tower Street to be rebranded as a place where citizens of Ipswich can find support and peace.

David Matthews
Churchwarden

Projects, Liaison and Administration

The Sanctuary Centre for Asylum Seekers was established in May and ran until the autumn, closing two weeks before the Novotel Hotel was closed as accommodation for asylum seekers. The project was funded by a range of donors and was managed with extraordinary efficiency and warmth by Molly Leeson, supported by a number of volunteers. This was a worthwhile project demonstrating the church's compassion for those seeking refuge. It provided a welcoming environment where the men could socialize, learn English and begin to understand the British culture.

Plans have begun to consider inaugurating a festival to commemorate the 825th anniversary of the granting of Ipswich's Charter by King John. David Mathews has represented St Mary le Tower at events run by Ipswich Town Pastors, Ipswich Social Mobility Alliance, Greener Ipswich.

Jo Jones attended Top Up Shop meetings on behalf of SMLT.

The Senior Team held regular meetings and there were also handovers for the incoming Churchwarden.

D. Matthews
Churchwarden

Social Events

Throughout the year there were several social gatherings which primarily featured food and drink! Pancakes were provided on Shrove Tuesday and enjoyed by all from the whole church community. The now traditional cooked breakfast was enjoyed after the Sunrise service on Easter Day and a bring and share lunch was organised before the APCM in May. In September Diana Pipe opened her garden and hosted a wonderful afternoon tea on a sunny Saturday. The usual bring and share lunch marked Harvest Festival and celebratory cake and fizz were served after Tom's collation as incumbent of St Mary le Tower in September.

Richard Hanley

Pins and Needles

The craft group, Pins and Needles, continues to meet in Church House on the 1st and 3rd Fridays of each month from 12-2pm. We are a small band of crafting individuals who enjoy taking a two-hour break from routine to sit, craft, nibble, drink and natter about anything and everything. We've put the world to rights more than once! Our membership is drawn from the Tower community and beyond, and we would always welcome anyone who would like to join us. The level of any craft practised does not matter, the individual member does. We pay £1 per session with this money contributing to church funds. If you fancy a chance to take a breather in life's busy routine do come and join us.

June Mollay

Top Up Shop

The SMLT Top Up Shop offering on Wednesday morning is an integral part of the Ipswich group of Top Up Shops (TUS) offered by the Anglican Church community. We receive food from FareShare, a charity that takes excess food from supermarkets and re distributes it to various local charities such as Ipswich TUS. Food is received on Tuesday morning and stock control and setting up takes place on Tuesday afternoons in readiness for Wednesday.

Toiletries, nappies and household cleaning products are very popular among customers and these come from donations of cash or goods to the SMLT TUS or from other organisations linked to the Ipswich TUS organisation. These are unreliable in terms of regular supply, so donations in kind are always very welcome. Thanks to financial donations from individuals and Ipswich East Rotary Club, we are able to purchase much needed non-food items from time to time from various sources.

On Wednesday morning, after setting up the café, most volunteers say Morning Prayer at 08.30. Some Customers choose to join us on occasion. The TUS opens at 09.00 and stays open for an hour. Some customers are queueing in Tower Street from 7.15 am whatever the weather. £2 per bag is charged per customer. A clothing rail is also available to customers to take anything that they need. We try to ensure that all customers have equal access to all products on offer.

Alongside the TUS a pop up cafe operates every week, offering hot and cold drinks, sandwiches and other cold light foods e.g. sausage rolls, quiche, cake, biscuits, either donated by volunteers or accepted from the local Sainsbury in Northgate Street. There is an arrangement with Sainsbury that a volunteer visits on Tuesday to collect anything that they feel we can use; this may be bread, cakes, flowers and very occasionally vegetables. The café clients stay until around 10.20 am and some stay for the 10.30 Holy Communion Service.

The Ipswich TUS group have regular Zoom meetings to discuss issues and successes and procedural and supplier topics. The SMLT volunteers communicate via a WhatsApp account and have occasional meetings to share information, thoughts and ideas. Safeguarding and Food Hygiene training is underway for volunteers.

Many thanks to the Tuesday and Wednesday volunteers, who arrive weekly to help those struggling with food poverty in Ipswich.

Jo Jones

Trees @ the Tower' - Chirstmas Tree Festival

The planning group debriefs and learns from each T@TT offering early in the year. The main focus for 2024 is to recruit people with enthusiasm for refreshing the T@TT offering to the town of Ipswich. The Planning Group is currently comprised of a small group which would benefit from some new thoughts and ideas for 2024. Do get in touch if you feel you have something to offer T@TT 2024! We welcomed over 550 visitors in 2023, slightly less than 2022. On Friday 2nd December, BBC Radio Suffolk were exhorting people "not to travel to Ipswich" as the Orwell Bridge closure caused gridlock within the town. There was also a short cold snap too. We lost a significant number of visitors during that time compared to previous years.

However, those who did brave these issues enjoyed the T@TT experience; the trees, the café and the children's activities were all highly praised and appreciated. Highlights were the Children's' Concert involving St Margarets, St Matthews and St Johns schools on Friday 2nd December and the Christingle Service on Monday 5th December. Both were very well attended and greatly enjoyed by all.

Financially T@TT was also a success, bringing in around just over f6,000 to SMLT after expenses and donations to our chosen charities, Inspire Suffolk and Bright Futures, which have both appreciated the additional donations to their work.

Jo Jones

Deanery Synod Report

All churches within the deanery, including St Mary le Tower, are now part of a WhatsApp group, sent to all churchwardens. This allows for a rapid exchange of ideas or concerns, as well as a forum for questions to support the effective running of all churches.

Recent meetings, including the Deanery Conference, have provided those attending with opportunities to break into smaller groups to sample different activities or experiences which our own churches might want to consider offering. Representatives from SMLT have sampled Messy Church, 'Wiggle Worship', Ignatian meditation, Cursilio (Ignatian spirituality), and the Guild of Our Lady.

The synod has been addressed by the Diocesan Mission Adviser asking the question, 'Are we ready to use what God has provided?' In June we heard from the Archdeacon for Mission & Regeneration from Christchurch New Zealand Mark Chamberlain. He talked about his experiences and raised the question of Maintenance vs Mission and suggested we should have 2 or 3 mission priorities. He also spoke about the need for a digital mission, for example weekly e mails and social media. We also thought more widely about God's creation and about giving and talents within our Churches - Do we know people well enough to identify their talents and do we really listen when they offer them?

The Rural Dean has spoken on matters covering finance, fund-raising, new appointments, the diocesan Net Zero target, administration and working together across the deanery so that Christians can find a church which offers a style of worship that suits them.

Many of us feel that we would welcome more opportunities to chat and share experiences and forge opportunities to work together, like our Corpus Christi procession with St Mary Elms.

David Matthews and Bridget Hanley
Churchwardens

Diocesan Synod Report

Diocesan Synod was held at the Cathedra! on the Feast of St John the Baptist.

The presidential address was given by Bishop Martin on the subject of Climate Change. He spoke about sustaining the Creation and how we should all be committed to safeguarding all Creation. He mentioned how important it was to work with young children about this subject and to possibly change our lifestyles. It seems that schools have 47% of carbon emissions and churches 28%. The aim is to reduce these by 40% within the diocese. More than a 1/4 of churches within the diocese have completed their carbon footprint. A bid has been made within the eastern region for a net zero carbon officer.

We then heard from the principle of Kagera Theological College about the effect of climate change on the Diocese of Kagera. They are now making great efforts to educate the community and making sure that every church can plant seeds and trees. The planting of avocados is helping the community to fight poverty. There has been so much deforestation that they are trying to control the use of firewood. All institutions should have a place to plant trees. The College has planted over 6 acres of trees.

Each diocese in this country has been given £15,000 towards net carbon emissions. Many churches have signed up for ECO church.

We then split into discussion groups to discuss different aspects of climate change and Net Zero Carbon.

We had an update on Cathedra! matters and on Diocesan Finance. Jane Sheat presented her annual report for the Board of Education.

There was a presentation by Archdeacon Sally Gaze on the work of the Rural Mission project and another on Clergy Wellbeing which will be a major discussion item at Octobers Synod.

Synod closed with a blessing by Bishop Martin.

October Synod 2023

Diocesan Synod was held on zoom on Saturday 14th October.

After opening prayers the Bishop thanked those who were retiring and welcomed newcomers. He especially welcomed Gary Peverley as the new Diocesan Secretary. He then spoke about Clergy Wellbeing.

The key focus of Synod was on Clergy Care and Wellbeing. Following discussion in small groups, the synod voted to adopt the Church of England' covenant for clergy wellbeing.

Some key points were:

The church recognises that God calls some to serve as deacons, priests and bishops to build up and equip the whole people of God.

Conscious that such a calling is both a privilege and a demand recommit together to promote the welfare of our clergy and their households.

We undertake to work together to coordinate and improve our approach to clergy care and wellbeing so that the whole church may flourish in the service of the mission of the God.

Karen Galloway, the Diocesan Safeguarding Officer then gave her report and spoke about her work on a day to day basis. She pointed out that safeguarding is making sure that places of worship are safe places.

Other topics included the budget for 2024 which was passed by Synod. A report from the DAC and a report on Net Zero Carbon.

The Synod concluded with a prayer.

Sue Adair

Diocesan Synod Representative

Safeguarding Report

The care and protection of children, young people and adults involved in Church activities is the responsibility of everyone who participates in the life of the Church.

As a Church we are committed to promoting a safer environment and culture, safely recruiting and supporting all those with any responsibility related to children and vulnerable adults, responding promptly to every safeguarding concern or allegation, caring pastorally for victims/survivors of abuse or other affected persons, caring pastorally for those who are the subject of concerns/allegations of abuse and other affected persons and responding to those that may pose a present risk.

The PCC, the church wardens, the music team, and many of the choir, the bell ringers and those with roles of responsibility have completed or renewed safeguarding training. There is the opportunity for all congregation members to complete Basic and Foundation level training.

Throughout the year we have completed DBS checks as necessary and assessed safeguarding training needs for those involved in church roles and our community initiatives.

We have had a small number of safeguarding questions and concerns in the fast year, these have been dealt with appropriately in a prompt and efficient manner, often with the guidance of Karen Galloway, Diocesan Safeguarding Adviser.

Myself and Rev Jo Gunn are meeting regularly to ensure Safeguarding at St Mary le Tower remains a priority and is kept up to date.

Our latest Safeguarding Policy is displayed on the website for everyone to access along with the CofE Safeguarding Policy and the 'Promoting a Safer Church' Poster, which now includes photos of myself and Rev Jo Gunn.

Sarah Purbrook

Parish Safeguarding Officer

Financial Review

Overview

2023 has seen improved performance over 2022. Although we are still running an operational deficit. Our general operations - general fund and music ministry showed a deficit of £29,500 (£41,400 in 2022) before transfers and returns on our CCLA investments. Including investment growth the operational deficit was only £17,600. Investment growth can't be relied on however and growth in one year can be wiped out the next, as we saw in 2021 to 2022.

We have seen increased giving and more people giving which is very encouraging.

The operation of Tower House made a loss of £5,100 in the year (£18,800 in 2022). We expect Tower House to make an operational surplus in 2024 now that the CAB has moved in as the anchor tenant.

Over £205,000 was spent on making Tower House ready for the CAB and also for the Song School, this included repairs, decoration and the installation of a completely new fire and security system at a cost of £45,000.

Only £5,200 was spent on church and Church House fabric during the year, but a generous legacy from the estate of Jill Ganzoni of over £10,000, plus an ongoing annual grant of £12,500 from the Belstead Ganzoni Charitable Trust means that the fabric fund at the end of 2023 sits at over £25,000, which is an improvement but does not even begin to address the needs identified from the quinquennial review.

Investment performance this year was healthy, with a return on our CCLA investments of 9.5%.

Despite good progress continued focus is needed and it is essential that we see:

- Increased monthly giving through our giving campaign, both for general fund and for music. Music is of immense value for the life and ministry of our church but is also understandably expensive to maintain
- Additional grants and giving urgently identified, especially to fund fabric and music.
- Tower House returning a surplus in 2024, with the new agreement with the CAB we are on course to achieve this.

We continue to be confident that as we do God's work at St Mary-le-Tower, and pray, give, and work for His Kingdom to come, God will provide all that we need. One of my favourite quotations is from the great 19th Century missionary to China, Hudson Taylor, who said (and proved in his own life and work) "God's work, done in God's way will never lack God's supply" I have seen this in the lives of so many, and in so many Churches and other Christian missions and charities over the years that I am convinced it's true. And we can trust God that it will be true for St Mary-le-Tower as well.

DETAILED COMMENTARY

Income

Regular planned donations as of end 2023 were £5,675 per month from 70 donors/families an increase of 15%, with 25 of those donors making use of the newly launched Parish Giving Scheme which eases administration, and helps by encouraging yearly evaluation of the amount given.

Plate collections increased by 21% to £10,632 (£8,793 in 2022), although box donations were down by £2,000- impacted by money stolen from the box during the year - it has now been repaired and strengthened. Contactless donations were roughly static - despite the new contactless terminal.

General fund Gift aid income was up by £4,000 to over £25,000 and once again we are very grateful to Sonia Docherty for her continued work on this.

We received £3,800 in one off donations to the general fund, plus a donation of £3,500 for the 2024 CD recording, and over £1,000 for the top-up shop.

Concert income from sponsorship, tickets etc. was £11,728 against expenditure of £12,529, but the overall concert funds are still in surplus by £4,191.

Trees at the Tower income was at least £11,600 (there was probably also some contactless donations that could be attributed to the increased footfall) and costs of £6,346 - a similar position to 2022.

Financial Review continued...

I am very aware that it is impossible to list all the acts of financial generosity which we have seen through the year, with many one-off donations for specific projects, choir trips, concerts, music and so on. We are immensely grateful for each and every one of these.

We also funded several new projects through the year. The Training bells project received £18,145 in donations not including Gift Aid, and £2,500 in interest free loans, allowing the project to be progressed. The Sanctuary day centre project was funded by grants from the Pickwell Foundation (£1,500), and Annie Tranmer Trust (£1,000) the Mrs L D Rope Trust (£11,674), Ipswich Borough Council (£3,800) and the Church Urban Fund (£5,000). A further grant of £5,000 from the St Lawrence Parish Hall Trust was not spent and is being repaid. We also received £2,055 from the winding up of the Suffolk Theology Forum for the church to fund further lecture series.

Other larger grants received during the year for which we are very grateful were:

- Belstead Ganzoni Charitable Trust - £12,500 towards fabric costs
- Choral Foundation - £3,375 to fund occasional additional paid singers for Sunday services where volunteers are unavailable
- Choral Foundation - £1,112 for music ministry
- Elizabeth Walters Trust - £2,000 to help pay for a memorable choir tour to sing weekend services at York Minister at Pentecost
- Diocesan Board of Finance - £2,000 to help defray additional heating costs
- Ipswich Top-up Shops - £719 to help purchase additional tables

We are now also in receipt of £1,250 each month from Framlingham College towards music ministry salary costs, as part of our ongoing partnership.

Expenditure

Outside one-off expenditure for Tower House development (see above), the Sanctuary Day Centre and Training Bells project etc. expenditure was flat year on year which is a good result.

Utility costs for the Church and Church House increased by 28%, but the increase was covered by the very welcome Diocesan grant of £2,000. We have renewed a number of utility contracts in 2023 and unfortunately this will lead to increased costs in 2024 as we see the expiry of some of the excellent fixed price contracts which had been secured.

Like for like music staff costs increased by 6% due to increased staff hours towards the end of the year, more than covered by the Framlingham College grant referred to above.

Andrew Gosden

Treasurer

Structure, Governance and Management

PCC members who have served at any time between 1st January 2023 and 19th May 2024 are:

Ex-officio members:

Incumbent: The Reverend Tom Mumford (Chairman)
The Rev'd Jo Gunn (Assistant Curate)

Churchwardens: David Matthews
Bridget Hanley

Elected members: Mrs Sue Adair
Mrs Mary Baldry
Mr Jonathan de Bernhardt Wood
Miss Rosemary Caudle
Mr Andrew Gosden
Mr Richard Hanley
Mr William Harrison
Mrs Joanna Jones
Mrs Hilary Norman
Mrs Sarah Purbrook

2023 Report on Proceedings of the PCC

As at 14th March 2023, the PCC will have met seven times since the last APCM which was on 11th May 2023. The PCC were led throughout the year by the Rev'd. Tom Mumford who chaired all of the meetings with the exception of one chaired by Rev'd. Jo Gunn - Vice chair.

All PCC meetings have been in person in Church House. The present PCC currently comprises of thirteen members, including the Vicar and Assistant Curate, with three of the members being Deanery and Diocesan Synod representatives.

There has been good representation at the meetings from the PCC members and the meetings have been supported with regular reports and updates. There have been specific papers relating to a number of initiatives and policies. These have enabled detailed discussion and the approval of reports as well as the PCC's approval for work on Church Fabric.

During the year the PCC has had to consider some very important proposals in relation to the continued Mission of SMLT, both from a financial point of view and to enable the aims of the Mission Statement to be delivered. Many of the decisions needed courage and considerable prayer to be led into the right path to take. Below is just a sample of some of the decisions that were discussed and voted on. Minutes of the PCC meetings can be found in a folder at the back of Church near the South Door.

- The PCC accepted the motion that Jo Gunn would be appointed as Curate at SMLT after her ordination in July 2023.
- The drawing up of a 25 year lease for Tower House was approved which would allow the Citizen's Advice Bureau to take up tenancy. This will be a valuable arrangement securing the future of Tower House, not least from a financially viable perspective.
- Proposals were passed for work to start on the long awaited Song School which, with thanks to the Glory of God, has finally come to fruition. Works have commenced on the conversion of Tower House North Wing which will accommodate the choir, providing them with improved practice rooms and other essential facilities.
- In September the PCC welcomed Archdeacon Rhianna to the meeting with the aim of discerning the possibility of SMLT becoming 'Ipswich Minster'.

2023 Report on Proceedings of the PCC continued...

- A partnership with Hollesley Bay was proposed by David Matthew and approved by the PCC, for men on Day Release from the Prison Horticulture team to be permitted to work on Tower Street and Tower House gardens and for the men on probation to work on the North Church Yard garden. The Tower Street Garden Project will link with the other Green Space initiatives in Ipswich Town.

The following changes to members serving on the PCC have taken place since the last APCM as follows:-

- Will Harrison and Jonathan de Bernhardt Wood were co-opted onto the PCC as well as Jo Gunn as an ex - officio member from July 2023 (following ordination). She will also be PCC Vice Chair. The PCC also welcomed Bridget Hanley as a member in May 2023. Bridget joined David Matthew as a church warden.

- Richard Thompson stood down from office in December and we extend our thanks to him for all that he contributed during his time in office. He continues to give time to the invaluable live streaming of services.

- By the time of this APCM two members of the PCC will have completed their term in office - Hilary Norman and Mary Baldry. Hilary- also an Eider of SMLT- has been a long standing, loyal member of the PCC and we will miss the wisdom that she has brought to meetings and are indebted to her for her service. Mary has also served for many years and worked tirelessly as Health and Safety Officer ensuring that all aspects were in place for all events and activities at SMLT. Her enthusiasm as well as her dry sense of humour and quality of always looking on the bright side, brought an invaluable dynamic to the PCC meetings. Both Hilary and Mary will be standing down from Office after the APCM and we thank them both for all that they have contributed to the Mission and Ministry at SMLT. In addition to these places there are a maximum of three other vacancies on the PCC for new members.

The PCC looks forward to continuing to work on behalf of the St Mary le Tower community in the year ahead, serving God and ensuring St Mary le Tower is a church for the community in Ipswich.

Rosemary Caudle - March 2024

Hon. Secretary SMLT PCC

Electoral Roll Report

There have been a few changes during the year. Although there has been an increase of one to the Roll, there has also been a loss of one due to sadly passing away and one who has moved out of the area.

We remember and pray Rest In Peace and Rise in Glory for Barbara Norman who was on the electoral roll and, Mary Gurney and Janet Firmin, who, whilst not on the electoral roll, were members of the congregation. We also remember Junior Lawrence, Ida James, and others that we know, who have gone before us since the last annual meeting.

The final number on the electoral roll will be reported at the APCM after the annual revision of has taken place in April 2024.

Rosemary Caudle

Electoral Roll Officer

Trustees' Responsibilities Statement

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

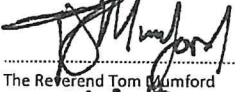
In preparing these financial statements, the trustees are required to:


- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.


The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' Annual Report was approved on: 9/4/2024

Signed on behalf of the board of trustees by:


.....
The Reverend Tom Mumford


.....
David Matthews


.....
Bridget Hanley

Independent Examiner's Report to the Trustees of St Mary-le-Tower Ipswich

I report to the trustees on my examination of the financial statements of St Mary-le-Tower Ipswich (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:


1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records;
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Nicholas Farr
Independent Examiner
ICAEW

22 Friars Street
Sudbury
Suffolk
CO10 2AA

Dated: 

ST MARY-LE-TOWER IPSWICH

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total Funds 2023 £	Prior Year Funds 2022 £
Incoming Resources						
Donations & Legacies	2	135,095	106,581	-	241,676	171,246
Charitable Activities	3	64,804	3,800	-	68,604	64,042
Investments	4	4,302	14,929	-	19,231	23,713
Trading Activities	5	-	-	-	-	-
Other		2,491	967	-	3,458	6,801
Total incoming resources		206,693	126,277	-	332,969	265,802
Resources Used						
Charitable Activities	6, 8, 8b	209,520	322,787	-	532,306	283,711
Raising Funds	7	-	838	-	838	5,813
Other Activities	11	-	-	-	-	-
Support		-	-	-	-	-
Total resources used		209,520	323,625	-	533,145	289,524
Net Income / Outgoing Resources (before transfers)		(2,827)	(197,348)	-	(200,175)	(23,722)
Fund Transfers In		607	-	-	607	-
Fund Transfers Out		-	607	-	607	-
Net Income / Outgoing Resources (before gains/losses)		(2,220)	(197,955)	-	(200,175)	(23,722)
Investment Gains (or Losses)	12	9,176	29,167	8,549	46,891	(90,048)
Net Income / Outgoing Resources (before Asset Revaluation)		6,956	(168,788)	8,549	(153,284)	(113,770)
Asset Revaluation		-	-	-	-	-
Net Movement of Funds		6,779	(168,788)	8,549	(153,461)	(113,770)
Total Funds Brought Forward		672,050	519,837	90,075	1,281,962	1,395,732
Total Funds Carried Forward		679,005	351,047	98,624	1,128,676	1,281,962

ST MARY-LE-TOWER IPSWICH


BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	Unrestricted 2023 £	Restricted 2023 £	Endowment 2023 £	Total 2023 £	Prior Year 2022 £
Non-Current Assets						
Fixed Assets	13	553,832	-	-	553,832	553,832
Investments	14	105,943	270,229	98,624	474,796	632,905
		659,775	270,229	98,624	1,028,628	1,186,737
Current Assets						
Accounts Receivable	16	19,285	3,797	-	23,082	20,450
Short term Deposits (Investments)	17	7,260	36,787	-	44,048	26,564
Cash		8,027	59,873	-	67,900	51,611
Prepayments		-	-	-	-	-
		34,573	100,457	-	135,029	98,625
Current Liabilities						
Accounts Payable	18	15,343	17,139	-	32,481	3,400
Deferred Income		-	-	-	-	-
Net Current Assets		19,230	83,318	-	102,548	95,225
Total Assets less current liabilities		679,005	353,547	98,624	1,131,176	1,281,962
Non-Current Liabilities						
Long Term Loan / Mortgage		-	2,500	-	2,500	
Net Assets		679,005	351,047	98,624	1,128,676	1,281,962
Capital Funds						
Endowment Funds General	20			98,624	98,624	90,075
Income Funds						
Restricted Funds	21		351,047		351,047	519,837
Unrestricted Funds		679,005			679,005	672,050
		679,005	351,047	98,624	1,128,676	1,281,962

09/04/2024

The financial statements were approved by the Trustees on



Trustee

Notes to the Financial Statements

1. Accounting Policies

Charity information

St Mary-le-Tower Ipswich is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Tower Street, Ipswich, Suffolk, IP1 3BE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the second edition of the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" issued in October 2019. The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. The departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluations of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from donated goods is measured at fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent of a particular purpose and returned if unspent, in which case it may be regarded as restricted.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure on generating funds includes the cost of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.

Expenditure on charitable activities included all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Freehold land and buildings	Not depreciated
-----------------------------	-----------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transactions price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.9 Financial instruments continued...

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employees benefits

The costs of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2 Donations and Legacies

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	TOTAL 2022 £
Donations and gifts	132,609	45,068	177,677	113,953	21,590	135,543
Grants Receivable	2,486	61,513	63,998	250	35,453	35,703
	<u>135,095</u>	<u>106,581</u>	<u>241,676</u>	<u>114,203</u>	<u>57,043</u>	<u>171,246</u>

3 Charitable Activities

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Charitable Income 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Charitable Income 2022 £
Choir Trips and Tours	8,490	1,050	9,540	-	-	-
Concert Income	9,178	2,550	11,728	12,180	7,736	19,916
Fees for Weddings and Funerals	2,750	-	2,750	-	-	-
Fundraising - Other	-	200	200	-	-	-
Income - Other	3,669	-	3,669	-	-	-
Hire of Church	1,530	-	1,530	2,338	-	2,338
Rental Income - Tower House	18,638	-	18,638	29,174	-	29,174
Tower House Tenants Committee Payments	8,454	-	8,454	-	-	-
Sale of CDs	203	-	203	960	-	960
Trees at the Tower Income	11,643	-	11,643	11,654	-	11,654
Rental income - Church House	250	-	250	-	-	-
	<u>64,804</u>	<u>3,800</u>	<u>68,604</u>	<u>56,306</u>	<u>7,736</u>	<u>64,042</u>

4 Investments

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	TOTAL 2022 £
Income from listed investments	3,615	14,443	18,057	2,299	17,692	19,991
Rental Income Church House	-	-	-	3,446	-	3,446
Interest Receivable	687	486	1,174	276	-	276
	<u>4,302</u>	<u>14,929</u>	<u>19,231</u>	<u>6,021</u>	<u>17,692</u>	<u>23,713</u>

5 Other Income

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	TOTAL 2022 £
Other Income	1,950	967	2,917	-	-	-
Car Park Fees	541	-	541	56	-	56
Insurance Refund/Claim	-	-	-	6,745	-	6,745
	<u>2,491</u>	<u>967</u>	<u>3,458</u>	<u>6,801</u>	<u>-</u>	<u>6,801</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6 Charitable Activities	Unrestricted	Restricted	TOTAL	TOTAL
	Funds	Funds	2023	2022
	2023	2023	2023	2022
	£	£	£	£
Children's Ministry	-	371	371	
Church Building Works	-	704	704	
Church House - building works	1,138	13,121	14,260	
Church House - Insurance	-	-	-	
Church House - Maintenance	304	-	304	
Church House - Maintenance and Cleaning	651	-	651	3626
Church House - Utilities	3,247	-	3,247	2749
Church House Flat - Utilities	2,053	-	2,053	
Church Music Expenses	9,829	18,211	28,040	
Concert Expenses	8,977	4,122	13,099	31630
Fundraising Costs	374	562	936	
Mission Giving	-	419	419	2884
Music Staff Costs	17,480	38,276	55,757	78230
Parish Share	61,441	-	61,441	58243
Parish Training and Mission	30	173	203	
Sanctuary Day Centre Rental Costs	-	9,600	9,600	
Top-up Shop	2,119	2,146	4,265	
Tower House - General Expenses	480	2,230	2,710	
Tower House - Insurance	4,335	-	4,335	3834
Tower House - Maintenance and Cleaning	3,068	254	3,322	3341
Tower House - rates	-	-	-	
Tower House - utilities	16,343	-	16,343	18231
Tower House - Tenants Committee Payments	8,023	-	8,023	
Tower House Development - professional Fees	-	13,602	13,602	1440
Tower House interior and exterior decoration	-	17,720	17,720	16455
Tower House major repairs	-	171,840	171,840	
Trees at the Tower	6,346	-	6,346	5199
	146,238	293,351	439,589	225,862
7 Raising Funds				
Fundraising Costs	-	838	838	5,813
	-	838	838	5,813
8 Support Costs				
Church - Utilities	7,597	-	7,597	4544
Church repairs and maintenance	9,433	10,671	20,104	10893
Clergy and Staff Expenses	2,144	160	2,304	5719
Equipment	2,205	583	2,788	
Finance Charges	1,908	-	1,908	205
Governance Costs	-	-	-	
Insurance	9,745	-	9,745	9390
Other Church Expenses	5,286	8,366	13,652	1219
Printing, Stationery and Postage	3,836	42	3,878	3119
Staff Costs	18,589	9,614	28,203	10148
	60,744	29,436	90,180	45,237
	0	-		
8b Governance Costs				
Governance and Payroll Costs	2,538	-	2,538	12612

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year

10 Employees

The average monthly number of employees during the year was

	2023 Number	2022 Number
	<u>6</u>	<u>7</u>

Employment costs

	2023 £	2022 £
Wages and Salaries	79,727	93,957

There were no employees whose annual remuneration was more than £60,000

11 Other

CD Production Costs	-	-
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

13 Tangible Fixed Assets		Freehold Land and Buildings	
		£	
Cost			
at 1 January 2023		553,832	
At 31 December 2023		<u>553,832</u>	
Carrying Amount			
At 31 December 2023		<u>553,832</u>	
At 31 December 2022		<u>553,832</u>	
14 Fixed asset investments		Listed Investments	
		£	
Cost or valuation			
At 1 January 2023		632,905	
Additions		-	
Valuation Changes		41,061	See Note 12
Disposals		(199,170)	
At 31 December 2023		<u>474,796</u>	
Carrying Amount			
At 31 December 2023		<u>474,796</u>	
At 31 December 2022		<u>632,905</u>	
Unrestricted		105,943	
Restricted		270,229	
Endowment		98,624	
		<u>474,796</u>	
15 Financial Instruments		2023	2022
		£	£
Carrying amount of financial assets			
Instruments measured at fair value through profit or loss		<u>518,844</u>	<u>659,469</u>
16 Debtors		2023	2022
Amounts falling due within one year:		£	£
Trade Debtors		14,036	19,565
Other Debtors		9,046	885
		<u>23,082</u>	<u>20,450</u>

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

17 Current asset investments	2023	2022
	£	£
Short-term deposits	44,048	26,564

18 Creditors: amounts falling due within one year	2023	2022
	£	£
Trade creditors	30,285	1,002
Accruals and deferred income	2,196	2,398
	<u>32,481</u>	<u>3,400</u>

19 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 Endowment Funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	Balance at 1 Jan 2022	Revaluation gains and losses	Balance at 1 Jan 2023	Revaluation gains and losses	Balance at 31 Dec 2023
Harriet Bacon Trust Endowment	50,950	(6,337)	44,613	4,234	48,847
Choir Memorial Endowment	7,976	(992)	6,984	663	7,647
Priory Memorial (Church House) Trust Endowment	43,943	(5,465)	38,478	3,652	42,130
	<u>102,869</u>	<u>(12,794)</u>	<u>90,075</u>	<u>8,549</u>	<u>98,624</u>

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

21 Restricted Funds

	Movement in Funds 2022					Movement in Funds 2023					Balance at 31 Dec 2023
	Balance at 1 Jan 2022	Incoming Resources	Resources Expended	Revaluations, Gains (or Losses)	Balance at 1 Jan 2023	Incoming Resources	Resources Expended	Revaluations, Gains (or Losses)	Fund Transfers		
Tower House Restricted	426,869	10,953	(1,440)	(51,789)	384,593	11,321	(198,146)	-	-	21,440	219,208
Fabric Restricted	11,708	785	(9,403)	(704)	3,090	23,094	(704)	-	-	-	25,480
Music - Choir Memorial Restricted	67,880	19,616	(54,601)	(2,998)	29,897	17,139	(44,756)	-	-	2,003	4,283
Music - Choir Scholarship Restricted	12,143	1,658	(5,910)	(183)	7,708	-	(2,168)	-	-	122	5,662
Music - Choir Projects Restricted	(70)	4,725	(2,155)	-	2,500	6,915	(5,770)	-	-	-	3,644
Music - Concerts Restricted	(539)	4,524	(3,263)	-	722	2,550	(3,177)	-	-	-	95
Charity Capital Restricted	20,242	-	-	(2,517)	17,725	-	(7,174)	-	-	1,682	12,233
Church House Restricted	9,023	-	(3,392)	(1,122)	4,509	-	(4,446)	-	-	750	812
Harriet Bacon Trust Restricted	9,464	1,378	-	(1,003)	9,839	1,460	-	-	-	670	11,970
Usherwood Capital Restricted	30,085	-	-	(3,742)	26,343	-	-	-	-	2,500	28,843
Bells Restricted	1,615	210	-	-	1,825	728	-	-	-	-	2,553
Sanctuary Guild Restricted	545	-	-	-	545	-	-	-	-	-	545
Top-up Shop Restricted	-	1,338	(559)	-	779	1,861	(2,631)	-	-	-	9
Leaving Gifts	-	200	(200)	-	-	-	-	-	-	-	-
Mission Giving - Ukraine	-	-	-	-	-	-	-	-	-	-	-
Mission Giving - Red Cross	-	25	-	-	25	-	(25)	-	-	-	-
Mission Giving - Res. Giving for spec. projects	-	2,052	(1,510)	-	523	289	(254)	-	-	-	558
Cathedral Music Trust Fund	-	7,000	-	-	7,000	694	(4,671)	-	-	-	3,023
Covid Memorial Garden	-	7,553	-	-	7,553	-	(1,975)	-	-	-	5,578
Fundraising Restricted	-	20,000	(5,813)	-	14,187	-	(838)	-	-	-	13,349
Children's Ministry	-	400	-	-	400	-	(371)	-	-	-	29
Christingle Donations	-	75	-	-	75	66	(140)	-	-	-	-
Suffolk Theology Forum	-	-	-	-	-	2,055	(168)	-	-	-	1,888
Sanctuary Day Centre - Restricted	-	-	-	-	-	27,974	(27,367)	(607)	-	-	-
Tower House - AHF Restricted	-	-	-	-	-	7,500	(7,500)	-	-	-	-
Bells - Training Bells Restricted	-	-	-	-	-	18,145	(11,224)	-	-	-	6,920
Music - Choir Tenor Fund (Choral Foundation Grant)	-	-	-	-	-	4,487	(120)	-	-	-	4,367
	588,965	82,472	(88,246)	(63,354)	519,837	126,277	(323,625)	(607)	29,167	351,047	

22 General and Designated Funds

General	683,642	156,800	(156,355)	607	9,176	693,870
Tower House Designated	(18,335)	27,091	(32,248)	-	-	(23,492)
Music - Choir Projects Designated	1,270	8,693	(8,779)	-	-	1,084
Music - Concerts Designated	4,269	9,178	(9,352)	-	-	4,096
Top-up Shop Designated	1,204	3,429	(2,685)	-	-	1,947
Legacy - Designated	-	1,500	-	-	-	1,500
	672,050	206,693	(209,520)	607	9,176	679,005

ST MARY-LE-TOWER IPSWICH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

23 Analysis of net assets between funds

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Fund balances at 31 December 2023 are represented by					
Tangible assets	553,832	-	-	553,832	553,832
Investments	105,943	270,229	98,624	474,796	632,905
Current assets/(Liabilities)	19,230	80,818	-	100,048	95,225
	<u>679,005</u>	<u>351,047</u>	<u>98,624</u>	<u>1,128,676</u>	<u>1,281,962</u>

Accounts

Charity Registration No. 1128976

ST MARY-LE-TOWER CHURCH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Book 1

Legal and Administrative information

Trustees

The Revd Tom Mumford (Chairman and Incumbent)
Mrs Jo Jones (Vice-Chair and Churchwarden)
Mr David Matthews (Churchwarden and Donations Administrator)
Miss Rosemary Caudle (Hon. PCC Secretary)
Mr Andrew Gosden (PCC Treasurer)
Mrs Sue Adair
Mrs Mary Baldry (Health and Safety officer)
Richard Cook
Dr Russell Hall
Mr Richard Hanley
Mrs Hilary Norman
David Potts
Mrs Sarah Purbrook (Parish Safeguarding officer)
Mrs Katrina Robertson
Mr Richard Thompson

Registered Charity Name	St Mary le Tower Church
Charity Number	1128976
Principal address	St Mary le Tower Vicarage 18 Kingsfield Avenue Ipswich Suffolk. IP1 3TA
Church Location:	Tower Street Ipswich Suffolk IP1 3BE
Main Correspondence Address:	Parish Office Church House Oak Lane Ipswich Suffolk IP1 3BN
Independent examiner	Moore Green Chartered Accounts 22 Friars Street Sudbury Suffolk CO10 2AA

Contents

Book 1

Page

Legal Administrative Information

2

Trustees' report

3 - 15

Structure Governance and Management

16 - 19

Book 2

Trustees Report

1

Independent examiner's report

2

Statement of financial activities

3 - 4

Balance sheet

5

Notes to the financial statements

6 - 19

The trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Aims and Purposes

The primary object of St Mary-le-Tower Ipswich PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that to do this, the PCC is to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church of St Mary-le-Tower Ipswich and the adjacent Church House and Tower House buildings. The PCC mission statement is as follows:

"St Mary le Tower seeks to be a welcoming, inclusive and open church, offering peace and sanctuary in the heart of Ipswich, flourishing through prayer, faith, and positive action"

Objectives and Activities

At the beginning of 2022, the PCC engaged in a vision and strategic plan for the next five years. This vision and strategic plan continues to be our guide. As part of this plan, the PCC identified five areas of work that will help it achieve its vision. These are: welcome, worship, faith, act, and sustain. The plan, including its strategic objectives and activities are summarised below:

Welcome

We will provide a peaceful sanctuary for all through:

- An open church 7 days a week;
- A welcoming, accessible, and safe space for all;
- Hosting events and organisations for culture, learning and fun

Worship

We will enable all to experience the love and presence of God through exceptional worship

- Offering daily prayer for the people and town of Ipswich;
- Developing and sustaining choral excellence, with a particular focus on future generations;
- Creating a monthly service tailored to and led by young people

Faith

We will be a place where people can encounter, deepen, and grow in faith.

- Providing multiple opportunities for people to explore and enquire about Christianity;
- Holding regular events promoting the discussion of the Christian faith in contemporary life and the public square;
- Nourishing and deepening people's existing faith, across all ages.

Act

We will discern and respond to local need using pilot projects in the areas of:

- Health
- Loneliness
- Poverty

Sustain

We will secure a financially, environmentally and socially sustainable future through:

- A coherent and ambitious giving and fundraising project to fund our plans;
- Working towards attaining the highest possible Eco Church status;
- Adopting an intergenerational approach to mission and ministry, seeking partnership with local organisations, and developing the next generation of church leaders

Achievements and Performance

2022 has been a year of great hope and grace. A substantial amount of groundwork for the sustainable future of the church has been laid. The congregation has grown, finances have shown positive signs of recovery, long-standing challenges facing buildings such as Tower House have begun to be resolved, civic relationships are renewed, and the church returned to the heart of the life of the town. Though the future, not least financially, continues to be uncertain, there is certainly much hope and optimism for the future of Ipswich's civic church, as well as a continued determination to meet the challenges it faces. St Mary le Tower is a growing and faithful church with incredible potential, huge talent, and a dedicated and loving community. Examples of this follow in the sections below.

First, THANK YOU!

Before talking about 'achievements and performance' as required by the charity commission for this annual report, it is important to recognise that the mission and ministry of St Mary le Tower would not be possible without the ministry of so many members of the church community. Ministry is something that is done by the whole Body of Christ and so the PCC thanks all those who offer their time, gifts, and services to God in this place. Those individuals who volunteer their time, whether through the Top-Up Shop, music, pastoral care, worship leading, church and churchyard care, administrative support, and many other ways, are too many to name, but to all of you the PCC wishes to offer you its sincere thanks and continues to thank God for you!

Worship, Pastoral Care, and Discipleship

During 2022 the regular Sunday worship pattern included 4 services: a Book of Common Prayer Communion service, Choral Matins, Sung Eucharist, and Choral Evensong. There are sermons delivered at both the 8am BCP Service and the 10:30 Sung Eucharist. The latter of which is the best attended and has seen continued growth in 2022. In 2022 it averaged a weekly attendance of around 80, but regularly saw more than 100 attenders for special services and feasts. Across a Sunday, by the end of 2022, the average church attendance was around 150 people. The 10:30 Sung Eucharist is also live-streamed every week and attracts a small number of regular worshippers who value the opportunity to share in worship with others.

A real highlight of the last worshipping year was being selected to lead one of the Church of England's national online services. This was to be a service of Choral Matins, and was recorded in the summer of 2022 to be broadcast in the autumn. In particular, the choir and music staff deserve enormous thanks and credit.

With great sadness, 2022 saw the death of Queen Elizabeth II. The church responded incredibly, even offering choral accompanied prayers within hours of the late Queen's death. The church saw more than 2000 people through the doors in the following week to sign books of condolence, to light candles, and to pray. The week culminated in the Ipswich Civic Service of Commemoration for the late Queen. This was an extremely fitting occasion and saw a whole church following a procession from the Town Hall. The MP and Mayor read lessons, the Bishop of Dunwich preached, and the service was officiated by the Vicar. Overall, it was a great but sad privilege to be the civic focus for the sovereign's death, but the church responded superbly.

The addition of the Daily Offices, instituted by the Vicar when he arrived, continues to be a real gift to the church and the town. Morning Prayer continues to be well attended and is said in church Monday

to Friday (being sung on a Sunday). A particular thanks to Jim Robinson, latterly Operations Manager and in 2023 to be Verger, who has led these prayers when the Incumbent has been absent. Plans to extend the Daily Offices to Evening Prayer are in place for 2023. The Vicar's intention has always been for the church to offer a beating heart of daily prayer for the people of Ipswich.

At 10.30am on Wednesdays there is a Book of Common Prayer service of Holy Communion. This is the primary service of worship, and experience of church, for a small community of faithful people. Congregants at this service ranged from between 8 and 15 people. Though this congregation has lost some attenders through ill health, it has added to its number and remained strong. Following the service tea, coffee, and biscuits are always shared enabling regular fellowship. This community of worshippers have a strong bond and are always open to newcomers. They even have their own Christmas meal to which the Vicar is invited and attends.

Pastoral care and visiting have been a high priority for the Vicar's ministry since his arrival in 2021. The Vicar and others regularly visit housebound members of the church family, as well as visiting those in hospital or in care when required. The Vicar's civic ministry has also led him into the lives of those outside the worshipping congregation and this has included much pastoral care. Funerals and memorial services both at the Tower and outside have resulted from this. To ensure effective pastoral care, members of the congregation are encouraged to let the Vicar know if they or anybody they know would value a visit from him or any of the pastoral visiting team. The Vicar also encourages any within the church family to consider whether pastoral visiting could be a calling of theirs.

At the beginning of 2022 St Mary le Tower ran an Alpha course, providing an opportunity for people to explore the Christian faith for the first time. This was advertised heavily over the Christmas period. The six week version of the course enjoyed an average of 10 regular attenders including members of the choir seeking to explore faith more intentionally, and those who had no connection with the church before. From this course there have been two new regular attenders, one of which was baptised at Easter 2022. During Lent 2022 there were a number of discipleship opportunities that sought to deepen people's faith. There was a sermon and seminar series on Sunday mornings on the Apostle's Creed with a series of guest preachers. There was also a quiet morning with talks from an external speaker, as well as two weekly Lent study groups on prayer using an audio-book by Stephen Cottrell.

During 2022 a new discipleship group, Pub Theology, was instituted fortnightly following Evensong (though there was a hiatus towards the end of the year). Its purpose is to provide an opportunity for people to talk about God, faith, and life, in the informal setting of a pub. Average attendance is around 10-12 and has proved a really fruitful time for those involved to explore the Christian faith more deeply and grow in faith and love of each other. In Autumn 2022 the church also instituted its inaugural speaker series called 'Tower Talks'. These consisted of three talks following services of Choral Evensong. Speakers spoke on the topic 'Why the Christian faith still makes sense in the modern world' and the series hoped to encourage more people to consider the Christian faith, while also experiencing the beauty of worship. This series was very well attended, and included speakers such as former Archbishop of Canterbury Rowan Williams, author Francis Spufford, and the University of Suffolk's Vice-Chancellor Helen Langton. In the final weeks of 2022 a new member of the congregation, who happens to be an iconographer offered to write an icon for the church. This was gratefully accepted and a group was formed to discern the sort of icon the church would like. Following this, the iconographer worked in the sanctuary of the church on Wednesday mornings during Advent, while the TopUp Shop was on and Holy Communion took place. This provided opportunities for learning and praying with the icon before it was dedicated on Christmas Day. More icon related activities are planned for 2023.

The Reverend Tom Mumford
Vicar

Choral Tradition and Music

The choir has continued to flourish both in numbers and musically over the last 12 months. There continues to be a steady flow of new choristers eager to take up the opportunities on offer. This has been as a result of a great deal of outreach work undertaken in local primary schools, as well as the high esteem the choir is held in locally.

Summer 2022 included four important events for the choir: First, the Jubilee Concert for the late Queen Elizabeth II, which drew a large audience to the concert for all the singers in the music department (including the TCC) and an orchestra. Second was the inaugural celebration (in recent years) of Corpus Christi with St Mary at the Elms Ipswich. Third, was a hastily organised service of Choral Evensong for the Suffolk Historic Churches Trust. Finally, there was an audio-visual live recording of Choral Matins (though recorded in the afternoon) for the Church of England's YouTube channel.

The lunchtime recitals celebrated their 50th anniversary (not including the year we lost during the pandemic) and were well received by an audience that showed positive signs of revival. This included many of the 'regulars' returning, but also included new faces which is encouraging.

September 2022 was due to bring a term of relative calm and at this point we welcomed Megan Peel as our new singing teacher following Katie Smith's retirement. Our plans were to be turned upside down by the death of Queen Elizabeth II. It was gratifying in one sense that we had the structure and ability to pivot so quickly to deliver prayerful and musically appropriate services during this period, with no notice.

The boys excelled in their singing of Faure's Requiem for All Souls and the term culminated in a performance of Handel's Messiah, with the soprano and bass solos sung by members of the choir. The Advent and Christmas Services went well and included the inaugural Ipswich Primary Schools' Carol Concert as part of the Christmas Tree Festival. I hope this will be an annual fixture from now on.

The Tower Chamber Choir also performed Bach's Christmas Oratorio in partnership with the Pimlott Foundation in Dedham Church in December 2022 – the event was of a high standard and was well attended.

The focus of spring 2023 was to teach the choir Bach's St John Passion, in German. To say that the choristers excelled and enjoyed themselves is an understatement. The work culminated in a concert on 1 April 2023. The concert took place in Clare Church, West Suffolk. Again, it was an excellent example of our ministry to the wider diocesan community, which serves not only to enrich other areas with our music but further raises our profile.

In February, the Music Department appointed Owen Butcher in an administrative role. Owen's primary focus is on enabling a better dialogue with schools and businesses to improve our educational outreach as well as fundraising from local companies.

Lent, Holy Week and Easter passed without incident and the choir worked very hard during the season.

My thanks as always to William Baldry, Lis Rollinson and Matthew Heyburn for their support and hard work. Also, to the volunteers who help with the kids - Sue Adair, Sue Hollingsworth, Vicky Faull and Sarah Beeston.

Christopher Borrett
Director of Music

St Mary le Tower Ringing Masters Report March 2023

As I prepare what is my thirteenth and last report as Master & Tower Captain, I have looked back at the previous twelve reports I have written during my time in post to reflect on the key messages I have conveyed during my tenure. Some fairly common messages were evident throughout however the one that stands out the most is the happy, positive, sociable, friendly and inclusive culture that has been continually present in the belfry. In my professional career, one of my mottos is that a leader is only ever as good as the team he/she leads and guides, and this could not be any truer here either.

A year on from emerging from the dark times of the pandemic, it's safe to say those dark times are well and truly behind us, and the tower is again a thriving centre of ringing. The vast majority of our ringing on Sunday mornings and Monday evenings is on twelve bells, which is a strong indicator of a healthy and motivated band.

Compared to other churches up and down the country, our band at SMLT was fortunate to not see any reductions in numbers of our core Sunday service band following the pandemic. Since the return though, we have been blessed with a healthy number of additional new recruits – a number that now stands to grow significantly further following the recent publicity to attract further new recruits for the coronation of King Charles in May.

SMLT won both the Guild 6 & 8 bell striking competitions in 2022 and retained the Ridgman Trophy on the tricky ten at Kings Lynn. In the striking competitions on twelve bells in March 2022 SMLT finished in third place in the eliminator at Bury St Edmunds. On June 25th 2022 Ipswich then took its place along with nine other teams in the final of the national twelve bell final at Guildford. Given our inexperience compared to the other finalists, our tenth place finish was probably not a surprise but to turn that in to a positive, it did mean Ipswich was the tenth best twelve bell team in the country in 2022. Happily, though, the momentum isn't completely lost as SMLT retained the George Pipe Twelve Bell trophy at Chelmsford in February

Ringling took place for special occasions throughout the year, with the most notable being for the now late HM Queen Elizabeth II Platinum Jubilee. Barely three months later ringling took place at midday on the day following her majesty's death. The tenor was tolled for an hour to mark the occasion, and I am indebted to all those who came out to help with the tolling duties. The days afterwards saw a flurry of activity in the bell chamber as muffles were applied, removed, and then reapplied again to cater for the differing requirements of the occasion. On the day of the state funeral, and before the muffles were removed for the final time, a fully muffled quarter peal of Grandsire Cinques was rung by our Sunday service band. Ringling on fully muffled bells is far from easy, yet everyone rang exceptionally well to mark the occasion.

In between those two state events, a Memorial Day for George Pipe took place on a very hot July 23rd. The church was full of ringers from all corners of the globe to belatedly give thanks for the life of George in a service led by Tom. As well as ringling at SMLT, the bells at churches across Ipswich rang out to celebrate the occasion. It was a truly fitting occasion to remember a wonderful man who did so much for the art of ringling.

It has been an absolute honour and privilege to follow in the footsteps of esteemed past masters of SMLT, not least the legendary George Pipe, and there are many memories across these last twelve years that will remain me forever. A lot of this would not have been possible without the support of my fellow officers, Stephen Cheek & Owen Claxton – thank you both for your stellar service and support. I must also express my gratitude to Tom, and his predecessor Charles, for being so supportive of what we strive to achieve in the belfry. As the curtain finally falls on my tenure, I have one final ask of you all - and that is that you give my successor Colin Salter the same support you have given to me.

David Potts
(Former) Ringing Master & Tower Captain
St Mary le Tower, Ipswich

‘Trees @ the Tower’ – Christmas Tree Festival

The event was very well supported with Visitor numbers exceeding all previous years at over 7000 people.

- 22 Sponsors and 49 Participants entered trees, including schools, charities, businesses, individuals and groups.
- The Mayors Charity Emmaus and Suffolk Refugee Support received a donation from the profits of £500 each.
- Income was around £12,000 (£8000 in 2021) when increased contactless donations are taken into account - although not all sponsorship promised has yet been received.
- Expenditure was £5,200 (£2,500 in 2021)
- There was a Children’s Concert, a Tuesday lunchtime concert and Christingle Service, which all attracted different groups of people into Church.

Much work goes into obtaining Sponsors and Participants. We are building a data base of contacts for the future. Many thanks to the Planning Group and all the individuals who volunteered during the set-up, running and take down of all the trees. To continue with offering this very successful event to the town of Ipswich, more members of the SMLT community will be needed to assist for the 2023 Festival.

Jo Jones for the Planning Group

Tower House

Confronted by the fact that maintaining the status quo at Tower House was not financially sustainable, the PCC took the decision, in the autumn of 2022, either to find alternative uses for the building which would generate sufficient income to maintain it or sell the property. With many far better equipped buildings in the centre of Ipswich currently vacant, selling was never going to command a reasonable price. Fortuitously, a conversation between the vicar and the CEO of Ipswich Citizens’ Advice Bureau (CAB) led to negotiations whereby CAB would take on a 25 year lease as anchor tenants, with responsibility for managing the building and, through a Tenants’ Committee, paying for utilities. In addition, CAB would exploit its considerable experience in acquiring grants to access funds to begin a steady renovation programme. Church Funds will, however, be spent on restoring the first floor room, affected by dry-rot, and fitting out the Song School, though to scaled-down plans. Competitive tenders have been obtained for this work.

The PCC regrets the fact that most of the current licensees in Tower House have had to vacate the building and find alternative premises, so that CAB can be accommodated. All licensees have been supported, as far as possible, through this disruptive process.

Summer 2023 should see CAB installed in South Wing with Oyster Press remaining as tenants on the ground floor of North Wing. The long-awaited Song School will then occupy the first and second floors of North Wing, once necessary adaptations to the building have been completed. We are hoping that the Music Department will be able to move in during autumn 2023.

Members of the church community need now to understand that, once CAB are installed in Tower House, the car park will be managed by them 8.00am to 6.00pm, Monday to Friday. Arrangements for the use of the car park, during these hours, by members of the church community, will be appropriately modified.

The PCC was fortunate in securing funds from Architectural Heritage Fund to offset the cost of obligatory surveys and solicitor’s fees incurred during this process. CAB has also found competitive contracts for bringing lighting and security up to legal standards, thereby reducing expenditure.

In the future, the PCC will continue to have a landlord’s standard responsibilities for the upkeep of the building but a fund, maintained for this purpose, will be generated by the rent received. Tower House will cease to be a financial burden, will provide a steady income and should become a valuable asset.

David Matthews, Churchwarden

Social Outreach

Sanctuary Day Centre

St Mary le Tower has taken on the responsibility of running a day centre (open each week, 11.00am to 5.00pm, from Tuesday to Thursday) for those asylum seekers housed in the Novotel Hotel. Our Vicar is Chair of the Steering Group which also includes David Matthews, Churchwarden, and others from partner organisations such as Suffolk Refugee Support and Together for Ipswich.

The day centre is in the atrium of St Nicholas' Church, Cutler Street (formerly the Sanctuary café). The diocese has provided these premises for the cost of utilities. Funding for six months has been obtained from a range of charitable bodies so there is no cost to the church at all.

Molly Leeson, who has a background in international law and experience of working with diaspora communities in Europe, has been employed as manager of the day centre. She has responsibility for organising volunteers and liaising with the Novotel officials. She has commissioned a range of supportive organisations to provide advice and guidance for the asylum seekers as well as arranging for a variety of activities to take place each day.

The centre opened fully on 25th April, after the end of Ramadan. The men who have visited it are enormously grateful for this facility, it helps lift their crippling boredom and gives them a chance to interact with local volunteers and begin to learn or practise their English. A number of the men are keen to help manage the day to day running of the centre, exercising their own skills and talents, playing a part in their own welfare.

This is a significant project, realising the church's Christian commitment to international neighbours whose lives are so much more difficult and whose experiences so much more harrowing than the average Briton's.

The Reverend Tom Mumford, Vicar & David Matthews, Churchwarden

Care of the Churchyard

Churchyard Gardening

Since the last APCM changes have taken place in the realm of churchyard gardening. In summer 2022 we said farewell to Sally Graham as Head Gardener, who left to live nearer family members in Devon. Her knowledge of things horticultural placed the churchyard gardening on a firm foundation, and taught me much. Many thanks are also due to Sue Smith, who retired from the gardening team in the autumn of 2022; she is also very knowledgeable and gave me much needed help before the mantle of Head Gardener passed to me by default.

There are now several of us looking after the churchyard. Penny and Mike Bloss make their mark upon the two borders either side of the steps down from Tower Street and along to the church's west door. Tony James has cleared the undergrowth from beneath the Persian Ironwood tree in the SW corner of the churchyard, and is in the process of replanting this area. Grateful thanks are due to Penny, Mike and Tony for their steadfast work, which leaves me free to do basic garden maintenance.

Future plans include the construction of a Covid Remembrance garden on the north side of the churchyard, including a sculpture and seating. Funding for this project has been secured, and additional workers, including asylum seekers, will be involved.

We would welcome anyone who wishes to volunteer with help in the churchyard. I can assure you there is never a shortage of work to be done!

June Molloy

North Churchyard

The PCC secured funds from Suffolk County Council (SCC) to refresh the North Churchyard, turning it into a more attractive, tended garden as a memorial to those who died and suffered during the Covid pandemic as well as those who strove to maintain vital services when the nation was in lockdown.

Work began on the North Churchyard, under the auspices of June Molloy, in spring 2023. It is expected that planting will be complete by the end of the summer with a specially commissioned sculpture erected later in the year.

It is hoped that renovating the churchyard will be the catalyst for growing a team of gardeners, including local people currently outside the church community, who will also take on the care of the gardens in Tower House and those raised beds situated outside the Ipswich and Suffolk Club. In this way, St Mary le Tower will be able to make a significant contribution to the local environment, turning Tower Street into a truly attractive route into the centre of the town.

David Matthews, Churchwarden

Care of the Church

The Verger

Jim Robinson was appointed verger to the church in January 2023, following a period where he was the operations manager for Tower House.

Having a committed and enthusiastic verger on site, living 'over the shop', in Church House supports the growth of St Mary le Tower as a vibrant church. The verger is a constant presence in and around the church: a point of contact. The verger can also help coordinate others' contributions to church life so that processes and systems become more efficient and effective. He can also oversee the work of contractors and others, in order to maintain the fabric of the church.

As Tom, our vicar, continues to develop the part that SMLT plays within the diocese and the town, having a reliable verger able to support is a significant benefit.

David Matthews, Churchwarden

Church Fabric Report:

Dear all,

Part 1: Last year, I reported the repair of the seahorse on the southern end of the front pew. This year, I have started to repair its counterpart at the northern end of the opposite pew. I have found one small part in my box of broken wooden parts and will have to make two other components. It will take some time.

Last year, I reported the removal of about 235 pieces of chewing gum. This year, I was almost impressed by the fact that I found only a couple of vintage pieces.

Work pending and in hand:

We have a decent cleaning machine for the Minton tiles which cover most of the tiled floors (Most of the tiles with dates are dated 1867 or 1868.) Sadly, we have not used the machine during the last year and it is about time that we had a rota for cleaning the tiles. A word of warning: most tiles from the above dates are matt, not glazed. They should stay like this and can easily be cleaned. Some of us older lags remember the horrendous build-up of increasingly-dark lacquer which built up with an estimated thirty (30) coats. It cost a considerable sum for us to remove this gunge and it will not be replaced during my lifetime.

The choir was on holiday (late July to early September). I took the opportunity to complete the cleaning and polishing of the front and middle rows of the choir stalls. They look much better and should improve the acoustics. [There is no truth in the rumour that Decani trebles skid off the pew ends unless they are closely supervised!]

The Christmas Tree Festival is a valuable method of having thousands of people coming to view the church. I vacuumed the floor each morning to remove bits of food and thousands of pine needles. After the end of the festival, I have spent ten days (so far) cleaning the heating ducts, primarily to remove the pine needles and dust which smothered the heating ducts, above and beneath the piping. The good news is that the heating is now more efficient. The bad news is that I still have to clean the ducts in the chancel, the Lady Chapel and the outer vestry! The blockages caused by the pine needles could be avoided by the use of Nordman Christmas

trees. We have specified the use of Nordman trees in past years and it has been a very successful strategy. Yes: they cost more but last much longer. Please can our cheap-tree strategy be ended? (I will be 79 by next Christmas.)

I cleaned the pulpit (made in 1699-1700) on 23/24 March 2023. It still requires some French polishing and certainly needs a more regular system to keep it clean. It will look much cleaner for Easter. Some of you might have thought that it was always grubby.

Here endeth the lesson. Amen.

Ian Molloy

Sanctuary Guild

During the past year the Sanctuary Guild has continued to be responsible for the care of Altar Frontals and the Priests regalia. Hilary continues to undertake the care of the weekly laundering of the Altar linen. Sue Adair continues to lead and encourage our team of Flower Arrangers. We thank them for their lovely flower arrangements throughout the year: especially for the major festivals; most recently at Easter. We welcome more folk to join the group and share the task. Funds are available to offset the cost of flowers.
Hilary Norman.

Pins and Needles

'Pins and Needles' is a small group of people who meet on the 1st and 3rd Fridays of each month from 12noon-2pm. It is a craft group with a range of activities including knitting, cross-stitching, quilting and illustrating. Members come from our congregation and beyond, and we have welcomed several new members in the last 12 months. From April 21st we will be found meeting in Church House with light refreshments. We ask for £1 per session with the contributions going towards church funds.

Anyone who pursues a craft at any level, and wishes for like-minded company, is guaranteed a warm welcome. Come and join us!

June Molloy

Social Activities

Social Gatherings and Catering

Our first social event was a talk with refreshments about Cardinal Wolsey on Saturday 22nd October 2022, by the author Phil Roberts. 12 people enjoyed this interesting precursor to the Wolsey 550 celebrations in Ipswich and we even had a visit from King Henry VIII. This was followed on 4th November 2022 by a very enjoyable and informative Wine Tasting Evening led by Jonathan Williamson of Wines of Interest (also one of our bell ringers), which raised money for the Belfry Fund. The group also organised a Bring and Share lunch to launch the new Stewardship Campaign in September.

Future events are planned for the Spring and Summer. If you have any ideas for events and/or would like to help organize these please contact.

Richard Hanley.

Top Up Shop

The Top Up Shop started in late spring 2022 and has gradually grown both in numbers of Customers and Volunteers. Volunteer numbers continue to increase, now around 30 people, some who are new to SMLT community. Ipswich and East Rotary Club members have been regular volunteers.

The number of Customers varies to an average of 36 weekly. Food from Fareshare is paid for by SMLT and the £2 charge for Customer goes toward this. Donations have been received from various people for the Top Up Shop, both financial, foods and toiletries.

Food delivery from Fareshare arrives on Tuesday, and is sorted and set up in Church late afternoon. This is generally non-perishable food, but sometimes vegetables or fruit. The Shop opens at 09.00 on Wednesday morning for an hour. Individuals are charged £2 for a carrier bag of goods of their choosing. During this time,

hot drinks and light refreshments are available and a regular group stay to chat, around half of the shoppers. A clothing 'bank' has been trialled, and has been widely used.

The Food from Fareshare is variable in quantity and quality. Sainsbury, in Upper Brook Street sometimes has some food for us that is collected on Tuesday afternoon. The Ipswich Top Up Shop group liaise by WhatsApp and other items are sourced from different charities e.g. cleaning materials and sanitary products and shared between the shops. We collect from Triangle Church. FIND (families in need Ipswich) have occasionally helped with non-food donations.

Other support offered to Customers has been health screening from One Life Suffolk, and some signposting to other services from volunteers at CAB.

Jo Jones

Deanery Synod Report

There have been three meetings since our last report. Your representatives were Sue Adair and myself.

June 2022 we were encouraged by the Chairman to have full lay representation at Synod. We were informed of a new initiative for churches to work with the Borough Council and charities for the benefit of the people of Ipswich.

The Inspiring Ipswich project has been extended for a seventh year.

A guest speaker described the work of the Selig (Suffolk) Trust which is a registered charity set up to help homeless people, its aim being to 'empower Gods people to serve'. The number of people sleeping rough in Ipswich had fallen from twenty seven in 2017 to five.

The October 2022 meeting was mostly devoted to the appointment and licensing by Bishop Mike of a new Area Team, with the Revd. Cook as Area Dean and three Assistant Deans including Rev. Mumford. A new Lay Chair was also appointed.

In February 2023 there were discussions on how to encourage inspirational vocations. The Growing Leaders Diocesan Course for Mentors was recommended. Revd. Cook gave an update on the recent General Synod meeting. Much time had been devoted to discussing 'Living in Love and Faith'. Prayers of blessing for same sex couples can be used if clergy agree. It was recommended that the matter be discussed by PCCs. The total parish share for the Diocese for 2022 has increased compared with 2021. Archdeacon Rhiannon was encouraged to see many people exploring faith and by the generosity of the Top-up shops of which there were eleven in Ipswich. There were also twenty five warm spaces and a large project to support Ukrainian refugees.

We were reminded that lay members would need to be re- elected or new members elected for the next three years.

Russell Hall

Diocesan Synod Report

June Synod 2022

Diocesan Synod was held on Saturday 25 June in St Edmundsbury Cathedral. Bishop Martin was delighted to welcome Alan Smith, First Church Estates Commissioner, to Synod. Alan was appointed as the next First Church Estates Commissioner in July 2021 and he chairs the Church Commissioners' Assets Committee. He gave Synod an overview of The Church Commissioners, The 2023-25 Triennium, and the decade ahead. This focused on supporting the Church to deliver the bold outcomes and strategic priorities of the Vision and Strategy, including:

- reaching the young and the poor.
- helping the Church to transition to a lower carbon approach in line with Net Zero 2030 goal
- making a step change in the area of Justice.
 - ensuring the Church is a safe place for all.

The Church Commissioners intend to distribute £1.2 billion over 2023-25 (up from £930 million in 2020-22) and they hope to be able to maintain funding over the following two triennia, enabling a bold long-term investment in the ministry and mission of the Church of England of £3.6 billion over nine years.

Synod received an inspiring presentation outlining new resources to support our vision of Growing in God. This included: **Flourishing congregations making a difference, Vocations, Plan for Growth, Growing rural, Partnership for Missional Church, Growing in God Growth Fund, A refocus on Growing Younger and Development of an online learning and development hub.**

More details can be found on the Diocesan website.

The Bishops Lent Appeal raised £83,735 for Ukraine through World Vision.

October Synod 2022

The meeting was held on Zoom.

Bishop Martin reflected on the death of the Queen and the cost of living crisis facing the country and how we are all called to be agents of hope in these uncertain times.

Archdeacon David spoke about the challenge that church buildings face and how to think of new and innovative ways to use them. Edmund Harris the DAC secretary also contributed to this discussion.

There was an update on Living in Faith and Love. A small group has been set up to look at how the Diocese might respond and engage with the next steps of the LLF process.

Hilary Wordsworth -Sewell, the Diocesan Children's and Families Enabler introduced a new website "Insight" to be launched early in 2023. It intends to bring together learning for everyone in one place.

We discussed and approved the Budget for 2023.

Tony Allwood (lay chair) was working with the national church who were willing to fund a Dutch Company to produce our diocese with 30 heated cushions for a trial period over the winter. This would heat the people not the building and would be a huge cost saver for some rural parishes.

March Synod 2023

Bishop Martin welcomed Synod members to Stowmarket Salvation Army Hall on Saturday 18 March. In his presidential address Bishop Martin announced that Archbishops Justin Welby and Stephen Cottrell have extended his episcopal leadership of our Diocese for a further year until the summer of 2025. He is thrilled and blessed by this.

Bishop Martin reminded Synod of the Growing in God commitment from 2015 and how he wants to focus on four personal priorities for the next two years.

- 1) Worship and faith with a focus on reaching out to young people -
- 2) To support and encourage ordained and lay ministry with a commitment not to cut stipendiary ministry. The diocese has introduced a pioneering development programme for incumbents.
- 3) To secure the finances of the diocese. Before the pandemic they balanced for the first time in memory, but the pandemic undid this.
- 4) To create a sustainable future for our church buildings.

There was an annual review of Inspiring Ipswich on PowerPoint by Archdeacon Rhiannon and the Reverend Charlotte Cook.

We had a discussion about the cost of living crisis with contributions by three members of the clergy.

Bishop Martin updated members on the General Synod debate on Living in Love and Faith. He acknowledged the diversity of the Church and Nation and said he and Bishop Mike are committed to supporting clergy regardless of their opinion on this matter. He urged everyone to act in a spirit of collaboration not confrontation.

Preventing bullying and harassment procedures were discussed.

The Archdeacon updated us on the work of the Disability and Inclusion group.
More details of all the Synod reports can be found on the Diocesan website.

Sue Adair

Safeguarding report

The care and protection of children, young people and adults involved in Church activities is the responsibility of everyone who participates in the life of the Church.

As a Church we are committed to promoting a safer environment and culture, safely recruiting and supporting all those with any responsibility related to children and vulnerable adults, responding promptly to every safeguarding concern or allegation, caring pastorally for victims/survivors of abuse or other affected persons, caring pastorally for those who are the subject of concerns/allegations of abuse and other affected persons as well as responding to those that may pose a present risk.

Many of the PCC, the church wardens, the music team, the choir, the bell-ringers and those with roles of responsibility have completed or renewed safeguarding training. There is the opportunity for all congregation members to complete Basic and Foundation level training.

Throughout the year we have completed DBS checks as necessary and assessed safeguarding training needs for those involved in our community initiatives.

We have had a small number of safeguarding questions and concerns in the last year, these have been dealt with appropriately in a prompt and efficient manner, often with the guidance of Karen Galloway, Diocesan Safeguarding Adviser.

Our latest Safeguarding Policy is displayed on the website for everyone to access along with the displayed 'Promoting a Safer Church' Posters.

Sarah Purbrook, Parish Safeguarding Officer

Financial Review

We have had a much better year financially than 2021; we are still running a large operational deficit. General fund and music had a deficit of £41,400 excluding Tower House, exceptional items, and restricted grants etc. When added to a fabric fund deficit of £8,600 that led to a **total operational deficit in year of £50,000 excluding Tower House**, (compared with an equivalent deficit of c. £90,000 in 2021). In addition, Tower house lost £18,800 which also comes now out of general fund, but the new agreement with CAB will address much of this and Tower House should be returning a small profit in 2024.

Despite good progress continued focus is needed on that is it essential that we see

- **Increased monthly giving** through our giving campaign, both for general fund and for music. Music is of immense value for the life and ministry of our church but is also understandably expensive to maintain
- **Additional grants** and giving urgently identified to fund fabric and music.
- **Tower House breaking even in 2023**, with the new agreement with the CAB

We continue to be confident that as we do God's work at St Mary-le-Tower, pray, give, and work God will provide all that we need.

We always remember that God says: "the gold and silver belong to me" (Haggai 2.8)

Detailed Commentary

Regular planned donations were £48,000, up from £39,000 in 2021, standing at December 2022 at £4,600 a month, up from £3,000 a month in Jan 2022. If we project this forward into 2023 that should mean a further increase in planned giving in 2023 to well over £55,000 a year not including gift aid. We have 12 new people giving and 19 others have increased their giving. We have also seen significant large donations. We are rightly dependent on the generous giving of now almost 60 people, for which we are very grateful. The launch of the Parish Giving scheme has been

successful, reducing administration of Gift Aid. At the end of 2022 13 people were using the scheme with more coming on board.

We received one-off gifts of £35,000, up from £21,000 in 2021. This was split between music and general funds, and included £1,260 for the Top-up shop. Trees at the Tower was incredibly successful generating at least £12,000 in income up by 50% on 2021.

Other general and music income was comprised of Church House and church rental (£5,784), an insurance claim for the church (£6,745), up-front payments for the Choir tour to York at Pentecost 2023 (£5,000) income from the Top-up Shop (£1,900) and investment income of over £9,000.

Weekly cash collections averaged £170 per week over the year (total £8,793), cash donations in boxes of £135 per week (total £7,039) and contactless giving of £60 a week on average. We have been given a new more flexible giving terminal by the Diocese which should increase contactless giving further.

Gift Aid income was over £21,000 and we are very grateful indeed to Sonia Docherty who continues to labour over bank statements, gift aid declarations, banking sheets and little yellow envelopes to make those claims.

Larger restricted grants this year included the following:

Cathedral Music Trust	£7,000	To support the music dept. admin and outreach
Children's Ministry	£400	To support Children's Ministry
Ipswich Council	£7,553	To support plans for a Covid Memorial Garden
Choral Foundation	£20,000	To pay for fundraising activities

Tower Chamber choir **Concerts** generated £13,400 in income through donations, sponsorship and ticket sales, Lunchtime concerts added a further £8,500 (with costs of £6,500). Concerts made a surplus of £5,000 in the year, but some of the surplus will be carried over for expenses in 2023. We are very grateful for sponsorship for many Concerts but continuation of the Lunchtime Concert series is dependent on the continued active search for sponsors.

We are now paying parish share monthly, which I know is a great help to the Diocese in planning.

Overall, before any investment losses the **General fund (excl. music) made a small loss of £6,000**, to which **music ministry added a further £35,400 loss**. Our music provision, is expensive but of immense value to the ministry of the church with outreach particularly to children and young people. It is vital that additional funding sources are found quickly to sustain the ministry.

Tower House income was £29,200 in rental income. Expenditure (including allocations for caretaker and operations manager) was £48,000 including £18,000 in utility bills. Tower House made **an operational loss of £18,800** which effectively comes from General funds. Plans to recoup that loss through the new agreement with the Citizens Advice Bureau are essential.

As of December 2021 £763,000 was held in investments (largely with the CCLA) including £103,000 in endowments and £416,500 as part of the Tower House development fund. Investment performance in 2022 was very disappointing due to the performance of stock market in general and we saw losses of £90,000. However over 2 years our investments have maintained value and funds are recovering in 2023. We sold £40,000 of shares through to year to fund our deficit.

Utility bills for church & church house were £7,800, and we benefit from fixed price contracts in some areas due to the good work done by James Cutting and others in the past, so we cannot assume bills will remain at this level.

After large grant funded spending in 2021, fabric spend in 2022 was low, focussing only on essential repairs, costing £16,000 for which an insurance claim of £7,500 contributed. This has left the fabric fund with only £3,000. Additional donations and grants will be essential to continue to maintain the building.

Andrew Gosden, Treasurer

Structure, Governance and Management

PCC members who have served at any time between 1st January 2022 and 29th May 2023 are:

Ex officio members:

Incumbent:	The Reverend Tom Mumford (Chairman)
Churchwardens:	Mrs Jo Jones Mrs Sonia Docherty (insert dates – 2022 – 2023) Mr David Matthews

Elected members:

Mrs Sue Adair	
Mrs Mary Baldry	
Mr Richard Cook	(until October 2022)
Miss Rosemary Caudle	
Mrs Sonia Docherty	
Mr Andrew Gosden	
Dr Russell Hall	
Mr Richard Hanley	
Mr Ian Lord	(until June 2022)
Mrs Hilary Norman	
Mr David Potts	(until January 2023)
Mrs Sarah Purbrook	
Mr Richard Thompson	
Mrs Katrina Robertson	

2023 Report on Proceedings of the PCC

As at 14th March 2023, the PCC has met eleven times since the last APCM which was on 7th June 2022. The meetings comprised of nine full meetings and two extraordinary meetings. The PCC were led throughout the year by the Revd. Tom Mumford who chaired all of the meetings. During this period there have also been two urgent proposals considered and voted on via e-mail.

All PCC meetings have been in person in Tower House, apart from the final meeting which took place in Church House. The present PCC currently comprises of twelve members, including the Vicar, with two of the members being Deanery Synod representatives. There has been good representation at the meetings from the PCC members and the meetings have been supported with regular reports and updates. There have been specific papers relating to a number of initiatives and policies. These have enabled detailed discussion and the approval of reports, as necessary, by the PCC.

During the year the PCC has had to consider some very important proposals in relation to the continued Mission of SMLT, both from a financial point of view and to enable the aims of the Mission Statement to be delivered. Many of the decisions needed courage and considerable prayer to be led into the right path to take. Below is just a sample of some of the decisions that were discussed and voted on. Minutes of the PCC meetings can be found in a folder at the back of Church near the South Door.

- The PCC agreed to the need for verger and appointed Jim Robinson to be SMLT Verger and Head of Operations. His contract was agreed to be on full-time contract of 35 hours per week, with accommodation provided in the Church House flat linked to his employment contract under a Service Occupancy Agreement.

- Plans for The Fundraising stewardship was agreed and Mark Jefferies offer to continue to guide the initiatives was gratefully accepted.
- The PCC held discussions regarding the future of Tower House and the development of the Song School. – After prayerful consideration they accepted the proposal for the Citizens Advice Bureau to become Anchor Tenants of Tower House and for the Diocesan Registrar to proceed with the necessary contracts.
- The PCC supported Jo Gunn for further discernment with our bishops on the Auxiliary Ordination Pathway towards ordination in the Church of England.
- The PCC plan to instigate a Task Group strategy with their aim being to share the workload amongst both PCC members and members of the congregation which would ensure that SMLT functions efficiently as an organisation and draws members across generations.

There have been several changes to the members on the PCC during the year which are as follows:-

- Ian Lord, a member of the PCC for many years, stood down from office in June 2022
- In July 2023 Sonia Docherty stood down as Church Warden and in August was co-opted on to the PCC. Sonia worked relentlessly holding together the running of Tower House and giving unstintingly of her time to the care of the licensees. She was a key person in helping the PCC to keep Tower House running, allowing time for the PCC to discover a way forward for the future of Tower House. This baton has now been passed to David Matthews.
- Following on from the PCC welcoming David Matthews as a member of the PCC in May 2022 David joined Jo Jones as a church warden. David has been an enthusiastic and very active member at PCC meetings taking on and following through many initiatives which will impact on the work of SMLT well into the future.
- In October 2022 Richard Cook moved out of the area and therefor stood down from the PCC. We thanked Richard for his time on the PCC – His wisdom in relation to keeping the PCC focused on the reality of the implications of changes in increased cost of living and the impact that this would have in the future of SMLT, was valued.
- In January 2023 David Potts, SMLT Tower captain, stood down following promotion at his place of work. We valued the close link that he brought between the PCC and the SMLT Bell Ringing community. During his time as Tower Captain he was directly involved in initiating the project to install a set of full circle training bells within the Tower. This is at present awaiting a faculty to allow it to progress.
- David Salter has taken over as Tower captain and it is anticipated that he, along with the Suffolk Guild of Ringers, will work towards this coming to fruition. It will be an invaluable asset to the ringing world as well as being invaluable to SMLT fulfilling its mission on outreach
- Recently Russell Hall has stood down as Deanery Synod Representative. Russell has served in this position for many years bridging the gap between the PCC and the Deanery.

By the time of this APCM two members of the PCC will have completed their term of office but are willing to stand for re-election. In addition to these places there are a maximum of three other vacancies on the PCC for new members. The two synod positions are also due for election. One of the Synod representatives on the PCC who served as the Diocese Synod representative is willing to stand again. In addition to this place there is one other vacancy for a Deanery Synod representative on the PCC.

The PCC looks forward to continuing to work on behalf of the St Mary le Tower community in the year ahead, serving God and ensuring St Mary le Tower is a church for the community in Ipswich.

Rosemary Caudle May 2023
Hon. Secretary SMLT PCC

Electoral Roll Report

Carolyn Heyburn, Electoral Roll Officer for SMLT for many years, has decided to stand down. We thank her for all the work, care and attention that she has given to keeping these records whilst in this role and we wish her well in the future.

The numbers on the electoral roll after the revision have increased by three and stand at one hundred and thirty two. Five people have left the electoral role, two sadly due to passing away and three who have moved out of the area.

We remember and pray Rest In Peace and Rise in Glory for John Bradberry and Mary Trythall, along with those that we know who have gone before us since the last annual meeting.

There are eight new members joining the electoral roll to whom we extend a warm welcome.

Rosemary Caudle *Acting Electoral Roll Officer*

Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

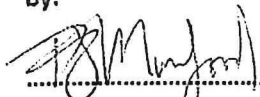
In preparing these financial statements, the trustees are required to:

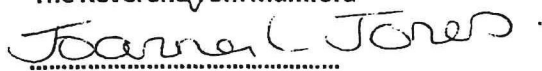
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

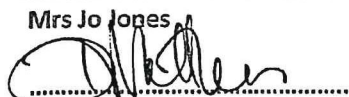
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' Annual Report was approved on
by:

Signed on behalf of the board of trustees


.....
The Reverend Tom Mumford


.....
Mrs Jo Jones


.....
Mr David Matthews

Charity registration number 1128976

ST MARY-LE-TOWER CHURCH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

ST MARY-LE-TOWER CHURCH

CONTENTS

	Page
Trustees' report	1
Independent examiner's report	2
Statement of financial activities	3 - 4
Balance sheet	5
Notes to the financial statements	6 - 19

ST MARY-LE-TOWER CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

Please see book 1 for Trustees' Report.

ST MARY-LE-TOWER CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST MARY-LE-TOWER CHURCH

I report to the trustees on my examination of the financial statements of St Mary-Le-Tower Church (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Nick Farr

.....
Nicholas Farr
Independent Examiner

22 Friars Street
Sudbury
Suffolk
CO10 2AA

Dated:

ST MARY-LE-TOWER CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total Unrestricted funds 2022 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £
<u>Income and endowments from:</u>								
Donations and legacies	2	114,203	57,043	-	171,246	71,273	-	154,386
Charitable activities	3	56,306	7,736	-	64,042	38,970	-	46,969
Investments	4	6,021	17,692	-	23,713	24,537	-	26,762
Other income	5	6,801	-	-	6,801	2,429	-	12,128
Total income		183,331	82,471	-	265,802	137,209	-	240,245
<u>Expenditure on:</u>								
Raising funds	7	-	5,813	-	5,813	-	-	-
Charitable activities	6	201,279	82,432	-	283,711	224,450	-	327,403
Other	11	-	-	-	-	6,220	-	6,973
Total expenditure		201,279	88,245	-	289,524	230,670	-	334,376
Net gains/(losses) on investments	12	(13,900)	(63,354)	(12,794)	(90,048)	83,832	12,290	107,130
Net movement in funds		(31,848)	(69,128)	(12,794)	(113,770)	(9,629)	12,290	12,999
Fund balances at 1 January 2022		703,898	588,965	102,869	1,395,732	598,594	90,579	1,382,733
Fund balances at 31 December 2022		672,050	519,837	90,075	1,281,962	588,965	102,869	1,395,732

ST MARY-LE-TOWER CHURCH

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

ST MARY-LE-TOWER CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	13		553,832		553,832
Investments	14		632,905		762,797
			<u>1,186,737</u>		<u>1,316,629</u>
Current assets					
Debtors	16	20,450		6,856	
Investments	17	26,564		18,036	
Cash at bank and in hand		51,611		82,092	
		<u>98,625</u>		<u>106,984</u>	
Creditors: amounts falling due within one year	18	(3,400)		(27,881)	
Net current assets			<u>95,225</u>		<u>79,103</u>
Total assets less current liabilities			<u>1,281,962</u>		<u>1,395,732</u>
Capital funds					
Endowment funds - general	20		90,075		102,869
Income funds					
Restricted funds	21		519,837		588,965
Unrestricted funds			672,050		703,898
			<u>1,281,962</u>		<u>1,395,732</u>

The financial statements were approved by the Trustees on

.....

Trustee

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

St Mary-Le-Tower Church is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Tower Street, Ipswich, IP1 3BE, England..

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the second edition of the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" issued in October 2019. The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure on generating funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities,

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not depreciated
-----------------------------	-----------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies (Continued)

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	113,953	21,590	135,543	83,113	15,128	98,241
Grants receivable	250	35,453	35,703	-	56,145	56,145
	<u>114,203</u>	<u>57,043</u>	<u>171,246</u>	<u>83,113</u>	<u>71,273</u>	<u>154,386</u>

3 Charitable activities

	Charitable Income 2022	Charitable Income 2021
	£	£
Fees for weddings and funerals	-	92
Rental income - Tower House	29,174	30,454
Christmas Tree Festival	11,654	7,837
Coffee mornings and social activities	-	70
Hire of Church	2,338	-
Sale of CD's	960	1,800
Concerts	19,916	6,716
	<u>64,042</u>	<u>46,969</u>
Analysis by fund		
Unrestricted funds	56,306	7,999
Restricted funds	7,736	38,970
	<u>64,042</u>	<u>46,969</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

4 Investments

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Income from listed investments	2,299	17,692	19,991	2,225	18,347	20,572
Rental income Church House	3,446	-	3,446	-	6,190	6,190
Interest receivable	276	-	276	-	-	-
	<u>6,021</u>	<u>17,692</u>	<u>23,713</u>	<u>2,225</u>	<u>24,537</u>	<u>26,762</u>

5 Other income

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2022	2021	2021	2021
	£	£	£	£
Other income	-	640	-	640
Car park fees	56	125	-	125
Insurance refund/claim	6,745	8,934	-	8,934
Utility refunds Tower House	-	-	2,429	2,429
	<u>6,801</u>	<u>9,699</u>	<u>2,429</u>	<u>12,128</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

6 Charitable activities

	Charitable Expenditure 2022 £	Charitable Expenditure 2021 £
Staff costs	78,230	46,924
Christmas Tree Festival	5,199	2,452
Choir expenses and music	12,800	13,899
Concert expenses	18,830	10,781
Church House maintenance and cleaning	3,626	981
Church House utilities	2,749	2,331
17 Tower House insurance	3,834	3,584
17 Tower House building renovations	-	780
17 Tower House professional fees	1,440	16,527
17 Tower House utilities and telephone costs	18,231	6,500
17 Tower House repairs and maintenance	3,341	3,749
Church building works	16,455	102,422
Missionary and charitable giving	2,884	761
Diocesan Parish share	58,243	57,942
	<u>225,862</u>	<u>269,633</u>
Share of support costs (see note 8)	45,237	47,379
Share of governance costs (see note 8)	12,612	10,391
	<u>283,711</u>	<u>327,403</u>
Analysis by fund		
Unrestricted funds	201,279	102,953
Restricted funds	82,432	224,450
	<u>283,711</u>	<u>327,403</u>

7 Raising funds

	Restricted funds 2022 £	Total 2021 £
<u>Fundraising and publicity</u>		
Fundraising agents	5,813	-
	<u>5,813</u>	<u>-</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

8 Support costs	Support costs £	Governance costs £	2022 £	Support costs £	Governance costs £	2021 £
Staff costs	10,148	5,579	15,727	15,971	5,057	21,028
Printing, postage, stationery and telephone	3,119	-	3,119	1,161	-	1,161
Bank charges	205	-	205	321	-	321
Church repairs and maintenance	10,893	-	10,893	3,069	-	3,069
Church security and insurance	9,390	-	9,390	3,814	-	3,814
Church utilities	4,544	-	4,544	16,199	-	16,199
Church operating costs	5,719	-	5,719	6,844	-	6,844
Sundry expenses	1,219	-	1,219	-	-	-
Accountancy fees	-	5,639	5,639	-	4,344	4,344
Independent Examination fee	-	1,394	1,394	-	990	990
	<u>45,237</u>	<u>12,612</u>	<u>57,849</u>	<u>47,379</u>	<u>10,391</u>	<u>57,770</u>
Analysed between Charitable activities	<u>45,237</u>	<u>12,612</u>	<u>57,849</u>	<u>47,379</u>	<u>10,391</u>	<u>57,770</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	7	6
	<u>7</u>	<u>6</u>
Employment costs	2022 £	2021 £
Wages and salaries	93,957	67,952
	<u>93,957</u>	<u>67,952</u>

There were no employees whose annual remuneration was more than £60,000.

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

11 Other

	Total	Unrestricted funds	Restricted funds	Total
	£			£
	2022	2021	2021	2021
Car park costs	-	753	-	753
CD recording costs	-	-	6,220	6,220
	<u>-</u>	<u>753</u>	<u>6,220</u>	<u>6,973</u>
	<u>-</u>	<u>753</u>	<u>6,220</u>	<u>6,973</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

13 Tangible fixed assets	Freehold land and buildings	
	£	
Cost		
At 1 January 2022		553,832
		<u>553,832</u>
At 31 December 2022		553,832
		<u>553,832</u>
Carrying amount		
At 31 December 2022		553,832
		<u>553,832</u>
At 31 December 2021		553,832
		<u>553,832</u>
 14 Fixed asset investments		
	Listed investments	
	£	
Cost or valuation		
At 1 January 2022		762,797
Additions		40,156
Valuation changes		(79,941)
Disposals		(90,107)
		<u>632,905</u>
At 31 December 2022		632,905
		<u>632,905</u>
Carrying amount		
At 31 December 2022		632,905
		<u>632,905</u>
At 31 December 2021		762,797
		<u>762,797</u>
 15 Financial instruments	2022	2021
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	659,469	780,833
	<u>659,469</u>	<u>780,833</u>
 16 Debtors	2022	2021
	£	£
Amounts falling due within one year:		
Trade debtors	19,565	6,856
Other debtors	885	-
	<u>20,450</u>	<u>6,856</u>
	<u>20,450</u>	<u>6,856</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

17 Current asset investments

	2022	2021
	£	£
Short-term deposits	26,564	18,036

18 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	1,002	19,316
Accruals and deferred income	2,398	8,565
	3,400	27,881

19 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	Balance at 1 January 2021	Revaluations gains and losses	Balance at 1 January 2022	Revaluations gains and losses	Balance at 31 December 2022
	£	£	£	£	£
Permanent endowments					
Harriet Bacon Trust (017)	44,863	6,087	50,950	(6,337)	44,613
Choir Memorial Fund (016)	7,023	953	7,976	(992)	6,984
Prior Memorial Trust (002)	38,693	5,250	43,943	(5,465)	38,478
	90,579	12,290	102,869	(12,794)	90,075

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

21 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2021		Movement in funds				Movement in funds				Balance at 31 December 2022			
	£	£	Incoming resources	Resources expended	Revaluations, gains and losses	Balance at 1 January 2022	Incoming resources	Resources expended	Revaluations, gains and losses	Incoming resources	Resources expended	Revaluations, gains and losses	£	£
Tower House Project (015)	379,152	43,380	43,380	(47,111)	51,448	426,869	10,953	(1,440)	(51,789)	10,953	(1,440)	(51,789)	384,593	
Bells Deposit (005)	1,488	127	127	-	-	1,615	210	-	-	210	-	-	1,825	
Charity Capital (006)	17,824	-	-	-	2,418	20,242	-	-	(2,517)	-	-	(2,517)	17,725	
Choir Scholarship Capital (008)	13,361	-	-	(3,031)	1,813	12,143	1,658	(5,910)	(183)	1,658	(5,910)	(183)	7,708	
Choir Project Deposits (009)	4,350	1,800	1,800	(6,220)	-	(70)	4,725	(2,155)	-	4,725	(2,155)	-	2,500	
Usherwood Capital (014)	26,491	-	-	-	3,594	30,085	-	-	(3,742)	-	-	(3,742)	26,343	
Fabric Capital (011)	46,058	56,080	56,080	(102,422)	11,992	11,708	785	(9,403)	-	785	(9,403)	-	3,090	
Harriet Bacon Trust Deposit (012)	8,158	1,306	1,306	-	-	9,464	1,378	-	(1,003)	1,378	-	(1,003)	9,839	
Choir Memorial Capital (007)	92,621	20,484	20,484	(57,792)	12,567	67,880	19,616	(54,601)	(2,998)	19,616	(54,601)	(2,998)	29,897	
Concerts Deposit (010)	3,525	6,716	6,716	(10,780)	-	(539)	4,524	(3,263)	-	4,524	(3,263)	-	722	
Church House Deposit (003)	5,020	7,315	7,315	(3,312)	-	9,023	-	(3,392)	(1,122)	-	(3,392)	(1,122)	4,509	
Sanctuary Guild Deposit (004)	546	-	-	(1)	-	545	-	-	-	-	-	-	545	
Mission Giving	-	-	-	-	-	-	2,057	(1,510)	-	2,057	(1,510)	-	547	
Top-up Shop	-	-	-	-	-	-	1,338	(559)	-	1,338	(559)	-	779	
Leaving gifts	-	-	-	-	-	-	200	(200)	-	200	(200)	-	-	
Cathedral Music Trust Fund	-	-	-	-	-	-	7,000	-	-	7,000	-	-	7,000	
Covid Memorial Garden	-	-	-	-	-	-	7,553	-	-	7,553	-	-	7,553	
Fundraising	-	-	-	-	-	-	20,000	(5,813)	-	20,000	(5,813)	-	14,187	
Children's Ministry	-	-	-	-	-	-	400	-	-	400	-	-	400	
Christingle Donations	-	-	-	-	-	-	75	-	-	75	-	-	75	
	598,594	137,208	137,208	(230,669)	83,832	588,965	82,472	(88,246)	(63,354)	82,472	(88,246)	(63,354)	519,837	

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

23 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

Accounts

Charity Registration No. 1128976

ST MARY-LE-TOWER CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

Legal and Administrative information

Trustees

The Revd Tom Mumford (Chairman and Incumbent)
Mrs Jo Jones (Vice-Chair and Churchwarden)
Mrs Sonia Docherty (Churchwarden and Donations Administrator)
Miss Rosemary Caudle (Hon. PCC Secretary)
Mr Andrew Gosden (PCC Treasurer)
Mrs Sue Adair
Mrs Mary Baldry (Health and Safety officer)
Mr Richard Cook (Chair, Interim-Tower House Management Committee)
Mr Richard Hanley
Dr Russell Hall
Mr Ian Lord
Mrs Hilary Norman
Mrs Sarah Purbrook (Parish Safeguarding officer)
Mrs Katrina Robertson
Mr Richard Thompson

Registered Charity Name	St Mary le Tower Church.
Charity Number	1128976
Principal address	St Mary le Tower Vicarage 18 Kingsfield Avenue Ipswich Suffolk. IP1 3TA
Church Location:	Tower Street Ipswich Suffolk IP1 3BE
Main Correspondence Address:	Parish Office Tower House 17 Tower Street Ipswich Suffolk IP1 3BE
Independent examiner	Moore Green Chartered Accounts 22 Friars Street Sudbury Suffolk CO10 2AA

Contents

	Page
Trustees' report	4 - 19
Independent examiner's report	20
Statement of financial activities	21 - 22
Balance sheet	23
Notes to the financial statements	24 - 38

The trustees present their annual report and financial statements for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and Activities

At the beginning of 2022, the PCC engaged in a vision and strategic plan for the next five years. As part of this plan, the PCC identified five areas of work that will help it achieve its vision. These are: Welcome, Worship, Faith, Act, and Sustain. The plan, including its strategic objectives and activities are summarised below:

Welcome

We will provide a peaceful sanctuary for all through:

- An open church 7 days a week;
- A welcoming, accessible, and safe space for all;
- Hosting events and organisations for culture, learning and fun

Worship

We will enable all to experience the love and presence of God through exceptional worship:

- Offering daily prayer for the people and town of Ipswich;
- Developing and sustaining choral excellence, with a particular focus on future generations;
- Creating a monthly service tailored to and led by young people

Faith

We will be a place where people can encounter, deepen, and grow in faith:

- Providing multiple opportunities for people to explore and enquire about Christianity;
- Holding regular events promoting the discussion of the Christian faith in contemporary life and the public square;
- Nourishing and deepening people's existing faith, across all ages.

Act

We will discern and respond to local need using pilot projects in the areas of:

- Health
- Loneliness
- Poverty

Sustain

We will secure a financially, environmentally and socially sustainable future through:

- A coherent and ambitious giving and fundraising project to fund our plans;
- Working towards attaining the highest possible Eco Church status;
- Adopting an intergenerational approach to mission and ministry, seeking partnership with local organisations, and developing the next generation of church leaders

Aims and Purposes

The primary object of St Mary-le-Tower Ipswich PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that to do this, the PCC is to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church of St Mary-le-Tower Ipswich and the adjacent Church House and Tower House buildings. The PCC mission statement is as follows:

“St Mary le Tower seeks to be a welcoming, inclusive and open church, offering peace and sanctuary in the heart of Ipswich, flourishing through prayer, faith, and positive action.”

Achievements and Performance

The last year has been particularly challenging for St Mary le Tower. Not only has the impact of the Covid-19 pandemic continued to ripple through the life of the church, the increase in costs across the board, due to a variety of global factors, has also caused increasing strain. On top of this, the church's Vicar, The Reverend Canon Charles Jenkin retired at relatively short notice half way through 2021. Following a short interregnum, the parish appointed The Reverend Tom Mumford as his replacement. At the time of writing, Rev. Tom has been in post for just over six months. In this short time a vision and strategy process has taken place as a way of refocussing the mission of the church, not least in the light of significant financial challenges. There is much hope and optimism for the future of Ipswich's civic church, as well as a renewed determination to meet the challenges it faces. St Mary le Tower is a growing and faithful church with incredible potential, huge talent, and a dedicated and loving community. Examples of this follow in the sections below.

First, THANK YOU!

Before talking about 'achievements and performance' as required by the charity commission for this annual report, it is important to recognise that the mission and ministry of St Mary le Tower would not be possible without the ministry of so many members of the church community. Ministry is something that is done by the whole Body of Christ and so the PCC thanks all those who offer their time, gifts, and services to God in this place. Those individuals who volunteer their time, whether through music, pastoral care, worship leading, church and churchyard care, administrative support, and many other ways, are too many to name, but to all of you the PCC wishes to offer you its sincere thanks and continues to thank God for you!

Worship, Pastoral Care, and Discipleship

During 2021 the worship pattern on Sundays changed depending on circumstances such as a lockdown or an interregnum. By the end of the year, and following some time enabling the new Vicar to bed in, the normal service was resumed with a Book of Common Prayer Communion service, Choral Matins, Sung Eucharist, and Choral Evensong. This pattern has remained throughout the year, apart from when the choir take holiday, at which point there is no Choral Matins or Evensong. There are sermons delivered at both the 8am BCP Service and the 10:30 Sung Eucharist, the latter of which is the best attended and has seen steady growth into 2022. Across a Sunday, by the end of 2021, the church was seeing an attendance of between 100-150 people. The 10:30 Sung Eucharist is also live-streamed every week and attracts a small number of regular worshippers who value the opportunity to share in worship with others.

A real highlight of this last worshipping year has been the BBC Radio 4 Sunday Worship broadcast of Choral Matins in January of 2022. The service was listened to by approximately 1.5 million people and received an incredible response. In particular, the choir and music staff deserve enormous thanks and credit.

One of the most significant additions to the worshipping life of St Mary le Tower has been the addition of office of Morning Prayer, Monday to Friday at 8:30am. This was instituted following the arrival of the new Vicar with the intention of offering a beating heart of daily prayer for the people of Ipswich. This service is well attended, often drawing a congregation of 4-6 people, a congregation size quite remarkable for a daily said service.

At 10.30am on Wednesdays there is a Book of Common Prayer service of Holy Communion. This is the primary service of worship, and experience of church, for a small community of faithful people. Congregants at this service ranged from between 8 and 15 people. Following the service tea, coffee, and biscuits are always shared enabling regular fellowship. This community of worshippers have a strong bond and are always open to newcomers. They even have their own Christmas meal to which the new Vicar was invited and attended.

At the beginning of 2021, during the national lockdown, pastoral care was carried out by a telephone contact team. By the end of 2021, in person pastoral care was revived and since the arrival of the new Vicar home visiting has very much returned. Following his arrival, the new Vicar sought to visit as many parishioners as possible and to enable this instigated the initiative 'More tea Vicar' asking people who wished to receive a visit to sign-up. The Vicar, along with two of the Lay Elder team, have also sought to ensure housebound parishioners who wish to receive communion do, and there is now a stable pattern for this to happen. Pastoral care and visiting are a high priority for the new Vicar's ministry within the parish and members of the congregation are encouraged to let him know if they or anybody they know would enjoy a visit from him or any of the pastoral visiting team.

At the beginning of 2022 St Mary le Tower ran an Alpha course, providing an opportunity for people to explore the Christian faith for the first time. This was advertised heavily over the Christmas period. The six week version of the course enjoyed an average of 10 regular attenders including members of the choir seeking to explore faith more intentionally, and those who had no connection with the church before. From this course there have been two new regular attenders, one of which was baptised at Easter 2022. During Lent 2022 there were a number of discipleship opportunities that sought to deepen people's faith. There was a sermon and seminar series on Sunday mornings on the Apostle's Creed with a series of guest preachers. There was also a quiet morning with talks from an external speaker, as well as two weekly Lent study groups on prayer using an audio-book by Stephen Cottrell.

The Reverend Tom Mumford

Choral Tradition and Music

April 2021-May 2022

The past year has been full of opportunities, achievement and signs of future promise. The standard of singing within services has generally been good but efforts to maintain consistency have been severely hampered by Covid-19 related absences. Thankfully the choir has kept going despite choir members and staff needing to isolate at regular intervals over the last 12 months.

Beyond the costs of the music department's usual activities, extra endeavours have been authorised and successfully run on a break-even/profit basis. The recording and St Matthew Passion budgets for last year are skewed by the fact that monies were received for these projects in 2019 and 2020.

There have been a few safeguarding/pastoral issues concerning members of the choir community over the past year, thankfully all have been resolved quickly and satisfactorily (to my knowledge). Safeguarding and Pastoral Welfare are discussed at weekly Music Department meetings and any concerns arising, brought to the Vicar, Churchwardens and DSL.

The choir membership has remained constant over the past year, with some members joining and others leaving. The choir currently consists of 9 boy trebles, 10 girl choristers, 11 soprano choral scholars, 5 ATB choral scholars and 24 adults. Two adult members of the choir are retiring at the end of this term after long and distinguished service in church choirs.

Summer 2021

During Summer 2021, the choir returned to singing after the 3rd national lockdown, operating in a socially distanced manner, with rehearsals taking place in the Lady Chapel. Preparation was mainly focused on the already twice-postponed carol recording. This took place in July 2021. The recording was a success and has been well received locally and nationally.

Operational changes included moving the adult and choral scholar rehearsals from Friday evenings to Thursday evenings. This was decided after consultation and has proved popular since.

With the introduction of the Novum Livestreaming apparatus, a safeguarding policy was drawn up in conjunction with a small working group including volunteers and the DSL. A review was set for October 2021. Permissions were sought from choir members.

Autumn 2021

Autumn 2021 heralded the return to normal singing conditions (without social distancing). Term began with Charles' farewell service. This was quickly followed by the Mayor's Service, Tom's licencing, Durufle's Requiem for All Souls, the TCC's performance of Bach's St Matthew Passion, the Advent Vigil and a Bach cantata. The carol recording was launched in conjunction with the Christmas Tree Festival and sold well. It was broadcast nationally on Classic FM as the 'Drivetime Discovery of the Week.' The Christmas Services and concerts continued undisturbed despite the prevalence and enforced isolation of Covid-19 cases in the choir.

The Livestreaming Policy review took place in October and a further review has been scheduled for October 2022.

Spring 2022

Early January began with a live broadcast on BBC Radio 4's *Sunday Worship* programme. This again was achieved despite disruption from Covid-19. The broadcast was well received both within the church community and from further afield. Beyond the usual pattern of worship, the choir undertook significant work for Ash Wednesday, the annual Justice Service at St Edmundsbury Cathedral, a performance of Pergolesi's *Stabat Mater* on Palm Sunday and services for Holy Week Easter.

From January 2022, Christopher Borrett and William Baldry embarked upon a new working pattern, where Monday and Tuesday Evensong were no longer sung. William Baldry undertook more administrative tasks such as the Lunchtime Concerts and now regularly takes the adult rehearsal on a Thursday evening.

Time was spent submitting a grant application for a significant outreach project (result pending) and planning a choir tour for the adults in autumn 2022. Insufficient choir members were able to commit, resulting in the plan being shelved for the time being. Time was also spent planning for the Jubilee Concert in June, the Girl Choir's 10th anniversary and for Cardinal Wolsey's anniversary, both in 2023.

April-May 2022

Matins now has reverted to two sung canticle settings and no anthem. The services will exclusively use Hymns Ancient & Modern.

Following a successful submission for funds towards the Choral Scholars' singing tuition, a grant of £500 was received from Hymns Ancient and Modern.

Preparations continue for the Jubilee Concert on 10 June and Corpus Christi with St Mary at the Elms.

Our singing teacher, Katie Smith, has resigned as she cannot sustain the commute from Wiltshire. A new teacher is to be appointed later this summer.

Christopher Borrett
Director of Music

Bellringers

The ending of coronavirus restrictions in July has enabled the resumption of ringing all 12 bells after an enforced 15 month layoff. Some ringing had been possible during that period, but with social distance restrictions still applying it meant we were limited in what we could do. Having successfully kept our band together during the worst of the pandemic through various virtual events, as well as outdoor gatherings (subject to what was allowable) in the summer months, it was heartening to see most of our band returning at the first opportunity. Since then, the bells have been rung every Sunday morning, and for Monday evening practice just as we did before the shutdown came in March 2020.

With the kind agreement of Tom, additional Sunday ringing has been taking place for the Sunday evensong service as preparation for our entry to the National 12 Bell Striking Competition. The preparation paid off, as Ipswich qualified for the final in third place at the eliminator contest held at Bury St Edmunds at the end of March. Further Sunday evensong ringing will take place in the coming weeks as we prepare for the final at Guildford Cathedral on June 25th. Earlier in the year, Ipswich also won the George W Pipe 12 Bell Striking Competition, held at Waltham Abbey. This is a competition for 12 bell towers in East Anglia, and this year we were up against teams from the host tower, Norwich & Bury St Edmunds.

In spite of the lengthy period where our bells were silent, they remain in excellent mechanical order. Inspections took place prior to each restart of tower bell ringing, and no major issues were observed. Earlier this year, a formal inspection by Taylors took place, which again highlighted no major issues of note. The report from Taylors made some recommendations about changing the clapper shafts in bells 9 & 10 to wood, the merits of which are being considered. Mechanics aside, the bell ropes are perhaps more of a concern as the current set are now starting to show signs of age, having been bought new 8 years ago, and will soon require replacement.

David Potts *Tower Captain*

'Trees @ the Tower' – Christmas Tree Festival

An online only festival was held in 2020, and a more modest in person festival was planned for 2021, as uncertainty remained about the pandemic.

Trees@the Tower was a relaunch of the Festival, with the headline outcomes below

- 4077 visitors from Thursday 2 Dec to Wednesday 8 December and the Opening Event was attended by around 100 people.
- 25 Sponsors of trees, individuals and businesses and 49 Participants entered trees, including schools, charities, businesses, individuals and groups.
- Financial outturn was around £4500. The Mayors Charity and Medical Detection Dogs both received a donation from the profits.
- The Choir Christmas CD was launched at the Opening Event.

Much work goes into obtaining Sponsors and Participants. There was limited data available from the previous Festivals, so we trawled through old programmes and used personal memories and contacts in order to approach people for 2021. We are building a data base of contacts for the future.

Many thanks to the Planning Group and all the individuals who volunteered during the setting up, running and take down of all the trees. To continue with offering this very successful event to the town of Ipswich, more members of the SMLT community will be needed to assist for the 2022 Festival.

Jo Jones for the Planning Group

Tower House

South Wing / Community Space

The first quarter of 2021 was marred by Covid restrictions with little activity in Tower House. Once the restrictions lifted the demand for affordable space rose. Sue Rudland, the TH Development Manager resigned her post at the end of April but by then had managed to secure a number of new licensees. These were:

- **PHOEBE** (Promotion of Health, Opportunity, Equality, Benevolence and Empowerment) is an organization supporting African female victims of domestic abuse. PHOEBE moved into the back room in Church House to use as an office but as they grew and we couldn't accommodate their additional needs, they moved out at the end of November 2021. PHOEBE continue to use Tower House on an ad-hoc basis for exercise classes and other group sessions.
- **Suffolk Mind** – Providing workshops and support to individuals with mental health issues. This is a regular booking using the Community and the Skylight rooms two days a week.
- **One Life** – This is a publicly funded organization providing health services to the not easy to reach communities. They hold workshops and drop-in health check sessions at Tower House on a regular basis.

In addition to the above the **CACHSF** (Caribbean & African Community Health Support Forum) moved their exercise classes back to Tower House and they also started running drop-in sessions in addition to their regular booking.

Operational update

Tower House made an operational deficit of £1,969 in 2021 even though the post of Business Development Manager remained vacant between May and December. This is clearly an unsustainable position for the future and alternatives need to be found.

Grant applications

In early 2021 we engaged a consultant to help us apply for a National Lottery Heritage Fund grant. An application for a £99,000 Resilience Grant was submitted in April 2021 but this was unsuccessful. The feedback provided by the NLHF was positive; they encouraged us to apply again but suggested that the overall project is broken down into smaller parts and for us to ensure more active involvement by all stakeholders. No further applications have been made.

North Wing / Song School

Work continued on the North Wing project in 2021 and in May we received the quantity surveyor's costings for the 1st phase of the works which included the 2nd floor, the Song School, the lift, the drainage to rectify the damp issue and a large kitchen area excluding fittings at a cost of £236k. Planning permission for this work has been obtained. This work is now on hold awaiting a review.

Sonia Docherty

Sponsorship of Events

St Mary le Tower is the civic church of Ipswich and as part of its mission seeks to develop contact with the local community and business. During the past year many local businesses and private individuals have sponsored the Tuesday Lunchtime Concerts and similarly sponsored Christmas trees during the annual Trees @the Tower Festival. SMLT are grateful to for all sponsorships.

Social Outreach

SMLT began a Coaching DropIn in February by the church porch on Monday and Tuesday mornings. This was a pilot project aimed at offering emotional and spiritual support to the people of Ipswich regardless of beliefs. Whilst there have only been a few people so far directly seeking a coaching conversation as it is taking time for people to become aware of such a new scheme, on average 15 people each morning, including many children, have visited the church and expressed delight that it is open again. Some come to see the building, others to sit quietly, some to pray and chat face to face.

The Citizens Advice Bureau have begun to advertise this service and the Norfolk and Suffolk Foundation Trust(Mental Health) are looking at ways in which they can direct clients to SMLT for support and offer a psychologist to assist us in our outreach.

In the meantime preparations are underway for the Top-up-Shop to open on June 1st. This will offer groceries every Wednesday between 9-10(£2 a visit) as well as any pastoral support as we get to know those in need in our local community.

Reverend Celia Cook

Care of the Churchyard

There has been plenty of activity in the churchyard. Some pruning of trees was undertaken to halt damage being done to the fabric of the church and more is to follow. Some large shrubs which had become enormous have been heavily pollarded and are now producing healthy new growth. Two trees were kindly donated to the church and have been planted in the south side, a weeping cherry donated by Ian and June Malloy and a magnolia donated by Peter and Jo Mays. A team of choristers, guided by Vicky Faull, created a beautiful Easter Garden, perfectly positioned to be seen as you enter church and also from Tower Street. In the autumn a team of seven volunteers, enticed by the promises of bacon rolls and hot drinks, worked hard to clear leaves and tidy the churchyard ahead of Remembrance Sunday. I hope this will become an annual event in the calendar.

Assistance from the Borough Council parks and gardens department has been much curtailed since the outbreak of the pandemic adding greatly to the work of volunteers. We are urging every effort be made by the council to cut the grass with predictable frequency. At the time of writing there has only been one visit to cut grass. No matter how hard the gardening team work to keep borders weed free and neatly edged, long and neglected grass sadly detracts from our efforts.

Sally Graham

Tree works:

Work to reduce trees that impacted on the external fabric of the Church was completed in late November. Ipswich Borough Council inspects the trees in the Churchyard regularly and reports to the Churchwardens. They have no issues with public safety regarding the churchyard trees at present.

Many thanks to the Gardening Team that keep the Churchyard looking attractive and welcoming throughout the whole year.

Jo Jones

Church Warden

Care of the Church

Fabric projects in 2021

There have been several Fabric projects during 2021, many possible due to obtaining grant funding.

CCTV – 25% grant funding

AV system – funded mostly by donations as follows

Donation from a member of the congregation £6,250 (including gift aid)

Grant: Framlingham Foundation (Ed Sheeran) £5,000

Grant: Elizabeth Walter Charity £1,750

Parochial Church Council of SMLT £9,472 (from restricted funds)

Grant: Choral Foundation for SMLT £8,058

Chancel plastering project - 80% funded by Culture Recovery Fund

Deep clean of the interior of the church – 80% funded by CRF

Chancel Cross – wear and tear – 80% funded by Culture Recovery Fund

Nave cross and Apex stone replacement and roof repairs – storm damage – part funded by Insurance, CRF and SMLT

Cleaning of roof, downpipes and replacement of broken tiles – 20% funded by CRF grant

Refixing communion rail – SMLT funded

Western and southern boundary wall repairs – SMLT funded

Many thanks to Sonia Docherty, who has been very active and successful in obtaining these grants, without which works could not be completed.

Jo Jones Church Warden

Church Fabric Report:

Part I: I cannot recall when the previous APCM was held (or withheld) but I must confess that I sneaked into SMLT to effect some repairs which would not otherwise have been done. These were as follows:

1. The sea horse on the southern end of the front pew in the nave was badly broken when the dust was removed from the roof. I repaired it and am indebted to Humph Adair for giving me a spare pair of hands whilst we glued it.
2. The priest's chair at the front of the nave had sustained damage from rain and falling plaster, so I took it home and refurbished it. Have a look at it. It really is a well-made chair.
3. The altar frontals were removed during the COVID episode, so I took the opportunity to wax-polish completely the oak altars of both the Lady Chapel and the High Altar. I discovered 14 pieces of Honduras Mahogany on the High Altar.
4. The removal of the 26 Lights on the choir stalls and priests' desks has been completed. At the same time, the ten cast-iron grilles which were built underneath the benches and misericords were removed and kept as spares for the heating ducts in the main body of the church. After the removal of chewing gum, the wooden floors in and around the stalls were stained and then sealed with a hardened wax finish.

Part II: Work done from the start of the interregnum:

5. I am proud to report the removal of approximately 235 pieces of chewing gum from that part of the church to the west of the chancel arch. I am certain that some of this (gum) was older than I am. If you find some more, please tell me.
6. The priest's prayer desk in the Lady Chapel has been cleaned and re-polished. Similarly, the credence table has had almost 30 pieces of veneer replaced on its marquetry and the whole table has been cleaned and polished.

Work pending and in hand:

7. The Minton tiles need cleaning with the cleaning machine which we possess. This should become a regular occurrence, though it will need to be done only in those places which get dirty.
8. Whilst the choir is on holiday from late July – early September, the seats on the front and second rows need to be polished. After this, the stalls should be cleaned as required.
9. Work needs to be done on the west doors' locks, which are very stiff.

Amen.

Ian Molloy

Sanctuary Guild

During the past year the Sanctuary Guild has continued to be responsible for the care of Altar Frontals and the Priests regalia. Sally Graham and Hilary care for the weekly laundering of the Altar linen.

Sue Adair continues to lead and encourage our team of Flower Arrangers. We thank them for their lovely flower arrangements throughout the year: especially for the major festivals; most recently at Easter. We welcome more folk to join the group and share the task. Funds are available to offset the cost of flowers.

Hilary Norman.

Pins and Needles

After 18 months of national restrictions due to Coronavirus, September 2021 saw the re-emergence of the Pins and Needles craft group. Thanks to the work of Stephen Cheek on the church's website our presence in church life can be readily seen by a wide variety of people. Variety is reflected in the activities of the small group of people that make up Pins and Needles at present. Knitting, cross-stitch and drawing are found being practised in our new, light-filled room in Tower House accompanied by light refreshments and diverse conversation. We await more people and more craft to join us on the 1st and 3rd Fridays of each month from 12-2pm. A warm welcome waits for anyone wishing to swell our numbers.

June Molloy

Social Activities

Social Gatherings and Catering

Our first social event post pandemic restrictions was a Bring and Share Supper to welcome Tom and Laura after Tom's licencing service. It was lovely to be able to gather once more and everyone enjoyed the opportunity to meet Tom and his then fiancée Laura and Tom's very proud parents.

The return of the Tree Festival café was widely enjoyed by the local community. Its success was entirely due to the faithful volunteers who baked marvellous cakes, scones and biscuits and gave unstintingly of their time to serve in the café. Helpers in the café covered 118 two-hour time slots between them, a quite phenomenal effort.

On Shrove Tuesday Mary Baldry and Jo Jones donned aprons to cook pancakes for the church choir and congregation. This was a new venture and much enjoyed both for the delicious pancakes and fillings and for the chance for the choir and congregation to meet and mingle.

Jo and Mary, aided by Jo's husband Steve, were back in action in the kitchen early on Easter Morning, when they cooked sausage and bacon rolls with hot drinks to enjoy after the Sunrise Eucharist service. This event was enjoyed by an impressive number of early risers!

Food Safety

As plans for social gatherings gain pace I would like to take the opportunity to remind everyone of our responsibilities as providers of food, whether for an in-house event or to sell to the public. We are required by law to list ingredients and allergens of all foods that we prepare. This can be simply done by completing one of the forms that always accompanies requests for foods and by careful reading of all food labels. There have been some tragic cases such as the death of 15 year old Natasha Ednan-Laperouse in 2018 and James Atkinson in 2022, both from allergic reactions. These highlight the need for our diligence. Our catering is inspected by the Food Standards Agency. They look at our facilities and protocols and as part of this we have to file and retain evidence of compliance – yes, those ingredient and allergen forms! Please keep up your good practice.

Sally Graham

Website and Social Media

In recent months there have been significant changes to the way we communicate online. Following the arrival of the new Vicar plans to refresh the website were put in place, with the hope of creating a new, simpler and more modern website by Easter 2022. However, the week before Christmas our old website was hacked. Faced with the prospect of paying a large sum of money to fix and retain the old website for a few more months, Stephen and Rev. Tom decided that plans to create the new website would be expedited. Full credit here goes to Stephen Cheek who managed to execute Rev. Tom's website vision brilliantly in less than a week. Obviously when the site first went live there were a number of features under development, and as ever with websites there are still elements of the site under construction and being constantly updated and improved. However, the new website has received brilliant reviews. Further significant work is planned for the next months, not least updating images, but Rev. Tom's ambition to have the best church website in the whole diocese is now not far from being achieved! In the world of social media, huge thanks must go to Kate Thompson who managed Facebook, Twitter and Instagram brilliantly up until stepping back in January 2022. In this time, social media platforms grew and enabled the Tower to communicate with more people than ever before. Social media is now managed temporarily by Rev. Tom as a search for Kate's successor continues. Facebook in particular receives exceptionally high interaction, relatively speaking, for a church page. For example, between 9th April and 6th May posts on the Tower Facebook page were viewed at least once by more than 3,000 people.

Reverend Tom Mumford

pp Steven Cheek

Deanery Synod Report

There have been three meetings since our last report.

- In June 21 there was a report of a cross denominational meeting of church and civic leaders in the town. It was felt that the Church, in the town, should speak with one voice and recognition needs to be given for the considerable work done by our churches. A guest speaker described the work of The Lighthouse Women's Aid.
- In November 21 there was discussion of the document "Living in Love and Faith" concerning relationships and the Church.

The Reverend Tom Mumford joined the Deanery Synod.

Archdeacon Rhiannon announced that more people were coming to faith and there was growth in ecumenical events.

- In February 22 the Deanery financial position had improved with 85% of the parish share having been paid.

Archdeacon Rhiannon hoped that The "Inspiring Ipswich" project would be extended by a further year to catch up on time lost in the pandemic.

There was a comprehensive presentation on giving by the Churches National Adviser on giving and income generation.

The deanery involvement in the Queens Platinum Jubilee was discussed.

Russell Hall

Diocesan Synod Report

October 2021 Synod

Over 100 members joined Bishop Martin on zoom for the first Synod of the triennium. The focus of the Synod was how we engage with our communities. Bishop Martin said, "We are committed to the revitalisation of all our parishes and existing congregation as well as developing new ones, with new and old existing fruitfully together with the benefice system. Synod also approved the 2022 Diocesan budget and authorised the Diocesan Board of Finance to expend a sum not exceeding £10,483,933 in the current financial year.

Bishop Mike gave a presentation about Growing in God in the Countryside project. We also had a progress report on Living Love and Faith. Synod ended with a report on the preparations for the Festival of Suffolk, the county celebration for the Queens Platinum Jubilee.

March 2022 Synod

This Synod was held in Stowmarket, the first in-person Synod for two years. Bishop Martins' address reflected on the crisis in Ukraine and what, as believers are our goals to seek, pursue and long for the kingdom of God on Earth.

We had an Inspiring Ipswich review by Archdeacon Rhiannon. The main points included two new church plants in Ipswich — River and Bridge churches and two smaller plants Safe Harbour and Well Springs churches. There was a discussion on Living in Love and Faith and parishes were encouraged to run courses to expand their understanding of the issues. A national report is due in the autumn.

We had an introduction of two new policies— The Disability Policy and Social Media Policy. The former has two new additions and the latter is being reviewed.

Jane Sheat gave the annual report of the Diocesan Board of Education. It recommended that the DBE becomes a statutory committee.

There were updates on the Suffolk Show, The Queens Jubilee celebration and the Cathedral. Synod closed with the ministry of the Sacrament.

Sue Adair

Safeguarding report

The care and protection of children, young people and adults involved in Church activities is the responsibility of everyone who participates in the life of the Church.

As a Church we are committed to promoting a safer environment and culture, safely recruiting and supporting all those with any responsibility related to children and vulnerable adults, responding promptly to every safeguarding concern or allegation, caring pastorally for victims/survivors of abuse or other affected persons, caring pastorally for those who are the subject of concerns/allegations of abuse and other affected persons and responding to those that may pose a present risk.

Many of the PCC, the church wardens, the music team, the choir, the bellringers and those with roles of responsibility have completed or renewed safeguarding training recently. There is the opportunity for all congregation members to complete Basic and Foundation level training.

We have had a small number of safeguarding questions and concerns in the last year; these have been dealt with appropriately in a prompt and efficient manner, often with the guidance of Karen Galloway, Diocesan Safeguarding Adviser.

Our latest Safeguarding Policy is displayed on the website for everyone to access along with the displayed 'Promoting a Safer Church' Posters.

Sarah Purbrook, Parish Safeguarding Officer

Financial Review

Total receipts on unrestricted funds were £103,036, of which £39,348 was unrestricted planned voluntary donations, and a further £17,863 was from Gift Aid. Restricted grants and donations of £137,209 were also received, which includes £54,307 in fabric grants (see above), £30,454 for rental of rooms in Tower House and £15,000 in donations for music and choral ministry. Church House generated £6,190 in rental income, primarily for the first floor flat.

The planned giving was up by 14% on 2020 but still only slightly higher than 2019 and, while we are indeed very grateful for the continued generosity of the congregation, continued emphasis needs to be placed in this area in 2022.

The Tower House project is a continuing cause for concern. Income currently does not match combined expenditure on operations and general maintenance and this is unsustainable in the long-term.

Significant improvements have been made in fabric as described above thanks to the hard work of the Churchwardens and others in applying for grants, but nevertheless this has left the main fabric (sustentation) fund significantly depleted with only £11,708 remaining, and a large backlog of work outstanding from the quinquennial review, so (as far as restrictions allow) use will need to be made of other restricted funds to finance fabric work in 2022 and beyond.

Similarly we have seen generous donations to choral ministry of over £15,000 but nevertheless expenditure far outstrips annual income, thus depleting the restricted fund for choral ministry. We should expect that choral ministry, as a core part of the mission and ministry of the church, is increasingly funded from the General fund going forward. The highly-praised CD recording has broken even already over 2 years due to a generous grant in 2020 and should provide a positive contribution in 2022 to fund future projects. While concerts have also almost broken even over the same period, the Concerts deposit fund is fully exhausted and future concert series and performances need to be self-financing or ideally build-up a surplus for larger projects in the future and provide a contribution to the running costs of the church.

The largest elements of expenditure include fabric (£102,422) – although this includes both repairs and improvements as described above, music and choral ministry (£57,792), Parish Share (57,942) – which pays for our vicars stipend and pension, the vicarage upkeep, and a contribution to Diocesan central costs, and Tower House (£47,111). The cost of utilities going forward must be a major area for focus in 2022 given the rising prices we are all too familiar with.

Overall, there is an operating deficit of £94,131 (excluding net gains in investments) of which £46,342 was the excess of expenditure over grants and other income in the fabric fund. This represents a serious issue for the church, with significant continuing expenditure needed on church fabric, Tower House and the music ministry which is such a core part of the life of the church.

From a balance sheet view, we are fortunate that this operating deficit has been more than offset by investment growth of £107,130 meaning overall funds increased slightly by £12,999. Our investments are held with CCLA in a mix of shares (valued at £761,801 at year end) and short-term deposit accounts (£18,036) and we cannot expect that CCLA share growth of over 14% in 2021 will be repeated in 2022.

If we exclude endowment funds (£102,869) from which only income can be spent, and funds restricted to Tower House (£426,869) and Church House (£9,023), reserves (including investments) available for ongoing operations, music and fabric total just over £300,000 which given the size of the deficit will allow operation for only a few more years, even if repairs are kept to a bare minimum.

Speedy progress is therefore essential on the financial part of our "Sustain" strategy to secure a sustainable financial future through giving and fundraising. I owe considerable thanks to the Churchwardens who have done so much to bring the finances under control, to all those volunteers involved in counting and banking and a hundred other ways, and also Kerry our bookkeeper and Amy from Moore Green our accountants. I am certain that as we focus on God's work at St Mary le Tower, pray, give and work hard to steward our resources responsibly, God will supply all that we need. It will be an adventure of faith, but I am convinced that "He who has called [us] is faithful, and he will do this."

Andrew Gosden

Treasurer

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England, which operates under the Parochial Church Council Measure. The PCC is a registered charity. The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary-le-Tower the membership of the PCC consists of the incumbent (our vicar), churchwardens, and those elected by members of the congregation who are on the electoral roll of the church to be either Deanery Synod representatives or elected members of the PCC. All those who regularly attend our services are encouraged to register on the Electoral Roll of the church and to stand for the PCC if they wish.

PCC members are elected for three year terms. PCC members are trustees for the operation of St Mary-le-Tower Church, and are responsible for making decisions on all matters of general concern and importance to the life of the church including in deciding how the funds of the PCC are to be spent. The PCC routinely meets throughout the year. St Mary-le-Tower is part of the Diocese of St Edmundsbury and Ipswich within the Church of England.

PCC members who have served at any time between 1st January 2021 and 29th May 2022 are:

Ex officio members:

Incumbent:	The Revd Canon Charles Jenkin (Chairman) (until August 2021) The Reverend Tom Mumford (Chairman) (From October 2021)
Churchwardens:	Mrs Jo Jones Mrs Sonia Docherty

Elected members:

Mrs Sue Adair	
Mrs Mary Baldry	
Mr Richard Cook	(from July 2021)
Miss Rosemary Caudle	
Mr Andrew Gosden	(from December 2021)
Dr Russell Hall	
Mr Richard Hanley	
Mrs Rowena Harland	(until May 2021)
Mr Ian Lord	
Mrs Hilary Norman	
Mrs Sarah Purbrook	
Mrs Kate Thompson	(until January 2022)
Mr Richard Thompson	(from July 2021)
Mrs Katrina Robertson	

2022 Report on Proceedings of the PCC

The PCC has met seven times since the last APCM between 21-07-2021 and 26-04-2022; the meetings spanned the period just prior to the Reverend Canon Charles Jenkin's retirement with his final PCC meeting being the 21st July 2021. The PCC thanked Charles for his work of over the past twelve years at St Mary le Tower. An interregnum period followed before welcoming The Reverend Tom Mumford in October 2021.

All PCC meetings have been in person with adherence to and the gradual reduction of Covid19 legislation. The present PCC currently comprises of sixteen members, including the Vicar, with two of the members being Deanery Synod representatives. There has been good representation at the meetings from the PCC members and the meetings have been supported with regular reports and updates. There have been specific papers relating to a number of initiatives and policies. These have enabled detailed discussion and the approval of reports, as necessary, by the PCC.

- The PCC received the report from the National Heritage Lottery Fund following the unsuccessful NHLF application. This gave useful information about what SMLT can to do help secure future applications which would help to achieve the missional and community engagement work envisaged by the PCC and SMLT.

- The SMLT safeguarding Officer and a SMLT working party prepared a live streaming policy which has been shared with the Diocesan Safeguarding Officer who reviewed the policy and commended it.
- The PCC agreed to the need of employing an Operations Manager and January 2022 saw Jim Robinson being instated in this role.
- The Fundraising feasibility study by Mark Jefferies has been completed and the PCC will be receiving his report in the near future.
- More recently the PCC has held discussions regarding the Tower House community projects and the development of the Song School.
- The PCC approved the Task Group strategy with their aim being to ensure that SMLT functions efficiently as an organisation and shares the workload in running such an organisation. The Vision strategy, which is currently being developed, will map into these task groups.

In January, Kate Thompson stood down as a member of the PCC having carried out invaluable work in setting up and maintaining the social media platforms which have helped put SMLT on the map and we extend our thanks to her for this work. David Potts, SMLT Tower captain has been welcomed as a new member and we value the close link that this has brought between the PCC and the SMLT Bell Ringing community.

During the February 2022 meeting the PCC welcomed Andrew Gosden as both member of the PCC and SMLT Treasurer. He has been working unstintingly bringing the accounts up to date thus giving a clear picture of SMLT finances. Work continues with a member of Moore Green to assist as an independent examiner of accounts for 2022.

At the December PCC meeting David Matthews gave an interesting presentation about setting up the Suffolk Children's University - An initiative which would work in partnership with SMLT and could have the potential to aid social mobility and help develop young peoples' confidence. This partnership has just been launched in SMLT on 4th May 2022 with a display in church on the theme relating to 'The Story of Harvesting'.

The PCC looks forward to continuing to work on behalf of the St Mary le Tower community in the year ahead, serving God and ensuring St Mary le Tower is a church for the community in Ipswich.

Rosemary Caudle *May 2022*
Hon. Secretary SMLT PCC

Electoral Roll Report

The numbers on the electoral roll after the revision have increased by one and stand at one hundred and twenty six.

Four people have left the electoral role, three sadly due to passing away and one who has moved out of the area. We remember and pray Rest In Peace and Rise in Glory for Peter Matthews, Barbara Norman and Penny Parke along with those that we know who have gone before us since the last annual meeting.

There are five new members who have joined the electoral roll to whom we extend a warm welcome.

Rosemary Caudle
pp Carolyn Heyburn *Electoral Roll Officer*

Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

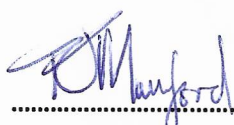
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**The Trustees' Annual Report was approved on
by:**

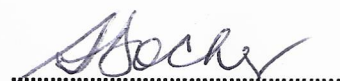
Signed on behalf of the board of trustees


.....

The Reverend Tom Mumford


.....

Mrs Jo Jones


.....

Mrs Sonia Docherty

Independent Examiner's Report

To the Trustees of St Mary-le-Tower Church

I report to the trustees on my examination of the financial statements of St Mary-Le-Tower Church (the charity) for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.


.....
Nicholas Farr
Independent Examination

22 Friars Street
Sudbury
Suffolk
CO10 2 CO10 2AA

Dated:16/8/22.....

ST MARY-LE-TOWER CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total Unrestricted funds 2021 £	Total Unrestricted funds 2020 £	Restricted funds 2020 £	Endowment funds 2020 £	Total 2020 £
Income and endowments from:									
Donations and legacies	2	83,113	71,273	-	154,386	89,485	87,911	-	177,396
Charitable activities	3	92	30,454	-	30,546	46	17,780	-	17,826
Other trading activities	4	7,907	8,516	-	16,423	5,024	-	-	5,024
Investments	5	2,225	24,537	-	26,762	2,146	24,799	-	26,945
Other income	6	9,699	2,429	-	12,128	175	-	-	175
Total income		103,036	137,209	-	240,245	96,876	130,490	-	227,366
Expenditure on:									
Raising funds	7	58,702	-	-	58,702	60,160	-	-	60,160
Charitable activities	8	44,251	224,450	-	268,701	60,896	116,732	-	177,628
Other	12	753	6,220	-	6,973	116	-	-	116
Total resources expended		103,706	230,670	-	334,376	121,172	116,732	-	237,904
Net gains/(losses) on investments	13	11,008	83,832	12,290	107,130	4,929	36,209	5,397	46,535

ST MARY-LE-TOWER CHURCH

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total Unrestricted funds 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Endowment funds 2020 £	Total 2020 £
Notes								
Net movement in funds	10,338	(9,629)	12,290	12,999	(19,367)	49,967	5,397	35,997
Fund balances at 1 January 2021	693,560	598,594	90,579	1,382,733	712,927	548,628	85,182	1,346,737
Fund balances at 31 December 2021	<u>703,898</u>	<u>588,965</u>	<u>102,869</u>	<u>1,395,732</u>	<u>693,560</u>	<u>598,595</u>	<u>90,579</u>	<u>1,382,734</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

ST MARY-LE-TOWER CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	14		553,832		553,832
Investments	15		762,797		723,623
			<u>1,316,629</u>		<u>1,277,455</u>
Current assets					
Debtors	17	6,856		1,879	
Investments	18	18,036		45,013	
Cash at bank and in hand		82,092		96,903	
		<u>106,984</u>		<u>143,795</u>	
Creditors: amounts falling due within one year	19	<u>(27,881)</u>		<u>(38,516)</u>	
Net current assets			79,103		105,279
Total assets less current liabilities			<u>1,395,732</u>		<u>1,382,734</u>
Capital funds					
Endowment funds - general	20		102,869		90,579
Income funds					
Restricted funds	21		588,965		598,595
Unrestricted funds			703,898		693,560
			<u>1,395,732</u>		<u>1,382,734</u>

The financial statements were approved by the Trustees on

.....

Trustee

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

St Mary-Le-Tower Church is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Tower Street, Ipswich, IP1 3BE, England..

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure on generating funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities,

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not depreciated
-----------------------------	-----------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	83,113	15,128	98,241	83,863	73,172	157,035
Legacies receivable	-	-	-	3,000	-	3,000
Grants receivable	-	56,145	56,145	2,622	14,739	17,361
	<u>83,113</u>	<u>71,273</u>	<u>154,386</u>	<u>89,485</u>	<u>87,911</u>	<u>177,396</u>

3 Charitable activities

	Charitable Income 2021	Charitable Income 2020
	£	£
Fees for weddings and funerals	92	46
Rental income - Tower House	30,454	17,780
	<u>30,546</u>	<u>17,826</u>
Analysis by fund		
Unrestricted funds	92	46
Restricted funds	30,454	17,780
	<u>30,546</u>	<u>17,826</u>

4 Other trading activities

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2021	2021	2021	2020
	£	£	£	£
Sale of CD's	-	1,800	1,800	50
Concerts	-	6,716	6,716	4,586
Christmas Tree Festival	7,837	-	7,837	304
Coffee mornings and social activities	70	-	70	84
Other trading activities	<u>7,907</u>	<u>8,516</u>	<u>16,423</u>	<u>5,024</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

5 Investments

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Income from listed investments	2,225	18,347	20,572	2,146	18,249	20,395
Rental income Church House	-	6,190	6,190	-	6,550	6,550
	<u>2,225</u>	<u>24,537</u>	<u>26,762</u>	<u>2,146</u>	<u>24,799</u>	<u>26,945</u>

6 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2021	2021	2021	2020
	£	£	£	£
Other income	640	-	640	-
Car park fees	125	-	125	175
Insurance refund/claim	8,934	-	8,934	-
Utility refunds Tower House	-	2,429	2,429	-
	<u>9,699</u>	<u>2,429</u>	<u>12,128</u>	<u>175</u>

7 Raising funds

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
<u>Costs of raising funds</u>		
Missionary and charitable giving	760	892
Diocesan Parish Share	57,942	59,268
	<u>58,702</u>	<u>60,160</u>
Trading costs	58,702	60,160
	<u>58,702</u>	<u>60,160</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

8 Charitable activities

	Charitable Expenditure 2021 £	Charitable Expenditure 2020 £
Staff costs	46,924	40,636
Christmas Tree Festival	2,452	(1,729)
Choir expenses and music	13,899	13,869
Concert expenses	10,781	1,840
Church House maintenance and cleaning	981	14,043
Church House utilities	2,331	2,091
17 Tower House insurance	3,584	2,922
17 Tower House building renovations	780	798
17 Tower House professional fees	16,527	14,844
17 Tower House utilities and telephone costs	6,500	6,523
17 Tower House repairs and maintenance	3,749	-
Church building works	102,422	-
Sanctuary Guild expenditure	1	-
	<u>210,931</u>	<u>95,837</u>
Share of support costs (see note 9)	47,379	62,367
Share of governance costs (see note 9)	10,391	19,424
	<u>268,701</u>	<u>177,628</u>
Analysis by fund		
Unrestricted funds	44,251	60,896
Restricted funds	224,450	116,732
	<u>268,701</u>	<u>177,628</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

9 Support costs

	Support costs £	Governance costs £	2021 Support costs £	Support costs £	Governance costs £	2020 £
Staff costs	15,971	5,057	21,028	29,032	15,284	44,316
Printing, postage, stationery and telephone	1,161	-	1,161	1,027	-	1,027
Bank charges	321	-	321	537	-	537
Advertising	-	-	-	145	-	145
Waste collection and cleaning	-	-	-	3	-	3
Church repairs and maintenance	3,069	-	3,069	8,714	-	8,714
Church security and insurance	3,814	-	3,814	10,730	-	10,730
Church utilities	16,199	-	16,199	6,243	-	6,243
Church operating costs	6,844	-	6,844	4,544	-	4,544
Licences and subscriptions	-	-	-	184	-	184
Sundry expenses	-	-	-	1,208	-	1,208
Accountancy fees	-	4,344	4,344	-	3,150	3,150
Independent Examination fee	-	990	990	-	990	990
	<u>47,379</u>	<u>10,391</u>	<u>57,770</u>	<u>62,367</u>	<u>19,424</u>	<u>81,791</u>
Analysed between Charitable activities	<u>47,379</u>	<u>10,391</u>	<u>57,770</u>	<u>62,367</u>	<u>19,424</u>	<u>81,791</u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

11 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	<u>6</u>	<u>4</u>
Employment costs	2021 £	2020 £
Wages and salaries	<u>125,894</u>	<u>144,220</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

11 Employees

There were no employees whose annual remuneration was more than £60,000.

12 Other

	Unrestricted funds	Restricted funds	Total £	Unrestricted funds
	2021	2021	2021	2020
Car park costs	753	-	753	116
CD recording costs	-	6,220	6,220	-
	<u>753</u>	<u>6,220</u>	<u>6,973</u>	<u>116</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

13 Net gains/(losses) on investments

	Unrestricted funds	Restricted funds	Endowment funds general	Total	Unrestricted funds	Restricted funds	Endowment funds general	Total
	2021	2021	2021	2021	2020	2020	2020	2020
	£	£	£	£	£	£	£	£
Revaluation of investments	11,008	78,089	12,290	101,387	4,929	36,209	5,397	46,535
Gain/(loss) on sale of investments	-	5,743	-	5,743	-	-	-	-
	<u>11,008</u>	<u>83,832</u>	<u>12,290</u>	<u>107,130</u>	<u>4,929</u>	<u>36,209</u>	<u>5,397</u>	<u>46,535</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

14 Tangible fixed assets

Freehold land and buildings
£

Cost

At 1 January 2021

553,832

At 31 December 2021

553,832

Carrying amount

At 31 December 2021

553,832

At 31 December 2020

553,832

15 Fixed asset investments

Listed
investments
£

Cost or valuation

At 1 January 2021

723,623

Valuation changes

39,174

At 31 December 2021

762,797

Carrying amount

At 31 December 2021

762,797

At 31 December 2020

723,623

16 Financial instruments

2021
£

2020
£

Carrying amount of financial assets

Instruments measured at fair value through profit or loss

780,833

768,636

17 Debtors

2021
£

2020
£

Amounts falling due within one year:

Trade debtors

6,856

1,879

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

18	Current asset investments	2021	2020
		£	£
	Short-term deposits	18,036	45,013
		<u> </u>	<u> </u>
19	Creditors: amounts falling due within one year	2021	2020
		£	£
	Other taxation and social security	-	2,161
	Trade creditors	19,316	26,365
	Accruals and deferred income	8,565	9,990
		<u> </u>	<u> </u>
		<u>27,881</u>	<u>38,516</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

20 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	Movement in funds					Movement in funds					Balance at 31 December 2021 £
	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Transfers £	Revaluations gains and losses £	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Transfers £	Revaluations gains and losses £	
Permanent endowments											
Harriet Bacon Trust (017)	41,965	-	-	-	2,898	44,863	-	-	-	6,087	50,950
Choir Memorial Fund (016)	7,023	-	-	-	-	7,023	-	-	-	953	7,976
Prior Memorial Trust (002)	36,194	-	-	-	2,499	38,693	-	-	-	5,250	43,943
	<u>85,182</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,397</u>	<u>90,579</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,290</u>	<u>102,869</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

21 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds				Balance at 31 December 2021
	Balance at 1 January 2020	Incoming resources	Resources expended	Revaluations, gains and losses	Balance at 1 January 2021	Incoming resources	Resources expended	Revaluations, gains and losses	
	£	£	£	£	£	£	£	£	£
Tower House Project (015)	373,316	33,148	(50,566)	23,254	379,152	43,380	(47,111)	51,448	426,869
Bells Deposit (005)	497	991	-	-	1,488	127	-	-	1,615
Charity Capital (006)	17,824	-	-	-	17,824	-	-	2,418	20,242
Choir Scholarship Capital (008)	15,298	-	(3,189)	1,252	13,361	-	(3,031)	1,813	12,143
Choir Project Deposits (009)	941	5,609	(2,200)	2,004	4,350	1,800	(6,220)	-	(70)
Usherwood Capital (014)	24,487	-	-	4,877	26,491	-	-	3,594	30,085
Fabric Capital (011)	44,062	2,119	(5,000)	-	46,058	56,080	(102,422)	11,992	11,708
Harriet Bacon Trust Deposit (012)	6,899	1,259	-	4,822	8,158	1,306	-	-	9,464
Choir Memorial Capital (007)	58,927	70,383	(41,511)	-	92,621	20,484	(57,792)	12,567	67,880
Concerts Deposit (010)	-	9,200	(5,675)	-	3,525	6,716	(10,780)	-	(539)
Church House Deposit (003)	5,831	7,779	8,590	-	5,020	7,315	(3,312)	-	9,023
Sanctuary Guild Deposit (004)	546	-	-	-	546	-	(1)	-	545
	<u>548,628</u>	<u>130,488</u>	<u>(99,551)</u>	<u>36,209</u>	<u>598,594</u>	<u>137,208</u>	<u>(230,669)</u>	<u>83,832</u>	<u>588,965</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

22 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Endowment funds	Total	Unrestricted funds	Restricted funds	Endowment funds	Total
	2021	2021	2021	2021	2020	2020	2020	2020
	£	£	£	£	£	£	£	£
Fund balances at 31 December 2021 are represented by:								
Tangible assets	553,832	-	-	553,832	553,832	-	-	553,832
Investments	68,798	595,596	98,403	762,797	34,449	598,595	90,579	723,623
Current assets/(liabilities)	79,103	-	-	79,103	105,279	-	-	105,279
	<u>701,733</u>	<u>595,596</u>	<u>98,403</u>	<u>1,395,732</u>	<u>693,560</u>	<u>598,595</u>	<u>90,579</u>	<u>1,382,734</u>

ST MARY-LE-TOWER CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

23 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

Accounts

CHARITY REGISTRATION NUMBER: 1128976

St Mary-Le-Tower Church
Unaudited Financial Statements
31 December 2020

MOORE GREEN
Chartered accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

St Mary-Le-Tower Church

Financial Statements

Year ended 31 December 2020

	Page
Trustees' annual report	3
Independent examiner's report to the trustees	15
Statement of financial activities	16
Statement of financial position	17
Notes to the financial statements	18

St Mary-Le-Tower Church

Trustees' Annual Report

Year ended 31 December 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

CHAIR'S REPORT

Aims and Purposes

St Mary-le-Tower Ipswich PCC has the responsibility of cooperating with the incumbent, Revd Canon Charles Jenkin, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, spiritual, worship, choral, evangelistic, social, ecumenical and community engagement. The PCC is also specifically responsible for the maintenance of the Church of St Mary-le-Tower Ipswich and the adjacent Church House and Tower House buildings. The PCC describes its overall vision as follows.

We are a strategic Christian ministry in the Town Centre of Ipswich,

- proclaiming the Kingdom in worship, presence and service,
- celebrating Christian pilgrimage richly in music,
- learning from Jesus in scripture and in one another,
- inspiring new generations with Christian faith and music,
- worshipping formally and thinking progressively,
- caring for and supporting one another,
- rooted in Christian tradition and Anglican style,
- affirming our place in our deanery and diocesan communities.

We will play a distinctive part in building community in the Town Centre of Ipswich,

- offering a generous welcome to everyone,
- maintaining a beautiful and historic house of prayer,
- being an inclusive Christian community of all ages
- being a friend to business, professions and institutions,
- establishing a public profile for our work and activity
- encouraging established and growing communities,
- growing alongside other churches.

We will seek the Kingdom of God with:

- passion for life,
- love for the excluded,
- concern for the healing of creation,
- lively debate and discussion,
- longing for justice and peace,
- valuing the wisdom of years,
- in the company of children and young people.

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Reference and administrative details

Registered charity name St Mary-Le-Tower Church

Charity registration number 1128976

Principal Office: 18 Kingsfield Avenue
Ipswich, Suffolk, IP1 3TA

Church Location: Tower Street
Ipswich, Suffolk, IP1 3BE

Main correspondence address Parish Office, Tower House
17 Tower Street, Ipswich, Suffolk, IP1 3BE

The trustees *(at the date of approval of this Report and Annual Accounts – a full list of those who were trustees at any time from 1st January 2020 until the date of this report is available at the end of Trustees Annual Report)*

Rev Canon C Jenkin
Mrs M Baldry
Mrs K Robertson
Mrs S Adair
Dr R Hall
Mrs S Docherty
Mr R Hanley
Mr I Lord
Mrs H Norman
Mrs J Jones
Miss R Caudle
Mr R Cook
Mrs S Purbrook
Mrs K Thompson
Mr R Thompson

Accountants

Moore Green Chartered accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

OBJECTIVES AND ACTIVITIES

Worship, Spiritual Growth and Pastoral Care

The PCC aims through the provision of services of divine worship and other opportunities for spiritual reflection and learning, to provide an environment where people are able to explore their spiritual nature and as a whole person to grow in Christian faith, in commitment to the revelation of God in Jesus Christ, and in service to the wider community in Christ's name. The PCC is committed to our church being an open and inclusive Christian community.

We seek to engage all church members in the mission and ministry of the Church in many different capacities, in Christian service and leadership, in growing the fellowship of the church, in deepening discipleship of Jesus Christ, and in developing personal skills and capacities. Overall we seek to share the love and peace of God in ministry to the whole person.

Care of the Church and Ministry of Welcome

The PCC maintains the fabric of the church as an historic house of prayer, as the civic church of Ipswich, and as a beautiful and inspiring place for worship, weddings, funerals, concerts and other significant community events. We promote activities that will increase the profile of the church within the town centre and make it more widely known. The PCC aims to have the church open for some time every day of the week for visitors, for the purposes of prayer, or for quiet meditation, or to visit the church as a tourist attraction. We are aiming to grow the number and types of organisation that are regularly using the church, especially where this fits with ministries of wellbeing and inclusion.

Choral Tradition and Music

The PCC is committed to the provision of Christian worship in our church which can be broadly described as formal liturgy in the Anglican (cathedral-style) choral tradition. We seek to draw as many people as possible to our services, from a wide area including all of Ipswich and the surrounding area, for whom this traditional style of worship is attractive and inspiring. We seek especially to involve young people in this choral ministry. The PCC aims to provide access to a very high standard of performance in this spiritual tradition and musical art form, including the weekly Sunday provision of Choral Matins, Choral Eucharist and Choral Evensong,

The PCC resources a substantial music department with professional music staff to direct and train the choir, to play the organ at services, and to care for the young choristers. The PCC is committed particularly to enabling children and young people from a wide area, as well as adults, to take a leading part in the musical life of the church, and to give them significant musical education as well as Christian nurture. The welfare and spiritual growth of young people is an important priority in our church.

The PCC runs a Tuesday lunchtime concert series from May through to December and this is an integral part of the PCC's community engagement, which makes a distinctive contribution to the life of the Town Centre.

Community Engagement

The PCC aims to work with community partners in building community and social capacity within the town centre of Ipswich, as an expression and outworking of Christian service to the wider community. As part of this vision, the PCC is engaged in a major project to provide Shared Community Space in Tower House, opposite the church at 17 Tower Street. This building was acquired in two parts in 2014; the north wing was purchased outright by the PCC, and the south wing was passed to the PCC

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Community Engagement continued...

by Suffolk County Council for use as Shared Community Space.

The PCC maintains the churchyard in partnership with the Borough Council, as a green oasis within the busy town centre where people may come and sit and meet together. The churchyard is another key place of interaction with the wider community.

The PCC runs an annual Grand Christmas Tree Festival in early December, which has become well established as a high profile Christmas visitor attraction which enables good networking with many Ipswich businesses, charities and community groups, and which is also a productive fundraising event. The festival plays a major part in raising the profile of St Mary-le-Tower as a town-centre church.

Celebrating Heritage, Wellbeing and Multicultural Inclusion

During 2020 and 2021, a new objective for St Mary-le-Tower has emerged and is being developed. The PCC has come to recognise that it is custodian of at least three aspects of heritage: the faith heritage of Christianity, the heritage of Anglican Choral Tradition, and the heritage of its three historic buildings and the churchyard. Set within the heritage of the surrounding conservation area in this historic part of Ipswich town centre, and taken together as a whole, these constitute a significant community heritage asset.

Together also, they provide an important opportunity to engage with the wider community and promote the values of Christian faith and the mission of the Church. There are significant opportunities in all this to engage young people, reach out to the wider community, and to promote personal and community wellbeing. The PCC already provides the opportunity to involve many young people deeply in its choral heritage and faith heritage, and affirms the value of these both in terms of personal development, and also in terms of spiritual wellbeing through choral ministry and other music.

Now also, in celebrating the heritage of St Mary-le-Tower in all its forms and involving many more people in it, we also see the opportunities to celebrate the heritage of other communities in Ipswich, in collaboration with them, and to explore the ways in which we can work and live together. This is a particular opportunity in view of the very many different cultural groups who have come to live in Ipswich from all over the world. The PCC is working now to be able to play a significant part in overcoming cultural prejudices and suspicions and promote community wellbeing and inclusion.

ACHIEVEMENTS AND PERFORMANCE

The impact of the Covid-19 pandemic in 2020 and 2021 has been profound for St Mary-Le-Tower Church. Much has been changed but also a renewed determination has emerged in the life of St Mary-Le-Tower Church to meet the challenges with faith, courage and new vision, in many key areas of the strategic development of our church. Various features stand out in this.

Worship, Spiritual Growth and Pastoral Care

Before the first lockdown in 2020, the PCC was maintaining four services each Sunday, except during the times when the choir was on holiday when there were no services of Matins or Evensong. As well as the three choral services, a quiet traditional (BCP) celebration of Holy Communion at 8am drew a small congregation of between 8 and 12 in number. Taken all together this pattern of services provided a rich experience of formal worship in which particularly young people are deeply involved within the choir. The weekly sermon in the 8am and 10.30am services forms the main opportunity for adult

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Worship, Spiritual Growth and Pastoral Care continued...

Christian teaching in the life of the church. It is the PCC's policy to return to this pattern when circumstances allow.

At 10.30am on Wednesdays, there was also a traditional (BCP) celebration of Holy Communion which was attended mainly by more elderly people who appreciate a shorter, midweek service. Numbers at this service ranged between 8 and 15.

All this changed with the first lockdown in 2020. At first, a single Sunday service only was delivered by live stream, online from the vicarage, and when it was permitted to do so by the Church of England authorities, this service was then broadcast from the church. The technical challenges of livestreaming services were a considerable challenge, but with practice it has become reliable and much appreciated. Even when services were permitted again in church, live streaming has continued as well.

Moving into 2021, the PCC has been able to upgrade the live streaming equipment of the church to that of a basic professional installation. This has been done so that continued live streaming can be carefully and properly explored as a potential long term feature of the mission and ministry of St Mary-Le-Tower. The new installation was made possible by a generous donation from a member of the congregation and grants from the Choral Foundation for St Mary-Le-Tower, the Framlingham Foundation (Ed Sheeran) and the Elizabeth Walter Charity.

Pastoral care of the congregation has been maintained during lockdowns by a telephone contact team. The exploration of an Alpha style evangelistic course was cut short by the first lockdown, and a successful Lent course was run in 2021.

Choral Tradition and Music

The choir continues to be managed as a single choir with the following sections: boy choristers, girl choristers, soprano choral scholars, adult sopranos, alto/tenor/bass (ATB) choral scholars, and adult ATB voices. Considerable effort goes into achieving a balanced deployment of the various sections of the choir across the regular programme of choral services, ensuring equal opportunities among the chorister and choral scholar sections.

Lockdown brought major changes, but huge efforts were made by the Director of Music to continue choral training online, and it appears that St Mary-Le-Tower has been one of the leaders nationally in doing this. This has included the regular production of virtual anthems, social times and chorister training by Zoom, especially with young people. Arrangements have had to be regularly changed in order to reflect changing guidelines for Covid-19 safety, but nevertheless, throughout all this, St Mary-Le-Tower has been able to maintain a very high standard of regular choral worship offered online.

Sadly, the concert programme was completely cancelled in 2020, but lunchtime concerts began again online in May 2021 with the help of a government Cultural Recovery Fund grant.

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Grand Christmas Tree Festival

Since 2010, St Mary-Le-Tower has been running an annual Grand Christmas Tree Festival, with the principal aims of:

- promoting the presence of the church in the town centre and in the media, and bringing new visitors to the church, by providing a visitor attraction with a significant wow factor,
- networking with Ipswich businesses, charities and community groups, by attracting participants to the festival, and celebrating the life of the community,
- achieving significant fundraising and charitable support, including developing sponsorship for the festival and other church events.
- providing an enjoyable project for the church community to work on and grow together.

Although it has proved very hard work for those involved, and has taken quite a few years to build up visitor numbers, by 2019 the festival was very well established with growing participation, visitors and business sponsorship. An online only festival was held in 2020, and a more modest in person festival is being planned for 2021.

Tower House Community Engagement Project

In the Tower House Community Centre Project, the PCC expanded the role of the part-time Business Development Manager in late 2019 to include more operational management. In 2019, the PCC also unexpectedly received a major legacy specifically for the Parish Centre (north wing) aspect of the project, which includes a new song school facility for the choir. This placed the whole project on a more secure footing.

Use of Tower House by community groups was much reduced in 2020 due to the pandemic and a number of office licensees have now left. However, emerging from lockdown in 2021, there is brisk new demand for our low-cost offices and spacious community rooms, with significant interest from new organisations.

By the end of 2020 the project was supporting the following licensees:

- Got To Read, a charity teaching adults to read with one to one tuition by volunteers,
- The African and Caribbean Health Support Forum, a charity supporting groups and individuals with health issues
- Oyster Print, a CIC providing relief printing activities.
- Ipswich Disability Advice Bureau Internet Training Café, aimed at supporting those who must now apply for benefits on line.
- RADIUS, a CIC providing IT training.
- MAGPIE, artists studio.

In July 2021, the following groups are also active in Tower House:

- BSC Multicultural Services (foodbank)
- BME Suffolk (foodbank)
- Suffolk MIND

Amongst the wider church and community engagements of members of Church, the incumbent's roles in 2020 were:

- Trustee and vice-chair of CA Ipswich (Ipswich and District Citizens Advice Bureau),
- Trustee of Ipswich Faith and Community Forum (interfaith working),
- Trustee of SELIG Suffolk, delivering Christian community outreach programmes in Ipswich.

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Care of the Churchyard and Weekday Ministry of Welcome

During 2019, it had ceased to be possible to keep the church open daily, as a result of increasing anti-social activity in the churchyard and town centre, and also staffing cutbacks by the PCC due to financial pressures. In 2020, the church was not generally open for visitors anyway outside service times, due to the pandemic. In 2021, the PCC has completed the installation of a CCTV system to address the issues of safety and anti-social behaviour and to support the daily opening of the church into the future.

A group of volunteer church gardeners works hard to maintain and improve the churchyard in partnership with the Borough Council, and although this was interrupted in 2020, this continues to be a happy, healthy and productive partnership.

Care of the Church

During Winter 2020/21, the PCC had a programme of catching up with internal and external church repairs, with funding mainly coming for insurance claims for storm damage, and a government Cultural Recovery Fund grant. This has enabled urgent external roof repairs and the repair and decoration of chancel sanctuary plaster. A second Cultural Recovery Fund grant enabled a floor to ceiling cleaning of the church and some high-level inspections by the architect. All this work has enabled significant knowledge to be acquired as a basis for planning a complete interior decoration of the church.

Community Heritage Development

In 2020, the PCC has begun to explore the possibility of Heritage Lottery Funding for a multistage development project, which would take a whole campus approach to the development of St Mary-Le-Tower operations and heritage assets, and look to sustain and develop access to the choral heritage of St Mary-Le-Tower as well as its built heritage, and also to engage with and celebrate the heritage of other cultural communities in Ipswich, of which some are already present in Tower House, as a way of bringing the community together and overcoming prejudice and suspicion.

This development process was stopped in its tracks in the initial lockdown, but the relevant HLF programme re-opened in early 2021. The PCC was ready to pick this up again and an application for an initial resilience project for St Mary-Le-Tower was completed in late May 2021. The outcome is expected by the end of July.

Volunteers

The PCC would like to thank all the volunteers who worked so hard in 2020 to sustain the life of St Mary-Le-Tower, particularly during the challenging circumstances of the pandemic. In particular, we would like to mention our Churchwardens, Mrs Jo Jones and Mrs Sonia Docherty, our Elders, Mr Richard Hanley, Mrs Hilary Norman, Mrs Cathy Moss and Mrs Sonia Docherty, the assistant clergy staff, Revd Canon Roger Pallant, and all who sustain the music and welcome of St Mary-Le-Tower church.

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

FINANCIAL REVIEW

Administration of PCC Finances

During 2020, the PCC has been without an hon. treasurer and the burden of this work has been shared by the Vicar, Churchwardens and a paid bookkeeper. This team has continued to run a Sage 50 accounting system, and for the 2020 accounts, the team implemented a comprehensive revision of nominal codes, in order to make management accounting easier and more transparent and to be able to track restricted income streams more accurately. The PCC's bank accounts are separated into an operational (working) account, and a private (confidential) account for donations. Access to the private account is strictly limited to preserve the confidentiality of donors, and in particular for pastoral reasons, the Incumbent does not ever see the private bank statements. Online access to both bank accounts is limited to the Bookkeeper, Churchwarden and Donations Administrator. The PCC makes all payments by BACS using online dual authorisation.

The PCC continues to keep under review the resources being used for the financial management of the parish, and there are plans to appoint a part-time management accountant to advise the PCC on its budgeting and financial monitoring procedures, and to relieve the Vicar of this role. The PCC uses the services of Moore Green (Sudbury) to produce its annual accounts. Once the appointment of a management accountant or finance director has been achieved, it is anticipated that the PCC will once again be able to find a volunteer hon. treasurer to act as Chair of the Finance Committee.

Overview of Income and Expenditure

Total unrestricted fund income in the year 2020 amounted to £96,703, of which £89,486 was voluntary income including Gift Aid. This latter figure was significantly boosted by a catch up process in claiming Gift Aid. The restricted income totalled £130,489, of which £56,771 was the proceeds of an emergency appeal for Choral Ministry, and £13,111 was from the Government's Covid-19 Job Retention Scheme. Total income for the year was £227,191, and details are given in the Financial Statements. The net increase in total funds during 2020 of £35,996 was entirely due to net gains on investments in the year.

Total expenditure in 2020 was £237,730, of which £120,999 was spent from unrestricted funds and £116,732 from restricted funds. Details are given in the Financial Statements. Apart the proceeds of the emergency appeal for choral ministry, this resulted in an overall deficit of £67,310, not including net gains in investments and unusual income and expenses. The PCC is very concerned indeed about the continuing large deficit, in which a major factor has been a very significant fall in regular planned giving since 2015, which occurred at the same time as a major expansion of the PCC's activities in Choral Ministry.

The effects of the pandemic have been to delay the PCC's plans for major long term fundraising, and also to much reduce cash income from collections at services and donations by visitors. The finance team has been developing online giving in order to compensate for this and also to meet the general move away from using cash.

Staffing

In response to this continuing deficit, the PCC started a general staffing review in late 2019, which continued to work into 2020, to ensure that the PCC has the right staffing roles for its activities, being filled by staff with appropriate skills and experience, and being paid appropriately. In 2020, this led to the posts of Parish Administrator and Church Cleaner being made redundant, as the review showed that different administrative and vergers posts were now needed. Though these replacement posts have been identified, the PCC is not able to proceed with these appointments until further fundraising has taken place.

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Staffing continued...

The PCC's paid staff in 2020 comprised the following posts: Director of Music (P/T), Organist (P/T), Business Development Manager for the Tower House Project (P/T) and 2 Caretakers (P/T). The Incumbent (F/T) is not paid directly by the PCC, but the PCC contributes to diocesan funds through the Parish Share, which in 2020 was paid in full. The Parish Administrator and one of the Caretaker posts were made redundant during 2020 as detailed above.

Strategic Plan

The PCC's strategic plan to address this ongoing deficit is as follows:

1. To gain greater control, clarity and accountability of income and expenditure through new management accounting procedures and resources.
2. To undertake a major giving renewal from the whole St Mary-Le-Tower Community, and to grow a stewardship team that keeps this scheme well maintained.
3. To undertake a major donation and legacy campaign more widely in Ipswich and East Suffolk with the specific objective of sustaining the outstanding Choral Ministry of St Mary-Le-Tower.
4. To build endowment and investment funds to sustain Choral Ministry into the future.
5. The PCC is also seeking National Heritage Lottery Fund Resilience Funding, in order to develop a more robust business plan.

PCC Policy for Investments, Reserves and Fundraising

Operating Reserve

Given the size of its staffing budget, the PCC aims to maintain an operating reserve of 6 months operational expenditure. At the end of 2020, this amounted to £118,865.

Total Property Book Value

£553,832 of the PCC's total funds are represented by the book values of two properties held by the Diocesan Board of Finance as custodian trustee for the PCC. The PCC is unable to dispose of this property without the agreement of the DBF. These properties are both adjacent to the church and comprise Church House and Tower House. They are held for the work of the PCC and are not held as investments.

Total Permanent Endowment Funds

The value of the PCC's permanent endowment at the year end, including the Prior Memorial Trust permanent income fund (for Church House) was £90,579.

Restricted Funds

The value at the year end of the PCC's restricted funds for purposes other than general mission and ministry (including church fabric maintenance and choral ministry) was £396,976 This comprises the Tower House Project Fund and the Charity Fund.

St Mary-Le-Tower Church
Trustees' Annual Report *(continued)*
Year ended 31 December 2020

Funds available for Mission and Ministry

This leaves the value of funds at the year end available to the PCC for general mission and ministry, including church fabric maintenance and choral ministry, as follows:

Total charity funds at 31/12/2020		£1,382,733
Less: Operating reserve	£118,865	
Property book values	£553,832	
Endowment funds	£90,579	
Restricted Tower House project fund	£379,152	
Restricted Charities deposit fund	£17,824	£(1,160,252)
Available for general mission and ministry		£222,481

At the present rate of operational activity and income, this is sufficient for only 3 years viable operation without significant cost savings and new fundraising. Moreover using these available funds would draw down all the PCC's capital funds, which is contrary to item 4 of the PCC's long term financial strategy. **In short, if the PCC is to be able to sustain its mission and ministry at the current levels, major fundraising needs to commence at the earliest opportunity.**

Fundraising policy

The PCC had developed plans for major fundraising which were scheduled for 2020, but these were delayed as a result of the Covid-19 pandemic, and the consequent inability to hold face to face meetings. Instead, in 2020, the PCC has conducted an emergency appeal to the congregation, which raised £56,771 in total to sustain the choral ministry of St Mary-Le-Tower.

A major renewal of Planned Giving is now planned as soon as circumstances allow. It is also the PCC's policy to develop a large capital investment fund through fundraising in order to generate income to sustain the ministry of the church and in particular its choral ministry among young people. In July 2021, the PCC has engaged an experienced professional fundraising consultant to undertake a thorough feasibility study and planning for both these fundraising projects.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England, which operates under the Parochial Church Council Measure. The PCC is a registered charity. The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary-le-Tower the membership of the PCC consists of the incumbent (our vicar), churchwardens, and those elected by members of the congregation who are on the electoral roll of the church to be either Deanery Synod representatives or elected members of the PCC.

All those who regularly attend our services are encouraged to register on the Electoral Roll of the church and to stand for the PCC if they wish. PCC members are elected for three year terms and 6 posts become available for election each year. PCC members are trustees for the operation of St Mary-le-Tower Church, and are responsible for making decisions on all matters of general concern and importance to the life of the church including in deciding how the funds of the PCC are to be spent. The PCC routinely meets 10 times a year and additionally as required.

The Standing Committee meets additionally as required, to deal with urgent and confidential matters.

St Mary-Le-Tower Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

PCC members who have served at any time between 1st January 2020 and 31st July 2021 are:

Ex officio members:

Incumbent:	The Revd Canon Charles Jenkin (Chairman)
Churchwardens:	Mrs Jo Jones (from May 2019)
	Mrs Sonia Docherty (from November 2020)

Elected members:

Mrs Sue Adair	
Mrs Mary Baldry	
Mr Richard Cook	(from July 2021)
Miss Rosemary Caudle	(from November 2020)
Dr Russell Hall	
Mr Richard Hanley	
Mrs Rowena Harland	(until May 2021)
Ms Jo Kidby	(until November 2020)
Mrs Cathy Moss	(until November 2020)
Mrs Ruth Longhurst	(until May 2021)
Mr Ian Lord	
Mrs Hilary Norman	
Mrs Sarah Purbrook	(from November 2020)
Mrs Kate Thompson	(from November 2020)
Mr Richard Thompson	(from July 2021)
Mrs Katrina Robertson	

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

St Mary-Le-Tower Church
Trustees' Annual Report *(continued)*
Year ended 31 December 2020

Trustees' responsibilities statement continued

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

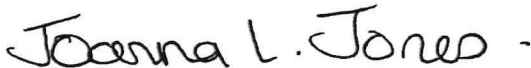
The trustees' annual report was approved on 20:08:21 and signed on behalf of the board of trustees by:



Rev Canon C Jenkin
Trustee



Mrs S Docherty
Trustee



Mrs J Jones
Trustee

St Mary-Le-Tower Church

Independent Examiner's Report to the Trustees of St Mary-Le-Tower Church

Year ended 31 December 2020

I report to the trustees on my examination of the financial statements of St Mary-Le-Tower Church ('the charity') for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Nicholas Farr FCA
Independent Examiner

22 Friars Street
Sudbury
Suffolk
CO10 2AA

23/8/21

St Mary-Le-Tower Church
Statement of Financial Activities
Year ended 31 December 2020

		2020				2019
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Total funds £
Income and endowments						
Donations and legacies	4	89,486	87,911	–	177,397	449,675
Charitable activities	5	46	17,780	–	17,826	26,743
Other trading activities	6	5,025	–	–	5,023	34,320
Investment income	7	2,146	24,798	–	26,945	16,962
Total income		<u>96,703</u>	<u>130,489</u>	<u>–</u>	<u>227,191</u>	<u>527,700</u>
Expenditure						
Expenditure on charitable activities	8,9	120,999	116,732	–	237,730	245,722
Total expenditure		<u>120,999</u>	<u>116,732</u>	<u>–</u>	<u>237,730</u>	<u>245,722</u>
Net gains on investments	10	4,929	36,209	5,397	46,535	65,184
Net income and net movement in funds		<u>(19,367)</u>	<u>49,966</u>	<u>5,397</u>	<u>35,996</u>	<u>347,162</u>
Reconciliation of funds						
Total funds brought forward		712,927	548,628	85,182	1,346,737	999,575
Total funds carried forward		<u>693,560</u>	<u>598,594</u>	<u>90,579</u>	<u>1,382,733</u>	<u>1,346,737</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 18 to 29 form part of these accounts

St Mary-Le-Tower Church
Statement of Financial Position
31 December 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible fixed assets	14	553,832	553,832
Investments	15	723,623	677,088
		<u>1,277,455</u>	<u>1,230,920</u>
Current assets			
Debtors	16	1,879	15,898
Investments	17	45,012	27,823
Cash at bank and in hand		96,903	99,646
		<u>143,794</u>	<u>143,367</u>
Creditors: amounts falling due within one year	18	<u>38,516</u>	<u>27,550</u>
Net current assets		<u>105,278</u>	<u>115,816</u>
Total assets less current liabilities		<u>1,382,733</u>	<u>1,346,737</u>
Net assets		<u>1,382,733</u>	<u>1,346,737</u>
Funds of the charity			
Endowment funds		90,579	85,182
Restricted funds		598,594	548,628
Unrestricted funds		693,560	712,927
Total charity funds	19	<u>1,382,733</u>	<u>1,346,737</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~20:08:21~~, and are signed on behalf of the board by:



Reverend Canon C Jenkin
Chairman

The notes on pages 18 to 29 form part of these accounts

St Mary-Le-Tower Church
Notes to the Financial Statements
Year ended 31 December 2020

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Tower Street, Ipswich, IP1 3BE, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

St Mary-Le-Tower Church
Notes to the Financial Statements
Year ended 31 December 2020

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

St Mary-Le-Tower Church
Notes to the Financial Statements *(continued)*
Year ended 31 December 2020

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Donations	16,802	14,955	31,757
Planned Giving	34,373	–	34,373
Box receipts	347	–	347
Collections Plate	4,608	1,150	5,758
Planned Giving - Gift Aid	27,734	–	27,734
Sundry donations	–	296	296
Emergency Appeal	–	56,771	56,771
Legacies			
Legacies	3,000	–	3,000
Grants			
Grants receivable - CJRS	2,622	10,489	13,111
Grants receivable - other	–	4,250	4,250
	<u>89,486</u>	<u>87,911</u>	<u>177,397</u>

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations			
Donations	7,937	16,777	24,714
Planned Giving	38,251	–	38,251
Box receipts	769	–	769
Collections Plate	22,505	–	22,505
Planned Giving - Gift Aid	13,862	13,750	27,612
Sundry donations	43	1,879	1,922
Emergency Appeal	–	–	–
Legacies			
Legacies	–	333,902	333,902
Grants			
Grants receivable - CJRS	–	–	–
Grants receivable - other	–	–	–
	<u>83,367</u>	<u>366,308</u>	<u>449,675</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Fees for weddings and funerals	46	–	46
Rental income - 17 Tower Street	–	17,780	17,780
Utility Refunds	–	–	–
	<u>46</u>	<u>17,780</u>	<u>17,826</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Fees for weddings and funerals	11	–	11
Rental income - 17 Tower Street	–	26,709	26,709
Utility Refunds	23	–	23
	<u>34</u>	<u>26,709</u>	<u>26,743</u>

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

6. Other trading activities

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Sale of CD's	50	50	438	438
Coffee mornings and social activities	84	84	2,304	2,304
Concerts	4,586	4,586	18,375	18,375
Christmas Tree Festival	305	303	13,203	13,203
	<u>5,025</u>	<u>5,023</u>	<u>34,320</u>	<u>34,320</u>

7. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £
Rental income - Church House	–	6,549	–	6,550
Dividend income	2,146	18,249	–	20,395
	<u>2,146</u>	<u>24,798</u>	<u>–</u>	<u>26,945</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2019 £
Rental income - Church House	4,170	–	–	4,170
Dividend income	3,265	6,750	2,777	12,792
	<u>7,435</u>	<u>6,750</u>	<u>2,777</u>	<u>16,962</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Activity type 1	114,311	101,448	215,758
Support costs	6,688	15,284	21,972
	<u>120,999</u>	<u>116,732</u>	<u>237,730</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Activity type 1	140,429	79,169	219,598
Support costs	24,776	1,347	26,124
	<u>165,205</u>	<u>80,516</u>	<u>245,722</u>

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2020	Total fund 2019
	£	£	£	£
Activity type 1	215,758	–	215,758	219,598
Support costs	–	17,832	17,832	26,124
Governance costs		4,140	4,140	
	<u>215,758</u>	<u>21,972</u>	<u>237,730</u>	<u>245,722</u>

10. Net gains on investments

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2020
	£	£	£	£
Gains/(losses) on listed investments	<u>4,929</u>	<u>36,209</u>	<u>5,397</u>	<u>46,535</u>

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2019
	£	£	£	£
Gains/(losses) on listed investments	<u>27,747</u>	<u>30,818</u>	<u>6,618</u>	<u>65,184</u>

11. Independent examination fees

	2020	2019
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>990</u>	<u>972</u>

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020	2019
	£	£
Director of music, organist & choir assistants	41,511	43,873
Director of development, caretaker & cleaner	29,032	22,182
Administrator & finance	15,284	18,080
	<u>85,827</u>	<u>84,135</u>

The average head count of employees during the year was 8 (2019: 8). The average number of full-time equivalent employees during the year is analysed as follows:

	2020	2019
	No.	No.
Number of staff	<u>4</u>	<u>4</u>

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

14. Tangible fixed assets

	Freehold property £
Cost	
At 1 January 2020 and 31 December 2020	553,832
Depreciation	
At 1 January 2020 and 31 December 2020	—
Carrying amount	
At 31 December 2020	553,832
At 31 December 2019	553,832

15. Investments

	Listed investments £
Cost or valuation	
At 1 January 2020	677,088
Additions	—
Revaluations	46,535
At 31 December 2020	723,623
Impairment	
At 1 January 2020 and 31 December 2020	
Carrying amount	
At 31 December 2020	723,623
At 31 December 2019	677,088

All investments shown above are held at valuation.

Financial assets held at fair value

16. Debtors

	2020 £	2019 £
Trade debtors	1,879	15,898

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

17. Investments

	2020	2019
	£	£
Short-term deposits	<u>45,012</u>	<u>27,823</u>

18. Creditors: amounts falling due within one year

	2020	2019
	£	£
Trade creditors	26,365	17,873
Accruals and deferred income	9,990	6,775
Social security and other taxes	<u>2,161</u>	<u>2,903</u>
	<u>38,516</u>	<u>27,551</u>

19. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2020 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2020 £
General funds (001)	159,095	96,703	(120,999)	–	4,929	139,728
Church House Book Value	370,000	–	–	–	–	370,000
Tower House Book Value	<u>183,832</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>183,832</u>
	<u>712,927</u>	<u>96,703</u>	<u>(120,999)</u>	<u>–</u>	<u>4,929</u>	<u>693,560</u>
	At 1 Jan 2019 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2019 £
General funds (001)	42,465	113,711	(146,873)	127,754	22,038	159,095
Church House Book Value	370,000	–	–	–	–	370,000
Tower House Book Value	<u>183,832</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>183,832</u>
	<u>596,297</u>	<u>113,711</u>	<u>(146,873)</u>	<u>127,754</u>	<u>22,038</u>	<u>712,927</u>

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

19. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2020 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2020 £
Tower House Project (015)	373,316	33,148	(50,566)	-	23,254	379,152
Bells Deposit (005)	497	991	-	-	-	1,488
Charity Capital (006)	17,824	-	-	-	-	17,824
Choir Scholarship Capital (008)	15,298	-	(3,189)	-	1,252	13,361
Choir Projects Deposit (009)	941	5,609	(2,200)	-	-	4,350
Usherwood Capital (014)	24,487	-	-	-	2,004	26,491
Fabric Capital (011)	44,062	2,119	(5,000)	-	4,877	46,058
Harriet Bacon Trust Deposit (012)	6,899	1,259	-	-	-	8,158
Choir Memorial Capital (007)	58,927	70,383	(41,511)	-	4,822	92,621
Concerts Deposit (010)	-	9,200	(5,675)	-	-	3,525
Church House deposit (003)	5,831	7,779	(8,590)	-	-	5,020
Sanctuary Guild Deposit (004)	546	-	-	-	-	546
	<u>548,628</u>	<u>130,488</u>	<u>(116,731)</u>	<u>-</u>	<u>36,209</u>	<u>598,594</u>

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

19. Analysis of charitable funds *(continued)*

	At 1 Jan 2019 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2019 £
Tower House Project (015)	83,684	360,611	(38,828)	(40,000)	7,849	373,316
Bells Deposit (005)	436	520	(459)	-	-	497
Charity Capital (006)	17,125	829	(130)	-	-	17,824
Choir Scholarship Capital (008)	14,973	-	(2,365)	-	2,690	15,298
Choir Projects Deposit (009)	204	6,943	(6,206)	-	-	941
Usherwood Capital (014)	20,757	-	-	-	3,730	24,487
Fabric Capital (011)	40,320	11,194	(14,697)	-	7,245	44,062
Harriet Bacon Trust Deposit (012)	6,535	364	-	-	-	6,899
Choir Memorial Capital (007)	51,788	19,307	(21,473)	-	9,305	58,927
Bedwell Legacy Church House deposit (003)	87,754	-	-	(87,754)	-	-
Sanctuary Guild Deposit (004)	8,695	11,892	(14,756)	-	-	5,831
	928	151	(533)	-	-	546
	<u>333,379</u>	<u>411,811</u>	<u>(99,447)</u>	<u>(127,754)</u>	<u>30,819</u>	<u>548,628</u>

St Mary-Le-Tower Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

19. Analysis of charitable funds *(continued)*

Endowment funds

	At 1 Jan 2020 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2020 £
Harriet Bacon Trust (017)	41,965	–	–	–	2,898	44,863
Choir Memorial Fund (016)	7,023	–	–	–	–	7,023
Church House Prior Memorial Trust (002)	36,194	–	–	–	2,499	38,693
	<u>85,182</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>5,397</u>	<u>90,579</u>

	At 1 Jan 2019 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2019 £
Harriet Bacon Trust (017)	32,570	2,777	–	–	6,618	41,965
Choir Memorial Fund (016)	7,023	–	–	–	–	7,023
Church House Prior Memorial Trust (002)	30,485	–	–	–	5,709	36,194
	<u>70,078</u>	<u>2,777</u>	<u>–</u>	<u>–</u>	<u>12,327</u>	<u>85,182</u>

Notes:

1. For the 2020 accounts, the PCC resolved to reclassify four funds that were previously classified as unrestricted until 2019, to be reclassified as restricted or endowment funds. This takes proper note of the actual nature and function of these funds, which was previously not adequately reflected in the accounts.
2. The Book Values of Tower House and Church House are historic and do not represent accurate present day indicators of the market values of these properties. They are in any case not held as investments, but are held by the Diocesan Board of Finance as custodian trustee, and are managed by the PCC as community resources.