

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

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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.

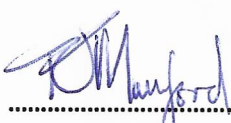
In preparing these financial statements, the trustees are required to:

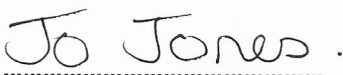
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material 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.

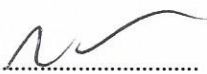
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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 2021 £	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 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	
			1,316,629		1,277,455
Current assets					
Debtors	17	6,856		1,879	
Investments	18	18,036		45,013	
Cash at bank and in hand		82,092		96,903	
			106,984		143,795
Creditors: amounts falling due within one year	19	(27,881)		(38,516)	
Net current assets			79,103		105,279
Total assets less current liabilities			1,395,732		1,382,734
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	
			1,395,732		1,382,734

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
	<u>7,907</u>	<u>8,516</u>	<u>16,423</u>	<u>5,024</u>
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 £	Governance costs £	2020 £
Staff costs	15,971	5,057	21,028	15,284	44,316
Printing, postage, stationery and telephone	1,161	-	1,161	-	1,027
Bank charges	321	-	321	-	537
Advertising	-	-	-	-	145
Waste collection and cleaning	-	-	-	-	3
Church repairs and maintenance	3,069	-	3,069	-	8,714
Church security and insurance	3,814	-	3,814	-	10,730
Church utilities	16,199	-	16,199	-	6,243
Church operating costs	6,844	-	6,844	-	4,544
Licences and subscriptions	-	-	-	-	184
Sundry expenses	-	-	-	-	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>19,424</u>	<u>81,791</u>
Analysed between Charitable activities	<u>47,379</u>	<u>10,391</u>	<u>57,770</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>
	27,881	38,516
	<u> </u>	<u> </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 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	Balance at 31 December 2021
	£	£	£	£	£	£	£	£	£	£	£
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 1 January 2020	Incoming resources	Resources expended	Revaluations, gains and losses	Balance at 1 January 2021	Incoming resources	Resources expended	Revaluations, gains and losses	Balance at 31 December 2021
	£	£	£	£	£	£	£	£	£
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 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Endowment funds 2020 £	Total 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).

