

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

Ringing 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 ringing 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. Ringing 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 ringing 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 ringing.

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.

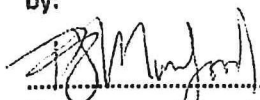
In preparing these financial statements, the trustees are required to:

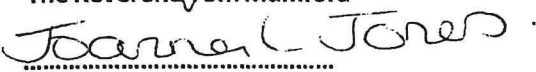
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material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

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 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £
<u>Income and endowments from:</u>									
Donations and legacies	2	114,203	57,043	-	171,246	83,113	71,273	-	154,386
Charitable activities	3	56,306	7,736	-	64,042	7,999	38,970	-	46,969
Investments	4	6,021	17,692	-	23,713	2,225	24,537	-	26,762
Other income	5	6,801	-	-	6,801	9,699	2,429	-	12,128
Total income		183,331	82,471	-	265,802	103,036	137,209	-	240,245
<u>Expenditure on:</u>									
Raising funds	7	-	5,813	-	5,813	-	-	-	-
Charitable activities	6	201,279	82,432	-	283,711	102,953	224,450	-	327,403
Other	11	-	-	-	-	753	6,220	-	6,973
Total expenditure		201,279	88,245	-	289,524	103,706	230,670	-	334,376
Net gains/(losses) on investments	12	(13,900)	(63,354)	(12,794)	(90,048)	11,008	83,832	12,290	107,130
Net movement in funds		(31,848)	(69,128)	(12,794)	(113,770)	10,338	(9,629)	12,290	12,999
Fund balances at 1 January 2022		703,898	588,965	102,869	1,395,732	693,560	598,594	90,579	1,382,733
Fund balances at 31 December 2022		672,050	519,837	90,075	1,281,962	703,898	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
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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.

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
	<u>7</u>	<u>6</u>
Employment costs	2022 £	2021 £
Wages and salaries	<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

12 Net gains/(losses) on investments	Unrestricted funds		Restricted funds		Endowment funds general		Total		Unrestricted funds		Restricted funds		Endowment funds general		Total	
	2022	£	2022	£	2022	£	2022	£	2021	£	2021	£	2021	£	2021	£
Revaluation of investments	(13,900)		(53,247)		(12,794)		(79,941)		11,008		78,089		12,290		101,387	
Gain/(loss) on sale of investments	-		(10,107)		-		(10,107)		-		5,743		-		5,743	
	(13,900)		(63,354)		(12,794)		(90,048)		11,008		83,832		12,290		107,130	

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

At 31 December 2022

553,832

Carrying amount

At 31 December 2022

553,832

At 31 December 2021

553,832

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)

At 31 December 2022

632,905

Carrying amount

At 31 December 2022

632,905

At 31 December 2021

762,797

15 Financial instruments

2022

2021

£

£

Carrying amount of financial assets

Instruments measured at fair value through profit or loss

659,469

780,833

16 Debtors

2022

2021

£

£

Amounts falling due within one year:

Trade debtors

19,565

6,856

Other debtors

885

-

20,450

6,856

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

22 Analysis of net assets between funds	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:								
Tangible assets	553,832	-	-	553,832	553,832	-	-	553,832
Investments	632,905	-	-	632,905	68,798	595,596	98,403	762,797
Current assets/(liabilities)	95,225	-	-	95,225	79,103	-	-	79,103
	<u>1,281,962</u>	<u>-</u>	<u>-</u>	<u>1,281,962</u>	<u>701,733</u>	<u>595,596</u>	<u>98,403</u>	<u>1,395,732</u>

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).

