

Charity registration number: 1128976

ST MARY-LE-TOWER IPSWICH  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023

**Contents**

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

**Legal and Administrative Information**

Registered charity name	The Parochial Church Council of the Ecclesiastical Parish of St Mary-Le-Tower, Ipswich
Charity number	1128976
Principal address	St Mary-le-Tower Vicarage 18 Kingsfield Avenue Ipswich Suffolk IPI 3TA
Church location	Tower Street Ipswich Suffolk IPI 3BE
Main correspondence address	Parish Office Church House Oak Lane Ipswich Suffolk IPI 3BN
Independent examiner	Moore Green Chartered Accountants 22 Friars Street Sudbury Suffolk CO10 2AA
Trustees	The Revd Tom Mumford (Chairman and Incumbent) The Rev Jo Gunn (Vice Chair and Assistant Curate) Mr David Matthews (Churchwarden and Donations Administrator) Mrs Bridget Hanley (Churchwarden) Miss Rosemary Caudle (Hon. PCC Secretary) Mr Andrew Gosden (PCC Treasurer) Mrs Sue Adair Mrs Mary Baldry (Health and Safety Officer) Mr Richard Hanley Mrs Joanna Jones Mrs Hilary Norman Mrs Sarah Purbrook (Parish Safeguarding Officer) Mr Will Harrison Mr Jonathan de Bernhardt Wood

**Trustees' Annual Report**

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

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

**Aims and Purposes**

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

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

**Objectives and Activities**

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

**Welcome**

We will provide a peaceful sanctuary for all through:

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

**Worship**

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

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

**Faith**

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

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

## **Objectives and Activities continued...**

### **Act**

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

- Health
- Loneliness
- Poverty

### **Sustain**

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

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

## **Achievements and Performance**

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

### **First, THANK YOU!**

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

### **Worship, Pastoral Care and Discipleship**

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

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

### **Worship, Pastoral Care and Discipleship continued...**

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

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

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

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

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

*The Reverend Tom Mumford*

*Vicar*

## Choral Tradition and Music

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Choral Tradition and Music continued...**

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

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

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

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

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

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

*Christopher Borrett*

*Director of Music*

### **St Mary-le-Tower Ringing Masters Report**

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

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

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

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

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



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

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

*Hal Meakin*

*St Mary le Tower, Ipswich*

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

### **Care of the Churchyard**

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

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

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

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

*David Matthews*

*Churchwarden*

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

*June Molloy*

*Gardener*

### **Care of the Church**

#### **The Verger**

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

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

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

*D. Matthews*

*Churchwarden*

### **Sanctuary Guild**

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

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

*Hilary Norman*

### **Flower Arranging**

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

*Sue Adair*

### **Church Fabric Report**

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

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

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

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

*Bridget Hanley*

*Churchwarden*

### **Works carried out by Ian Molloy - Clark for Minor Works**

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

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

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

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

### **The French Polishing of the Organ Loft - work in progress**

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

### **Damage to carvings and other furniture**

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

### **The carved sea horse (ca. 1862)**

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

*/an Molloy*

*Clark for Minor Works*

## **Tower House**

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

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

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

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

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

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

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

*David Matthews*  
*Churchwarden*

## **Projects, Liaison and Administration**

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

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

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

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

*D. Matthews*  
*Churchwarden*

## **Social Events**

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

*Richard Hanley*

## **Pins and Needles**

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

*June Mollay*

## **Top Up Shop**

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

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

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

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

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

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

*Jo Jones*

## **Trees @ the Tower' - Chirstmas Tree Festival**

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

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

Financially T@TT was also a success, bringing in around just over £6,000 to SMLT after expenses and donations to our chosen charities, Inspire Suffolk and Bright Futures, which have both appreciated the additional donations to their work.

*Jo Jones*

## **Deanery Synod Report**

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

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

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

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

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

*David Matthews and Bridget Hanley*  
*Churchwardens*

## **Diocesan Synod Report**

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

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

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

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

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

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

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

Synod closed with a blessing by Bishop Martin.

## **October Synod 2023**

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

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

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

Some key points were:

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

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

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

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

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

The Synod concluded with a prayer.

*Sue Adair*

*Diocesan Synod Representative*

## **Safeguarding Report**

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

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

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

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

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

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

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

*Sarah Purbrook*

*Parish Safeguarding Officer*

## Financial Review

### Overview

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

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

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

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

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

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

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

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

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

### DETAILED COMMENTARY

#### Income

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

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

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

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

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

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



### **Financial Review continued...**

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

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

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

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

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

### **Expenditure**

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

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

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

*Andrew Gosden*

*Treasurer*

## Structure, Governance and Management

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

Ex-officio members:

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

Churchwardens: David Matthews  
Bridget Hanley

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

### 2023 Report on Proceedings of the PCC

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

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

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

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

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

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

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

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

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

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

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

*Rosemary Caudle - March 2024*

*Hon. Secretary SMLT PCC*

#### **Electoral Roll Report**

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

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

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

*Rosemary Caudle*

*Electoral Roll Officer*

## Trustees' Responsibilities Statement

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

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

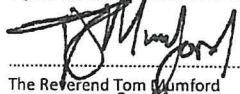
In preparing these financial statements, the trustees are required to:


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

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

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

Signed on behalf of the board of trustees by:

  
The Reverend Tom Mumford

  
David Matthews

  
Bridget Hanley

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

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

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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


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

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

Signed:  .....

Nicholas Farr  
Independent Examiner  
ICAEW

22 Friars Street  
Sudbury  
Suffolk  
CO10 2AA

Dated:  .....

# ST MARY-LE-TOWER IPSWICH

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

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

# ST MARY-LE-TOWER IPSWICH

## BALANCE SHEET

AS AT 31 DECEMBER 2023

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

09/04/2024

The financial statements were approved by the Trustees on .....



Trustee

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

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

**1.1 Accounting convention**

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

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

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

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

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



## **1.2 Going concern**

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

## **1.3 Charitable funds**

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

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

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

## **1.4 Income**

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

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

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

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

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

## 1.5 Expenditure

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

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

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

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

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

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

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

## **1.6 Tangible fixed assets**

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

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

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

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

## **1.7 Fixed asset investments**

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

## **1.8 Impairment of fixed assets**

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

## **1.9 Financial instruments**

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

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

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



## **1.9 Financial instruments continued...**

### **Basic financial assets**

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

### **Basic financial liabilities**

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

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

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

### **Derecognition of financial liabilities**

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

## **1.10 Employees benefits**

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

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

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

## 2 Donations and Legacies

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

## 3 Charitable Activities

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

## 4 Investments

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

## 5 Other Income

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

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

**6 Charitable Activities**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	TOTAL 2023 £	TOTAL 2022 £
Children's Ministry	-	371	371	
Church Building Works	-	704	704	
Church House - building works	1,138	13,121	14,260	
Church House - Insurance	-	-	-	
Church House - Maintenance	304	-	304	
Church House - Maintenance and Cleaning	651	-	651	3626
Church House - Utilities	3,247	-	3,247	2749
Church House Flat - Utilities	2,053	-	2,053	
Church Music Expenses	9,829	18,211	28,040	
Concert Expenses	8,977	4,122	13,099	31630
Fundraising Costs	374	562	936	
Mission Giving	-	419	419	2884
Music Staff Costs	17,480	38,276	55,757	78230
Parish Share	61,441	-	61,441	58243
Parish Training and Mission	30	173	203	
Sanctuary Day Centre Rental Costs	-	9,600	9,600	
Top-up Shop	2,119	2,146	4,265	
Tower House - General Expenses	480	2,230	2,710	
Tower House - Insurance	4,335	-	4,335	3834
Tower House - Maintenance and Cleaning	3,068	254	3,322	3341
Tower House - rates	-	-	-	
Tower House - utilities	16,343	-	16,343	18231
Tower House - Tenants Committee Payments	8,023	-	8,023	
Tower House Development - professional Fees	-	13,602	13,602	1440
Tower House interior and exterior decoration	-	17,720	17,720	16455
Tower House major repairs	-	171,840	171,840	
Trees at the Tower	6,346	-	6,346	5199
	<b>146,238</b>	<b>293,351</b>	<b>439,589</b>	<b>225,862</b>

**7 Raising Funds**

Fundraising Costs	-	838	838	5,813
	-	<b>838</b>	<b>838</b>	<b>5,813</b>

**8 Support Costs**

Church - Utilities	7,597	-	7,597	4544
Church repairs and maintenance	9,433	10,671	20,104	10893
Clergy and Staff Expenses	2,144	160	2,304	5719
Equipment	2,205	583	2,788	
Finance Charges	1,908	-	1,908	205
Governance Costs	-	-	-	
Insurance	9,745	-	9,745	9390
Other Church Expenses	5,286	8,366	13,652	1219
Printing, Stationery and Postage	3,836	42	3,878	3119
Staff Costs	18,589	9,614	28,203	10148
	<b>60,744</b>	<b>29,436</b>	<b>90,180</b>	<b>45,237</b>
	<b>0</b>	<b>-</b>		

**8b Governance Costs**

Governance and Payroll Costs	2,538	-	2,538	12612
------------------------------	-------	---	-------	-------

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

---

**9 Trustees**

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

**10 Employees**

The average monthly number of employees during the year was

	2023 Number	2022 Number
	6	7

**Employment costs**

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

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

**11 Other**

CD Production Costs	-	-
---------------------	---	---

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

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
	2023	2023	2023	2023
	£	£	£	£
Revaluation of Investments	9,176	23,337	8,549	41,061
Gain/(loss) on investments		5,830		5,830
	<u>9,176</u>	<u>29,167</u>	<u>8,549</u>	<u>46,891</u>



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

**13 Tangible Fixed Assets****Freehold Land and Buildings**

£

**Cost**

at 1 January 2023

553,832

At 31 December 2023

553,832

**Carrying Amount**

At 31 December 2023

553,832

At 31 December 2022

553,832

**14 Fixed asset investments****Listed Investments**

£

Cost or valuation

At 1 January 2023

632,905

Additions

-

Valuation Changes

41,061 See Note 12

Disposals

(199,170)

At 31 December 2023

474,796

**Carrying Amount**

At 31 December 2023

474,796

At 31 December 2022

632,905

Unrestricted

105,943

Restricted

270,229

Endowment

98,624

474,796

**15 Financial Instruments****2023****2022**

£

£

**Carrying amount of financial assets**

Instruments measured at fair value through profit or loss

518,844

659,469

**16 Debtors****2023****2022****Amounts falling due within one year:**

£

£

Trade Debtors

14,036

19,565

Other Debtors

9,046

885

23,082

20,450

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

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

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

**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.

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

ST MARY-LE-TOWER IPSWICH

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

	Movement in Funds 2022					Movement in Funds 2023				
	Balance at 1 Jan 2022	Incoming Resources	Resources Expended	Revaluations, Gains (or Losses)	Balance at 1 Jan 2023	Incoming Resources	Resources Expended	Fund Transfers	Revaluations, Gains (or Losses)	Balance at 31 Dec 2023
<b>21 Restricted Funds</b>										
Tower House Restricted	426,869	10,953	(1,440)	(51,789)	384,593	11,321	(198,146)	-	21,440	219,208
Fabric Restricted	11,708	785	(9,403)	(704)	3,090	23,094	(704)	-	-	25,480
Music - Choir Memorial Restricted	67,880	19,616	(54,601)	(2,998)	29,897	17,139	(44,756)	-	2,003	4,283
Music - Choir Scholarship Restricted	12,143	1,658	(5,910)	(183)	7,708	-	(2,168)	-	122	5,662
Music - Choir Projects Restricted	(70)	4,725	(2,155)	-	2,500	6,915	(5,770)	-	-	3,644
Music - Concerts Restricted	(539)	4,524	(3,263)	-	722	2,550	(3,177)	-	-	95
Charity Capital Restricted	20,242	-	-	(2,517)	17,725	-	(7,174)	-	1,682	12,233
Church House Restricted	9,023	-	(3,392)	(1,122)	4,509	-	(4,446)	-	750	812
Harriet Bacon Trust Restricted	9,464	1,378	(1,003)	(1,003)	9,839	1,460	-	-	670	11,970
Usherwood Capital Restricted	30,085	-	-	(3,742)	26,343	-	-	-	2,500	28,843
Bells Restricted	1,615	210	-	-	1,825	728	-	-	-	2,553
Sanctuary Guild Restricted	545	-	-	-	-	-	-	-	-	545
Top-up Shop Restricted	-	1,338	(559)	-	779	1,861	(2,631)	-	-	9
Leaving Gifts	-	200	(200)	-	-	-	-	-	-	-
Mission Giving - Ukraine	-	-	-	-	-	-	-	-	-	-
Mission Giving - Red Cross	-	25	-	-	25	-	(25)	-	-	-
Mission Giving - Res. Giving for spec. projects	-	2,052	(1,510)	-	523	289	(254)	-	-	558
Cathedral Music Trust Fund	-	7,000	-	-	7,000	694	(4,671)	-	-	3,023
Covid Memorial Garden	-	7,553	-	-	7,553	-	(1,975)	-	-	5,578
Fundraising Restricted	-	20,000	(5,813)	-	14,187	-	(838)	-	-	13,349
Children's Ministry	-	400	-	-	400	-	(371)	-	-	29
Christingle Donations	-	75	-	-	75	66	(140)	-	-	-
Suffolk Theology Forum	-	-	-	-	-	2,055	(168)	-	-	1,888
Sanctuary Day Centre - Restricted	-	-	-	-	-	27,974	(27,367)	(607)	-	-
Tower House - AHF Restricted	-	-	-	-	-	7,500	(7,500)	-	-	-
Bells - Training Bells Restricted	-	-	-	-	-	18,145	(11,224)	-	-	6,920
Music - Choir Tenor Fund (Choral Foundation Grant)	-	-	-	-	-	4,487	(120)	-	-	4,367
	588,965	82,472	(88,246)	(63,354)	519,837	126,277	(323,625)	(607)	29,167	351,047
<b>22 General and Designated Funds</b>										
General										
Tower House Designated					683,642	156,800	(156,355)	607	9,176	693,870
Music - Choir Projects Designated					(18,335)	27,091	(32,248)	-	-	(23,492)
Music - Concerts Designated					1,270	8,693	(8,879)	-	-	1,084
Top-up Shop Designated					4,269	9,178	(9,352)	-	-	4,096
Legacy - Designated					1,204	3,429	(2,685)	-	-	1,947
					672,050	206,693	(209,520)	607	9,176	679,005

# ST MARY-LE-TOWER IPSWICH

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

### 23 Analysis of net assets between funds

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