THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WOODBRIDGE, SUFFOLK

England & Wales · Charity number 1129672

Details

Other names	PCC OF ST MARYS WOODBRIDGE
Status	Registered
Legal form	Previously excepted
Registered	2009-05-18
Register	View on the Charity Commission register

Contact

Address	St. Marys Church Centre 11 Market Hill Woodbridge IP12 4LP
Phone	01394 388820
Email	treasurer@stmaryswoodbridge.org
Website	www.stmaryswoodbridge.org

Activities

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

Activities: The Parochial Church Council of St Mary the Virgin, Woodbridge, has the responsibility of co-operating with the minister in promoting the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has the responsibly to manage and maintain a Grade 1 Listed 15th Century church premises for the benefit of the parishioners and the wider community.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£174,266	£223,892	-	-
2023-12-31	£153,088	£150,281	-	-
2022-12-31	£187,732	£205,587	-	-
2021-12-31	£168,115	£154,061	-	-
2020-12-31	£867,920	£78,736	£1,216,258	2

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Trustees

Name	Role	Appointed
BARBARA STEAR		2013-09-30
DAVID BERRIDGE		2020-10-20
DAVID SHARPLES		2012-07-10
DILYS MARY HARE		2013-10-20
JOANNE LOVETT		2020-10-20
Janice Poulson		2020-10-20
Jeremy HAWKSLEY		2017-04-25
Katharine Turner		2022-05-17
Margaret Davidson		2020-10-20
Michelle Bullard		2020-10-20
PENELOPE JANE BIRD		
Philip Robert Poole		2021-07-20
Rev Nigel John Prior		2020-08-24
Rita Gladys James		2017-04-25
SIMON MORRIS		2016-05-17
STEPHEN HARWOOD COLE		2017-04-25
VERONICA ANN HOWE		

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WOODBRIDGE,

England & Wales - Charity number 1129672

Accounts

WOODBRIDGE ST MARY

THE CHURCH OF ENGLAND



Annual Report

For the year ended 31st December 2024

Parochial Church Council (PCC) 2024

Chair		The Reverend Nigel Prior[1]
Vice Chair		Mr Stephen Cole[1]
Churchwardens		Miss Veronica Howe (to May)[1] Mrs Michelle Bullard (from May)[1] Mr David Sharples[1]
Through the Diocesan Synod		Mrs Penny Bird
Deanery Synod Representatives (until 2026)		Ms Rita James Ms Patricia Ford Mrs Alison Davis
Churches Together in Woodbridge and Melton		Mr Stephen Cole Mrs Barbara Stear
Honorary Treasurer		Mrs Annie Lines[1] (to May) and to July as a trustee of the PCC
Honorary Secretary		Mrs Catherine Eaden (to February) Ms Katharine Turner (from February)[1]
Elected Lay Members		
	To 2026	Mr Stephen Cole Mr Philip Poole Mrs Margaret Davidson (resigned) Mr Jeremy Hawksley (resigned) Mrs Barbara Stear Mrs Annie Lines (resigned)
	To 2027	Ms Katharine Turner
	To 2028	Mr David Berridge Mrs Catherine Eaden Mr Simon Morris
	To 2029	Mr Darren Darby Mrs Ann Eve Mrs Priscilla Steed Miss Veronica Howe

[1] Members of the Standing Committee

Annual Vestry Meeting

Held on Tuesday 14th May 2024 at 7 pm in St Mary's House, Woodbridge

1. **Welcome and introduction**: Fr Nigel opened the Meeting at which there were about 40 parishioners in attendance. He spoke of the election of Matthias as the twelfth apostle. The Rector expressed his wish to say very publicly that Veronica Howe had come to the end of her six years as Churchwarden. Indeed, as she has served twice, she has served fantastically for twelve years. He said that she was not, however, leaving Woodbridge. David Sharples reinforced this in a heartfelt and emphatic speech of thanks. Veronica was stepping back and not away. He would gratefully continue to seek her wise counsel. Veronica has, in the footsteps of her late mother, served the Benefice with a charismatic and generous commitment. She had served as Churchwarden throughout the interregnum, the pandemic and Father Nigel's joining the Benefice and shown care, panache and astuteness. David Sharples thanked Veronica for being his personal anchor and thanked her on behalf of the meeting.

   Veronica returned with an elegant reply and described the great privilege of serving as Churchwarden and the very special body of people that make up the congregation of St. Mary's Woodbridge. She then received a present.

2. **Apologies for Absence** were received from Sandra Schur, Bob Pegnall, Heather Marshall, Jill Richardson, Stanley Workman, Jennifer Workman and Geoff English.

3. **Minutes of the Annual Vestry Meeting** held on 14th May 2023 were considered. The Rector proposed that the minutes be approved and they were unanimously approved by the meeting.

4. **Churchwardens' Accounts** – Veronica Howe introduced the accounts which Michael Bizzey had kindly examined. She gave examples of the distributions during the financial year 2023 which included a fund for St. Mary's School for school clothes and footwear for pupils. Distributions are often made at Christmas time. She asked the meeting to keep the Rector and the Churchwardens informed of any cases where payments could be made to anyone in the parish with needs that would fulfil the charitable purposes of either the John Sayer's Charity or Walter Bloxsome's Gift. The objectives of the charities are so similar that work is in progress to seek the help of the Charities Commission to merge the two accounts. All present were invited to sign the ancient ledger at the end of the evening. Andrew Bullard proposed that the accounts be approved and Rita James seconded.

5. **Election of the Churchwardens –** David Sharples was proposed as Churchwarden by Barbara Stear and seconded by Veronica Howe. Michelle Bullard was proposed as Churchwarden by Barbara Stear and seconded by Stephen Cole. Their nominations were unanimously approved by the meeting.

6. **Any Other Business** – none.

The meeting closed.

The Churchwardens' Accounts -

St Mary's Church Woodbridge Churchwardens' Accounts

for the Year Ending 31st December 2024

St Mary's Church Woodbridge

Churchwardens' Accounts for the Year Ending 31st December 2024

JOHN SAYER'S CHARITY (incorporating Sayers Gift)

Bank Balance at 1 January 2024	£2,123.81
Income	374.97
Interest	27.14
Expenditure	0.00
Bank Balance at 31 December 2024	**£2,525.92**
Charitable Fund Valuation at 1 January 2024	£ 13,470.39
Charitable Fund Valuation at 31 December 2024	£ 13,774.69
Gain/(Loss) on Charitable Fund	**£304.30**
TOTAL FUNDS CARRIED FORWARD	**£16,300.61**

WALTER BLOXSOME'S GIFT

Bank Balance at 1 January 2024	£2,114.17
Income	76.24
Interest	109.75
Bank Balance at 31 December 2024	**£2,300.16**
Charitable Fund Valuation at 1 January 2024	£ 2,738.61
Charitable Fund Valuation at 31 December 2024	£ 2,800.48
Gain/(Loss) on Charitable Fund	**£61.87**
TOTAL FUNDS CARRIED FORWARD	**£5,100.64**

Signed..... M Bullard, Churchwarden

Signed..... JD Sharples, Churchwarden

Signed..... NJ Prior, Rector

These accounts have been examined and found to be correct.

Signed ..... M.A. Bizzey Honorary Examiner

Date: 30/4/25

Annual Parochial Church Meeting
Held on Tuesday 14th May 2024, following the Annual Vestry Meeting

1. **Election of Lay Members to the Parochial Church Council** – two nominations had been received to re-elect two members of the PCC namely David Berridge (proposed by Margaret Harper and seconded by Veronica Howe) and Simon Morris (proposed by David Berridge and seconded by Veronica Howe). They were unanaminously approved by the meeting. Four other lay members were proposed and nominated as follows:
    - Veronica Howe: proposed by Katharine Turner and seconded by David Berridge.
    - Darren Darby: proposed by Michelle Bullard and seconded by Barbara Stear.
    - Ann Eve: proposed by Romy Hills and seconded by Janet Moore.
    - Priscilla (Cilla) Steed: proposed by Sue Smith-Lyte and seconded by Janet Symons.

    The elections were unanimously approved.
2. **Election of Lay Representatives on the Deanery Synod**
    Alison Davis : proposed by Barbara Stear and seconded by David Berridge.
    The election was unanimously approved.
3. **Parochial Church Accounts** – Annie Lines in her capacity as Treasurer reported that the accounts showed that the financial position for the year was sound. Excluding legacies, voluntary income was higher in 2023 at £119,657 than for the previous year. Fund-generating activities brought in over £11,000 (£8,000 for the previous year). Income from investments was significantly up from £3,000 to over £23,000 as a result of increased interest rates, but also because of prudent allocation and management of funds. The outgoings of £14,000 are lower than for the previous year (£c. 18,000). The Treasurer thanked Michael Holland, Linda Rumbold and Hannah Pauly for their invaluable assistance during the year.
    Jeremy Hawksley congratulated Phil Poole, who had served as Treasurer throughout 2023. He asked how much had been spent in the first four months of 2024 on the restoration and refurbishment of St. Mary's House. The Treasurer would review the 2024 accounts accordingly. The accounts were proposed by David Sharples, seconded by Patricia Ford and unanimously approved.
4. **Appointment of Independent Examiner** - the re-adoption of the LB Group for the coming year was recommended by the Treasurer. The resolution was proposed by David Sharples, seconded by Annie Lines and unanimously approved.
5. **Report from the PCC –** Katharine Turner, as Secretary to the PCC, reported that the 2023 Annual Report summarized the work of the PCC during the year. Suffice it to say that the year had involved a great deal of work by many. The PCC had met on a monthly basis and sustained much change. A great deal of time had been taken up developing the thinking on enhancements to St. Mary's House, the church building and the churchyard. This would continue into 2024 and beyond. The PCC is fortunate to have so many dedicated participants who have contributed a great deal during the year.
6. **Report on the Fabric and Ornaments of the Church –** Barbara Stear updated the meeting on the developments since the end of the 2023 financial year. The Quinquennial work, which is an obligation, is likely to cost c. £80,000 in 2024. The biggest cost will be the scaffolding necessary to effect the required repair work on the Church Tower. The Committee has been diligent in balancing the need to cut costs and ensure the work is done well. A lightning conductor will also be installed. The Rector said that the commencement of the work on the gates and piers remained challenging. The wall between the Prep School and the churchyard must be repaired before the gates can be repaired. The challenges are exacerbated because the wall is listed.
7. **Chair's report –** the Chair read his report which is reproduced here verbatim. "You will see my report from last year on pages 8-10 of our Annual Report. For me, it is a bit like reading an 'old sermon' – good in parts! If you look at the second paragraph when I am talking about our outreach to young families and a First Communion programme in particular, I have to say that I am sorry that this just hasn't happened. I think the PCC needs to dedicate a whole meeting really and invite others in, to see how we can actually grow a younger congregation in very practical, step-by-step ways, over the next 3-year period. And separately, if someone calls themselves a 'St Mary's Brownie' for example, how can clearer

links be forged so that our children make more regular contact with our regular worshipping life? They surely need to be not only encouraged, but also to have particular church dates and occasions in mind when we expect them to attend and take part?

As you know, we did finally appoint a new Music Director back in February (courtesy of Sainsbury's in the end!) and we all very much hope that James will stay with us after his 6-month probationary period concludes at the end of August. He has already made a huge difference to the discipline, standards and happiness of our choir and long may that continue. I also want to say a big thank you to Katharine for taking up the PCC reins as Secretary so conscientiously, and to Annie as our new Treasurer. These are very demanding volunteer roles but we are a new 'team', so to speak, and with a new Churchwarden also, please support them whenever you can and keep us in your prayers! I also thank Peter for being such a kind and helpful colleague and Linda in our Benefice Office who really has 'grown' into another demanding role, as our Benefice Administrator. There is a huge team of shop volunteers and stewards to thank also in the past year, who give up many hours of their time. We certainly attract a large number of tourists (although it is not monitored as such) and we should be proud of our 'open church policy' (despite a recent burglary) and the regular welcome we provide.

This past year has been dominated by finalising plans for renewing our facilities for SMH and Church, working closely with our professional QS, Connor Baker-Elliott, and specialist architect, Henry Freeland. They really are the best! I am also pleased to report that the plans for SMH have now gone in for Planning permission at ESC and although tweaks will undoubtedly be needed or made (single sex or unisex toilets for example), we are committed now to making a Public Appeal at the end of June – as well as following this up with serious Grant and Trust applications in addition to our approaching the wider community here to our residents, colleagues and businesses for financial help. We will also soon be hosting our own 'Gift Day' in SMH, so that our faithful congregation and our families and friends, can donate as generously as possible - and really make a difference to our hopes and plans for the works actually beginning. I really pray that we will be patient with one another in our planning and delivery of a big two-phase Project, and that we will attract 'hands-on' help from as many as are willing and able to encourage and practically, help us. There really is support out there for us to succeed - because improving and extending our community outreach really is, I believe, a prompting of the Holy Spirit to help us develop and grow as Christians in our shared mission & support to so many varied groups. I think we will also need to renew old acquaintances, people who were baptised and married here (however many years ago), as well as former parishioners and benefactors who still hold St Mary's and Woodbridge close to their hearts. For those newly elected to our PCC tonight, welcome as friends, as well as co-Trustees. You will not be bored! One new thing we are trying in the coming year is to have less official PCC meetings and, on different days, because we think this will be more focused and effective for people with very full diaries of their own. In terms of our very tentative involvement with Great Bealings to date, we will need to build in at least one shared, Benefice PCC meeting per year, so that we can feel more 'connected' and supportive of one another.

A big thank you again to everyone who has written reports on behalf of their different 'interest groups' if I may call them that - all the many and diverse ways in which the body of the Church is alive and well. There are also people who do fantastic pastoral work behind the scenes, visiting the sick or housebound, extending their own unique gift of friendship and Christ-like care. Thank you to them! I want to end by saying how sorry I am that our Deanery has seen clergy come and go in quick succession for a variety of reasons and that many of our smaller churches are even struggling to put on regular services. That is not true for us. However, if I may speak more personally – I feel people are more relaxed with my own ministry here (and no longer comparing me to the last incumbent). Most, if not all, are getting used to my own particular priestly style as well as my 'idiosyncrasies'! It is a privilege to serve you in my 'more mature' days of ministry – in the continuing hope, of course, that Our Lord will persist in blessing our joint and joyful 'pilgrimage' in the months and years ahead. My prayer is, I feel sure, yours also: 'Come Holy Spirit and fill the hearts of your faithful and kindle in them the fire of your love.'

8. **Report from the Deanery Synod** – All were referred to the Annual Report.

9. **Report on the Electoral Roll** – Veronica Howe said that Margaret Davidson, formerly Electoral Roll Officer, had moved away from the parish and she was stepping in. There were 218 names on the Electoral Roll which is an increase of two from last year.

10. **Any other business** – Barbara Stear showed the meeting the Trinity new burse and veil.

The meeting closed.

Reports for 2024

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Safeguarding

2024 has been a year of steady progress with safeguarding in the parish. We have made some progress in ensuring that all volunteers have undertaken their required safeguarding training, but due to the age of many volunteers, there remains a group of people who are resistant. With this in mind, the PCC have introduced a simple 'Volunteer Agreement Form' which existing and new volunteers are required to sign. This states that the volunteer will undertake all necessary training/induction including safeguarding training.

In May I attended a Diocesan drop-in session for parish safeguarding officers (SOs) and met with the diocese's safeguarding staff. They provided advice as to what is defined as a safeguarding concern, and other procedural matters. This advice has been very helpful. I continue to receive occasional reports of safeguarding concerns and pass these onto the Diocese.

Just before Safeguarding Sunday on 17th November the Makin Report on historic abuse of teenage boys was published, which then led to the resignation of the Archbishop of Canterbury. I referred to this in my talk to the congregation on Safeguarding Sunday to emphasise the need for us all to understand the need for safeguarding procedures and training. I believe this is now happening in the Benefice and am pleased that we are following the 'Parish Dashboards' system to check our progress, and that we have reached Stage 3 on this system.

I am grateful for the support of the Deputy SO, Barbara Stear, to the members of the PCC, the Rector, Rev Nigel Prior and the Parish Secretary, Linda Rumbold for assisting in my role. In May I resigned from the PCC as I had served on it for 6 years, but I make regular reports to each meeting and attend at least twice a year.

Jeremy Hawksley

Charities supported by St. Mary's in 2024
During 2024, we supported:

- Kagera (during Lent)
- Christian Aid Week
- Suffolk Historic Churches Trust (through 'Ride 'n' Stride')
- Disasters Emergency Committee (Middle East Humanitarian Aid)

Donations are increasingly offered online, so we are unable to keep records of total or individual donations to these causes. Donations in kind from the 'Toy Service' in December this year went to the Suffolk Refugee Association and East Anglian Children's Hospices.
Linda Rumbold

Christian Aid Week 2024

Churches Together operate a delivery only system whereby we deliver envelopes to as many letter boxes in Woodbridge and Melton as possible. Each envelope has details of where donors can drop off their envelope and how to donate online. Our e-news and website offer the opportunity to donate via our local dedicated portal. Some 25 parishioners delivered envelopes which triggered banked donations of £1493.44, online donations of £747. Gift aid added £293.07. Grand total £2533.51. That is £16 more than 2023. There will have been further donations made direct to Christian Aid about which we know nothing. Looking ahead I anticipate delivery only again in 2025, plus e-envelopes to our e-contacts I would welcome your views on this trend.

Tony Waller

St. Mary's PCC Secretary's Report 2024

Michelle Bullard, a long-standing member of the PCC, became Churchwarden during the year and Veronica Howe stepped down from her second term as Churchwarden. The benefice has been blessed both by Michelle's appointment and Veronica's continuing on the PCC. Annie Lines resigned as Treasurer and then later as a member of the PCC for personal reasons. After several years playing a key role to help the Treasurer and the PCC manage our finances professionally and effectively, Michael Holland also retired. The PCC owes them great gratitude and thanks for their service. The responsibility for the prudent financial management rests with all the members of the PCC as trustees led by the churchwardens and David Sharples, as a former Treasurer has played a crucial role in the absence of our Treasurer, as have Linda Rumbold, James Francis and Ross Beard. Catherine (Cath) Eaden stepped down as Secretary to the PCC on health grounds and Katharine Turner has since then served as Secretary on an interim basis.

Darren Darby and Ann Eve joined the PCC as lay members as did Priscilla (Cilla) Steed, who was also appointed an Elder. Alison Davis also joined as a representative of the Deanery Synod.

The PCC met eight times during the year. One meeting was an exceptional meeting which took place on a Saturday in February to seek the approval of the PCC that full planning approval should be sought for the much-needed refurbishment of St. Mary's House. The latest designs on the reordering of the West End of the church building were discussed. As a reminder, the building work is three-phased development relating to:

(1)the conservation, repair and refurbishment of St. Mary's House;

(2)the enhancement of the facilities in the church building; and

(3)enhancing the access to and biodiversity of the churchyard and its natural habitat.

A full planning application was submitted during the year for the work on St. Mary's House. We believe that the last hurdle is to satisfy East Suffolk Council's Planning team and their Conservation team that the work on St. Mary's House will not bring harm to nesting bats.

As foretold in the 2023 Annual Report, the advancement of the building work has required a great deal of time and energy from a great many people. The PCC has received some generous legacies and even so a great deal of fundraising is still required. The PCC was gratified by the very positive response from the National Lottery Heritage Fund (NLHF) to the PCC's Expression of Interest. Since then, following a fundraising workshop in June, led by Naomi Russell and a Discovery Day, a sub-committee of the PCC was formed called the Buildings Oversight Group. It reports to the PCC and is chaired by Stephen Cole. The Group comprises the members of the Standing Committee of the PCC, Andrew Pickthorn, Neil Logan Green, Veronica Howe and Patricia Ford. The Group has been working with Julia Holberry Associates (Julia Holberry at JHA) and Gill Associates (Connor Baker) with support from other members of the wider community to build the grant application for the NLHF. Veronica has also led the work with members of the PCC, Andrew Pickthorn and Neil Logan-Green to work on applications to access

other key sources of funds. Further, Veronica and Michelle have master-minded a programme of social activities which create opportunities for people to meet, to enjoy time together and also to raise funds.

The quinquennial work started on the church tower and this has necessitated a great deal of skilled work by the craftsmen in the team retained by our quinquennial architect able supported by Simon Morris whose expertise is so important to St. Mary's. The scaffolding has been an eyesore and obstructive but necessary. Progress continued to be slow on the work on the gates and piers at the top of Church Street because the site is difficult and the restrictions numerous. The PCC is responsible for the cost of the work on the church tower but not on the piers, which is a matter for East Suffolk Council.

The boilers in the church were out of use for several weeks towards the end of the year. We all owe thanks to David Sharples, Simon Morris and our wonderful electrician, Alan Hunter, for springing into action to set up temporary heating. The longer-term answer may not be as speedy but a great deal of research, thinking and work is being done in the background. The aim is to ensure that decisions can be made well and rapidly to ensure that we have a warm church building in time for winter in 2025/2026.

Rita James has continued the amazing work she does on the Eco Church project. She and her team are working towards our Silver Award and part of this has involved ensuring that all cleaning products in the church and St. Mary's House are eco-friendly.

The Church Record (a three-volume Record of St. Mary's Church) was completed in 2024 and presented to the Rector. It is a wonderful record of the heritage and history of the church building and took five years to complete.

Katharine Turner

Altar Guild, Dusting and Brassware Care

This past year has seen a steady flow of work by my wonderful team of Altar Guilders who have responded by being in church every Friday morning. The care of the silver and linen used at the services has been well maintained and the cleaning of the High Altar area. Great care of the Epiphany chapel has been taken to maintain a quiet chapel for prayer and meditation. The South East, Pickford chapel, has been cared for during the year.

Please may I thank Janice Poulson and Gillian Gurdon; Judy Foster; Anna Jenkins and Lesley Whitehead; Kirsten Berridge and Annie Lines for their continuing service to the Altar Guild over the past twelve months. Grateful thanks as you make my job such a pleasure. I am looking for one more helper.

During 2024 the care of the church pews has been done by five ladies on the dusting rota who have kept our wooden areas in the church beautifully clean. They work independently and are responsible for their own section of the church to dust twice monthly.

May I take this opportunity to thank Gillian Gurdon, Michelle Bullard, Caroline Hawksley, Anna Jenkins, and Sandra Schur.

Four times during 2024 the brassware in the church has been cleaned and polished by three workers Judy Foster, Jenny Harris and Bernard Chambers. The cleaning is done before big Festivals. Thank you so much to you all.

Barbara Stear

Bell Ringers

The Woodbridge Society of Ringers, alias 'The Twiglets' has had another successful year. Our membership has now increased to sixteen, which means that we ring for every Sunday morning Eucharist service, when we regularly have at least nine or ten ringers present. We ring for the major church festivals and, as is our custom, we ring the bells half muffled on Remembrance Day before the town's civic service of remembrance.

During the summer months we are frequently asked to ring for weddings. On New Year's Eve, at midnight we again rang the old year out, and after striking 12 on the tenor bell at midnight, we rang the new year in. For our Annual Spring Ring, this year we went to Cambridge where we rang the bells in three different churches. Later, in the autumn, we had a 'mini ring' when we visited two local churches, namely Hollesley and Orford, and rang on their bells. We must thank the Rector and Liz for again hosting our summer barbecue at the Rectory on what was a glorious warm summer evening. On most Saturday mornings, several of our band travel to Campsea Ashe to ring on their lovely, light, easy-going ring of six bells, and to support the ringers there and boost their numbers.

Bruce Wakefield

Church Music and the Choir

Music at St Mary's has been well cared-for and resourced in recent years by Sarah Dodds, members of the choir, and external musicians; following my appointment in February 2024 we have maintained a full diary of choral commitments.

The choir continues to help lead the liturgy on Sunday mornings in Woodbridge and events in the last year have included a Come and Sing Evensong on Sea Sunday, a jazz Mass for the Patronal Festival, a joint concert with Woodbridge Choral Society for the Friends of St Mary's, special services for Advent Sunday and Christmas, and most recently an Evensong of Tudor music with the Ravenscroft Consort at Woodbridge; it has been good to sing at Great Bealings for the Easter Vigil, Patronal Festival, and a much-appreciated carol service. Weddings and funerals are also occasions when the choir is invited to enhance the worship and it gives us much pleasure to be a part of these special occasions in the life of St Mary's.

A great deal of work behind the scenes has gone into ensuring a good flow of information and enhanced safeguarding protocols; choir members continue to work hard to present a good turnout each week; new members are always welcome and we offer an affirming educational experience at every choir practice and service. The open-mindedness of the singers to new repertoire and different ways of approaching music-making has really enhanced our corporate performance in services. A recent highlight has been the addition of a plainsong antiphon at Communion where the choir sings unaccompanied in an ancient musical form with a text relevant to the day: a moment of reflection and repose at a sacred point in the service.

The choral singing each week sounds bright and energetic and congregational singing continues to play an important role in services and the services include plenty of music for both choir and congregation. It has been very good to have several visits from members of the Chelmsford Singers to join our choir, and we continue to welcome occasional members of the choir on a regular basis.

We have welcomed visiting choirs too, for services and for concerts; other successful musical events have taken place during the past year - we are hugely grateful to Romy Hills for her work as concert coordinator, from which she has now stepped down, and to all our performers for their offer of beautiful music in this special building.

After many years of regular service, the organ needs some important work undertaking but is significantly down the list of funding priorities. Much of the issues to be addressed are out of sight but

are nevertheless important; crucial items of safety improvements have already been carried out and the organ already looks and sounds brighter in the hands of the new tuner, Andrew Stevens.

Many thanks to Fr Nigel and Fr Peter, the churchwardens, staff, servers, Friends, and congregations for their support of the music, to the singers regular and occasional for lending their voices to our worship; our grateful thanks go to Sarah Dodds for her dedicated work each week and for having worked so hard to keep the music running in previous years.

James Davy

Christian Meditation Group

The Meditation Group has now been meeting weekly on a Tuesday evening for five years. Fourteen people are now regular attendees. We seem to have found a formula that works for us all, beginning with a prayer and a short reading before we meditate together for half an hour. We are all agreed that meeting weekly supports and encourages us in our meditation practice and that the effects are felt in how we approach daily living. New members are always very welcome.

Alison Davis and Caroline Hawkesley

The Church Shop

The running of the Church Shop by a 'Management Team' with the various responsibilities shared between us, continues to work very well and, thanks to the support of our loyal band of willing volunteers, the Shop has been able to open every day over the last year. Greetings cards continue to be our 'best sellers', closely followed by church mice and soap! We aim to keep a consistent stock of Fairtrade coffee, tea, chocolate and so on, but also an evolving range of sustainable, fairly traded or locally produced gifts and other items. The purpose being to encourage returning customers who hopefully find something different to buy each time the come in. The Shop also continues to be a place of welcome, where people can call in, maybe just for a chat, or to buy tickets for concerts and other events at St Mary's. And, of course, profits from our shop sales also help to maintain our beautiful building.

Jackie Shipley

Churches Together

During 2024 church representatives from our churches in Woodbridge, Melton & Great Bealings have met four times.
The churches are St. Mary the Virgin (Woodbridge), St. John's (Woodbridge); St. Andrew's (Melton); St. Mary's (Great Bealings) all CofE; St. Thomas's (Woodbridge) Roman Catholic; Methodist (Woodbridge); Quay Street (Woodbridge) Baptist; Salvation Army (Woodbridge); Warwick Avenue AEC (Woodbridge).

Good Friday 2024 Walk of Witness and service in Elmhurst Park. We were reminded that the walk is both a witness to the town and a Christian unity. The walk was in silence with pilgrims carrying crosses. The Methodist church provided hot cross buns and drinks after the service which were very well received.
Sunrise Service. Easter Morning 31st March 2024 It was estimated that 50 people gathered at dawn to watch the sun rise over the river Deben. They said, "There is no better way to start the Easter celebrations".
Big Family Day Out 7th July 2024 on Kingston playing fields went well. As the event is from 10. 30a.m difficult for some churches to attend when their own services are taking place.

Hustings in St. John's Thursday 13th June 2024 all the parliamentary candidates attended apart from the Reform party candidate. A questions and debate session took place chaired by Lyn Spall and Nick Cottam prior to the general election in July. The Hustings started with a prayer and there was a prayer group running at the same time. Well attended, standing room only.
CTWA Christmas Cards were delivered. However, limited information about the Christmas services on the CTWA website which was printed on the card. At St. Mary's we struggled to deliver all the cards.
Week of Prayer for Christian Unity. Celebrated Sunday 19th January 2025 at the Methodist church. Beautiful service led by Rev Saul Tadzaushe calling for Christian unity whatever denomination. Unfortunately, there was a clash of a service at St, Mary's Woodbridge for the anniversary of the burial of Thomas Seckford. Thanks to Lyn Spall, our chair, for her energy and support which has kept our events 'on the road'.

Barbara Stear

Communications

Our e-News and website are the principal ways of communication within our Benefice. The weekly e-News contains all the notices about parish life and forthcoming events, and is emailed from the Parish Office to a long list of recipients every Friday. It is also downloadable via the website, and printed copies are available in church. Our website provides a comprehensive source of news and is easily accessed by our church family, visitors and the wider community. It is regularly updated with news of special services, events, sermon transcripts, contacts and links, and information about our Building Project Appeal. St Mary's Facebook page, our social networking site, plays an increasingly important role in getting news out to the local community. It has over 250 followers and is regularly updated with photo news of recent activities and upcoming events. Our posts are regularly shared by others and within Facebook groups, which means they extend to a wider audience. When our posts attract occasional comments, we respond to all of these, as we do to the private messages received, which ask a variety of questions. Contributions from a wider circle of people (including from those attending events in person) of information that can be incorporated into news items for blog posts or Facebook would enable us to reach out more regularly and with more interesting content, as this is currently provided by a very small number of people. Similarly, information on various groups could be updated more often to provide fresh website content, with contributions from those involved. Well positioned A-boards around the town centre, and posters in residential areas, have played an important outreach role in welcoming the wider community to St Mary's House and Church events. The Nativity Trail took the Christmas story out into the Market Hill area through a series of twelve posters in windows.

Rita James & Linda Rumbold

Deanery Synod
The Synod met on three occasions.

8th February 2024 at St Mary's House Woodbridge. Reverend Giles Tulk, Rural Dean, led.

Archdeacon Rich addressed Deanery Vision, Issues, Engagement – followed by questions /discussion. The Rural Dean, Revd Giles Tulk was to leave as Team Rector of Wilford Benefice at Easter and Reverend Katrina Dykes had resigned as Team Rector in Carlford Benefice. The discussion included 'the strategy for tiny churches,' the future organisation of the vacant benefices, encouraging risk taking, help for parishes via the Lightwave Bishops' Mission order and Live-streaming.

2023 had concluded with the Deanery reaching 92.5% of Parish Share.
Rita James updated the Synod on Eco Church with 11 of 36 churches in the deanery having registered resulting in 3 silver and 2 bronze awards.

6th June 2024 at Ufford Parish Hall. Mrs Mary Hare, Lay Chair led the meeting.

Mr Clive Willetts, Deanery Organiser reported there was £300 in Deanery Synod Funds to cover hall hire and expenses. PCCs may need to contribute to ongoing running costs in future. The Synod agreed that when due, the renewal of the license for the Woodbridge Deanery Website will be covered by Deanery Synod Funds. Elections to Diocesan Synod were underway with Reverend Many Reynolds presiding officer for the lay election and Mrs Mary Hare for the clergy election. Synod members were encouraged to take part in the public consultations regarding the Vacancy in See and the appointment of a new Bishop. Burgh PCC submitted a resolution concerning the issue of the C of E paying reparations for past involvement in slavery. This motion was passed on to the Diocesan Synod for debate but the Church Commissioners pre-empted discussion for legal reasons.

10th October 2024 at St Felix Church, Rendlesham. Mrs Mary Hare, Lay Chair led.

Reverend Katie de Bourcier, the Diocesan Mission Enabler gave a presentation on support available to help churches grow. Leading Your Church into Growth (LYCIG0 had held a Conference attended by members of Melton St Andrews parish who confirmed the positive outcomes for their parish from the conference. The paperback 'How village churches thrive,' Church House Publishing, ISBN-10: 1781402191 was recommended.

Later in October Reverend Mandy Reynolds was appointed Rural Dean.

Mandy Reynolds

Eco Church
Each church within the Church of England is encouraged to register with the Eco Church scheme run by A Rocha UK. The scheme provides a free online survey and supporting resources designed to equip our churches to improve our care for God's world as an integral part of our everyday work and witness: in our worship and teaching; in how we look after our buildings and land; in how we engage with our local community and global campaigns; and in the personal lifestyles of our congregations.

Having achieved the first level Bronze award in January 2023, St Mary's has made, progress towards Silver but all significant actions to improve the environmental sustainability of St Mary's House and St Mary's Church are currently on hold as we await the refurbishment work. However small changes have already been made - for example:

- Using recycled stationery and other paper products like kitchen rolls, loo paper and hand towels.
- Continuing to purchase only Fairtrade tea, coffee and sugar, for after services use.
- Purchasing environmentally sustainable cleaning products.
- Switching to 100% Green electricity tariff with Octopus energy.
- Replacing traditional light bulbs with LED bulbs in the church.

Similarly, the development of the churchyard to increase its biodiversity and enhance its role as a haven for nature and heritage and a place of quiet reflection on God's creation is largely restricted or on hold. The railings cordoning off the southern boundary wall and the barriers around the tower during essential quinquennial works have made areas of the churchyard temporarily unaccessible. But some of the easier tasks have already been put in place - for example:

A small team of volunteers are feeding the birds and keeping the water bowls topped up.
- Bird nesting boxes and a bat box are in place.
- A recently defined path provides improved access to the west end of the churchyard and in particular

John Clarkson's tomb.
- The porch planters contain flowers to attract bee and butterfly pollinators.

Unusually high temperatures, wild fires, drought and floods have made all of us more alert to the fact climate change is not something far off but happening right now and on our doorsteps. The results of an Eco Church survey carried out in church in May '24 show there is concern within the congregation over the effects of climate change and a belief that the Church of England should be taking positive measures to address the issues.

- 88% of the congregation were either very worried or somewhat worried about the effects of climate change
- 82% of the congregation agreed we should be using sustainably sourced and recycled/recyclable paper.
- 80% agreed that wherever possible we should be using Fairtrade and/or other ethically sourced goods.
- 74% agreed that we should be supporting biodiversity in our churchyard.
- 72% agreed we should avoid environmentally harmful cleaning products and procedures.
- 70% agreed that we should be striving to reach Net Zero Carbon as part of the new plans for St Mary's House and Church

The work continues. Please get in touch if you would like to get more involved with our Eco Church plans.

Rita James

Elders

Currently our 'team' consists of 10 Elders, some of whom visit local Care Homes as well as those in 'supported living' accommodation (Grove Court, Haughgate House, Seckford Care, Tanyard Court and Woodbridge Lodge). Here they administer Extended Communion, take Morning Prayer and lead services at Christmas and Easter. Elders also undertake home visits and will administer home communion to members of our congregation who are too unwell/infirm to attend church in person. Elders welcome people as they arrive in the church building for worship, prepare and lead the intercessions, administer the chalice and may also be on the rota to read the Lesson. From time to time, Elders take Evening Prayer and Compline, and occasionally act as Verger at funeral services. Several Elders are on our team of Servers. Last October an 'Elders Celebration Service' was held at St. Edmundsbury Cathedral, our parish was represented by five of our Elders. During this service Bishop Martin thanked all the Elders in the Diocese for their ministry and those present were invited to take part in a 'Rededication for Elder Ministry'. Several Elders, along with other members of the congregation, regularly attend Saturday Morning Prayer, which is conducted on 'Zoom'. Elders have been informed of the requirement to complete Diocesan Safeguarding Training on Domestic Abuse and all are in the process of undertaking this training. At a recent meeting, while discussing 'succession planning', the need to invite members of our congregation to consider becoming Elders was recognised.

Alison Davis

Electoral Roll

Margaret Davidson guided the parish through the annual updating process, at the end of which the total registered was 218, a net rise of 2. We wished her well as she left for pastures new.

For 2025, an entirely new roll is to be compiled, in keeping with the Church Representation Rules, which require a clean slate every five years. The new membership number will be advised, in line with the required timetable and at the APCM.

Veronica Howe

Fabric Committee

The Fabric Committee, consisting of eight members of the church, including the Rector and the two church wardens, have met for five meetings during the past year. The main areas of discussion are the Quinquennial Report, the lightning conductor and the church heating failure of the gas boilers. The Quinquennial work on the tower to be finished by March 2025 Excellent work has been carried out by Lodge & sons specialist stone masons. The second lightning conductor is to be installed whilst the scaffolding is up for the tower repairs. The Friends of St. Mary's are paying for this and the repair of the Buttresses. The Churchyard design and structural details for St. Mary's gates being reset are underway and root excavations of the London plane tree have taken place, so the position of the roots is known before the gates are placed. The Church yard South wall repairs have gone out for approval. The failure of the Church Heating has taken priority, and electrical heaters have been bought with an upgrade of the electricity supply capacity to the church. Solar panels are being looked at on the church and SMH.

Barbara Stear

Health and Safety

Over the past year all the usual checks have been carried out on fire extinguishers; electrical systems; gas appliances in church and SMH. In the light of the advice we received, following the gas boiler service for the church, the boilers have been shut down as they were no longer up to standard. In August, our local fire station came to have a look at the tower and discuss emergency evacuation procedures with the bell ringers. It was acknowledged by all that it would not be easy to bring an injured person down the steps. Access from above the north porch seemed the best option as the fire brigade could reach anyone there by ladder. This is also the evacuation assembly point for the bellringers should there be a fire in church. Over the next month I shall be updating the lone working policy and try and find a way forward for all our lone workers to feel comfortable and safe whilst working or volunteering. All risk assessments for both the church and St. Mary's House (SMH) will be kept up to date and our health and safety policy also updated.

Michelle Bullard

Flower Group

We have fulfilled the requirements of the church calendar providing flower arrangements for Christmas, Easter and Harvest, as well as Patronal Day and Pentecost. There were few requests for wedding arrangements. We have been asked to provide flowers for funerals. In many cases clients have recruited friends and family to provide and arrange the flowers, with practical help from us. We have £962.31 in our current account. If we continue to lose income, we may have to come to the PCC for help. Since September Sue Smith-Lyte has had to step down from leading the flower group due to

ill health. The very able Penelope Bartlett and Judy Dowse have taken on the supervisory role. Christine Bizzey is the first port of call and will, in future, be reporting to the PCC. We have managed to recruit a few more people who have been invaluable as well as talented, so things look bright for the future.

Sue Smith-Lyte

The Friends of St. Mary's Church

Another busy year for the Friends and, as always, a delight to run events which attract people outside normal worship and raise some money into the bargain. One of the highlights of 2024 was an Autumn Concert, featuring a new work by the composer Ben Ponniah, performed by the Woodbridge Choral Society and the St Mary's Church Choir under the charismatic direction of James Davy. The event raised well over £1,000. Also featuring in over the year was a 'Words and Music' cameo (thanks to Sue Smith Lyte and Sir Nick Young); a royally connected guest speaker, Sir Stephen Lamport, (thanks again to Sir Nick) and the ever popular Joyspring (thanks to Romy and Darrell). At the AGM in March, Friends Treasurer Michael noted £14,000 of unspent restricted Friends funds in the church account and this has been earmarked for current Quinquennial refurbishment items, including tower restoration and a much-needed new lightning conductor. In addition to funds raised at events, the Friends also received a very generous donation of £4,000 from the late Bertie Fried who having been 'caught short' during the 8 o'clock requested that this money be spent on putting a toilet in the West End. Watch this space!

Nick Cottam

Girlguiding - 2nd Woodbridge (St Mary's) Rainbows

2nd Woodbridge Rainbows reopened on Monday evenings in June 2024. Ellie Phillips and I became involved as Leaders in Training, supported by long-term Guide Leader, Veronica Howe. We have been off to a fantastic start, with excited, enthusiastic and sociable girls, and incredibly supportive parents. We introduced our initial cohort to the world of Girlguiding and arranged their Promise Ceremony, which parents also attended, at St Mary's House. The girls completed a bonus badge, Cardboard Box Fun, early on in the programme, and also took part in the District Campfire – which ended to their tune of 'is it over already?!' We then welcomed another helper, Sophie Benton, who has also now begun her Leader training, as well as new, and equally keen, Rainbows! We have enjoyed the use of St Mary's House to complete a range of activities together, including making fruit salads, learning about first aid, completing an abundance of arts and crafts, and making an obstacle course entirely of cardboard. We are most grateful to the church for their continued support. The girls also did a fantastic job of representing the unit at the Remembrance Sunday parade in Woodbridge. We are all very keen to give the Rainbows a wonderful experience with the unit, and this delightful group make it easy!

Eleanor Phillips and Anna Gallagher

Girlguiding - 3rd Woodbridge (St Mary's) Rainbows

3rd Woodbridge Rainbows continued to support 2nd Woodbridge Rainbows after it was suspended in the Spring term 2024 due to lack of leaders. We were very grateful to the church for allowing us to hold the first six meetings of the summer term in the main hall downstairs, as one girl had broken her leg in the Easter holidays and was in a wheelchair. Two new ladies came forward to run 2nd Woodbridge Rainbows they were both new to guiding so they came and assisted on Wednesdays to observe meetings before re-opening the Monday unit. At half-term 2nd Woodbridge Rainbows opened up again with new leaders and new girls plus one of the originals. Both units followed the same programme for the rest of the term, finishing with a teddy's picnic. We completed our Be Well skills builder, which involved first aid; the girls learnt how to mend a friend and assist to kill the germs. The Rainbows went

out and about to complete a survey of Market Hill. The girls had lots of fun with the Cardboard badge making mazes, obstacle courses, butterfly wings, musical instruments and marble runs. We learnt a couple of new games which the unit love and ask to play over and over again, such as Eagle eyes and Hedgehogs. The Autumn term consisted of activities around 'Adventures in the Dark' and spent an evening at Foxburrow Farm with Suffolk wildlife trust hunting for bugs in the dark. We joined the other uniform organisations for the Remembrance parade and were honoured to join the Rector by the War memorial, the girls really felt like part of the parade. Badger, Squirrel and Rosie have been joined by a new leader Evelyn (Rabbit) who had been a Guide and Ranger and has been a great addition to the unit, along with 6 new rainbows in the Spring term. This term we are working on skills builders Live Smart stage 1 and Reflect stage 1. Recently we all tried out some different fruits and make ourselves a fruit salad.

Alison Lavender

Girlguiding - 3rd Woodbridge (St Mary's) Brownies

The unit faced a number of changes last year, with two mums taking over the unit as brand new leaders. 3rd Woodbridge Brownies have enjoyed an eventful year, which included a sleepover at St Mary's, this was most definitely a highlight for all. There are a number of girls who are nearing 10, so we have been busy ensuring they meet all the milestones to achieve their Gold awards, and in the summer we celebrated with a Gold party. In the later part of the year we enjoyed working on Knowing Myself and Taking Action. This included the girls learning about important causes locally and nationally. The girls were keen to focus on anti-bullying with many taking their good work to their schools and sharing the importance of this cause with their peers.

The highlights of the year were planting crocus bulbs with the Trefoil, Thinking Day celebrations with the District, taking part in the Poppy Appeal in the town centre as well as the Remembrance Day events. The girls also enjoyed watching the Christmas light switch on, where they were lucky enough to be able to go on a fairground ride. Following this the girls enjoyed a Wartime Christmas party where the learnt about how Christmas was celebrated during this difficult period of our history and many enjoyed trying Spam for the first time. We look forward to what the next year brings the unit and the fun we will be able to have.

Gemma Lea and Leila Rogers

Girlguiding – 2nd Woodbridge (St Mary's) Guides

After over forty years of running the unit Veronica (Howe) retired from Guides just before Easter 2024. She is continuing with Melton Brownies and Rainbows and offering support to the new leaders of 2nd Woodbridge Rainbows. Meg, Lana and I took over from Veronica and decided to work on the RNLI badge, which was linked to their 100 years celebration. Meg arranged a pudding funding-raising evening, where the girls made puddings and invited family and friends to try them; some of the money raised was donated to the RNLI. This concluded with a visit to Aldeburgh lifeboat station, the girls took the bus from Woodbridge and after the tour spent a lovely afternoon on the beach by The Shell. The Autumn term started with a group of six new Guides moving up from Brownies and a couple of other girls who had not been Brownies. We completed lots of different activities introducing them to Guides with activities such as cooking sausages wrapped up in newspaper placed in cartons. This was part of 'Adventures in the Dark badge', other activities included learning about the moon, stars and night animals. We had a great visit to BT, Adastral Park, Martlesham which included a tour of the control room and then the girls had a go at programming small robot cars. The Guides assisted with the Royal British Legion, Poppy Appeal in the Thoroughfare, Woodbridge and then took part in a sleepover at St Mary's House ready for the parade on Market Hill. We ended the term by assisting at the church fair, Toy service and had a Christmas party. The Spring term 2025

is busy with work on their First Aid Stage 5 badge, a sleepover at Hollesley village hall to celebrate Thinking day and a visit to PHQ Martlesham with a tour of the police museum. We are also planning a session on self-protection skills.

Alison Lavender

Junior Church - Children and Families

The work and contact with children in the parish and in St Mary's School has continued in a similar pattern, with our themes following the liturgical and seasonal year. Our outreach to children and families provides a welcome and a place within our church community. Activities on Sunday mornings are available weekly, including during school holidays, and are based on the Gospel of the day, the appropriate feast or a specific time of the year. The children enjoy story, scripture, discussion and sometimes role play, as well as plenty of creative activities such as book making, candle making, stained glass window activities etc. The children participate in the service whenever possible; they take part in procession, carry up the offertory gifts, and now regularly read the Sunday intercession prayers. They are developing a good knowledge of the Sunday worship and how it is put together. We welcome and encourage families and children to every weekly Sunday Eucharist; however, we have tried to make the monthly 11am service a focus for families where they can read the intercessions and gather together for refreshments afterwards. The numbers of children attending fluctuates, though we do have 3 or 4 families who are regular attenders. I have continued to work in the school weekly, teaching choir, and through this bridging between school and church, we are able to see our numbers supplemented now and again, especially for special occasions. We were able to gather a mixed group of children together from school and parish for Messy Church on two occasions during this year. These Messy activities are dependent on many more helpers and resources and my thanks go to the parents and parishioners who have come in to help. We have two parents who have shown an interest in leading Junior Church activities on Sunday mornings; my thanks to Nicola Hopwood and Jamie Symons who have led an activity or two … hopefully they may continue to be part of a rota, and inspire a few more parents to take a leading part too… watch this space.

Some highlights of the year include:

- Advent Messy 2023… "Follow the Star" was well attended and the theme was set by the Diocesan initiative for all churches.
- The School Wednesday choir gave a performance to parents and also in church at the end of term service.
- Christmas Eve Crib and Christingle… more than 200 children present were treated to a 'Follow The Star' Nativity.
- February, Candlemas 2024… the children took part in a role play of the Presentation of Christ in the Temple; they also led the intercession prayers.
- Lent Messy Church… 'Jumping into Lent', activities in preparation for Holy Week and Easter.
- Palm Sunday… with Orlando the donkey again and a decent group of children and parents waving their palms.
- Easter Sunday… the children processed with their Alleluia banner and each received an Easter Egg.
- June… the children in the Wednesday school choir gave a performance of their work to parents.
- July… the children in the Wednesday school choir sang at the end of term service in church.
- September… quite a few children attended the 11am service to support and witness a baptism; they received ice cream after the celebration! Parents enjoyed it too!!
- Advent Messy Church …. 'Treasure', very well attended with approx. 20 children.

- December, end of term…the Wednesday school choir children gave a lovely Christmas performance of 'Sheik, Rattle and Roll'. Thank you to Dr Sarah Dodds for her piano accompaniment, help and support.
- School end of term service in church…the choir children performed.
- Christmas Eve…a wonderful crib and Christingle service, with Sarah's playing and great help from the parents; a cast of approx. 20 children led the Nativity and 180 Christingles were taken home!
- The children have led the Sunday service intercessions for:
    - Candlemas 2024
    - Mothering Sunday
    - All Saints Day
    - 1st Sunday of Advent
    - Epiphany 3

For 2025 we are still hoping to get the Wednesday choir to put on a performance in church and we need further developing a help rota for Sundays. With many thanks to Rachel Wade for her help, encouragement and support, and also to the parents and parishioners who have helped with the children and more importantly to the children themselves!

Liz Prior

Maintenance

The successful renovation of the floor in The Main Hall of St Mary's House was a major accomplishment during the year and has really enhanced what is essentially a fantastic facility that helps to generate revenue for the Church. We all have an interest in the continuing improvement and upkeep of St. Mary's House. In November, SES Mechanical Maintenance Engineers advised us to shut down the Church's 2 Keston C110 Gas Boilers owing to safety concerns caused by the corrosion to the boiler under-casing and to the heat exchangers. The direct replacement with modern gas boilers is not possible as a result of the Faculty Jurisdiction Amendment Rules (2022) which require churches to have due regard to the Church Building Council's advice on net zero carbon. This has meant that we are required to develop a heating scheme which complies with these rules while, at the same time, taking into account the needs of the fabric and people who use the Church. This is not straightforward. The PCC is lucky to be supported by the Quinquennial Architect, Nick Jacobs and David Sharples and Simon Morris as we find the best and most cost-effective answer. In the meantime, we are very grateful to the Diocese which has funded the supply of two temporary 20kW electric blowers, and a 200amp electrical supply upgrade to enable the same. The emergency heating has brought its own challenges, not only because of costs but also because of the need for the consequential necessary electrical upgrades to ensure a both safe and sufficient supply of electricity. To balance the need for security and convenience, I remain of the view that only the keys essential to the work of contractors and/or volunteers should be shared. Security remains a high priority especially since the burglary on the Church. Many of the changes I have recommended have been implemented. We all have a role to play in keeping a keen eye open and reporting any concerns we may have, however small they may seem.

We have yet to appoint a contractor to keep clean the gutters and drains. We had once again a beautiful Christmas tree in the Church. My plea for 2025 is that we develop early a plan for the Christmas tree delivery, erecting and decoration. Smartcall have given us their continued support and provide speedy responses to our requirements. They were supportive and sympathetic after the burglary offering fast response with competitive pricing. Please report any maintenance issues or concerns to: maintenance@stmaryswoodbridge.org. My sincere thanks go to them and also to Simon Morris, David Sharples and Michelle Bullard in particular for all the support.

Darren Darby

Mothers' Union (MU)

As a branch we have again been able to contribute/send donations to those charities/organisations needing help, such as: Mission to Seafarers/Ipswich Hospital (neonatal unit)/Bags of Love for Baptisms/Ipswich Women's Refuge/Hampers for St Mary's Fairs and lastly raising well deserved funds for Mothers' Union charities at home and overseas. Just a taster of what we do during the year. A new venture this year is to be involved and help raise a further 1,000 'home-made' Christmas cards for 2025 (1,500 already made each year) for the prisoners of HMP Hollesley Bay/High Point and Warren Hill. During 2024 we remembered Ann Stent who after a short illness died in the July. Her funeral took place in Ely, Ann having moved to Cambridge some time before. But on a happier note, we have welcomed 3 new members to the branch.
Finally… please take the opportunity whilst in Church to look at the MU Notice Board and to see what we are doing and what is planned for the coming year. There may be something of interest to you, especially at one of our meetings, you are always very welcome to attend.

Jean Cobb

St. Mary's House Bookings

We continue to have regular weekly and monthly bookings, with some groups having been using the facilities at St Mary's House for a number of years. Current regular bookings include our own Choir, Mothers' Union, Christian Meditation Group, Time to Reflect, Friends' of St Mary's, Fabric Committee, Building Project Group, Rainbows, Brownies, Guides & Rangers, and external users such as Poppy's Pantry, Browsers Poetry Group, Illuminati, two Yoga Groups, a Professional Development Group, a Women's Recovery Group, and (new for 2024) children's dance classes every Saturday during term time.

The **Seckford Room** is used by some of the above, and for Bellringers and Flower Group annual meetings, planning meetings for the committee organising events such as the Summer Fair and the Christmas Market, Clergy Chapter meetings, and (new for 2024) an external group who have used the room for full days on a number of occasions (and booked ahead for 2025), whilst the Mothers' Union committee use the **Small Hall**, as did Woodbridge 41 (charity card shop) for a short period before Christmas. Towards the end of 2024 we were approached by a third Yoga group who have booked weekly for 2025, and the Deben Climate Centre who have booked the **Small Hall** for their 'Energy Hub' for several days every week from January 2025.

Ad hoc bookings have continued for use of the **Hall** for private parties and social events (including the Kesgrave & Woodbridge Ukrainian Hub), receptions following funeral and memorial services, AGMs and other meetings (including Woodbridge Youth Council, Deanery Synod, & Suffolk for Europe), paediatric first aid training, public consultation events for Active Travel Woodbridge, a Just 42 children's activity day, and Girlguiding units have used the whole building for residential activities. During the winter months in 2024 we hosted weekly 'Soup & Sarnies' lunches as part of the national 'Places of Welcome' growing network of local community groups providing their neighbourhoods with places where all people feel safe to connect, belong and contribute. There were also a series of Lenten Lunches in the **Hall**.

We were disappointed that Inspire Suffolk could not continue their 12-week rolling bookings for the **BP Room** in 2024, but there has been an increase in other bookings elsewhere. The BP Room continues to be used by five Girlguiding units weekly during term time, and from Autumn 2024 we have secured termly room hire fees from them (Girlguiding having used St Mary's House free of charge for many years). We also receive an annual fee from Woodbridge Quakers for 'storage.'

Day	Hirer	Details	Room
Monday	Time to Reflect Rainbows Guides Rangers	10am-12noon 5pm-6.45pm 6.45pm-8.45pm 7.30pm to 9pm (fortnightly)	Seckford BP Room Hall BP Room
Tuesday	Poppy's Pantry Yoga Christian Meditation Women's Recovery Group	9.30am-2.30pm 3pm-5pm 5.30pm-6.30pm 1st & 3rd Tuesdays 6.30pm-7.30pm	Hall Hall Hall Seckford Rm
Wednesday	Rainbows	5.30pm-6.30pm	BP Room
Thursday	Yoga Mothers' Union Brownies Choir Illuminati	9.15am-10.30am 2nd Thursday 2.15pm-4.15pm 6pm to 7.30pm 6.30pm-8pm 8pm-9.30pm	Hall Hall BP Room Hall Hall/Church
Friday	Yoga Browsers Poetry Group	9.15am to 10.15am 3rd Friday 7pm-9pm	Hall Seckford Rm
Saturday	Children's dance classes Professional Development Group	8.30am to 12.30pm Bi-monthly 11am-2pm	Hall Seckford Rm

Linda Rumbold

Servers

The Servants of the Sanctuary have continued to faithfully support Fr Nigel and our parish clergy in the celebration of the Eucharist and at other liturgies and festivals throughout the year. We remain a small but dedicated team, and it continues to be heartening to see families serving together, sometimes at short notice, with commitment and grace.

St Mary's servers undertake a range of important roles, including:

- Crucifer: carries the processional cross, leading the entrance and exit processions and the Gospel procession.
- Acolytes: bear the candles in procession, illuminate the Gospel reading, and receive the gifts from the congregation.
- Master of Ceremonies (MC): assists the presiding priest by preparing the altar for communion, washing the celebrant's hands, and carrying or holding the Gospel Book during the proclamation of the Gospel.
- Thurifer: offers incense, enriching our worship with symbolism that reflects our prayers rising to God, and contributing to the reverence and solemnity of our liturgical life.
- Boat Bearer: carries the incense boat, ensuring the thurifer has the necessary incense throughout the service.

We are proud that the serving team reflects the diversity and vibrancy of our parish community. Serving is a ministry that fosters responsibility, attentiveness, teamwork, and confidence. It offers participants a deeper engagement with the Eucharist, and helps nurture a sense of belonging and shared purpose within the wider church family.

I would like to express my sincere thanks to all our servers for their time, dedication, and enthusiasm over the past year. I look forward to welcoming new volunteers, and to the continued growth and development of this valuable ministry.

David Sharples

Sidesmen and Sideswomen

We have 19 regular helpers, plus 3 reserves, who carry out their duties monthly at the 8am and 10am/11am services and also at evensong, Christmas, Easter and any other extra services.
They all have welcoming smiles, ensuring that anyone who comes into our church, through either door, is warmly greeted and given the correct hymn book and order of service. Afterwards, they are frequently the last to leave the building as they tidy the pews and count the collection. They are versatile people who also help in many other ways. I thank them all most sincerely for their assistance throughout the year.

Jean Cobb
Stephen & Jane Cole
Geoff & Val English
Margaret Harper
Anna Jenkins
Janet Laight
Valerie Le Marchand
Sarah Lines
Andrew & Katherine Pickthorn
Sandra Schur
Cilla Steed
Jamie & Lucy Symons + Emilia
Katharine Turner
Stuart Wade
Lesley Whitehead

Reserves:
Roger Burgess
Gill Cruickshank
Gerry Toplis

Val English

Social Events

2024/5 has seen a number of very successful and enjoyable events. Most were organised as fundraisers for our newly launched building project, others to raise money for general church expenditure and some as non-profit events to bring the church community together. In June we started the month with the patronal festival lunch. In early July the heavens opened for our summer fair. A wet weather plan was hastily adopted and the majority of the stalls and activities moved inside church. The hardy holders of the Pimms stall and the BBQ quite literally did hold onto their gazebos as the wind and rain swept

through the churchyard. Undaunted, lots of people turned up. There was a lovely, warm atmosphere and lots of laughter. Also in July we held a buildings project information day. Refreshed with tea, cake and Adnams fizz, attendees were greeted by the building oversight group and offered guided tours of St Mary's House. There were visual displays of the building plans as well as photographs documenting why we need to do the renovations. In August the weather played havoc with our planned garden party and at the 11th hour we had to change venue as the heavens once more opened and rain poured down. Thank you to everyone who supported us by coming along to St Mary's House. Not quite the beautiful setting of Penelope and Martin Bartlett's garden, but still a wonderful gathering. September saw the ambient music festival in church. For the event we ran a donation bar manned by Father Nigel. It was very well supported. Harvest festival was celebrated in October. Kirsten Berridge produced a fabulous lunch with her trusted assistants David and Gaynor. Later in the month teams of four turned out for the fish and chip quiz night. Tickets sold fast and takings were boosted by another donation bar. Fish and chips were delivered from Cumberland Street for a discounted price. Fun was had by all. Our Christmas Market at the end of November was well attended. Mulled wine provided by friends of St Mary's as well as tea and coffee kept everyone warm. Martlesham Art Group exhibited. A variety of stalls and activities were spread throughout the church. December gave us a fabulous Christmas lunch provided and cooked by James Francis. Thank you to James and Neil who organised and staffed the event as a festive gift to the congregation. In January, Griff Rhys Jones performed his one man show to a packed Riverside theatre. The event had sold out as soon as it was announced and for those lucky enough to get a ticket he did not disappoint, even referencing Father Nigel in one of his amusing stories. Lots more events are planned for 2025 so please keep an eye on the e news and our website or Facebook page. All these events take a team to organise, publicise and host so thank you to everyone who helps and to all of you who come along and support.

Michelle Bullard

Stewards

The purpose of stewarding is to make visitors welcome, mainly during the summer months, i.e. April to September. We have nine people who offer their services as a steward. Duties consist of two-hour slots, morning and afternoon, Monday to Friday. My aim during the year was to have at least one steward on duty each day during the week; this was nearly achieved. Sometimes stewards are encouraged to meet groups of people or a small number of visitors and give them a conducted tour of the church and talk about what we do. Visitors come from a wide range of backgrounds, but they can be categorised as holiday makers, churchgoers from other places, those interested in ecclesiastical architecture and those who normally live abroad. Some visitors are planning to move to Woodbridge to live or thinking about doing so. Interestingly a good number of visitors come from Holland, usually via Harwich, while others live in the London area. A good number of people visit the church to pray. All stewards are encouraged to complete a short entry, at the end of their session, in the note book provided. This is helpful in many ways to other stewards.

Peter Shipley

Time to Reflect Group

Time to Reflect has had a good year, with a steady attendance of 15 members, with up to 20 involved. After Easter we wanted to finish the last four chapters of 'Twenty Questions Jesus Asked', by John Pritchard which included questions such as 'Who do you say that I am'. This book generated plenty of discussion, often in small groups of two or three. For the summer term we read 'Finding Sanctuary: Monastic Steps for Everyday Life' by Father Christopher Jamison OSB. Drawing on the experience of the retreatants in the television programme, the book used the metaphor of building the sanctuary – its door,

its roof and so on – as a way of offering practical wisdom from the monastic tradition on how to create sanctuary in our own lives. For the Autumn term we addressed contemporary issues in 'A Manifesto for Hope: Ten Principles for transforming the lives of children and young people' by Rev Steve Chalke. This was a book for government, public services, churches and charities highlighting the importance of joined-up, cost-effective, community-empowering initiatives based on 40 years of experience of tackling what really makes a difference for young people. After Christmas we chose 'Occasions for Alleluia' by David Adam. This is a book drawing on the Celtic tradition which aims to help us recognize that there are moments in each day of our lives that are cause for thanksgiving, and to pause and praise God. This has proved to be a very nourishing book for our own, individual spirituality. Time to Reflect organised a Quiet Day on Wednesday, 18th September at Framlingham College. The day was led by the college chaplain, Rev Brynn Bayman, who provided us with much to think about on the theme of 'Our relationship with God, our relationship with ourselves, others' – our story. We had lunch in the grounds with a wonderful view of the castle. We celebrated the end of the Summer term with a lovely, relaxed garden party hosted by Caroline and Jeremy Hawksley. For Christmas we enjoyed a traditional 'bring and share' lunch after reflecting on key points of our book on young people.

Diane Milan

The Zingy Singers

Liz Prior has been going to St Mary's Primary School regularly on a voluntary basis on Wednesday afternoons to do a choir, The Zingy Singers, as an after-school club. Liz does games and fun exercises to develop their aural and vocal skills before teaching them a range of songs, all from memory. Around Easter 2024 they learned some songs from Kagera, from diocesan resources. In summer they put on a performance of the musical play, *The Selfish Giant* and at Christmas a musical play about the three wisemen, *Sheik, Rattle and Roll*, all in costume. Sarah has accompanied the performances. Certainly some of the children have enjoyed singing their heart out and audience members have been struck by the sound the children can produce. A number of the children came to the crib service to sing a couple of the Christmas songs.

Sarah Dodds

For further information please visit our website: www.stmaryswoodbridge.org

Or contact: St. Mary's Benefice Office, 11 Market Hill, Woodbridge, IP12 4LP

parish.office@stmaryswoodbridge.org 01394 388820

Financial Review

The PCC has been without a Treasurer and bookkeeper for several months of the financial year, and accordingly the Churchwardens, particularly David Sharples, has become the *ex officio* treasurer and assisted in preparation of the end-of-year accounts, as well as the required submissions for the National Lottery Heritage Fund. David has been actively supported by Linda Rumbold, our Parish Administrator, Louise Fletcher, our newly appointed bookkeeper, Phil Poole who continues to assist with our investment funds, James Francis, one of our congregation, and Mark Everitt, from accountancy firm, *Affinia*, formerly LB Group, who still act as our independent external examiners.

The accounts in this report are set out on three different bases: unrestricted or general funds, which can be used for any purpose; restricted funds that are legally tied, and can be used only for the specifically defined purpose the donor made, and designated funds that are technically unrestricted, but have been designated by the PCC for specific purposes, the most important of which relates to the project to refurbishment St Mary's House. It should be noted that the designated fund for St Mary's House is generally included in the unrestricted funds when considering the statement of financial activities, as these remain unrestricted and can be used for other charitable purposes if the trustees decide.

Only activities and funds for which the PCC is legally responsible are included so, for example, the accounts do not include affiliated funds such as those for the bellringers or the flower fund (see note 19 for a list of funds that are included). The statement of Financial Activities which forms the first page of these accounts is a summary of the full picture and sums up to a net movement in funds across all the funds and activities for which the PCC is responsible. The detailed breakdowns of expenditure and income are set out in notes 2 through 6.

We are fortunate that the PCC's reserves and the balance sheet remain strong. The unrestricted funds available to the PCC (see note 20) show reserves of £742,196 as of 31st December 2024, and we preside over total funds of nearly £1.2M (including the endowment for St Mary's House). The expenditure specifically on the refurbishment work of St. Mary's House was £28,012.

The income and expenditure account for the financial year 2024 shows a significant reduction in planned giving, and other donations and legacies (£107,428 compared to £122,599) from the previous year and, despite a pleasing year-on-year increase in shop sales (+29%), Income from the hire of the Church and St. Mary's House fell to £8,877 from £12,722 (-30%). At the same time, our wage bill rose by 54% from the previous year (£30,669 compared to £19,994), and costs such as maintenance, repairs, office costs - such as the printing of materials for the building project appeal - have increased. The total unrestricted expenditure for the year was £193,297, an increase of 2.1% over the previous year.

We closed the year with deficit of c. £49,629 in 2024. This includes planned expenditures from our Designated Fund for St Mary's House (which is included in the Unrestricted Funds Listed in the statement of Financial Activities). This includes a balancing expenditure of on the SMH House Project from the Designated Harper Legacy Fund, of £8,520 after interest received from the Flagstone investments.

It should be noted that this is different from the figure of £38,149 (2023: £14,476) which includes the costs & income from the St Mary's House Project.

Reserves

It is the policy of the PCC to maintain a free cash balance on unrestricted funds to cover any unexpected expenditure that might arise. This should be at least equal to 3 months unrestricted expenditure (excluding Designated Funds) from the previous year (£37,570). The year-end balance of free reserves (£91,995) is considered adequate to maintain this policy.

The trustees do not believe there to be material uncertainties about the charity's ability to continue.

Risk Management

The PCC examines major risks that the Benefice faces each year during its normal business and establishes policies where appropriate.

Public Benefit

The Trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charities Commission on public benefit.

Concluding Remarks

The balance sheet shows that the total funds of the PCC stand at £1,148,738 compared with £1,198,364 for 2023 (-4%).

The PCC's goal of refurbishing St. Mary's House and of making changes to the Church building impose on it the need to professionalise further our approach to financial management and the management of cash flow. We also need a more predictable flow of income that will enable us to budget against expenditure and continue to balance our books on a day-to-day basis. Effective and efficient fund raising will continue to be central to the PCC's work and remains essential if we are to fulfil our objectives and discharge our responsibilities as Trustees.

The PCC would like to thank Michael Holland for his help over many years within the production of the PCC's accounts. He retired during the year.

David Sharples

PCC OF ST MARY'S WOODBRIDGE

Statement of Financial Activities

For the year ended 31 December 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
Income from:									
Donations and legacies	3	88,498	18,930	-	107,428	104,384	18,215	-	122,599
Charitable activities	4	38,914	-	-	38,914	35,890	-	-	35,890
Other trading activities	5	8,244	-	-	8,244	11,619	-	-	11,619
Investments	6	19,492	188	-	19,680	22,791	858	-	23,649
Total income		155,148	19,118	-	174,266	174,684	19,073	-	193,757
Expenditure on:									
Charitable activities	7	193,297	30,595	-	223,892	189,160	19,172	-	208,332
Total expenditure		193,297	30,595	-	223,892	189,160	19,172	-	208,332
Net gains/(losses) on investments	11	-	-	-	-	-	428	-	428
Net expenditure and movement in funds		(38,149)	(11,477)	-	(49,626)	(14,476)	329	-	(14,147)
Reconciliation of funds:									
Fund balances at 1 January 2024		780,345	103,476	314,543	1,198,364	794,821	103,147	314,543	1,212,511
Fund balances at 31 December 2024		742,196	91,999	314,543	1,148,738	780,345	103,476	314,543	1,198,364

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

PCC OF ST MARY'S WOODBRIDGE
Balance Sheet
As at 31 December 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**13**		335,543		336,998
Investments	**14**		5,120		5,120
			340,663		342,118
Current assets					
Stocks	**15**	5,021		5,035	
Debtors	**16**	11,559		30,539	
Cash at bank and in hand		794,265		834,366	
		810,845		869,940	
Creditors: amounts falling due within one year	**17**	(2,770)		(13,694)	
Net current assets			808,075		856,246
Total assets less current liabilities			1,148,738		1,198,364
The funds of the charity					
Endowment funds	**18**		314,543		314,543
Restricted income funds	**19**		91,999		103,476
Unrestricted funds	**20**		742,196		780,345
			1,148,738		1,198,364

The notes to the Financial Statements form part of these accounts.
Approved by the Parochial Church Council on 28/05/2025 and signed on its behalf by the Reverend Nigel Prior, PCC Chairman, and David Sharples, Churchwarden, acting as Treasurer under Church Representation Rules, Part 9, Rule M20(3)

Reverend Nigel Prior, PCC Chairman

David Sharples, Churchwarden

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

1 Accounting policies

1.1 Basis of preparation

The PCC is an unincorporated charity, and public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS 102 (2016) as the applicable accounting standards and the (2016) version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of Church groups that owe their affiliation to another body, nor those which are informal gatherings of Church members.

1.2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods

1.3 Funds accounting

Unrestricted funds
These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for spending on a future project and which are not included in its "free reserves" as disclosed in the trustees' report.

Restricted funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted and unrestricted.

1.4 Incoming resources

Incoming resources are recognised in the financial statements when the PCC becomes legally entitled to the benefit of use of the resource, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

Legacies are recognised when probate has been granted, the amount receivable can be reliably measured and the Executors have notified their intention to make a distribution.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

Accounting policies (continued)

- Donations collections and planned giving are recognised when received.
- Gift aid is included in the financial statements when the income to which it is related is recognised.
- Grants are recognised when the formal offer in writing of the funding is received by the PCC and payment is certain.
- Gifts in kind for the PCC's own use are included at their estimated fair value on receipt and expensed over their useful life.
- Statutory fees for weddings and funerals are recognised when the office occurs.
- Income receivable in return for selling goods or providing services is recognised either when goods are sold or the service provided.
- Income from the hire of the Church or St Mary's House is recognised when the hire takes place.
- Investment income (interest and dividends) is accounted for when receivable.
- Realised gains or losses on the sale of investments are recognised when the investments are sold and unrealised gains and losses on investments held at the year-end are accounted for in the Statement of Financial Activity.
- Government grants are accounted for when entitlement is established and the event giving rise to the grant has taken place before the year end.

1.5 Expenditure and liabilities

Expenditure is recognised when there is a legal or constructive obligation and settlement is probable and quantifiable.

1 Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.
2 The Diocesan Parish Share is accounted for on an annual basis and reflects the allocation agreed by the PCC with the Deanery.

1.6 Fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) of the Charities Act 2011. Movable Church furnishing held by the Rector and Churchwardens on special trust for the PCC and which require a Faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church's inventory which can be inspected but are not included in the financial statements.

All expenditure on consecrated or benefice buildings and individual items costing under £500 are written off in the year they were incurred.

Tangible fixed assets for use by the charity are capitalised at cost (or the estimated value of donated goods) and that amount, less any currently anticipated residual fair value, written off to the Statement of Financial Activities over their estimated useful lives as follows;

Land and buildings and Church piano	Nil (held at fair value)
Church equipment - IT related	33% straight line
Church equipment – other	25% reducing balance

No depreciation is provided on freehold buildings and the Church piano as the useful economic life of these assets exceeds 50 years and residual values are so high that potential depreciation would be immaterial, and it is the PCC's policy to maintain these assets in a continual state of sound repair. Provision will be made if regular impairment reviews indicate there has been any permanent diminution in value.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

1 Accounting policies (continued)

1.7 Fixed asset investments

Investments are stated at market value at the balance sheet date and variations from the last valuation recorded in the Statement of Financial Affairs.

1.8 Stocks

Stocks are stated at their acquisition cost, less any provision where sale is anticipated at a lower amount.

1.9 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.10 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.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

2 Income and Donations and Legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Planned giving	64,683	-	64,683	71,830	-	71,830
Other donations	5,959	-	5,959	12,542	-	12,542
Gift aid recoverable	17,856	-	17,856	19,773	107	19,880
Grants	-	-	-	239	2,703	2,942
Other Donations - restricted	-	18,930	18,930	-	15,405	15,405
	88,498	18,930	107,428	104,384	18,215	122,599

There was no income received by the Endowed Funds during the year.

3 Income from Charitable Activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Shop sales	23,165	17,910
Hire of Church and St Mary's House	8,877	12,722
Fees for weddings and funeral	6,872	5,258
	38,914	35,890

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

4 Activities for Generating Funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Advertising Revenue	175	1,977
Fundraising, concerts and events	8,069	9,642
Total	8,244	11,619

5 Income from Investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Interest and Dividends	19,492	188	19,680	22,791	858	23,649

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

6 Expenditure on Charitable Activities (2024)

	Ministry Costs	Church Costs	St Marys House Costs	St Marys House Project	Diocesan Parish Share	Other Church running costs	Total
	2024	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£
Direct costs							
Depreciation and impairment	-	1,455	-	-	-	-	1,455
Clergy expenses	470	-	-	-	-	-	470
Salaries and honoraria	2,250	-	-	-	-	-	2,250
Other costs	1,760	-	-	-	-	-	1,760
Utilities	-	13,746	-	-	-	-	13,746
Repairs and maintenance	-	7,555	-	-	-	-	7,555
Repairs and maintenance - restricted	-	28,595	-	-	-	-	28,595
Utilities	-	-	5,373	-	-	-	5,373
Repairs and maintenance	-	-	6,136	-	-	-	6,136
Shop purchases for resale	-	-	12,080	-	-	-	12,080
St Mary's House project	-	-	-	28,012	-	-	28,012
Diocesan Parish share	-	-	-	-	66,489	-	66,489
Salaries and Pensions	-	-	-	-	-	30,669	30,669
Other charitable expenditure	-	-	-	-	-	19,302	19,302
	4,480	51,351	23,589	28,012	66,489	49,971	223,892
Analysis by fund							
Unrestricted funds	4,480	22,756	23,589	28,012	66,489	47,971	193,297
Restricted funds	-	28,595	-	-	-	2,000	30,595
	4,480	51,351	23,589	28,012	66,489	49,971	223,892

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

6 Expenditure on Charitable Activities (2023) Continued

Previous year:

	Ministry Costs	Church Costs	St Marys House Costs	St Marys House Project	Diocesan Parish Share	Other Church running costs	Total
	2023	2023	2023	2023	2023	2023	2023
	£	£	£	£	£	£	£
Direct costs							
Depreciation and impairment	-	5,872	-	-	-	-	5,872
Clergy expenses	2,225	-	-	-	-	-	2,225
Salaries and honoraria	3,250	-	-	-	-	-	3,250
Other costs	2,458	-	-	-	-	-	2,458
Other costs - restricted	1,632	-	-	-	-	-	1,632
Utilities	-	15,389	-	-	-	-	15,389
Repairs and maintenance	-	2,450	-	-	-	-	2,450
Repairs and maintenance - restricted	-	16,425	-	-	-	-	16,425
Utilities	-	-	5,666	-	-	-	5,666
Repairs and maintenance	-	-	1,993	-	-	-	1,993
Other costs	-	-	77	-	-	-	77
Shop purchases for resale	-	-	13,398	-	-	-	13,398
St Mary's House project	-	-	-	38,879	-	-	38,879
Diocesan Parish share	-	-	-	-	64,653	-	64,653
Salaries and Pensions	-	-	-	-	-	19,944	19,944
Newsletters	-	-	-	-	-	2,575	2,575
Other charitable expenditure	-	-	-	-	-	11,446	11,446
	9,565	40,136	21,134	38,879	64,653	33,965	208,332
Analysis by fund							
Unrestricted funds	7,933	22,596	21,134	38,879	64,653	33,965	189,160
Restricted funds	1,632	17,540	-	-	-	-	19,172
	9,565	40,136	21,134	38,879	64,653	33,965	208,332

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

7 Net Movement in Funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	1,455	5,872

8 Staff costs

The average number of employees throughout the year was 4 (2023:2).

No person received remuneration in excess of £60,000.

The Charity contributes to a defined contribution pension scheme with NEST for eligible employees. The assets of the scheme are held and administered independently of the charity.

9 Related Parties

None of the Trustees, or any person connected with them, received any remuneration or benefits from the charity during the year. Any sums received by the PCC for the benefit of other groups or organisations are passed to the relevant body and not reflected in these financial statements.

Expenses paid to licensed clergy amounted to £2,250 (2023; £2,225).

There have been no payments to related charities during the year, but the PCC has received financial support from the Friends of St. Mary's (an independent charity) in respect of the cost of certain repair and building work to the Church. All donations are reflected within the relevant restricted fund.

The Churchwardens are Trustees of two independent Trusts set up to relieve poverty in the Parish. There were no transactions between the PCC and these trusts during the year.

From 1 January 2021 St Mary's, Woodbridge and St Mary's, Great Bealings were formed into a joint benefice. Each Church operates its own PCC and prepares separate accounts but, from time to time, transactions relating to one Church pass through the books of the other and such amounts are periodically settled with any amounts outstanding at the year-end included in debtors or creditors. The Parish Share for the joint benefice is allocated between each PCC but some smaller administrative costs are borne by the PCC since any attempt at quantification is considered out of proportion to any benefit.

10 Governance

The Unrestricted Fund bears the cost of the Independent Examination of the financial statements.

This amounted to £1,674 (2023; £1,750).

11 Operating lease

The Charity is committed to a payment of £2,168 (2023: £2,845) per annum for Photocopier Services under an operating lease that expires in 2029.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

13 Tangible Fixed Assets

	Freehold land and buildings	Church Piano	Church Equipment - other	Total
	£	£	£	£
Cost				
At 1 January 2024	314,543	21,000	39,458	375,001
At 31 December 2024	314,543	21,000	39,458	375,001
Depreciation and impairment				
At 1 January 2024	-	-	38,003	38,003
Depreciation charged in the year	-	-	1,455	1,455
At 31 December 2024	-	-	39,458	39,458
Carrying amount				
At 31 December 2024	314,543	21,000	-	335,543
At 31 December 2023	314,543	21,000	1,455	336,998

The freehold land and buildings comprise St. Mary's House, 11 Market Hill, Woodbridge and is stated at its 1997 fair value. A re-valuation of St Mary's House was conducted by Fenn Wright in December 2024 and a *draft* report produced. As no final report had been received at the time of accounts preparation, the revised valuation was not included in these accounts.

Consecrated and benefice property is excluded from these accounts.

The PCC considers that the realisable value of the Church piano is in excess of the net book value shown above.

14 Fixed Asset Investments

	Restricted funds 2024	Restricted funds 2023
Gains/(losses) arising on:	£	£
Sale of investments	-	428

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

15 Stocks

	2024 £	2023 £
Finished goods and goods for resale	5,021	5,035

16 Debtors

Amounts falling due within one year:	2024 £	2023 £
Other debtors	11,559	30,539

17 Creditors

Amounts falling due within one year:

	2024 £	2023 £
Other taxation and social security	638	-
Other creditors	2,132	13,694
	2,770	13,694

18 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.

	At 1 January 2024 £	At 31 December 2024 £
Permanent endowments		
St Mary's House	314,543	314,543

Previous year:	At 1 January 2023 £	At 31 December 2023 £
Permanent endowments		
St Mary's House	314,543	314,543

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

19 Restricted Funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
	-	-	-	-	-
Grace Howe Bequest	8,863	188	-	-	9,051
Choir Fund	16,032	-	(1,172)	-	14,860
Chapter Fund	455	-	-	-	455
Fabric Fund	71,428	2,996	(26,392)	-	48,032
Vestment Fund	832	-	-	-	832
St Mary's House Project	2,380	6,653	-	-	9,033
Organ Fund	3,486	3,281	(1,031)	-	5,737
DOM Donation	-	6,000	(2,000)	-	4,000
	103,476	19,118	(30,595)	-	91,999

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Gains and losses	At 31 December 2023
	£	£	£	£	£
Grace Howe Bequest	8,262	173	-	-	8,435
Choir Fund	16,706	958	(1,632)	428	16,460
Chapter Fund	455	-	-	-	455
Fabric Fund	68,506	3,302	(380)	-	71,428
Vestment Fund	832	-	-	-	832
Church Sound System	1,115	-	(1,115)	-	-
St Mary's House Project	2,380	-	-	-	2,380
Organ Fund	4,891	14,640	(16,045)	-	3,486
	103,147	19,073	(19,172)	428	103,476

Grace Howe Bequest - for Sunday School activities.
Choir Fund - for the maintenance of choir equipment and music.
Chapter Fund - for Churchware and plate to upkeep services.
Fabric Fund - for major building works

Vestment fund - for the repair and replacement of vestments.
Church Sound System - for the maintenance of the Church sound system.
Organ Fund - for repairs to the Church organ
DOM Fund – to support specific paid roles within the Parish

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PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

20 Unrestricted Funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General Fund	121,624	135,656	(165,285)	-	91,995
Designated Fund - St Mary's House Project	658,721	19,492	(28,012)	-	650,201
				-	
	780,345	155,148	(193,297)	-	742,196

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General Fund	143,817	153,088	(150,281)	(25,000)	121,624
Designated Fund - St Mary's House Project	651,004	21,596	(38,879)	25,000	658,721
	794,821	174,684	(189,160)	-	780,345

In 2020, the PCC received notice of a substantial legacy and resolved to allocate the funds to the St Mary's House Project. The aim is to refurbish the building to better serve the community as a venue for meetings and events, while enhancing its heritage value and supporting the church's long-term sustainability through increased use and income generation.

By December 2024, a total of £788,108 (2023: 768,616) has been designated including a further legacy and interest on designated deposits.

Of these funds £137,907 had been expended by 31 December 2024 (2023: £109,895) on professional fees and supporting costs to progress the project. Unexpended funds at 31 December 2024 amount to £650,201 (2023: £658,721

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2024

21 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
At 31 December 2024:				
Tangible assets	15,880	5,120	314,543	335,543
Investments	5,120	-	-	5,120
Current assets/(liabilities)	721,196	86,879	-	808,075
	742,196	91,999	314,543	1,148,738

	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
At 31 December 2023:				
Tangible assets	17,335	5,120	314,543	336,998
Investments	5,120	-	-	5,120
Current assets/(liabilities)	757,890	98,356	-	856,246
	780,345	103,476	314,543	1,198,364

PCC OF ST MARY'S WOODBRIDGE

Independent Examiner's Report

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS/TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST. MARY'S WOODBRIDGE FOR THE YEAR ENDED 31 DECEMBER 2024

I report to the trustees on my examination of the financial statements of PCC of St Mary's Church Woodbridge (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements 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 the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 Charities Act 2011.
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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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.

Affinia (Ipswich)
80 Compair Crescent
Ipswich
Suffolk
IP2 0EH
UK
Date……

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WOODBRIDGE,

England & Wales - Charity number 1129672

Accounts

The Parochial Church Council (PCC) of the Ecclesiastical Parish of St Mary The Virgin, Woodbridge, Suffolk

Trustees' Annual Report and Financial Statements

For Year ending 31 December 2023

Registered Charity no.1129672

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PCC OF ST MARY'S WOODBRIDGE

Trustees' Annual Report for the year ending 31 December 2023

Structure, Governance and Management

The PCC operates within the Diocese of St Edmundsbury and Ipswich (Church of England Suffolk) and has the primary responsibility of co-operating with the Rector in promoting the ecclesiastical parish and the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It is governed under the powers of the Parochial Church Council (Powers) Measure (1956) as amended and Church Representation Rules (CRR). It is a registered charity and, as charitable trustees, the members of the PCC bear collective responsibility. All the provisions of charity law apply to the PCC's responsibilities including financial management and the maintenance of church properties and other assets and decision-making.

In accordance with the CRR, the PCC has a Standing Committee (the Committee). The Committee has powers to carry out the business of the PCC subject to any direction of the PCC. It carries out any routine work of the PCC between meetings and deals with matters of urgency.

Objectives and Activities

The primary goal of the PCC is the promotion of the Gospel of Our Lord Jesus Christ according to the doctrines and practices of the Church of England. The main objectives are to:

- Develop collective worship in the community.
- Develop strong links in the wider community.
- Maintain the church properties

Membership of the Parochial Church Council

The following served as Members of St. Mary's PCC during 2023.

Chair		The Reverend Nigel Prior[1]
Vice Chair		Mr Stephen Cole[1]
Churchwardens		Miss Veronica Howe[1] Mr David Sharples [1]
Through the Diocesan Synod (*Ex-Officio*)		Mrs Penny Bird
Deanery Synod Representatives (until 2026)		Mrs Mary Hare (resigned) Ms Rita James Ms Patricia Ford
Churches Together in Woodbridge and Melton		Mr Stephen Cole Mrs Barbara Stear
Honorary Treasurer		Mr Philip Poole[1] (to November) Mrs Annie Lines[1] (from November)
Honorary Secretary		Mrs Catherine Eaden[1] (from May)
Elected Lay Members		Mr David Berridge Mr Simon Morris
	To 2026	Mrs Michelle Bullard Mr Stephen Cole Mrs Margaret Davidson Mr Jeremy Hawksley Mr Philip Poole Mrs Janice Poulson (resigned) Mrs Barbara Stear
	To 2027	Ms Katharine Turner
	To 2028	Mrs Catherine Eaden (from May) Mrs Annie Lines (from November)

The PCC is assisted by a large number of volunteers who give their time to support the work of the PCC.

[1] Members of the PCC's Standing Committee

Membership of the PCC is determined under the Church Representation Rules (CRR)and consists of certain ex-officio members. The members are the Churchwardens and three members of the Deanery Synod plus members of the church who are elected at the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and a balance of skills and experience is sought where possible.

Achievements & Performance

Our Church welcomes families from within as well as outside of the Parish boundaries. Visitors attend by personal choice and it is our great pleasure to welcome people from all walks of life to take part in the life of the Church. The average weekly attendance, counted during October, was 114 (2022: 117) but this number increased at all festivals and other services held for weddings, funerals and memorials.

Electoral Roll

There were 216 people on the Electoral Roll at the APCM in May 2023 (196 in May 2022).

Review of the Year

St. Mary's has once again been blessed throughout the year by the support of a great many people who give their time, skills and unfailing energy to all the activities of the church every single day of the year.

A highlight of the year was the coronation of Charles III. A vigil prayer service was held for the new King on the night before the coronation and our wonderful bellringers made the bells ring out across Woodbridge before the 'big screen' live coverage in the church on the day of the Coronation itself. Our 'Royal Café' served prosecco and high-end sandwiches; it was very popular and the day ended with a free concert of Spring Songs by *Illuminati* in the church.

Through the year, St. Mary's supported The Children's Society, UNICEF, Kagera and Christian Aid. Donations in kind from the 'Toy Service' also went to the Suffolk Refugee Association and Home Start. Thanks to a £2,000 grant awarded to St. Mary's by the late Councillor Caroline Page (who died in July 2023) St. Mary's was able to participate in the 'Warm Room' project in the early winter months of 2023. Thanks are due to Veronica Howe and other volunteers, who ran this on several Thursdays. The post of choir director remained vacant. Sarah Dodds, our organist, worked tirelessly, continuing to lead the choir and to keep the musical life of both churches vibrant in the absence of a Director of Music.

Following her hard work leading to our receiving the *Eco Church* Bronze Award in 2022, Rita James, with others, focused her sights on 'Silver', encouraging us always to maintain high standards and be ambitious in our aims.

Sue Todd retired as Church Shop Manager and we are all greatly indebted to her for her leadership and creativity. A small management team was formed to succeed her and the shop has remained open every day throughout the year as a result of their tremendous hard work and the dedication of all the volunteers who staff the shop.

Owing to the commitment of a small, but dedicated, group of volunteer stewards, the church building, which is open every day, was able, from May to September, to offer a friendly, but unobtrusive, presence to any visitors from 10.30 -12.30 or 2.00 – 4.00. Each volunteer did at least one shift a month.

We made some difficult decisions during the year to stop doing some things. After three years and thirteen issues of our parish magazine 'Inside Out', it was decided that the December 'Christmas' edition should be the last. We have also stopped the routine and weekly live streaming of Sunday services. This was unwelcome news to those for whom getting to church can be difficult, but it was agreed to make the change at the end of September. Part of the rationale was the weekly life-streaming was a legacy of the pandemic and to encourage us all to be present in the church building. We still have the live-streaming equipment and it remains available for special occasions, such as weddings and funerals. During the year, in addition to the Coronation, we also live streamed the Parish Eucharist for Sunday 2 July, Feast of Title when our preacher was Canon Philip Banks, Precentor at the Cathedral. Enormous thanks go to Rita James.

The PCC met monthly with only a break for December. This has been necessary to stay on top of the workload. A three-phased development proposal was developed during the course of the year relating to: (1) the conservation, repair and refurbishment of St. Mary's House; (2) the enhancement of the facilities in the church building; and (3) enhancing the access to and biodiversity of the churchyard and its natural habitat.

The work associated with the conservation of St. Mary's House has taken up a great deal of time and the PCC has worked hard during the year to review plans, commission essential surveys, appoint a quantity surveyor and revise plans in the light of feedback received from the preparatory work and cost estimates. It took steps to ensure that the Benefice would be in a position to seek pre-planning approval in 2024 for the latest plans. St Mary's House plays a central role in supporting the church building in its mission by offering facilities and a sanctuary for a wide range of activities - lunches, public consultations, yoga classes, leisure activities, meetings, the Ukrainian Hub, parties, bereavement counselling, Poppy's Pantry café, The Prince's Trust (Inspire Suffolk), birthday parties, Girlguiding, receptions, private meetings, etc. The Church Shop is there, as is our Benefice Office. The poor state of repair of the building worsens with every year that passes and it is not easily accessible to everyone. The work on the refurbishment of St. Mary's House and the enhancement of improved facilities in the church building itself has been a key part of the PCC's work during the years and will continue to be so in 2024.

Progress has been slow on the work on the gates and piers at the top of Church Street because the site is difficult and the restrictions numerous. We hope to obtain planning consent in 2024 and for the work to carried out.

Jeremy Hawksley has been very active in the role as our leader for safeguarding and he has worked hard to ensure that more than two thirds of all the volunteers at St. Mary's have done their 'Basic Awareness' training. Simon Morris has also been very active in his work with the Quinquennial review of works and we are very grateful to him for his diligence and expertise. The Benefice has been ably assisted by Darren Darby who takes responsibility for the day-to day maintenance of St. Mary's House and the church building itself.

There is no doubt that St. Mary's will have another busy year in 2024. Our plans include:

- The conservation and refurbishment of St. Mary's House.
- The re-ordering of St. Mary's Church.
- The commencement of the Quinquennial works.
- Fundraising for the refurbishment of St. Mary's House.
- Consolidating our shared environmental priorities, including our working towards a silver Eco Church award and developing the churchyard, the heritage trail and the biodiversity zones.

Financial Review

I am pleased to report that the overall financial outcome for St Mary's, Woodbridge for the year ended 31 December 2023 was sound.

Before addressing the key elements of the accounts, included are a couple of `technical remarks to aid the understanding of their presentation.

As in 2022, the accounts in this report are set out on three different bases: unrestricted or general funds, which can be used for any purpose; restricted funds that can only be used for specifically defined purposes and designated funds that are technically unrestricted but have been designated by the PCC for specific purposes, the most important of which relates to the project to refurbish St Mary's House.

Only activities and funds that the PCC is legally responsible for are included so, for example, they do not include affiliated funds such as those of the bellringers or the flower fund (see note 12 for a list of funds that are included). The statement of Financial Activities, which forms the first page of these accounts, is a summary of the full picture and sums up to a net movement in funds across all the funds and activities for which the PCC is responsible. The detailed breakdowns of expenditure and income are set out in notes 3 and 2.

Income

On the income side, voluntary income, excluding legacies, which is the most important category in terms of contribution, was higher in 2023 at £119,657 compared to £108,774 for the previous financial year. This was mainly because of a generous donation from the Friends of St Mary's for the Organ Fund, to assist in renovation of the swell front. There is a breakdown of the various categories of income in note 2. There were no new legacies in 2023.

The good news on the income side is that fund generating activities (for example, concerts and other events) were up in 2023 coming in at £11,619 compared to £8,029 in 2022, as was the income from activities, including the hire of the church and church hall. Income from investments was significantly increased from £3,055 in 2022 to £23,649 in 2023 due to general increases in interest rates over the year.

The PCC remains acutely aware of the problem facing all churches, as demands on household budgets increase at a time when congregations themselves are diminishing in number and the expenses of running our Benefice only increase.

Expenditure

Expenditure items are set out in detail in note 3.

Overall levels are broadly constant, but it should be noted that funds expended on designated and restricted funds have been collected in this and prior periods.

The PCC is aware of the inflationary pressures on expenditure. Gas and electricity contracts are due for re-negotiation in 2024 and the post of Choir Director has now been filled.

Overall Position

Putting income and expenditure categories together, there was an excess of expenditure over income across all categories (unrestricted, designated, and restricted and including investment revaluation) of £14,147 (2022 £18,469)

Reserves

It is the policy of the PCC to maintain a balance on unrestricted funds to cover any unexpected expenditure that might arise. At the end of the year, the balance of free reserves is considered adequate to maintain this policy.

The trustees do not believe there to be material uncertainties about the charity's ability to continue.

Risk Management

The PCC examines major risks that the Benefice faces each year during its normal business and establishes policies where appropriate.

Public Benefit

The Trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charities Commission on public benefit.

Concluding Remarks

In conclusion, the full year outturn on the general account remains in decent shape with total funds carried forward of £883,821 (2022 £897,968).

The PCC recognises that the challenge remains to create a more predictable flow of income that will enable us to budget against expenditure and continue to balance our books on a day-to-day basis. Fund raising will be central to the PCC's work over the next few months and years and will be essential if we are to fulfil our objectives and discharge our responsibilities as Trustees.

The Treasurer and the PCC would like to thank Michael Holland for his help in the production of these accounts. We would also like to thank the Parish Secretary, Linda Rumbold, and Hannah Pauly, who have assisted with the day-to-day bookkeeping for the Church.

Submitted by: Annie Lines PCC Treasurer

PCC OF ST MARY'S, WOODBRIDGE

Statement of Financial Activities

For the year ended 31 December 2023

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2023	Total Funds 2022	Notes
	£	£	£	£	£	
INCOME AND ENDOWMENTS						
Voluntary income excluding legacies	104,145	-	15,512	119,657	108,774	2
Fundraising, concerts and events	11,619	-	-	11,619	8,029	2
Church activities (including shop)	35,890	-	-	35,890	31,550	2
Income from investments	1,195	21,596	858	23,649	3,055	2
Other receipts	239	-	2,703	2,942	693	2
Total before legacies	153,088	21,596	19,073	193,757	152,101	
Legacies – general	-	-	-	-	31,000	2
Legacies – designated fund	-	-	-	-	4,631	2
TOTAL INCOME	**153,088**	**21,596**	**19,073**	**193,757**	**187,732**	2
EXPENDITURE						
Church activities (including shop)	85,628	-	19,172	**104,800**	**85,537**	3
St Mary's House project	-	38,879	-	**38,879**	**56,861**	3
Diocesan parish share	64,653	-	-	**64,653**	**63,189**	3
Major Church repairs	-	-	-	-	-	3
TOTAL EXPENDITURE	150,281	**38,879**	**19,172**	**208,332**	**205,587**	
NET INCOME/(DEFICIT) BEFORE INVESTMENT GAINS	2,807	**(17,283)**	**(99)**	**(14,575)**	**(17,855)**	
Gain/(loss) on revaluation of investments	-	-	428	428	(614)	
Transfer between funds	(25,000)	25,000	-	-	-	
NET MOVEMENT IN FUNDS	**(22,193)**	**7,717**	329	**(14,147)**	**(18,469)**	
Total funds brought forward	143,817	651,004	103,147	897,968	916,437	
Total funds carried forward	**121,624**	**658,721**	**103,476**	**883,821**	**897,968**	

The notes to the Financial Statements form part of these accounts.
There were no movements on the Endowed Funds during the year which remain at £314,543.

PCC OF ST MARY'S, WOODBRIDGE

Balance Sheet

As at 31 December 2023

	Total Funds 2023	Total Funds 2022	Notes
	£	£	
Land and buildings (St Mary's House)	314,543	314,543	
Church piano	21,000	21,000	
Church equipment	1,455	7,327	
	336,998	342,870	8
Investments – restricted fund	5,120	4,692	9
TOTAL FIXED ASSETS	**342,118**	**347,562**	
Stock	5,035	5,680	
Debtors and prepayments	30,539	11,070	10
Legacies due at year end		30,000	10
Cash at bank and in hand (including £83,500 due after more than 1 year)	834,366	821,168	
TOTAL CURRENT ASSETS	**869,940**	**867,918**	
Creditors: Amounts falling due within one year	(13,694)	(2,969)	11
NET CURRENT ASSETS	**856,246**	**864,949**	
TOTAL ASSETS LESS CURRENT LIABILITIES	**1,198,364**	**1,212,511**	
PARISH FUNDS			
Unrestricted general funds	121,624	143,817	12
Unrestricted designated fund	658,721	651,004	12
Restricted funds	103,476	103,147	12
	883,821	897,968	
Endowment funds	314,543	314,543	12
TOTAL PARISH FUNDS	**1,198,364**	**1,212,511**	

The notes to the Financial Statements form part of these accounts.
Approved by the Parochial Church Council on 16/04/2024 and signed on its behalf by the Reverend Nigel Prior, PCC Chairman, and David Sharples as Churchwarden.

Nigel Prior

Reverend Nigel Prior, PCC Chairman

David Sharples

David Sharples, Churchwarden

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

1 Accounting policies

1.1 Basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS 102 (2016) as the applicable accounting standards and the (2019) version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of Church groups that owe their affiliation to another body, nor those which are informal gatherings of Church members.

1.2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods

1.3 Funds accounting

Unrestricted funds
These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for spending on a future project and which are not included in its "free reserves" as disclosed in the trustees' report.

Restricted funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted and unrestricted.

1.4 Incoming resources

Incoming resources are recognised in the financial statements when the PCC becomes legally entitled to the benefit of use of the resource, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

- Legacies are recognised when probate has been granted, the amount receivable can be reliably measured and the Executors have notified their intention to make a distribution.

1 Accounting policies (continued)

- Donations collections and planned giving are recognised when received.
- Gift aid is included in the financial statements when the income to which it is related is recognised.
- Grants are recognised when the formal offer in writing of the funding is received by the PCC and payment is certain.
- Gifts in kind for the PCC's own use are included at their estimated fair value on receipt and expensed over their useful life.
- Statutory fees for weddings and funerals are recognised when the office occurs.
- Income receivable in return for selling goods or providing services is recognised either when goods are sold or the service provided.
- Income from the hire of the Church or St Mary's House is recognised when the hire takes place.
- Investment income (interest and dividends) is accounted for when receivable.
- Realised gains or losses on the sale of investments are recognised when the investments are sold and unrealised gains and losses on investments held at the year end are accounted for in the Statement of Financial Activity.
- Government grants are accounted for when entitlment is established and the event giving rise to the grant has taken place before the year end.

1.5 Expenditure and liabilities

Expenditure is recognised when there is a legal or constructive obligation and settlement is probable and quantifiable.

- Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.
- The Diocesan Parish Share is accounted for on an annual basis and reflects the allocation agreed by the PCC with the Deanery.

1.6 Fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) of the Charities Act 2011. Movable Church furnishing held by the Rector and Churchwardens on special trust for the PCC and which require a Faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church's inventory which can be inspected but are not included in the financial statements.

All expenditure on consecrated or beneficed buildings and individual items costing under £500 are written off in the year they were incurred.

Tangible fixed assets for use by the charity are capitalised at cost (or the estimated value of donated goods) and that amount, less any currently anticipated residual fair value, written off to the Statement of Financial Activities over their estimated useful lives as follows;

Land and buildings and Church piano	Nil (held at fair value)
Church equipment - IT related	33% straight line
Church equipment – other	25% reducing balance

No depreciation is provided on freehold buildings and the Church piano as the useful economic life of these assets exceeds 50 years and residual values are so high that potential depreciation would be immaterial, and it is the PCC's policy to maintain these assets in a continual state of sound repair. Provision will be made if regular impairment reviews indicate there has been any permanent diminution in value.

1 Accounting policies (continued)

1.7 Fixed asset investments

Investments are stated at market value at the balance sheet date and variations from the last valuation recorded in the Statement of Financial Affairs.

1.8 Stocks

Stocks are stated at their acquisition cost less any provision where sale is anticipated at a lower amount.

1.9 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.10 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.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

2 Income and endowments

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Voluntary income					
Planned giving	71,830	-	-	71,830	70,608
Other donations	12,542	-	-	12,542	16,585
Other donations – restricted	-	-	15,405	15,405	2,083
Gift aid recoverable	19,773	-	107	19,880	19,498
Voluntary income excluding legacies	104,145	-	15,512	119,657	108,774
Legacies – general	-	-	-	-	31,000
Legacies - designated fund	-	-	-	-	4,631
TOTAL	**104,145**	-	**15,512**	**119,657**	144,405
Activities for generating funds					
Fundraising, concerts and events	9,642	-	-	9,642	6,901
Advertising revenue	1,977	-	-	1,977	1,128
TOTAL	**11,619**	-	-	**11,619**	8,029
Income from Church activities					
Shop sales	17,910	-	-	17,910	16,865
Hire of Church and St Mary's House	12,722	-	-	12,722	10,537
Fees for weddings and funerals	5,258	-	-	5,258	4,148
TOTAL	**35,890**	-	-	**35,890**	31,550
Income from investments					
Bank interest	1,195	21,596	717	23,508	2,915
Dividends	-	-	141	141	140
TOTAL	**1,195**	**21,596**	**858**	**23,649**	3,055
Other receipts – building grants	239	-	**2,703**	**2,942**	693
TOTAL income and endowments on all funds	153,088	21,596	19,073	193,757	187,732

There was no income received by the Endowed Funds during the year.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

3 Expenditure

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Ministry Costs					
Clergy expenses	2,225	-	-	2,225	1,391
Salaries and honoraria	3,250	-	-	3,250	2,500
Other costs	2,458	-	-	2,458	1,980
Other costs – restricted	-	-	1,632	1,632	1,515
TOTAL	**7,933**	**-**	**1,632**	**9,565**	7,386
Church Costs					
Utilities	15,389	-	-	15,389	15,335
Repairs and maintenance	2,450	-	-	2,450	6,312
Repairs and maintenance - restricted	-	-	16,425	16,425	1,871
TOTAL	**17,839**	**-**	**16,425**	**34,264**	23,518
St Mary's House Costs					
Utilities	5,666	-	-	5,666	4,490
Repairs and maintenance	1,993	-	-	1,993	3,814
Other costs	77	-	-	77	119
Shop purchases for resale	13,398	-	-	13,398	8,807
TOTAL	**21,134**	**-**	**-**	**21,134**	17,230
Other Costs of Charitable Activities					
Salaries and pensions	19,944	-	-	19,944	18,361
Newsletter	2,575	-	-	2,575	2,094
Fundraising costs	485	-	-	485	172
Office costs	6,019	-	-	6,019	5,333
Professional fees	1,800	-	-	1,800	1,544
Depreciation	4,757	-	1,115	5,872	6,221
Bank charges	1,132	-	-	1,132	731
Miscellaneous costs	2,010	-	-	2,010	2,947
TOTAL	**38,722**	**-**	**1,115**	**39,837**	37,403
TOTAL CHURCH ACTIVITIES EXPENDITURE	**85,628**	**-**	**19,172**	**104,800**	85,537
St Mary's House project	-	38,879	-	38,879	56,861
Diocesan parish share	64,653	-	-	64,653	63,189
TOTAL EXPENDITURE	**150,281**	**38,879**	**19,172**	**208,332**	205,587

There was no expenditure from the Endowed Funds during the year.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

4 Staff costs

	Cost 2023	Cost 2022
Remuneration	£	£
Wages and salaries	**19,446**	17,983
Employer social security costs	-	-
Employer pension costs	**498**	378
Total staff costs	**19,944**	18,361

The average number of employees throughout the year was 2 (2022; 2).

No person received remuneration in excess of £60,000.

The Charity contributes to a defined contribution pension scheme for eligible employees. The assets of the scheme are held and administered independently of the charity.

5 Related parties

None of the Trustees, or any person connected with them, received any remuneration or benefits from the charity during the year. Any sums received by the PCC for the benefit of other groups or organisations are passed to the relevant body and not reflected in these financial statements.

Expenses paid to licensed clergy amounted to £2,225 (2022; £1,391).

There have been no payments to related charities during the year, but the PCC has received financial support from the Friends of St. Mary's (an independent charity) in respect of the cost of certain repair and building work to the Church. All donations are reflected within the relevant restricted fund.

The Churchwardens are Trustees of two independent Trusts set up to relieve poverty in the Parish. There were no transactions between the PCC and these trusts during the year.

From 1 January 2021 St Mary's, Woodbridge and St Mary's, Great Bealings were formed into a joint benefice. Each Church operates its own PCC and prepares separate accounts but, from time to time, transactions relating to one Church pass through the books of the other and such amounts are periodically settled with any amounts outstanding at the year end included in debtors or creditors. The Parish Share for the joint benfice is allocated between each PCC but some smaller administrative costs are bourne by the PCC since any attempt at quantification is considered out of proportion to any benefit.

6 Governance

The Unrestricted Fund bears the cost of the Independent Examination of the financial statements. This amounted to £1,750 (2022; £1,434).

7 Operating lease

The charity is committed to a payment of £2,845 (2022: £2,845) per annum under an operating lease that expires in 2025.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

8 Tangible Fixed Assets

	Freehold land and buildings	Church piano	Church equipment	Total Fixed Assets
	£	£	£	£
Cost or valuation				
At 1 January 2023	314,543	21,000	39,458	375,001
Additions at cost	-	-	-	-
At 31 December 2023	**314,543**	**21,000**	**39,458**	**375,001**
Depreciation				
At 1 January 2023	-	-	32,131	32,131
Charge for the year	-	-	5,872	5,872
At 31 December 2023	**-**	**-**	**38,003**	**38,003**
Net book value				
At 31 December 2023	**314,543**	**21,000**	**1,455**	**336,998**
At 31 December 2022	314,543	21,000	7,327	342,870

The freehold land and buildings comprise St. Mary's House, Market Hill, Woodbridge and is stated at its 1997 fair value. Consecrated and benefice property is excluded from these accounts.

The PCC considers that the realisable value of the Church piano is in excess of the net book value shown above.

9 Fixed Asset Investments

	Restricted Funds
	£
Market value 1 January 2023	4,692
Revaluation surplus	428
Market value 31 December 2023	**5,120**

There was no change during the year in investments held, which continue to comprise COIF units acquired from a bequest.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

10 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL 2023	TOTAL 2022
	£	£	£	£
Tax recoverable	3,199	68	3,267	6,248
Prepayments and accrued income	2,046	-	2,046	2,394
Other debtors	3,120	2,085	5,205	2,433
Interest earned on bank deposits	20,021	-	20,021	-
Debtors and prepayments	**28,386**	**2,153**	**30,539**	11,070
Legacies due at year end	-	-	-	30,000
TOTAL DEBTORS	**28,386**	**2,153**	**30,539**	41,070

The legacy due at the year end is accounted for as required by accounting policy 1.4. Probate was granted before the year end and the Executors have provided a reliable estimate of the amount to be received after the date of these accounts.

11 Creditors falling due within one year

	Unrestricted Funds	Restricted Funds	TOTAL 2023	TOTAL 2022
	£	£	£	£
Accruals for utility and other costs	13,850	200	14,050	3,108
Other creditors	(356)	-	(356)	(139)
TOTAL	**13,494**	200	13,694	2,969

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

12 Statement of funds

Unrestricted funds are not subject to any donor restrictions and can be spent as the PCC decides.
The PCC has designated all funds due from the Harper legacy for the upkeep, maintenance and improvement of St. Mary's House, and its linkage with the Church.

Restricted funds are required to be spent on specific purposes determined when created by the terms of their gift. The Restricted Funds and their purposes are: -

Grace Howe Bequest - for Sunday School activities.
Choir Fund - for the maintenance of choir equipment and music.
Chapter Fund - for Churchware and plate to upkeep services.
Fabric Fund - for major building works on the Church buildings.
Vestment fund - for the repair and replacement of vestments.
Church Sound System - for the maintenance of the Church sound system.
Organ Fund - for repairs to the Church organ.

Endowment funds are required by the donors to be invested and the income spent on specific objectives
The Endowment Fund comprises St. Mary's House in Woodbridge.

Summary of all funds

Fund income and expenditure and final balances are as follows:

	Balances 1 Jan 2023	Income	Expenditure	Transfers/ Revaluations	Balances 31 Dec 2023
	£	£	£	£	£
Unrestricted Funds					
General Fund	143,817	153,088	(150,281)	(25,000)	121,624
Designated Fund – St Mary's House project (Note 14)	651,004	21,596	(38,879)	25,000	658,721
TOTAL GENERAL FUNDS	**794,821**	**174,684**	**(189,160)**	**-**	**780,345**
Restricted Funds					
Grace Howe Bequest	8,262	173	-	428	8,863
Choir Fund	16,706	958	(1,632)	-	16,032
Chapter Fund	455	-	-	-	455
Fabric Fund	68,506	3,302	(380)	-	71,428
Vestment Fund	832	-	-	-	832
Church Sound System	1,115	-	(1,115)	-	-
St Mary's House project	2,380	-	-	-	2,380
Organ Fund	4,891	14,640	(16,045)	-	3,486
TOTAL RESTRICTED FUNDS	**103,147**	**19,073**	**(19,172)**	**428**	**103,476**
Endowment Funds St. Mary's House	314,543	-	-	-	314,543
TOTAL PARISH FUNDS	**1,212,511**	**193,757**	**(208,332)**	**428**	**1,198,364**

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2023

13 Net assets by fund

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Tangible fixed assets	22,455	-	314,543	336,998	342,870
Fixed assets investments	-	5,120	-	5,120	4,692
Current assets	771,384	98,556	-	869,940	867,918
Current liabilities	(13,494)	(200)	-	(13,694)	(2,969)
TOTAL	**780,345**	**103,476**	**314,543**	**1,198,364**	1,212,511

14 St Mary's House Project

In 2020 the PCC was advised it had been left a substantial legacy and designated the amount to the St Mary's House Project to develop the linkage between St Mary's House and the Church. By 31 December 2023 a total of £768,616 (2022; £722,020) had been designated including a further legacy and interest on designated deposits.

Of these funds £109,895 had been expended by 31 December 2023 (2022; £71,016) on professional fees.

Unexpended funds at 31 December 2023 amounted to £658,721 (2022; £651,004).

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	The Parochial Church Council (PCC) of the Ecclesiatical Parish of St MaryThe Virgin, Woodbridge, Suffolk		
On accounts for the year ended	31 December 2023	**Charity no (if any)**	1129672
Set out on pages	2 to 21		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31st 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

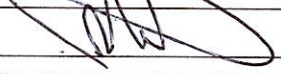
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	26/07/2024
Name:	Christopher Annis		
Relevant professional qualification(s) or body (if any):	FCA		

Address:	LB Group Advisory Limited (Ipswich)
	80 Compare Crescent, Ipswich, Suffolk, IP2 0EH
	United Kingdom

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WOODBRIDGE,

England & Wales - Charity number 1129672

Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Mary The Virgin, Woodbridge, Suffolk

Trustees' Annual Report and Financial Statements 2022

For Year ending 31 December 2022

Registered Charity no.1129672

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PCC OF ST MARY'S WOODBRIDGE

Trustees' Annual Report for the year ending 31 December 2022

Structure, Governance and Management

The PCC operates within the Diocese of St Edmundsbury and Ipswich (Church of England Suffolk) and has the primary responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It is governed under the powers of the Parochial Church Council (Powers) Measure (1956) as amended and Church Representation Rules as amended, and is a registered charity.

Objectives and Activities

The primary objective of the 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 has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical Parish of Woodbridge St. Mary's with Great Bealings, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The main objectives are:

- To develop collective worship in the community
- To develop strong links in the wider community
- To maintain the church properties

Membership of the Parochial Church Council

The following served as Members of St. Mary's PCC during 2022.

Chairman	Reverend Nigel Prior
Vice Chairman	Stephen Cole
Churchwardens	Veronica Howe
	David Sharples
Diocesan Synod Representatives	Penny Bird
through the Deanery Synod	Mary Hare
Deanery Synod Representatives	Penny Bird
(until 2023)	Mary Hare
	Rita James

Churches Together in Woodbridge	Barbara Stear
and Melton	Stephen Cole
Honorary Treasurer	Philip Poole
Honorary Secretary	Joanne Lovett (resigned December 2022)
Elected Lay Members	David Berridge
	Michelle Bullard
	Stephen Cole
	Margaret Davidson
	Margaret Harper (resigned May 2022)
	Jeremy Hawksley
	Simon Morris
	Janice Poulson
	Barbara Stear
	Katharine Turner (appointed May 2022)

The PCC is assisted by a large number of volunteers who give their time to support the work of the PCC.

Membership of the PCC is determined under the Church Representation Rules (as amended) and consists of certain ex-officio members; Churchwardens and three members of the Deanery Synod; plus members of the church who are elected at the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and a balance of skills and experience is sought where possible.

Achievements & Performance

Our Church welcomes families from within as well as outside of the Parish boundaries. Visitors attend by personal choice and it is our great pleasure to welcome people from all walks of life to take part in the life of the Church. Average weekly attendance for the month of October is shown in the table below.

	October 2022	October 2021
Adults	148	158
Children	10	5

Electoral Roll

There were 196 people on the Electoral Roll at the APCM in May 2022 and 216 in May 2023.

Review of the Year

After a year that had been hard hit by the pandemic in 2021, it was a relief to see a return to normality in 2022. In this context, the Platinum Jubilee of Queen Elizabeth was a very special and uplifting occasion celebrated in St. Mary's. Another occasion that was celebrated this year was the 40th anniversary of the ordination of our rector, Fr. Nigel.

At Christmas there was a diocesan initiative called 'Angels', with a pair of angel's wings in the church where you could have your photograph taken, the Christmas tree decorated with angels, and people in the community who go 'above and beyond' recognised for their work within Woodbridge.

Other community projects that St. Mary's have been involved in are the 'warm room' project over the winter months. A £2,000 grant was awarded to St. Mary's by Councillor Caroline Page for this, enabling us to buy equipment, food and pay for utilities. A thank you to Veronica Howe and the volunteers who ran this once a week on a Thursday.

There were a number of changes in the running of St. Mary's during the course of the year. Katherine Lowe was replaced in the Parish Office by Linda Rumbold who took on a variety of tasks from Katherine and also assumed responsibility for bookings for the hiring of St. Mary's House and the main church building. Veronica Howe was thanked for previously doing that task. The post of choir director remains vacant, however Sarah Dodds our organist has stepped up to lead the choir, and has invited outside musicians who have also helped the choir to expand its repertoire.

Future plans made by the PCC included an aim to share the work load among a wider group of trustees and volunteers, stimulated by faith and prayer. New volunteers were sought for hands-on help with the various activities of the life of the church and the broader benefice with Great Bealings.

The churchyard is one area that many Woodbridge residents and visitors walk through, along with using the Church itself and St. Mary's House. Rita James took on the project of 'Eco Church', and with the help of Caroline Hawksley and David Sharples, St. Mary's was awarded a bronze award, and with your help is aiming to gain the next award of silver.

Wildlife is also an important part of the area, and Woodbridge Swifts approached the PCC asking if we would consider swift boxes being attached to St. Mary's House. The PCC agreed, Woodbridge Swifts made an application to East Suffolk Council, and the boxes were installed.

The trees too are very much part of the churchyard and one had become quite large, requiring sensitive trimming. Thanks to David Sharples for working with the council and organising the trimming and also to the neighbour who made a donation towards the work.

Within the church building itself, the fixed choir platforms were removed, enabling the choir stands to be rearranged more easily and enhancing the space available for worship and concerts.

St. Mary's House is used by many organisations and clubs and there is capacity for more bookings. The Ukrainian community in Woodbridge, is one such group that used St. Mary's House for several months, with English taught and a creche supervised by Caroline Hawksley and Liz Prior. The gathering was so successful that the group outgrew the space available in St. Mary's House and has since moved to Woodbridge School. The Ukrainian community in Woodbridge thoroughly appreciated the use of St. Mary's House, that gave St. Mary's a donation of £200 to be used for social events.

The St. Mary's House Project is progressing forward having appointed a new architect, a new structural engineer and a new quantity surveyor over the past year. The latest plans have been presented to the parishioners.

As with any organisation, there is a business side too, which is not always seen. Members of the PCC carry out a whole variety of work, which is fed back to the PCC. The length of each meeting had become too great, so the PCC decided to increase the number of meetings to ten a year, in order to spread the work load. Every member of the PCC requires thanking for the voluntary work they do. Two important roles are safeguarding, which Jeremy Hawksley has taken over from Stephen Cole. We thank Stephen for his past work and Jeremy for ensuring that everyone who needs safeguarding training is up to date. Also, a thank you to Michelle Bullard for taking on the role of health and safety and for updating St. Mary's Health and Safety policy.

Looking ahead, we believe that St. Mary's will have another active and full year in 2023.

Future Plans

- Expand our Church and Community facilities/provision and widen our musical/concert outreach
- Develop a First Communion programme for children (with some parental involvement) aged 7 years across the benefice.
- Consolidate our shared environmental priorities, including our working towards a silver Eco Church award in both our churches and growing our Fairtrade status.

Financial Overview

Thankfully, 2022 saw a return to normality as Covid and associated Lockdowns that had impacted church activities in 2021, closing the church for part of the year, was behind us and aspects of the subsequent financial performance show some healthy evidence of this on the income side. In particular, the church shop was open again as was our Parish Hall (St. Mary's House) for external hire, all of which helped bolster income.

The overall financial outcome for 2022 turned out to be better than we expected mid-way through the year. At that point, there had been slippage on the income side and expenditure had

moved higher in a number of areas, signalling a need to keep a close eye on costs for the rest of the year. I'm pleased to be able to report that there was an improvement in the second half of the year so that the outcome turned out to be better than looked likely at the end of the first half.

Before addressing the key elements of the accounts, a couple of technical remarks to aid the understanding of their presentation. As in 2021, the accounts in this report are set out on three different bases: unrestricted or general funds, which can be used for any purpose; restricted funds that can only be used for specifically defined purposes and designated funds that are technically unrestricted but have been designated by the PCC for specific purposes, the most important of which relates to the project to refurbish St Mary's House and provide a linkage at ground level from the main church building to allow disabled access.

It is also worth noting that only activities and funds that the PCC is legally responsible for are included in the accounts so, for example, they do not include affiliated funds such as the bell ringers or the flower fund (see note 12 for a list of funds that are included). The Statement of Financial Activities which forms the first page of these accounts is a summary of the full picture and sums up to a net movement in funds across all of the funds and activities for which the PCC is responsible. The detailed breakdowns of expenditure and income are set out in notes 2 and 3.

Income

On the income side, voluntary income excluding legacies, which is the most important category in terms of contribution, was down on 2021 coming in at 108,774 compared to 124,429 in 2021. The fall in the underlying contribution was further compounded by the effect on our ability to claim gift aid which, where applicable, boosts the level of such contributions by 25% once basic income tax is claimed back from HMRC. There is a breakdown of the various categories of income in note 2. In contrast to other sources of voluntary income, legacies were up on 2021 totalling £35,631 thanks to probate granted in the second half of the year, compared to £14,694 in 2021 and this generosity made a considerable positive difference to voluntary income summed across all sources.

The other good news on the income side is that fund generating activities (concerts, events etc.) was sharply up on 2021 as was income from activities including the church shop and hire of the church and church hall while income from investments was also higher than in 2021. Gross profit from the church shop (the difference between the value of shop sales less the value of shop purchases for resale) was up from £5,903 in 2021 to £8,058 in 2022, an encouraging result. Given these positive developments, the fall in voluntary income excluding legacies mentioned above was more than offset and total income in 2022 was up by £19,617 on 2021.

Expenditure

Expenditure items are set out in detail in note 3. Several categories of expenditure were up on 2021: ministry costs, church-related costs and St Mary's House costs all increased. The largest part of the overall increase in expenditure was on the St Mary's House project. This was up from £14,155 in 2021 to £56,861 in 2022, a reflection of professional fees paid to the newly retained architects (see the Rector's forward regarding this and other aspects of this important project) as well as for various surveys, work from the quantity surveyor and other expenditure necessary as preparatory work for seeking planning consent for the project which will provide ground floor linkage between St Mary's House and the Church, and new and refreshed facilities in the building for both Church and wider community use. The funding for these payments comes from the designated Harper legacy monies, not the general account.

During the year, St Mary's benefited from having a fixed contract for electricity supply which runs through to 2024 and while a new fixed price contract for gas involved higher prices than paid to our previous supplier which had gone bankrupt, we were also spared much of the subsequent sharp rise in gas prices following the onset of the war in Ukraine.

Overall Position

Putting income and expenditure categories together, there was an excess of expenditure over income across all categories (unrestricted, designated and restricted and including investment revaluations) of £18,469. However, the good news here is that this was the result of deficits on the designated activities (the St Mary's House project) and not a deficit on the general/unrestricted fund. In fact, the general fund recorded a surplus of £28,697. In this regard, it should also be noted that St. Mary's paid a lower proportion of the overall Benefice 'centenary share' paid to the Diocese as our partner church at Great Bealings increased their contribution towards this to 15% of the total.

Reserves

It is the policy of the PCC to maintain a balance on unrestricted funds to cover any unexpected expenditure that may arise. At the end of the year the balance of free reserves is considered adequate to maintain this policy.

The Trustees do not believe there to be material uncertainties about the charity's ability to continue.

Risk Management

The PCC examines major risks that the Parish faces each year during its normal business and establishes policies where appropriate.

Public Benefit

The Trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charities Commission on public benefit.

Concluding Remarks

In conclusion, the full year outturn on the general account was better than appeared likely around mid-year and St Mary's financials remain in good shape with total funds carried forward of £897,968. In this context it is worth noting the positive contribution from events/fundraising and church activities including the shop and also the fact that our electricity and gas were supplied on fixed price contracts.

Looking ahead, while we will remain protected by these fixed price contracts for utilities, there will be ongoing increases in other costs reflecting the sharp rise in UK inflation. On the income side, the challenge continues to be to create a more predictable flow of income that will enable us to budget against expenditure and continue to balance our books on a day to day basis.

The Treasurer and PCC would like to thank and recognise the very significant contribution of Michael Holland in the production of these accounts and other finance-related activities throughout the year. We would also like to thank Parish Secretary Linda Rumbold and Hannah Pauly who assisted with the day to day bookkeeping for the Church.

PCC OF ST MARY'S, WOODBRIDGE
Statement of Financial Activities
For the year ended 31 December 2022

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2022	Total Funds 2021	Notes
	£	£	£	£	£	
INCOME AND ENDOWMENTS						
Voluntary income excluding legacies	106,579	-	2,195	108,774	124,429	2
Fundraising, concerts and events	5,649	-	2,380	8,029	4,720	2
Church activities (including shop)	31,550	-	-	31,550	23,176	2
Income from investments	322	2,591	142	3,055	209	2
Other receipts	660	-	33	693	887	2
Total before legacies	144,760	2,591	4,750	152,101	153,421	
Legacies – general	31,000	-	-	31,000	5,196	2
Legacies – designated fund	-	4,631	-	4,631	9,498	2
TOTAL INCOME	**175,760**	**7,222**	**4,750**	**187,732**	**168,115**	2
EXPENDITURE						
Church activities (including shop)	78,874	-	6,663	**85,537**	**72,624**	3
St Mary's House project	-	56,861	-	**56,861**	**14,155**	3
Diocesan parish share	63,189	-	-	**63,189**	**67,282**	3
Major Church repairs	-	-	-	-	-	3
TOTAL EXPENDITURE	**142,063**	**56,861**	**6,663**	**205,587**	**154,061**	
NET INCOME/DEFICIT BEFORE INVESTMENT GAINS	**33,697**	**(49,639)**	**(1,913)**	**(17,855)**	**14,054**	
(Loss)/Gain on revaluation of investments	-	-	(614)	(614)	668	
Transfer between funds	(5,000)	5,000	-	-	-	
NET MOVEMENT IN FUNDS	**28,697**	**(44,639)**	**(2,527)**	**(18,469)**	**14,722**	
Total funds brought forward	115,120	695,643	105,674	916,437	901,715	
Total funds carried forward	**143,817**	**651,004**	**103,147**	**897,968**	**916,437**	

The notes to the Financial Statements form part of these accounts.
There were no movements on the Endowed Funds during the year which remain at £314,543.

PCC OF ST MARY'S, WOODBRIDGE

Balance Sheet

As at 31 December 2022

	Total Funds 2022	Total Funds 2021	Notes
	£	£	
Land and buildings (St Mary's House)	314,543	314,543	
Church piano	21,000	21,000	
Church equipment	7,327	11,044	
	342,870	346,587	8
Investments – restricted fund	4,692	5,306	9
TOTAL FIXED ASSETS	**347,562**	**351,893**	
Stock	5,680	6,010	
Debtors and prepayments	11,070	14,178	10
Legacies due at year end	30,000	8,000	10
Cash at bank and in hand	821,168	861,257	
TOTAL CURRENT ASSETS	**867,918**	**889,445**	
Creditors: Amounts falling due within one year	(2,969)	(10,358)	11
NET CURRENT ASSETS	**864,949**	**879,087**	
TOTAL ASSETS LESS CURRENT LIABILITIES	**1,212,511**	**1,230,980**	
PARISH FUNDS			
Unrestricted general funds	143,817	115,120	12
Unrestricted designated fund	651,004	695,643	12
Restricted funds	103,147	105,674	12
	897,968	916,437	
Endowment funds	314,543	314,543	12
TOTAL PARISH FUNDS	**1,212,511**	**1,230.980**	

The notes to the Financial Statements form part of these accounts.
Approved by the Parochial Church Council on 15/03/2023 and signed on its behalf by the Reverend Nigel Prior, PCC Chairman, and Philip Poole as Treasurer.

Reverend Nigel Prior, PCC Chairman

Philip Poole, PCC Treasurer

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

1 Accounting policies

1.1 Basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS 102 (2019) as the applicable accounting standards and the (2016) version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of Church groups that owe their affiliation to another body, nor those which are informal gatherings of Church members.

1.2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods

1.3 Funds accounting

Unrestricted funds
These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for spending on a future project and which are not included in its "free reserves" as disclosed in the trustees' report.

Restricted funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted and unrestricted.

1.4 Incoming resources

Incoming resources are recognised in the financial statements when the PCC becomes legally entitled to the benefit of use of the resource, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

- Legacies are recognised when probate has been granted, the amount receivable can be reliably measured and the Executors have notified their intention to make a distribution.

1 Accounting policies (continued)

- Donations collections and planned giving are recognised when received.
- Gift aid is included in the financial statements when the income to which it is related is recognised.
- Grants are recognised when the formal offer in writing of the funding is received by the PCC and payment is certain.
- Gifts in kind for the PCC's own use are included at their estimated fair value on receipt and expensed over their useful life.
- Statutory fees for weddings and funerals are recognised when the office occurs.
- Income receivable in return for selling goods or providing services is recognised either when goods are sold or the service provided.
- Income from the hire of the Church or St Mary's House is recognised when the hire takes place.
- Investment income (interest and dividends) is accounted for when receivable.
- Realised gains or losses on the sale of investments are recognised when the investments are sold and unrealised gains and losses on investments held at the year end are accounted for in the Statement of Financial Activity.
- Government grants are accounted for when entitlment is established and the event giving rise to the grant has taken place before the year end.

1.5 Expenditure and liabilities

Expenditure is recognised when there is a legal or constructive obligation and settlement is probable and quantifiable.

- Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.
- The Diocesan Parish Share is accounted for on an annual basis and reflects the allocation agreed by the PCC with the Deanery.

1.6 Fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) of the Charities Act 2011. Movable Church furnishing held by the Rector and Churchwardens on special trust for the PCC and which require a Faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church's inventory which can be inspected but are not included in the financial statements.

All expenditure on consecrated or beneficed buildings and individual items costing under £500 are written off in the year they were incurred.

Tangible fixed assets for use by the charity are capitalised at cost (or the estimated value of donated goods) and that amount, less any currently anticipated residual fair value, written off to the Statement of Financial Activities over their estimated useful lives as follows;

Land and buildings and Church piano	Nil (held at fair value)
Church equipment - IT related	33% straight line
Church equipment – other	25% reducing balance

No depreciation is provided on freehold buildings and the Church piano as the useful economic life of these assets exceeds 50 years and residual values are so high that potential depreciation would be immaterial, and it is the PCC's policy to maintain these assets in a continual state of sound repair. Provision will be made if regular impairment reviews indicate there has been any permanent diminution in value.

1 Accounting policies (continued)

1.7 Fixed asset investments

Investments are stated at market value at the balance sheet date and variations from the last valuation recorded in the Statement of Financial Affairs.

1.8 Stocks

Stocks are stated at their acquisition cost less any provision where sale is anticipated at a lower amount.

1.9 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.10 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.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

2 Income and endowments

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Voluntary Income					
Planned giving	70,608	-	-	70,608	78,193
Other donations	16,585	-	-	16,585	12,831
Other donations – restricted	-	-	2,083	2,083	10,739
Gift aid recoverable	19,386	-	112	19,498	22,666
Voluntary income excluding legacies	106,579	-	2,195	108,774	124,429
Legacies – general	31,000	-	-	31,000	5,196
Legacies - designated fund	-	4,631	-	4,631	9,498
TOTAL	**137,579**	**4,631**	**2,195**	**144,405**	139,123
Activities for generating funds					
Fundraising, concerts and events	5,649	-	2,380	8,029	4,720
TOTAL	**5,649**	**-**	**2,380**	**8,029**	4,720
Income from Church activities					
Shop sales	16,865	-	-	16,865	15,343
Hire of Church and St Mary's House	10,537	-	-	10,537	3,358
Fees for weddings and funerals	4,148	-	-	4,148	4,475
TOTAL	**31,550**	**-**	**-**	**31,550**	23,176
Income from investments					
Bank interest	322	2,591	2	2,915	72
Dividends	-	-	140	140	137
TOTAL	**322**	**2,591**	**142**	**3,055**	209
Other receipts – building grants	**660**	**-**	**33**	**693**	887
TOTAL income and endowments on all funds	**175,760**	**7,222**	**4,750**	**187,732**	168,115

There was no income received by the Endowed Funds during the year.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

3 Expenditure

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2022	*Total Funds 2021*
	£	£	£	£	£
Ministry Costs					
Clergy expenses	1,391	-	-	1,391	2,019
Salaries and honoraria	2,500	-	-	2,500	1,500
Other costs	1,980	-	-	1,980	1,635
Other costs – restricted	-	-	1,515	1,515	435
Other fundraising costs	172	-	-	172	192
TOTAL	**6,043**	**-**	**1,515**	**7,558**	5,781
Church Costs					
Utilities – current period	15,335	-	-	15,335	12,386
Utilities – prior periods recovery	-	-	-	-	(879)
Repairs and maintenance	6,312	-	-	6,312	1,366
Repairs and maintenance - restricted	-	-	1,871	1,871	5,734
TOTAL	**21,647**	**-**	**1,871**	**23,518**	18,607
St Mary's House Costs					
Utilities – current period	4,490	-	-	4,490	4,516
Utilities – prior periods recovery	-	-	-	-	(3,566)
Repairs and maintenance	3,814	-	-	3,814	3,277
Other costs	119	-	-	119	-
Shop purchases for resale	8,807	-	-	8,807	9,440
TOTAL	**17,230**	**-**	**-**	**17,230**	13,667
Other Costs of Charitable Activities					
Salaries and pensions	18,361	-	-	18,361	17,071
Newsletter	2,094	-	-	2,094	1,554
Office costs	4,887	-	-	4,887	5,702
Professional fees	1,544	-	-	1,544	1,759
Depreciation	2,944	-	3,277	6,221	5,693
Bank charges	731	-	-	731	775
Miscellaneous costs	3,393	-	-	3,393	2,015
TOTAL	**33,954**	**-**	**3,277**	**37,231**	34,569
TOTAL CHURCH ACTIVITIES EXPENDITURE	**78,874**	**-**	**6,663**	**85,537**	72,624
St Mary's House project	-	56,861	-	56,861	14,155
Diocesan parish share	63,189	-	-	63,189	67,282
TOTAL EXPENDITURE	**142,063**	**56,861**	**6,663**	**205,587**	154,061

There was no expenditure from the Endowed Funds during the year.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

4 Staff costs

	Cost 2022	Cost 2021
Remuneration	£	£
Wages and salaries	17,983	18,062
Employer social security costs	-	-
Employer pension costs	378	411
Furlough support	-	(1,402)
Total staff costs	**18,361**	**17,071**

The average number of employees throughout the year was 2 (2021; 2).

No person received remuneration in excess of £60,000.

The Charity contributes to a defined contribution pension scheme for eligible employees. The assets of the scheme are held and administered independently of the charity.

5 Related parties

None of the Trustees, or any person connected with them, received any remuneration or benefits from the charity during the year. Any sums received by the PCC for the benefit of other groups or organisations are passed to the relevant body and not reflected in these financial statements.

Expenses paid to licensed clergy amounted to £736 (2021; £1,472).

There have been no payments to related charities during the year, but the PCC has received financial support from the Friends of St. Mary's (an independent charity) in respect of the cost of certain repair and building work to the Church. All donations are reflected within the relevant restricted fund.

The Churchwardens are Trustees of two independent Trusts set up to relieve poverty in the Parish. There were no transactions between the PCC and these trusts during the year.

From 1 January 2021 St Mary's, Woodbridge and St Mary's, Great Bealings were formed into a joint benefice. Each Church operates its own PCC and prepares separate accounts but, from time to time, transactions relating to one Church pass through the books of the other and such amounts are periodically settled with any amounts outstanding at the year end included in debtors or creditors. The Parish Share for the joint benfice is allocated between each PCC but some smaller administrative costs are bourne by the PCC since any attempt at quantification is considered out of proportion to any benefit.

6 Governance

The Unestricted Fund bears the cost of the Independent Examination of the financial statements. This amounted to £1,434 (2021; £1,500).

7 Operating lease

The charity is committed to a payment of £2,845 (2021: £2,845) per annum under an operating lease that expires in 2025.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

8 Tangible Fixed Assets

	Freehold land and buildings	Church piano	Church equipment	Total Fixed Assets
	£	£	£	£
Cost or valuation				
At 1 January 2022	314,543	21,000	36,954	372,497
Additions at cost	-	-	2,504	2,504
At 31 December 2022	**314,543**	**21,000**	**39,458**	**375,001**
Depreciation				
At 1 January 2022	-	-	25,910	25,910
Charge for the year	-	-	6,221	6,221
At 31 December 2022	**-**	**-**	**32,131**	**32,131**
Net book value				
At 31 December 2022	**314,543**	**21,000**	**7,327**	**342,870**
At 31 December 2021	314,543	21,000	11,044	346,587

The freehold land and buildings comprise St. Mary's House, Market Hill, Woodbridge and is stated at its 1997 fair value. Consecrated and benefice property is excluded from these accounts.

The PCC considers that the realisable value of the Church piano is in excess of the net book value shown above.

9 Fixed Asset Investments

	Restricted Funds
	£
Market value 1 January 2022	5,306
Revaluation deficit	(614)
Market value 31 December 2022	**4,692**

There was no change during the year in investments held, which continue to comprise COIF units acquired from a bequest.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

10 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL 2022	TOTAL 2021
	£	£	£	£
Tax recoverable	6,156	87	6,243	5,368
Prepayments and accrued income	2,394	-	2,394	5,328
Other debtors	2,321	112	2,433	3,482
Debtors and prepayments	**10,871**	**199**	**11,070**	**14,178**
Legacies due at year end	30,000	-	30,000	8,000
TOTAL DEBTORS	**40,871**	**199**	**41,070**	**22,178**

The legacy due at the year end is accounted for as required by accounting policy 1.4. Probate was granted before the year end and the Executors have provided a reliable estimate of the amount to be received after the date of these accounts.

11 Creditors falling due within one year

	Unrestricted Funds	Restricted Funds	TOTAL 2022	TOTAL 2021
	£	£	£	£
Accruals for utility and other costs	3,108	-	3,108	**9,601**
Other creditors	(139)	-	(139)	**757**
TOTAL	**2,969**	**-**	**2,969**	**10,358**

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

12 Statement of funds

Unrestricted funds are not subject to any donor restrictions and can be spent as the PCC decides.
The PCC has designated all funds due from the Harper legacy for the upkeep, maintenance and improvement of St. Mary's House, and its linkage with the Church.

Restricted funds are required to be spent on specific purposes determined when created by the terms of their gift. The Restricted Funds and their purposes are: -

Grace Howe Bequest - for Sunday School activities.
Choir Fund - for the maintenance of choir equipment and music.
Chapter Fund - for Churchware and plate to upkeep services.
Fabric Fund - for major building works on the Church buildings.
Vestment fund - for the repair and replacement of vestments.
Church Sound System - for the maintenance of the Church sound system.
Organ Fund - for repairs to the Church organ.

Endowment funds are required by the donors to be invested and the income spent on specific objectives
The Endowment Fund comprises St. Mary's House in Woodbridge.

Summary of all funds

Fund income and expenditure and final balances are as follows:

	Balances 1 Jan 2022	Income	Expenditure	Transfers/ Revaluations	Balances 31 Dec 2022
	£	£	£	£	£
Unrestricted Funds					
General Fund	115,120	175,760	(142,063)	(5,000)	143,817
Designated Fund – St Mary's House project (Note 14)	695,643	7,222	(56,861)	5,000	651,004
TOTAL GENERAL FUNDS	**810,763**	**182,982**	**(198,924)**	**-**	**794,821**
Restricted Funds					
Grace Howe Bequest	8,734	142	-	(614)	8,262
Choir Fund	18,456	545	(2,295)	-	16,706
Chapter Fund	455	-	-	-	455
Fabric Fund	66,856	1,650	-	-	68,506
Vestment Fund	832	-	-	-	832
Church Sound System	4,541	(149)	(3,277)	-	1,115
St Mary's House project	-	2,380	-	-	2,380
Organ Fund	5,800	182	(1,091)	-	4,891
TOTAL RESTRICTED FUNDS	**105,674**	**4,750**	**(6,663)**	**(614)**	**103,147**
Endowment Funds St. Mary's House	314,543	-	-	-	314,543
TOTAL PARISH FUNDS	**1,230,980**	**187,732**	**(205,587)**	**(614)**	**1,212,511**

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2022

13 Net assets by fund

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Tangible fixed assets	25,050	3,277	314,543	342,870	346,587
Fixed assets investments	-	4,692	-	4,692	5,306
Current assets	772,740	95,178	-	867,918	889,445
Current liabilities	(2,969)	-	-	(2,969)	(10,358)
TOTAL	**794,821**	**103,147**	**314,543**	**1,212,511**	**1,230,980**

14 St Mary's House Project

In 2020 the PCC was advised it had been left a substantial legacy and designated the amount to the St Mary's House Project to develop the linkage between St Mary's House and the Church. By 31 December 2022 a total of £722,020 (2021; £709,798) had been designated including a further legacy and interest on designated deposits.

Of these funds £71,016 had been expended by 31 December 2022 (2021; £14,155) on professional fees.

Unexpended funds at 31 December 2022 amounted to £651,004 (2021; £695,643).

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	The Parochial Church Council of the Ecclesiastical Parish of St Mary The Virgin, Woodbridge, Suffolk		
On accounts for the year ended	31 December 2022	**Charity no (if any)**	1129672
Set out on pages	1 to 20		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022.**

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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: [signature] **Date:** 12 JUNE 2023

Name: CHRISTOPHER ANNIS FCA

Relevant professional qualification(s) or body (if any): ICAEW (FCA) No: 881952

Address:

LB GROUP
80 COMPAIR CRESCENT
IPSWICH
SUFFOLK
IP2 0EH

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WOODBRIDGE,

England & Wales - Charity number 1129672

Accounts

Woodbridge
St. Mary

St. Mary's with Great Bealings, Benefice Office, 11 Market Hill, Woodbridge, Suffolk, Ip12 4LP
Parish.Office@stmaryswoodbridge.org
treasurer@stmayswoodbridge.org

Trustees Annual Report & Financial Report 2021

The Parochial Church Council of the Ecclesiastical Parish of

St. Mary The Virgin, Woodbridge, Suffolk

Benefice Office, St. Mary's House, 11 Market Hill, Woodbridge, Suffolk, Ip12 4LP

Registered Charity no.1129672

For Year ending 31st December 2021

The Parochial Church Council present its reports for the year ended 31st December 2021.

The PCC Church were registered under the Charities Act on 19th May 2009 (Registered Charity Number No. 1129672)

Administrative Information

The PCC operates within the Diocese of St Edmundsbury and Ipswich (Church of England Suffolk) and has the primary responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It is governed under the powers of the Parochial Church Council (Powers) Measure (1956) as amended and Church Representation Rules as amended.

Membership of the Parochial Church Council

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

Members are warmly encouraged to stand for election to the PCC and a balance of skills and experience is sought where possible.

The following served as Members of St. Mary's PCC during 2021.

Chairman	The Rev'd Nigel Prior
Assistant Curate	The Rev'd Andy Todd R.I.P.(August 2021)
Vice Chairman	Stephen Cole
Churchwardens	Veronica Howe
	David Sharples
Diocesan Synod Representatives	Mary Hare
	Rita James
	Penny Bird
Deanery Synod	Penny Bird
	Mary Hare
	Rita James

Churches Together in Woodbridge & Melton	Penny Bird
Honorary Treasurer	Philip Poole
Honorary Secretary	Joanne Lovett
Elected Lay Members	David Berridge
	Stephen Cole
	Margaret Harper
	Jeremey Hawksley
	Joanne Lovett
	Simon Morris
	Melanie Pearson (stepped down 03/09/2021)
	Janice Poulson
	Barbara Stear
	Michelle Bullard
	Margaret Davidson
	Philip Poole (co-opted)

Bankers: CAF Bank, Lloyds Bank

Structure, Governance & Management

Membership of the PCC is determined under the Church Representation Rules (as amended) and consists of certain ex-officio members; Assistant Curate, Churchwardens and three members of the Deanery Synod; plus 10 members of the church who are elected to the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and a balance of skills and experience is sought where possible.

Objectives and Activities

The primary objective of the 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 has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical Parish of Woodbridge St. Mary's with Great Bealings, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The main objectives are:

- To develop collective worship in the community
- To develop strong links in the wider community
- To maintain the church properties

and hope they will be achieved by the fulfillment of the following mission and vision statement created in the vacancy:

Since the uniting of our Benefice with Great Bealings from the 1st January 2021, both parishes have worked together to produce, the Diocesan initiative called 'Growing in God' in this new post-Covid19 world. The document was agreed by both PCCs after two joint meetings of discussion (chaired by Stephen Cole) and will be used as a 'template' for every PCC in both Churches in the coming year 2022 along with information from the Diocese.. Progress has been made on the St. Mary's House project, with the appoinment of a new architchet to get us through the next stage, along with information from the Diocesan on how to fund raise and obtain grants for the project.

Achievements & Performance

Our Church family welcome families from within as well as outside of the Parish boundaries. Visitors attend by personal choice and it is our great pleasure to welcome anyone from all walks of life to take part in the life of the Church. During the month of October 2021, special statistical information is counted for 4 consecutive weeks. Each weekly count is allocated by Sunday or weekday; adults or children. You will appreciate that the totals as follows have been compromised by the pandemic:

	October 2020	October 2021
Adults	**180**	**757**
Children	**15**	**21**

Electoral Roll

There were 190 people on the Electoral Roll at the APCM in May 2021.

Review of the Year

2021 continued where 2020 left off, with covid disrupting to our daily lives, and uncertainty for the coming year. Despite all of this, on 1st January 2021 the Parish of St. Mary's the Virgin, Woodbridge and the Parish of St. Mary's, Great Bealings, joined to become the new Benefice of Woodbridge & Great Bealings. Covid restrictions meant no celebratory service at either church, however parishioners from both churches met at Great Bealings, some having walked the few miles, there and back, and some travelling by car. All signed the commemorative book, and church music was playing. To mark the occasion a tree was planted later in the year by Fr. Nigel, Barbara Stear and Veronica Howe in St. Mary's churchyard, restrictions again unfortunately preventing a celebratory service.

Services in January began with advance booking of seats. Although this meant that congregation numbers were restricted inside the building, the 10.00am Sunday service was streamed live to a wider audience, and for this we must thank Rita James and David Sharples. The streaming initially enabled parishioners who hadn't booked to join the service, and, as the year progressed, some parishioners who still couldn't attend in person, to still be part of the St. Mary's community.

Becoming a 'Benefice' has brought challenges in bringing both parishes together, in terms of services for Great Bealings, along with making the most of what both parishes can offer. Both PCC's have worked together in producing a document called 'Growing in God' which looks at areas of parish life and how to go forward together. It will be reviewed and hopefully ratified by both PCC's in 2022. Initial steps in 2021, the first year of building a strong benefice, include a monthly 9.30am service at Great Bealings, a pet service at Great Bealings and during the summer on a very warm Sunday, a service followed by a BBQ at Great Bealings.

Inevitably, our congregations change with parishioners moving away, or becoming house bound, and it was a great sadness that, in the summer of 2021, Reverend Andy Todd passed away. A great loss to all of us in so many different ways. As a new vicar Andy was keen to embrace his new career. Andy also had time for the younger people of Woodbridge and made an effort to speak to them, and for those that attended Farlingaye High School, he was a familiar face and they, out of habit, still called him 'sir'. Even at our zoom PCC meetings, Andy brought good humour and sense - and always had a zoom background of somewhere in or around the grounds of St. Mary's.

Our year advanced with our Patronal festival on 15th August, and then Harvest. Then restrictions eased, no more booking or the wearing of masks, which at first felt quite uncomfortable. Remembrance Sunday was back at Market Hill, the first for Fr. Nigel since his arrival, then, at the start of November, a marvelous Choral Evensong service marked Bob Pagnell's, retirement as music director of the choir after 45 years of service. The year ended with Christmas, and on the Sunday before Christmas, St. Mary's held the annual nine lessons and carols. Not full to the rafters as in previous years, perhaps people were still a bit cautious, but it was great to see St. Mary's with the largest congregation in two years. St. Mary's can build upon this in 2022.

Future Plans

1. To appoint a new and versatile choir director to work alongside our new organist as well as encourage new choristers to join us through building links with our excellent local schools.

2. To develop wider consultation and support locally for our new plans linking SMH with St Mary's Church – including much improved toilet, access, storage and enhanced community meeting spaces.

3. To review our worship times and patterns across the Benefice and develop our outreach to younger families and children in particular, including our uniformed organizations.

4. With a newly formed Fabric Committee, to try and similarly create a new social activities group and, (with our Elders) a more structured, pastoral care group. More hands-on help is to be encouraged to involve a wider cross section of our congregations.

5. To consolidate and action last year's 'joint' Benefice Audit – the Appendix is attached to this document.

Financial Overview

Because of the ongoing impact of Covid 2021 was another challenging year for St Mary's. The church was closed for part of the year with few or no offertory collections or concerts, and the church bookstall and shop were also closed as was our Parish Hall (St Mary's House) to external hirers, all of which restricted income. However, reflecting the generosity of our congregation and reduced expenditure, the financial situation has held up better than was expected at the beginning of the year and, overall, it's nice to report that the financials remained in good shape.

As you will see from the Statement of Financial Activities, the net movement in funds during the year was a positive £14,722. This meant that total funds carried forward increased by this amount to £916,437 or £1,230,980 including the endowment funds, which did not change across the year. (Note that the accounts only include funds for which the PCC is legally responsible so, for example, they do not include affiliated funds such as the bell ringers or the flower fund.)

Excluding a very generous legacy which was mostly recognised in last year's accounts, income from all other sources amounted to £153,421 while expenditure totalled £154,061. Legacies amounted to £14,694. This outcome for income generation was due to the generosity of parishioners in continuing to respond to the various giving schemes throughout the pandemic lockdown period when collections could not be taken. Most of the reduction in expenditure was due to lower costs incurred with maintenance and repairs to the church and St Mary's House and a reduced centennial benefice share which, together with a contribution from our partner church Great Bealings, reduced St Mary's net payment to the Diocese.

Income

The PCC remains grateful to all those who generously give to the Church financially and contribute in so many other ways. To pay for the day to day expenses of running the Parish, the PCC is reliant on the income it is given, and would like to thank all of those that responded to the challenges of 2021.

Excluding legacies, which create a distortion because of the receipt of the James Harper Legacy in 2020 (see below) income was down on 2020 (£153,421 vs. £167,107). On a positive note in terms of voluntary income, planned giving under the various schemes was up (£78,193 vs £75,893 in 2020) but donations were down with falls in both restricted and unrestricted donations. This was only partly offset by an increase in income from fundraising activities and other church activities including weddings, funerals and the shop when activities were able to resume. Receipts from building grants were also down but this is just a reflection of the fact that grants are linked to building repairs that were much reduced.

As reported last year, the church has been left a significant bequest by the estate or Dr James Harper and in 2021 this amount was finalised, increasing by £9,498 on the £700,000 estimated in last year's accounts. In order to provide a lasting legacy for this gift, the PCC has designated this generous bequest to further the St Mary's House Project to develop the linkage between St Mary's House and the Church, and provide new and refreshed facilities in the building for both Church and wider community use.

Expenditure

Although income was down, expenditure fell by more coming down from £172,614 in 2020 to £154,061 (a fall of £18,553). This reflected a reduced Parish (now Benefice) Share payment to the Diocese and was also lower because Great Bealings made a contribution towards it, creating a net saving to St Mary's of around £10,000. This was partly offset by payments related to the St Mary's House project but, despite this, net expenditure still fell: a notable component being VAT recovery on prior utility payments and substantially lower expenditure on building works. Of course this recovery on utility payments was a one off and utility bills will be sharply higher in the coming year, reflecting increased gas and electricity prices. The need for on-going maintenance will also push up maintenance costs this year.

Staff costs net of furlough support were relatively flat on 2020. The PCC employed an administrator and a cleaner at an annual cost of £17,071 (after furlough support) during 2021. The PCC is reliant on volunteers in every aspect of its operation, and is grateful to so many who give of their time for the benefit of the Church and its mission.

Reserves

It is the policy of the PCC to maintain a balance on unrestricted funds to cover any unexpected expenditure that may arise. At the end of the year the balance of free reserves is considered adequate to maintain this policy.

The Trustees do not believe there to be material uncertainties about the charity's ability to continue.

Risk Management

The PCC examine major risks that the Parish faces each year during its normal business and establishes policies where appropriate.

Public Benefit

The Trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charities Commission on public benefit.

Conclusion

The balance sheet reflects the sum of all of the above mentioned items and activities and it is nice to report that despite a fall in income total Parish funds increased to £1,230,980 reflecting the positive net movement of funds mentioned earlier. Thanks to the generosity of our Parishioners and the efforts of the many people involved in all activities of Parish life, the PCC has come through another challenging year in better shape than we had expected at the beginning of the year.

Looking ahead, there will be a substantial increase in the cost of utilities and other costs in the 2022, reflecting the global increase in the cost of energy in particular and the sharp rise in UK inflation that is pushing up the cost of other items. On the income side, the challenge continues to be to create a more predictable flow of income that will enable us to budget against expenditure and continue to balance our books on a day to day basis.

The Treasurer and PCC would like to thank and recognise the very significant contribution of Michael Holland in the production of these accounts. We would also like to thank our previous Parish Secretary Katherine Lowe who assisted with the day to day bookkeeping for the Church during the course of the year.

PCC OF ST MARY'S, WOODBRIDGE
Statement of Financial Activities
For the year ended 31 December 2021

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2021	Total Funds 2020	Notes
	£	£	£	£	£	
INCOME AND ENDOWMENTS						
Voluntary income excluding legacies	112,389	300	11,740	124,429	138,624	2
Fundraising, concerts and events	4,720	-	-	4,720	3,922	2
Church activities (including shop)	23,176	-	-	23,176	20,757	2
Income from investments	72	-	137	209	217	2
Other receipts	241	-	646	887	3,587	2
Total before legacies	140,598	300	12,523	153,421	167,107	
Legacies – general	5,196	-	-	5,196	813	2
Legacies – designated fund	-	9,498	-	9,498	700,000	2
TOTAL INCOME	**145,794**	**9,798**	**12,523**	**168,115**	**867,920**	2
EXPENDITURE						
Church activities (including shop)	63,178	-	9,446	**72,624**	**78,736**	3
St Mary's House project	-	14,155	-	**14,155**	**-**	3
Diocesan parish share	67,282	-	-	**67,282**	**77,160**	
Major Church repairs	-	-	-	**-**	**16,718**	

TOTAL EXPENDITURE	**130,460**	**14,155**	**9,446**	**154,061**	**172,614**	
NET INCOME BEFORE INVESTMENT GAINS	**15,334**	**(4,357)**	**3,077**	**14,054**	**695,306**	
Gains on revaluation of investments	-	-	668	668	94	
NET MOVEMENT IN FUNDS	**15,334**	**(4,357)**	**3,745**	**14,722**	**695,400**	
Total funds brought forward	99,786	700,000	101,929	901,715	206,315	
Total funds carried forward	**115,120**	**695,643**	**105,674**	**916,437**	**901,715**	

The notes to the Financial Statements form part of these accounts.
There were no movements on the Endowed Funds during the year which remain at £314,543.

PCC OF ST MARY'S, WOODBRIDGE
Balance Sheet
As at 31 December 2021

	Total Funds 2021	Total Funds 2020	Notes
	£	£	
Land and buildings (St Mary's House)	314,543	314,543	
Church piano	21,000	21,000	
Church equipment	11,044	4,266	
	346,587	339,809	8
Investments – restricted fund	5,306	4,638	9
TOTAL FIXED ASSETS	**351,893**	**344,447**	
Stock	6,010	9,187	
Debtors and prepayments	14,178	19,437	10
Legacy due at year end	8,000	699,500	10
Cash at bank and in hand	861,257	159,647	
TOTAL CURRENT ASSETS	**889,445**	**887,771**	
Creditors: Amounts falling due within one year	(10,358)	(15,960)	11
NET CURRENT ASSETS	**879,087**	**871,811**	
TOTAL ASSETS LESS CURRENT LIABILITIES	**1,230,980**	**1,216,258**	
PARISH FUNDS			
Unrestricted general funds	115,120	99,786	12
Unrestricted designated fund	695,643	700,000	12
Restricted funds	105,674	101,929	12
	916,437	901,715	
Endowment funds	314,543	314,543	12
TOTAL PARISH FUNDS	**1,230,980**	**1,216,258**	

The notes to the Financial Statements form part of these accounts.
Approved by the Parochial Church Council on 15/03/2022 and signed on its behalf by the Reverend Nigel Prior, PCC Chairman, and Philip Poole as Treasurer.

Reverend Nigel Prior, PCC Chairman

Philip Poole, PCC Treasurer

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

1 Accounting policies

1.1 Basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS 102 (2016) as the applicable accounting standards and the (2016) version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of Church groups that owe their affiliation to another body, nor those which are informal gatherings of Church members.

1.2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements,
estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods

1.3 Funds accounting

Unrestricted funds
These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for spending on a future project and which are not included in its "free reserves" as disclosed in the trustees' report.

Restricted funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted and unrestricted.

1.4 Incoming resources

Incoming resources are recognised in the financial statements when the PCC becomes legally entitled to the benefit of use of the resource, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

- Legacies are recognised when probate has been granted, the amount receivable can be reliably measured and the Executors have notified their intention to make a distribution.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

1 Accounting policies (continued)

- Donations collections and planned giving are recognised when received.
- Gift aid is included in the financial statements when the income to which it is related is recognised.
- Grants are recognised when the formal offer in writing of the funding is received by the PCC and payment is certain.
- Gifts in kind for the PCC's own use are included at their estimated fair value on receipt and expensed over their useful life.
- Statutory fees for weddings and funerals are recognised when the office occurs.
- Income receivable in return for selling goods or providing services is recognised either when goods are sold or the service provided.
- Income from the hire of the Church or St Mary's House is recognised when the hire takes place.
- Investment income (interest and dividends) is accounted for when receivable.
- Realised gains or losses on the sale of investments are recognised when the investments are sold and unrealised gains and losses on investments held at the year end are accounted for in the Statement of Financial Activity.
- Government grants are accounted for when entitlment is established and the event giving rise to the grant has taken place before the year end.

1.5 Expenditure and liabilities

Expenditure is recognised when there is a legal or constructive obligation and settlement is probable and quantifiable.

- Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.
- The Diocesan Parish Share is accounted for on an annual basis and reflects the allocation agreed by the PCC with the Deanery.

1.6 Fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) of the Charities Act 2011. Movable Church furnishing held by the Rector and Churchwardens on special trust for the PCC and which require a Faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church's inventory which can be inspected but are not included in the financial statements.

All expenditure on consecrated or beneficed buildings and individual items costing under £500 are written off in the year they were incurred.

Tangible fixed assets for use by the charity are capitalised at cost (or the estimated value of donated goods) and that amount, less any currently anticipated residual fair value, written off to the Statement of Financial Activities over their estimated useful lives as follows;

Land and buildings and Church piano	Nil (held at fair value)
Church equipment - IT related	33% straight line
Church equipment – other	25% reducing balance

No depreciation is provided on freehold buildings and the Church piano as the useful economic life of these assets exceeds 50 years and residual values are so high that potential depreciation would be immaterial, and it is the PCC's policy to maintain these assets in a continual state of sound repair. Provision will be made if regular impairment reviews indicate there has been any permanent diminution in value.

1 Accounting policies (continued)

1.7 Fixed asset investments

Investments are stated at market value at the balance sheet date and variations from the last valuation recorded in the Statement of Financial Affairs.

1.8 Stocks

Stocks are stated at their acquisition cost less any provision where sale is anticipated at a lower amount.

1.9 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an
expense on a straight line basis over the term of the relevant lease.

1.10 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.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

2 Income and endowments

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
Voluntary Income					
Planned giving	78,193	-	-	78,193	**75,893**
Other donations	12,531	300	-	12,831	**19,548**
Other donations – restricted	-	-	10,739	10,739	**19,265**
Gift aid recoverable	21,665	-	1,001	22,666	**23,918**
Voluntary income excluding legacies	112,389	300	11,740	124,429	**138,624**
Legacies - general	5,196	-	-	5,196	**813**
Legacies - designated fund	-	9,498	-	9,498	**700,000**
TOTAL	**117,585**	**9,798**	**11,740**	**139,123**	**839,437**
Activities for generating funds					
Fundraising, concerts and events	4,720	-	-	4,720	**3,922**
TOTAL	**4,720**	**-**	**-**	**4,720**	**3,922**
Income from Church activities					
Sales of books and cards	15,343	-	-	15,343	**13,878**

Hire of Church and St Mary's house	3,358	-	-	3,358	**4,272**
Fees for weddings and funerals	4,475	-	-	4,475	**2,607**
TOTAL	**23,176**	**-**	**-**	**23,176**	**20,757**
Income from investments					
Bank interest	72	-	-	72	83
Dividends	-	-	137	137	134
TOTAL	**72**	**-**	**137**	**209**	**217**
Other receipts – building grants	**241**	**-**	**646**	**887**	**3,587**
TOTAL income and endowments on all funds	**145,794**	**9,798**	**12,523**	**168,115**	**867,920**

There was no income received by the Endowed Funds during the year.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

3 Expenditure

	Unrestricted General Fund	Unrestricted Designated Fund	Restricted Funds	Total Funds 2021	*Total Funds 2020*
	£	£	£	**£**	***£***
Ministry Costs					
Clergy expenses	2,019	-	-	2,019	**1,011**
Salaries and honoraria	1,500	-	-	1,500	**765**
Other costs	1,635	-	-	1,635	**1,496**
Other costs – restricted	-	-	435	435	**444**
Other fundraising costs	192	-	-	192	**222**
TOTAL	**5,346**	**-**	**435**	**5,781**	**3,938**
Church Costs					
Utilities – current period	12,386	-	-	12,386	**13,616**
Utilities – prior periods recovery	(879)	-	-	(879)	**-**
Repairs and maintenance	1,366	-	-	1,366	**4,433**
Repairs and maintenance - restricted	-	-	5,734	5,734	**-**
TOTAL	**12,873**	**-**	**5,734**	**18,607**	**18,049**

St Mary's House Costs					
Utilities – current period	4,516	-	-	4,516	**7,715**
Utilities – prior periods recovery	(3,566)	-	-	(3,566)	**-**
Repairs and maintenance	3,277	-	-	3,277	**4,734**
Shop purchases for resale	9,440	-	-	9,440	**10,814**
St Mary's House project - designated	-	14,155	-	14,155	**-**
TOTAL	**13,667**	**14,155**	**-**	**27,822**	**23,263**
Other Costs of Charitable Activities					
Salaries and pensions	17,071	-	-	17,071	**17,568**
Newsletter	1,554	-	-	1,554	**1,329**
Office costs	5,702	-	-	5,702	**6,261**
Professional fees	1,759	-	-	1,759	**3,771**
Depreciation	2,416	-	3,277	5,693	**1,929**
Bank charges	775	-	-	775	**795**
Miscellaneous costs	2,015	-	-	2,015	**1,833**
TOTAL	**31,292**	**-**	**3,277**	**34,569**	**33,486**
TOTAL CHURCH ACTIVITIES EXPENDITURE	**63,178**	**14,155**	**9,446**	**86,779**	**78,736**

There was no expenditure from the Endowed Funds during the year.

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

4 Staff costs

	Cost 2021	Cost 2020
Remuneration	£	£
Wages and salaries	18,062	18,408
Employer social security costs	-	-
Employer pension costs	411	460
Furlough support	(1,402)	(1.300)
Total staff costs	**17,071**	**17,568**

The average number of employees throughout the year was 2 (2020; 2).

No person received remuneration in excess of £60,000.

The Charity contributes to a defined contribution pension scheme for eligible employees. The assets of the scheme are held and administered independently of the charity.

5 Related parties

None of the Trustees, or any person connected with them, received any remuneration or benefits from the charity during the year. Any sums received by the PCC for the benefit of other groups or organisations are passed to the relevant body and not reflected in these financial statements.

Expenses paid to licensed clergy amounted to £1,472 (2020; £413).

There have been no payments to related charities during the year, but the PCC has received financial support from the Friends of St. Mary's (an independent charity) in respect of the cost of certain repair and building work to the Church. All donations are reflected within the relevant restricted fund.

The Churchwardens are Trustees of two independent Trusts set up to relieve poverty in the Parish. There were no transactions between the PCC and these trusts during the year.

From 1 January 2021 St Mary's, Woodbridge and St Mary's, Great Bealings were formed into a joint benefice. Each Church operates its own PCC and prepares separate accounts but, from time to time, transactions relating to one Church pass through the books of the other and such amounts are periodically settled with any amounts outstanding at the year end included in debtors or creditors. The Parish Share for the joint benfice is allocated between each PCC but some smaller administrative costs are bourne by the PCC since any attempt at quantification is considered out of proportion to any benefit.

6 Governance

The Unestricted Fund bears the cost of the Independent Examination of the financial statements. This amounted to £1,500 (2020; £1,260).

7 Operating lease

The charity is committed to a payment of £2,845 per annum under an operating lease that expires in 2025. (2020; payment of £900 under an agreement ending in 2021).

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

8 Tangible Fixed Assets

	Freehold land and buildings	Church piano	Church equipment	Total Fixed Assets
	£	£	£	**£**
Cost or valuation				
At 1 January 2021	314,543	21,000	24,483	360,026
Additions at cost	-	-	12,471	12,471
At 31 December 2021	**314,543**	**21,000**	**36,954**	**372,497**
Depreciation				
At 1 January 2021	-	-	20,217	20,217
Charge for the year	-	-	5,693	5,693
At 31 December 2021	**-**	**-**	**25,910**	**25,910**

Net book value				
At 31 December 2021	**314,543**	**21,000**	**11,044**	**346,587**
At 31 December 2020	314,543	21,000	4,266	339,809

The freehold land and buildings comprise St. Mary's House, Market Hill, Woodbridge and is stated at its 1997 fair value. Consecrated and benefice property is excluded from these accounts.

The PCC considers that the realisable value of the Church piano is in excess of the net book value shown above.

9 Fixed Asset Investments

	Restricted Funds
	£
Market value 1 January 2021	4,638
Revaluation gains	668
Market value 31 December 2021	**5,306**

There was no change during the year in investments held, which continue to comprise COIF units acquired from a bequest.

10 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL 2021	TOTAL 2020
	£	£	£	£
Tax recoverable	5,317	51	5,368	9,617
Prepayments and accrued income	5,328	-	5,328	5,960
Other debtors	2,836	646	3,482	3,860
Debtors and prepayments	**13,481**	**697**	**14,178**	**19,437**
Legacy due at year end	8,000	-	8,000	699,500
TOTAL DEBTORS	**21,481**	**697**	**22,178**	**718,937**

The legacy due at the year end is accounted for as required by accounting policy 1.4. Probate was granted before the year end and the Executors have provided a reliable estimate of the amount to be received after the date of these accounts.

11 Creditors falling due within one year

	Unrestricted Funds	Restricted Funds	TOTAL 2021	TOTAL 2020
	£	£	£	£
Accruals for utility and other costs	9,601	-	9,601	8,932
Other creditors	757	-	757	598
Parish share	-	-	-	6,430
TOTAL	**10,358**	**-**	**10,358**	**15,960**

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

12 Statement of funds

Unrestricted funds are not subject to any donor restrictions and can be spent as the PCC decides.
The PCC has designated all funds due from the Harper legacy for the upkeep, maintenance and improvement of St. Mary's House, and its linkage with the Church.

Restricted funds are required to be spent on specific purposes determined when created by the terms of their gift. The Restricted Funds and their purposes are: -

Grace Howe Bequest - for Sunday School activities.
Choir Fund - for the maintenance of choir equipment and music.
Chapter Fund - for Churchware and plate to upkeep services.
Fabric Fund - for major building works on the Church buildings.
Vestment fund - for the repair and replacement of vestments.
Church Sound System - for the maintenance of the Church sound system.
Organ Fund - for repairs to the Church organ.

Endowment funds are required by the donors to be invested and the income spent on specific objectives

The Endowment Fund comprises St. Mary's House in Woodbridge.

Summary of all funds

Fund income and expenditure and final balances are as follows:

	Balances 1 Jan 2021	Income	Expenditure	Transfers / revaluations	Balances 31 Dec 2021
	£	£	£	£	£
Unrestricted Funds					
General Fund	99,786	145,794	(130,460)	-	115,120
Designated Fund – St Mary's House project	700,000	9,798	(14,155)	-	695,643
TOTAL GENERAL FUNDS	**799,786**	**155,592**	**(144,615)**	**-**	**810,763**
Restricted Funds					
Grace Howe Bequest	7,929	137	-	668	8,734
Choir Fund	18,266	625	(435)	-	18,456
Chapter Fund	455	-	-	-	455
Fabric Fund	66,524	1,332	(1,000)	-	66,856
Vestment Fund	832	-	-	-	832
Church Sound System	423	10,149	(6,031)	-	4,541
Organ Fund	7,500	280	(1,980)	-	5,800
TOTAL RESTRICTED FUNDS	**101,929**	**12,523**	**(9,446)**	**668**	**105,674**
Endowment Funds St. Mary's House	314,543	-	-	-	314,543
TOTAL PARISH FUNDS	**1,216,258**	**168,115**	**(154,061)**	**668**	**1,230,980**

PCC OF ST MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31 December 2021

13 Net assets by fund

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
Tangible fixed assets	32,044	-	314,543	346,587	**339,809**
Fixed assets investments	-	5,306	-	5,306	**4,638**
Current assets	789,077	100,368	-	889,445	**887,771**
Current liabilities	(10,358)	-	-	(10,358)	**(15,960)**
TOTAL	**810,763**	**105,674**	**314,543**	**1,230,980**	**1,216,258**

PCC OF ST MARY'S WOODBRIDGE

Independent Examiner's Report

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS/TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST. MARY'S WOODBRIDGE FOR THE YEAR ENDED 31 DECEMBER 2021

(See separate attachment)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, WOODBRIDGE,

England & Wales - Charity number 1129672

Accounts

WOODBRIDGE
ST MARY

St. Mary's with Great Bealings
Benefice Office
11 Market Hill
Woodbridge
Suffolk
IP12 4LP
Parish.Office@stmaryswoodbridge.org
treasurer@stmaryswoodbridge.org

Trustees Annual Report & Financial Report

The Parochial Church Council of the Ecclesiastical Parish of

St. Mary The Virgin, Woodbridge, Suffolk.

Benefice Office, St. Mary's House, 11 Market Hill, Woodbridge, Suffolk, IP12 4LP

Registered Charity no. 1129672

For the year ended 31st December 2020

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The Parochial Church Council presents its report for the year ended 31st December 2020.

The information on page 2 forms part of the report. The PCC & Church were registered under the Charities Act on 19th May 2009 (Registered Charity Number No. 1129672)

Administrative Information

The PCC operates within the Diocese of St Edmundsbury and Ipswich (Church of England Suffolk), and has the primary responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

It is governed under the powers of the Parochial Church Council (Powers) Measure (1956) as amended and Church Representation Rules as amended.

Membership of the Parochial Church Council

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Members are warmly encouraged to stand for election to the PCC and a balance of skills and experience is sought where possible.
The following served as Members of St. Mary's PCC during 2020

	January to October 2020		From October 2020
Chairman	The Rev'd Kevan McCormack (to Feb 2020) The Rev'd Nigel Prior (from Aug 2020)		The Rev'd Nigel Prior
Assistant Curate			The Rev'd Andy Todd
Vice Chairman	Stephen Cole		Stephen Cole
Churchwardens	Veronica Howe Barbara Stear		Veronica Howe Barbara Stear
Diocesan Synod Representatives	Penny Bird Mary Hare		Penny Bird Mary Hare
Deanery Synod	Penny Bird Mary Hare Rita James Anthony Waller		Penny Bird Mary Hare Rita James
Churches Together in Woodbridge & Melton	Penny Bird		Penny Bird
Honorary Treasuer	David Sharples		David Sharples
Honorary Secretary	Patricia Fenn		Joanne Lovett
Elected Lay Members	Marion Clarke Jean Cobb Stephen Cole Patricia Fenn Margaret Harper Jeremy Hawksley Sarah Lines Simon Morris Melanie Pearson David Sharples	Virginia Spray Andy Todd Susan Todd Anthony Waller	David Berridge Stephen Cole Margaret Harper Jeremy Hawksley Charlotte Gooch Joanne Lovett Sarah Lines Simon Morris Melanie Pearson David Sharples Susan Todd
Bankers	Lloyds Bank plc 8 The Thoroughfare Woodbridge IP12 1DF	Cater Allen 9 Nelson Street Bradford BD1 5 AN	CAF 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

Structure, Governance & Management

Membership of the PCC is determined under the Church Representation Rules (as amended) and consists of certain ex-officio members; Assistant Curate, Churchwardens and three members of the Deanery Synod; plus 10 members of the church who are elected to the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and a balance of skills and experience is sought where possible.

Objectives and Activities

The primary objective of the 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 has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical Parish of Woodbridge St. Mary's with Great Bealings, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The main objectives are:

- To develop collective worship in the community
- To develop strong links in the wider community
- To maintain the church properties

and hope they will be achieved by the fulfilment of the following mission and vision statement created in the vacancy:

"St. Mary's Church is a vibrant community of people who attempt to live by the example of Christ. The shared celebration of the Parish Eucharist is central to our worship, nurture and mission. Whilst emphasising the importance of imaginative liturgy and faith within the liberal Catholic tradition, we aim to be inclusive in our understanding and approach to spirituality, theology and pastoral care. We seek to bear witness in the world to Christ's healing and reconciling love. We also believe our exciting project for St. Mary's House, to reimagine and update our facilities for the Church and local community, will be a real springboard for mission and service locally. We are here for the glory of God, to be the body of Christ, broken and restored; to reflect the Gospel in our lives."

Since the uniting of our Benefice with Great Bealings from the 1st January 2021, it is our intention to meet together for an 'Away Day' and revisit in particular, the Diocesan initiative called 'Growing in God' in this new post-Covid-19 world.

Achievements & Performance

Our Church family welcomes families from within as well as outside of the Parish boundaries. Visitors attend by personal choice and it is our great pleasure to welcome anyone from all walks of life to take part in the life of the Church. During the month of October 2020, special statistical information is counted for 4 consecutive weeks. Each weekly count is allocated by Sunday or weekday; adults or children. You will appreciate that the totals as follows have been compromised by the pandemic:

	October 2020	October 2019
Adults	**180**	**143**
Children	**15**	**10**

Electoral Roll

There were 190 people on the Electoral Roll at the APCM in October 2020.

Review of the Year

2020 was a year when Covid meant restriction, uncertainty and change for every aspect of life, including the life of the Church.

Two lockdowns required everyone to stay at home, which meant change in all areas of church life. This meant hibernation for some groups, and the closing of the Church building, possibly for the first time in St. Mary's history. However, it also opened new avenues in communication, with electronic pew sheets, some groups meeting by Zoom and the live streaming of services alongside such diligent personal contact as was still possible. All of which has meant that parishioners could still join in some aspect of church life. So, a thank you to Rita James and the communications team for bringing such modern methods to St. Mary's Woodbridge.

During the summer and early autumn of 2020 when lockdown restrictions were reduced the church building was able to reopen and services to resume, but under quite different circumstances. Who would have thought that we would have to book to attend church?

The work of the PCC continued, with Zoom meetings throughout the various lockdowns, but this meant that the Annual Vestry meeting and the Annual Parochial Church meeting could not be held in the Spring of 2020. We thank all members of the PCC and Pat Fenn, the previous PCC secretary, for extending their work until October 2020 when these meetings were finally able to take place. The new PCC continued with business as usual and significant new matters such as "The new benefice". "James Harper legacy", "St. Mary's House" and "Church services".

So, 2020 closed with carefully planned Christmas services, no congregational singing and with numbers restricted to less than 200 attending compared to more than 1000 in previous years. 31st December was not celebrated in the normal way with hot chocolate on Market Hill, but with a quiet time of prayer at St. Mary's.

2020 ended with St. Mary's the Virgin, Woodbridge legally becoming a United Benefice on 1st January 2021 with St. Mary's, Great Bealings.

Future Plans

1 Provide increased support for our Ministry to local families and young children.

2a Further develop our relationships with community and pastoral care organisations post-Covid-19.

2b Consolidate our 'historic' planning for the exciting redevelopment and modernisation of St. Mary's House facilities

3a Encourage building of relationships, opportunities and new shared worship patterns between both our churches.

3b Complete and implement our 'joint' Benefice Planning Tool 'Growing in God'.

4 Develop our involvement with more focused parish groups or committees, in the following areas:

a) Finance
b) Fabric and Maintenance
c) Communications *
d) Social activities/outreach *
e) Pastoral Care *

* denotes possible joint Benefice groups/committees.

Financial Review

Financial Overview

2020 has been a year of challenge, but also one of positivity and excitement for St. Mary's.

Excluding the provision for a very generous legacy which will be reported later, St. Mary's experienced a deficit of only £11,018 on its day-to-day operational funds, whilst meeting and exceeding its obligations to the Diocese with respect to Parish Share, and maintaining its buildings and paying its staff as required.

Whilst such a deficit this would normally be a moment for reflection, in a year which has seen our Church closed with few or no offertory collections or concerts; our Church Bookstall & Shop closed, our Parish Hall closed to those organisations that generate rental income, and all social events suspended, it is felt that this is a positive outcome.

The best estimate at the start of the Covid-19 Pandemic was that we would close the year with a deficit of £30-40,000.00, but feared worse.

In actuality, St. Mary's general expenditure reduced to £155,452 from unrestricted funds, and our unrestricted general income held strongly to generate £144,434. This income was due to generosity of the parishioners in responding to the efforts of the Planned Giving Steward & Treasurer in promoting the churches financial needs and giving schemes throughout the pandemic lockdown periods.

Most of the reduction in expenditure was due to lower costs incurred with day-to-day maintenance and repairs of both St. Mary's House and St. Mary's Church.

During the year, the final bill for the refurbishment of the bell frame was paid from the Restricted Fabric Fund, as well as invoices paid for the refurbishment and repair of organ components and systems from the Organ Fund. The other Restricted Funds continue to operate for the purposes for which they have been established on a stand-alone basis.

Giving

The PCC remains grateful to all those who generously give to the Church and contribute in so many other ways. To pay for the day-to-day expenses of running the Parish, the PCC is reliant on the money it is given, and would like to thank all of those that responded to the challenges of 2020.

The use of Parish Giving Scheme (PGS) has grown during 2020, but has started to plateau, with a number of people still preferring to give via Standing Order and our Envelope Scheme which they can vary and control. Whilst grateful for all gifts of any amount and regularity, regular giving via the PGS does allow us to better budget and plan for the future, and will continue to be encouraged by the Treasurer & PCC.

The PCC has supported purchase of a self-service contactless giving terminal, which has now been installed in St. Mary's Church. This has been a significant investment, and is hoped will generate additional income from visitors, and enable parishioners to give their offertory and other donations in a contactless manner. It can capture even Gift-Aid details. It is hoped that this will also reduce the amount of cash-handling required around the Church.

Other Income

The church has been left a significant bequest by the estate or Dr James Harper. Most will know James as a committed Christian with a strong faith, a sense of humour as well as a sharp wit, and someone who was a passionate member of the St. Mary's team, as both Elder and Server, and regularly led services for the residents of the Seckford Almshouses.

Whilst the total value of the residuary estate's distribution to St. Mary's is still to be finalised by the Executors, as the administration is yet to complete, it is estimated to be in region of **£700,000**, and this is the figure used in this report.

In order to provide a lasting legacy for this gift, the PCC has decided to formally ***Designate*** the monies from this generous bequest to further the St Mary's House Project to develop the linkage between St. Mary's House and the Church, and provide new and refreshed facilities in the wider building for both Church and wider community use.

Staff and Volunteers

The PCC employed an Administrator and a Cleaner at an annual cost of £17,568 (after furlough support) during 2020.

The PCC is reliant on volunteers in every aspect of its operation, and is grateful to so many who do so much for the benefit of the Church and its mission.

Reserves

It is the policy of the PCC to maintain a balance on unrestricted funds to cover any unexpected expenditure that may arise. At the end of the year, the balance of free reserves on unrestricted funds amounted to £99,786 and this is considered adequate to maintain the policy.

The Trustees do not believe there to be material uncertainties about the Charity's ability to continue.

Risk Management

The PCC examine major risks that the Parish face each year during its normal business and establishes policies where appropriate.

Public Benefit

The Trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charities Commission on public benefit.

Looking Forward

The Rector and PCC have agreed the formation of a Finance Committee to act as an administrative and advisory capability in transacting and ensuring optimum financial management in support of the PCC's & Rector's objectives, and ensuing alignment to appropriate financial regulation & obligations.

Conclusion

Thanks in no small part to the generosity of our Parishioners and the efforts of the many people involved in all spheres of Parish life, the PCC has come through a potentially financially challenging year in better shape than might have been envisage. The challenge remains however to create more predictable flow of income that will enable us to budget income against expenditure and better balance our books on a day to day basis.

The Treasurer & PCC would also like to thank our previous book-keeper Kit Coutts, who has assisted the Treasurer with the day to day book-keeping for the Church in recent years, and to Katherine, our Parish Secretary, who has agreed to take up the role and more.

They would also like to thank and recognise Michael Holland for his assistance in production of these accounts.

Annual Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

St. Mary's, Woodbridge, Suffolk

St. Mary's House, 11 Market Hill, Woodbridge, Suffolk IP12 4LP

Registered Charity no. 1129672

For the year ended 31st December 2020

CONTENTS

- Statement of Financial Activities
- Balance Sheet
- Cash Flow Statement
- Notes to the Financial Statements

PCC OF ST. MARY'S, WOODBRIDGE
Statement of Financial Activities
For the year ended 31st December 2020

	Unrestricted Fund	Restricted Fund	Endowment Fund	Total Funds 2020	Total Funds 2019	Notes
	£	£	£	£	£	
INCOME AND ENDOWMENTS						
Voluntary income	818,872	20,565	-	839,437	162,639	2
Activities for generating funds	3,922	-	-	3,922	5,001	2
Church activities	20,757	-	-	20,757	48,972	2
Income from investments	82	135	-	217	161	2
Other receipts	801	2,786	-	3,587	2,581	2
TOTAL INCOME	**844,434**	**23,486**	**-**	**867,920**	**219,354**	2
EXPENDITURE						
Church activities	78,292	444	-	**78,736**	**98,753**	3
Diocesan parish share	77,160	-	-	**77,160**	**77,573**	
Major Church repairs	-	16,718	-	**16,718**	**21,688**	
TOTAL EXPENDITURE	**155,452**	**17,162**	**-**	**172,614**	**198,014**	3
NET INCOME BEFORE INVESTMENT GAINS	**688,982**	**6,324**	**-**	**695,306**	**21,340**	
Gains on revaluation of investments	-	94	-	94	663	
NET MOVEMENT IN FUNDS	**688,982**	**6,418**	**-**	**695,400**	**22,003**	
Total funds brought forward	110,804	95,511	314,543	520,858	498,855	12
Total funds carried forward	**799,786**	**101,929**	**314,543**	**1,216,258**	**520,858**	12

The notes on pages 12 to 20 form part of these accounts.

PCC OF ST. MARY'S WOODBRIDGE

Balance Sheet

As at 31st December 2020

	Total Funds 2020	Total Funds 2019	Notes
	£	£	
Land and buildings	314.543	314.543	
Church piano	21,000	21,000	
Church equipment	4,266	2,422	
	339,809	337,965	8
Investments – restricted fund	4,638	4,368	9
TOTAL FIXED ASSETS	**344,447**	**342,333**	
Stock	9,187	12,229	
Debtors and prepayments	718,937	15,135	10
Cash at bank and in hand	159,647	160,221	
TOTAL CURRENT ASSETS	**887,771**	**187,585**	
Creditors: Amounts falling due within one year	(15,960)	(9,060)	11
NET CURRENT ASSETS	**871,811**	**178,525**	
TOTAL ASSETS LESS CURRENT LIABILITIES	**1,216,258**	**520,858**	
PARISH FUNDS			
Unrestricted funds	799,786	110,804	12
Restricted funds	101,929	95,511	12
Endowment funds	314,543	314,543	12
TOTAL PARISH FUNDS	**1,216,258**	**520,858**	

Approved by the Parochial Church Council on 20/04/2021 and signed on its behalf by the Reverend Nigel Prior, PCC Chairman, and David Sharples as Treasurer.

Reverend Nigel Prior, PCC Chairman

David Sharples, PCC Treasurer

The notes on page 12 to 20 form part of these accounts

PCC OF ST. MARY'S WOODBRIDGE
Cash Flow Statement
For the year ended 31st December 2020

	Cash flows 2020	*Cash flows 2019*
	£	£
Net income before investment gains	**695,306**	**21,340**
Adjustments for;		
Depreciation charges	1,929	807
Dividends and interest	(393)	(161)
Movement in stock	3,042	(2,896)
Movement in debtors	(703,802)	4,129
Movement in creditors	6,900	4,533
Net cash from operating activities	**2,982**	**27,752**
Cash flow from investing activities		
Dividends and interest	217	161
Purchase of tangible fixed assets	(3,773)	-
Net cash from investing activities	**(3,556)**	**161**
CHANGE IN CASH IN THE REPORTING PERIOD	**(574)**	**27,913**
Cash balances at 1 January 2020	160,221	**132,308**
Cash balances at 31 December 2020	**159,647**	**160,221**

The notes on pages 12 to 20 form part of these accounts.

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

1 Accounting policies

1.1 Basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS 102 (2016) as the applicable accounting standards and the (2016) version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of Church groups that owe their affiliation to another body, nor those which are informal gatherings of Church members.

1.2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods

1.3 Funds accounting

Unrestricted funds
These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for spending on a future project and which are not included in its "free reserves" as disclosed in the trustees' report.

Restricted funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted and unrestricted.

1.4 Incoming resources

Incoming resources are recognised in the financial statements when the PCC becomes legally entitled to the benefit of use of the resource, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

- Legacies are recognised when probate has been granted, the amount receivable can be reliably measured and the Executors have notified their intention to make a distribution.
- Donations, collections and planned giving are recognised when received.
- Gift aid is included in the financial statements when the income to which it is related is recognised.
- Grants and legacies are recognised when the formal offer in writing of the funding is received by the PCC and payment is certain.
- Gifts in kind for the PCC's own use are included at their estimated fair value on receipt and expensed over their useful life.

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

1 Accounting policies (continued)

- Statutory fees for weddings and funerals are recognised when the office occurs.
- Income receivable in return for selling goods or providing services is recognised either when goods are sold or the service provided.
- Income from the hire of the Church or St. Mary's hall is recognised when the hire takes place.
- Investments income (interest and dividends) is accounted for when receivable.
- Realised gains or losses on the sale of investments are recognised when the investments are sold and unrealised gains and losses on investments held at the year end are accounted for in the Statement of Financial Activity.
- Government grants are accounted for when entitlment is established and the event giving rise to the grant has taken place before the year end.

1.5 Expenditure and liabilities

Expenditure is recognised when there is a legal or constructive obligation and settlement is probable and quantifiable.

- Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.
- The Diocesan Parish Share is accounted for on an annual basis and reflects the allocation agreed by the PCC with the Deanery.

1.6 Fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) of the Charities Act 2011. Movable Church furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a Faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church's inventory which can be inspected but are not included in the financial statements.

All expenditure on consecrated or beneficed buildings and individual items costing under £500 are written off in the year they were incurred.

Tangible fixed assets for use by the charity are capitalised at cost (or the estimated value of donated goods) and that amount, less any currently anticipated residual fair value, written off to the Statement of Financial Activities over their estimated useful lives as follows;

Land and buildings and Church piano	Nil (held at fair value)
Church equipment - IT related	33% straight line
Church equipment – other	25% reducing balance

No depreciation is provided on freehold buildings and the Church piano as the useful economic life of these assets exceeds 50 years and residual values are so high that potential depreciation would be immaterial, and it is the PCC's policy to maintain these assets in a continual state of sound repair. Provision will be made if regular impairment reviews indicate there has been any permanent diminution in value.

1.7 Fixed asset investments

Investments are stated at market value at the balance sheet date and variations from the last valuation recorded in the Statement of Financial Affairs.

1.8 Stocks

Stocks are stated at their acquisition cost less any provision where sale is anticipated at a lower amount.

1 Accounting policies (continued)

1.9 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.10 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.

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

2 Income and endowments

	Unrestricted Funds	Restricted Funds	Endowed Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£	£
Planned giving	75,893	-	-	75,893	61,777
Cash collections	6,185	-	-	6,185	30,786
Other donations	13,363	-	-	13,363	5,190
Other donations – restricted	-	19,265	-	19,265	44,072
Gift aid recoverable	22,618	1,300	-	23,918	20,814
Legacies	700,813	-	-	700,813	-
Voluntary income	**818,872**	**20,565**	**-**	**839,437**	162,639
Fundraising, concerts and events	3,922	-	-	3,922	5,001
Activities for generating funds	**3,922**	**-**	**-**	**3,922**	5,001
Sales of books and cards	13,878	-	-	13,878	24,534
Hire of St. Mary's house	4,272	-	-	4,272	14,404
Fees for weddings and funerals	2,607	-	-	2,607	10,034
Income from Church activities	**20,757**	**-**	**-**	**20,757**	48,972
Bank interest	82	1	-	83	26
Dividends	-	134	-	134	135
Income from investments	**82**	**135**	**-**	**217**	161
Other receipts – building grants	**801**	**2,786**	**-**	**3,587**	2,581
Total income and endowments on all funds	**844,434**	**23,486**	**-**	**867,920**	219,354

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

3 Expenditure

	Unrestricted Funds	Restricted Funds	Endowed Funds	Total Funds 2020	*Total Funds 2019*
	£	£	£	£	£
Clergy expenses	1,011	-	-	1,011	2,693
Salaries and honoraria	765	-	-	765	5,515
Other costs	2,096	-	-	2,096	3,883
Other costs – restricted	-	444	-	444	258
Other fundraising costs	222	-	-	222	-
Ministry costs	**4,094**	**444**	**-**	**4,538**	12,349
Utilities	13,616	-	-	13,616	14,076
Repairs and maintenance	3,833	-	-	3,833	7,862
Church costs	**17,449**	**-**	**-**	**17,449**	21,938
Utilities	7,715	-	-	7,715	7,940
Repairs and maintenance	4,734	-	-	4,734	7,360
Purchases for resale	10,814	-	-	10,814	12,286
St. Mary's House costs	**23,263**	**-**	**-**	**23,263**	27,586
Salaries and pensions	17,568	-	-	17,568	20,207
Newsletter	1,329	-	-	1,329	2,875
Office costs	6,261	-	-	6,261	9,152
Professional fees	3,771	-	-	3,771	1,458
Depreciation	1,929	-	-	1,929	807
Bank charges	795	-	-	795	925
Miscellaneous costs	1,833	-	-	1,833	1,456
Other costs of charitable activities	**33,486**	**-**	**-**	**33,486**	36,880
TOTAL EXPENDITURE – CHURCH ACTIVITIES	**78,292**	**444**	**-**	**78,736**	98,753

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

4 Staff costs

	Cost 2020	Cost 2019
Remuneration	£	£
Wages and salaries	18,408	19,581
Employer social security costs	-	-
Employer pension costs	460	626
Furlough support	(1,300)	-
Total staff costs	**17,568**	20,207

The average number of employees throughout the year was 2 (2019; 2).

No person received remuneration in excess of £60,000.

The Charity contributes to a defined contribution pension scheme for eligible employees. The assets of the scheme are held and administered independently of the charity.

5 Related parties

None of the Trustees, or any person connected with them, received any remuneration or benefits from the charity during the year. Any sums received by the PCC for the benefit of other groups or organisations are passed to the relevant body and not reflected in these financial statements.

Expenses paid to licensed clergy amounted to £413 (2019; £1,919).

There have been no payments to related charities during the year, but the PCC has received financial support from the Friends of St. Mary's (an independent charity) in respect of the cost of certain repair and building work to the Church. All donations are reflected within the Fabric Fund.

The Churchwardens are Trustees of two independent Trusts set up to relieve poverty in the Parish. There were no transactions between the PCC and these trusts during the year.

6 Governance

The Restricted Fund bears the cost of the Independent Examination of the financial statements. This amounted to £1,260 (2019; £1,314).

7 Operating lease

The charity is committed to a payment of £900 under an operating lease that expires in 2021.

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

8 Tangible Fixed Assets

	Freehold land and buildings	Church piano	Church equipment	Total Fixed Assets
	£	£	£	£
Cost or valuation				
At 1 January 2020	314,543	21,000	20,710	356,253
Additions at cost	-	-	3,773	3,773
				-
At 31 December 2020	**314,543**	**21,000**	**24,483**	**360,026**
Depreciation				
At 1 January 2020	-	-	18,288	18,288
Charge for the year	-	-	1,929	1,929
At 31 December 2020	**-**	**-**	**20,217**	**20,217**
Net book value				
At 31 December 2020	**314,543**	**21,000**	**4,266**	**339,809**
At 31 December 2019	314,543	21,000	2,422	337,965

The freehold land and buildings comprise St. Mary's House, Market Hill, Woodbridge and is stated at its 1997 fair value. Consecrated and benefice property is excluded from these accounts.

The PCC considers that the realisable value of the Church piano is in excess of the net book value shown above.

9 Fixed Asset Investments

	Restricted Funds
	£
Market value 1 January 2020	4,368
Revaluation gains	270
Market value 31 December 2020	**4,638**

There was no change during the year in investments held, which continue to comprise COIF units acquired from a bequest.

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

10 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL 2020	TOTAL 2019
	£	£	£	£
Tax recoverable	9,567	50	9,617	11,497
Prepayments and accrued income	5,960	-	5,960	3,638
Other debtors	700,574	2,786	703,360	-
TOTAL	**716,101**	**2,836**	**718,937**	15,135

Other debtors include an amount of £699,500, being the balance due from a residual legacy, accounted for as required by accounting policy 1.4. Probate was granted before the year end and the Executors have provided a reliable estimate of the amount to be received after the date of these accounts.

11 Creditors falling due within one year

	Unrestricted Funds	Restricted Funds	TOTAL 2020	TOTAL 2019
	£	£	£	£
Accruals for utility and other costs	8,932	-	8,932	8,918
Other creditors	598	-	598	142
Parish share	6,430	-	6,430	-
TOTAL	**15,960**	**-**	**15,960**	9,060

12 Statement of funds

Unrestricted funds are not subject to any donor restrictions and can be spent as the PCC decides.
The PCC has designated all funds due from the Harper legacy for the upkeep, maintenance and improvement of St. Mary's House, and its linkage with the Church.

Restricted funds are required to be spent on specific purposes determined when created by the terms of their gift.
The Restricted Funds and their purposes are: -

Grace Howe Bequest - for Sunday School activities.
Choir Fund - for the maintenance of choir equipment and music.
Chapter Fund - for Churchware and plate to upkeep services.
Fabric Fund - for major building works on the Church buildings.
Vestment fund - for the repair and replacement of vestments.
Church Sound System - for the maintenance of the Church sound system.
Organ Fund - for repairs to the Church organ.

PCC OF ST. MARY'S WOODBRIDGE

Notes to the Financial Statements for the year ended 31st December 2020

12 Statement of funds (continued)

Endowment funds are required by the donors to be invested and the income spent on specific objectives
The Endowment Fund comprises St. Mary's House in Woodbridge.

Summary of all funds

Fund income and expenditure and final balances are as follows:

	Balances 31 Dec 2019	Income	Expenditure	Transfers/ revaluations	Balances 31 Dec 2020
	£	£	£	£	£
Unrestricted Funds					
General Fund	110,804	844,434	(155,452)	(700,000)	99,786
Designated Harper Fund	-	-	-	700,000	700,000
TOTAL GENERAL FUNDS	**110,804**	**844,434**	**(155,542)**	**-**	**799,786**
Restricted Funds					
Grace Howe Bequest	7,760	135	(60)	94	7,929
Choir Fund	13,085	5,565	(384)	-	18,266
Chapter Fund	455	-	-	-	455
Fabric Fund	71,956	11,286	(16,718)	-	66,524
Vestment Fund	832	-	-	-	832
Church Sound System	423	-	-	-	423
Organ Fund	1,000	6,500	-	-	7,500
TOTAL RESTRICTED FUNDS	**95,511**	**23,486**	**(17,162)**	**94**	**101,929**
Endowment Funds St. Mary's House	314,543	-	-	-	314,543
TOTAL PARISH FUNDS	**520,858**	**867,920**	**(172,704)**	**94**	**1,216,258**

13 Net assets by fund

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£	£
Tangible fixed assets	25,266	-	314,543	339,809	337,965
Fixed assets investments	-	4,638	-	4,638	4,368
Current assets	790,480	97,291	-	887,771	187,585
Current liabilities	(15,960)	-	-	(15,960)	(9,060)
TOTAL	**799,786**	**101,929**	**314,543**	**1,216,258**	520,858

PCC OF ST. MARY'S WOODBRIDGE

Independent Examiner's Report

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS/TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST. MARY'S WOODBRIDGE FOR THE YEAR ENDED 31st DECEMBER 2020

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020.

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiners Statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Christopher Annis
LB Group
Suffolk House
7 Hydra, Orion Court
Addison Way
Great Blakenham
Suffolk. IP6 OLW

Date: 5 May 2021.