

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WICKHAM MARKET

England & Wales - Charity number 1130919

Details

Other names	PCC WICKHAM MARKET
Status	Registered
Legal form	Previously excepted
Registered	2009-08-03
Register	View on the Charity Commission register

Contact

Address	The Vicarage Crown Lane Wickham Market Woodbridge Suffolk IP13 0SA
Phone	01728 561008
Email	treasurerwmarket@gmail.com
Website	www.wickhammarketchurch.org

Activities

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

Activities: Public worship, personal prayer & contemplation; Pastoral work; Teaching Christianity; Taking school religious assemblies ; provision of youth activities; Promoting Christianity through events & meetings, distribution of literature; Promoting the mission of the Church through activities for senior citizens, parents toddlers and other groups; Supporting other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

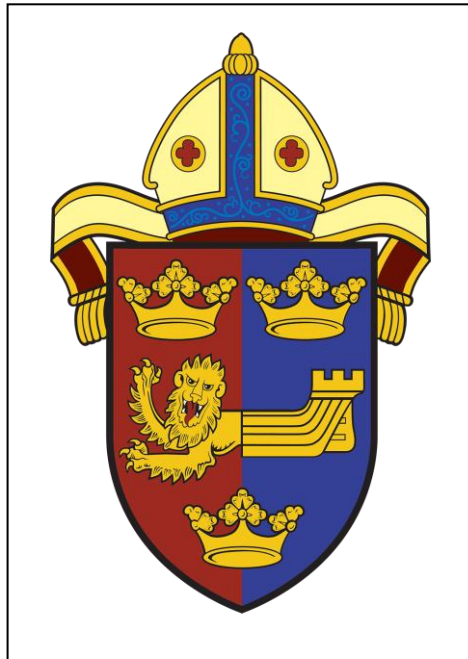
Period end	Income	Expenditure	Assets	Employees
2025-12-31	£91,911	£91,290	-	-
2024-12-31	£91,030	£99,030	-	-
2023-12-31	£111,499	£154,933	-	-
2022-12-31	£163,951	£144,430	-	-
2021-12-31	£82,153	£25,981	-	-
2020-12-31	£84,226	£90,692	-	-

Trustees

Name	Role	Appointed
ALISON ELLIOTT		2011-07-27
BRUCE FREDERICK LAWS		
Barbara Denise Goldsmith		2024-04-24
DR PETER ELLIOT		2013-05-15
Helen Kembery		2021-04-27
Helen Rosemary Scott		2026-04-28
Joshua James Mark Russell		2025-04-22
Julie Sycamore		2024-04-24
Linda Merriam		2022-04-19
Maureen Joyce Wheeldon		2025-04-22
PAUL ANTONY CATCHPOLE		
Rev Charlotte Lucy Victoria Wallington		2025-02-27
Rev Jennifer Ann Catchpole		2022-04-19
Yvonne Alison Hall		2026-04-28

Accounts

**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of
All Saints' Church
Wickham Market
Suffolk**

**For the year ended 31 December 2025
Prepared under the Accruals Accounting Basis**

CHARITY NUMBER: 1130919

**ALL SAINTS' CHURCH, WICKHAM MARKET
ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH
COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2025**

Administrative information

All Saints' Church is situated in the centre of Wickham Market in a prominent position visible for miles around. It is part of the Church of England Diocese of St Edmundsbury and Ipswich. The correspondence address is The Vicarage, Crown Lane, Wickham Market IP13 0SA.

The Parochial Church Council (PCC) is registered with the Charity Commission as a charity in its own right

PCC members who have served from 1st January 2025 until the date this report was approved are:

Incumbent: Rev. Charlotte Wallington (inducted 27 February 2025)

Assistant Priest: The Revd Jenny Catchpole

Wardens: Mr Paul Catchpole
Mrs A Elliott

PCC Secretary: Miss L Merriam

Representatives on the Deanery Synod:

Dr. P Elliott

Mr. B. Laws (from APCM 22 April 2025)

Elected members:

Mrs D Boardley

Mr D Day (to APCM 22 April 2025)

Mrs B Goldsmith

Mrs P Jenkinson (to APCM 22 April 2025)

Mr B Laws (to APCM 22 April 2025)

Miss L Merriam (to APCM 22 April 2025)

Mrs E Steadman (to 30 September 2025)

Mr. J. Russell (from APCM 22 April 2025)

Mrs J Sycamore

Mrs. M. Wheeldon (from APCM 22 April 2025)

Co-opted Members: Ms H Kembery (Treasurer)

Ministry Team: Revd Jenny Catchpole (Assistant Priest)

Dr P Elliott (Lay Elder)

Mr I Jenkins (Lay Elder)

Ms J Maxwell (Reader)

Mrs P Smith (Lay Elder and Reader (from September 2025)

Mrs E Steadman (to September 2025)

Bankers: Co-operative Bank, PO Box 250, Delf House, Southway, WN8 6WT

Examiner: Mrs P Booth ATT, The Timbers, Church Road, Kettleburgh, IP13 7LE

Structure, governance and management

PCC members are appointed in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Committees of the Parochial Church Council

The PCC meets bi-monthly to discuss matters relating to the church – fabric, finance and ministry. At times it delegates some specific events (e.g. major repairs or maintenance projects, social events etc) to smaller Committees or Working Groups which have the opportunity to co-opt members. These sub-committees or working parties report back to full PCC.

The Standing Committee, comprising the Incumbent, the Wardens, the Treasurer, Secretary and Mrs. B Goldsmith (from APCM 22 April 2025), is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Risk Assessment

The PCC continues to monitor progress against the strategic objectives set out in the plan following the detailed review of 2021. Risk management strategy covers:

1. Financial Risks – this is most common risk to be managed through budget, internal audit and proper financial procedures.
2. Reputational Risk – unwelcome publicity which hinders the mission of the Church.
3. Statutory and Legal Requirements, to cover health and safety, employment law, child protection and associated difficulties, which could lead to compensation claims. Fire risk assessments have been completed on all buildings.
4. Operational Risk threats to the Church ability to deliver its objectives.

Areas 3 and 4 above are covered by the Church Health and Safety Policy renewed in 2023. Under the Health and Safety at Work Act 1974 this will be reviewed every three years

The PCC members [as Charity Trustees] have established systems and procedures to mitigate those risks. The implementation of procedures designed to minimise any potential impact on the charity, should any of those risks materialise, is set out below.

Aims and Objectives

The priority of the **Mission Statement** of All Saints Church (as symbolised by our spire) is "to point people to Jesus." This mission is distilled into three key words:

Love - In response to God's love shown to us in Jesus, we obey the command to love God and love our neighbour.

Grow – As the family of Jesus, we long to grow together so that our lives more clearly reflect the life of Jesus.

Serve - As servants of Jesus, we seek to serve Him, one another, and our local community by proclaiming the Good News in word and action.

We have committed to focus on two areas:

- Outreach and Ministry to Young Families (under 11s and their families), and are looking to expand our ministry to youth age 11-14.
- Develop a Culture of Intentional Christian Discipleship and Loving Service

Public Benefit

The church promotes regular public worship open to all. It provides sacred space for personal prayer and contemplation, undertakes pastoral work, including visiting the sick and the bereaved, teaches Christianity through sermons, courses and small groups, promotes Christianity through events and meetings and the distribution of literature. It seeks to promote the whole mission of the church through activities for senior citizens, parents, youth and toddlers or other special groups. It supports other charities in the UK and overseas.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the All Saints parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent (when in post) and the PCC bear in mind the Charity Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

Achievements and Performance

Church attendance

At the end of 2025 there were 71 on the Church Electoral Roll, following the creation of a new Roll every 6 years.

The average total in church attendance during Oct 2025 for the main service held each week was 58.

Review of the year

The full PCC held six ordinary meetings during 2025/6. The average level of attendance was 88%.

This year has seen the beginning of a new chapter in the life of All Saints Church, as we welcomed Rev Charlotte Wallington to lead and work with us in February 2025. It must have been quite daunting for her joining us. Not knowing anyone at all and not knowing much about the local area. However with the encouragement of our Church Family we have seen her settle and flourish. During the summer Charlotte held open garden afternoons at the Vicarage which many people from the villages of Pettistree and Wickham Market attended. These were inspired 'getting to know you' afternoons.

Christmas: This is such an important season for the village and the Church. Once again, a Christmas card from the Church with all information for the Services and activities were delivered to every house in our ever-growing village of Wickham Market by a large band of volunteers. Christmas activities included carol singing on the market square one Friday evening at 5pm; this is becoming a favourite with many people, with over 60 people attending this year. The Christingle service was included in the Together@11 service in December, where young and old made their own Christingles. Christmas Eve midnight service was well attended and the Christmas Day service was an enjoyable family occasion.

Services: Communion is held on the first Sunday in the month at 1100. On the third Sunday in the month communion is at 0930. There is also a Benefice communion held at Pettistree on the third Friday of the month at 1030, usually lead by Assistant Priest Rev Jenny Catchpole. All wine at All Saints is non-alcoholic and the bread gluten free. Morning Prayer is held at 11am on 2nd Sunday which usually includes an interview. The 3rd Sunday starts with communion at 0930 followed by Together @ 11. The 4th Sunday service includes testimonies. Shared lunches are enjoyed after some morning services.

Oasis An informal service is held on the 2nd Sunday of the month at 3pm, which includes tea and refreshments and attracts up to 25 people each month. Each service includes songs, Bible reading, a short message and prayers and some type of quiz, which proves very popular and competitive. On the closest Sunday to Valentine's Day, Oasis becomes a more reflective service called Loving Memories at which people are invited to come and remember those family, loved ones and friends who have died. Special invites are given to all families who have had a bereavement in the last 12 months. Many thanks to all who organise these events and supply refreshments.

Together@11: This is a more informal type of family service with those meeting for worship sitting around tables. People start arriving from 1030 to enjoy coffee, tea and toast and a chat. Each month there are various different activities for everyone to enjoy from the elderly to the very young. Sadly two of the people who helped lead this service moved away in December, Doug and Kerry Day. They were so enthusiastic in so many ways from setting up tables and chairs, leading the worship and delivering fun talks. Kerry even composed a song for this service, "Together at 11 Hey". Doug and Kerry, we are missing you already, God bless you in your new home.

Prayer and Praise: This is an informal evening service on the 3rd Sunday of the month. This is an opportunity for people to come and pray and worship openly, in an environment that is created around the aim of prayer and praise. An average attendance is twenty people, and although we have an identified structure or theme, the evening is led by the Holy Spirit through songs, testimony and prayers.

Prayer Ministry: Our prayer ministry team is always available to offer prayer and support for people every Sunday morning after the service in the side Chapel. Our online prayer chain continues. Requests for prayer come from many areas and are for a variety of needs. Physical fortnightly prayer

meetings are held on Monday evening in the Beehive at 7.30pm. A Wednesday morning prayer meeting is held weekly in the Beehive 0900 till 0930, focusing on praying for the village.

House Groups: These continue to meet mainly on Tuesday evenings. However, some meet on other evenings and a few during the day.

Leadership Training: During 2025 Emma Steadman was ordained as Deacon and Pip Smith was licensed as a Reader at Bury Cathedral. Emma commenced her curacy with us following her ordination. However, her curacy has since been transferred to Framlingham. We wish her every blessing.

General outreach: All Saints, through its tithing, continues to support numerous charities and good causes, including the work of Jane and Alan Hutt who run the Beehive project in Kenya, a home for child mothers and their babies, which has a strong support team including many members of the All Saints family.

Church Weekend Away: This was held at Sizewell Hall and has been a highlight of the Church calendar for many years. It runs from 5pm Friday afternoon until mid-afternoon on Sunday in late April. It is a great opportunity to relax, get to know God through teaching from a guest speaker, and each other better, enjoy good food and share Christian fellowship. There are various activities and competitions throughout the weekend. Instead of our usual weekend away in 2026, we will be having a Refreshment Day, with worship and teaching, on Saturday 6th June.

Open Door: This continues every Friday enabling people to drop in for coffee and chat, 1000 to 1200. Many thanks to all who set up and serve on such a regular basis.

Open Pantry: Demand on this project has increased. Anyone in need can come along to the Church on Thursday mornings between 0900 and 1030 helping themselves to both fresh and packaged goods for £2. Most of the goods on offer are supplied by Fare Share. During the summer months fresh fruit and vegetables are donated by local allotment holders. Many now stay on to enjoy company, a coffee and chat. Many thanks to all the volunteers who man this week by week.

Youth: Discussion and investigation into the possibility of a drop in for youngsters after school are being investigated.

Fabric: Throughout the year we have been investigating a new form of heating for the Church. Companies have been in and surveyed. We currently wait for one more company to come and survey. Other churches who have recently had new heating installed have been visited to assess their effectiveness. The Beehive roof had repairs just before the autumn. The access ladder to the clock winding chamber has been replaced. Investigations are ongoing for the installation of CCTV and a simpler method of Live streaming. In August there was a 17 person work party from both Wickham and Pettistree which worked tirelessly for three hours one Saturday

morning to tidy up the Vicarage garden. Bacon butties, cake and coffee were much appreciated.

The Church clock: (village clock) is very important to many villagers (we are soon informed if it is fast or slow!) Keeping the correct time is a challenge; in cold conditions the clock speeds up and in hot conditions it slows down. We are very appreciative of our volunteers who wind the clock twice a week. Doug and Sam stepped down from the team as they were both moving. Richard Caley has joined the team alongside Paul. So the clock keeps chiming.

Website: We would especially like to thank Jean Maxwell for keeping our website up to date and fresh, a never ending task.

There are so many people who serve in so many ways, thank you! Our musicians, our Sound & Tech team, our Treasurer for all her hard work, our welcome team, our bell ringers, our flower team, coffee makers and our cleaner.

We would also like to thank Helen Scott for faithfully producing the notice sheet each week.

As God's witness in Wickham Market, we continue to seek his guidance in all we do as a Church to accomplish delivering the gospel to all who live within our community and surrounding areas.


Paul Catchpole Alison Elliott

Church Wardens – All Saints Wickham Market

Deanery Synod

The PCC has two seats on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the church

Approved by the PCC on 15 March 2026 and signed on their behalf by Rev Charlotte Wallington

A handwritten signature in black ink, appearing to read 'Charlotte Wallington', written in a cursive style.

Rev Charlotte Wallington

Financial Review

As shown in the Statement of Financial Activities, the year ended 31 December 2025 resulted in an overall surplus of **£621.09**.

This comprised a surplus of £7,531.69 in the Unrestricted (General) Fund, a deficit of £6,418.56 in Designated Funds, and a deficit of £492.04 in Unrestricted Funds, before any transfers between funds.

Income (£91,911.15)

Tax-efficient planned giving (£39,170.00), made up of standing orders and envelopes at church services, increased compared with 2024 (£35,725.00). Other planned giving of £11,780.60 was a slight increase on 2024 (£11,355.60). Together, these form the main source of our regular income.

Other voluntary giving, including appeals and donations from people attending the Open Door coffee mornings and other “no fee” events, amounted to £3,447.73. This is lower than last year (£7,827.96) because in 2024 we held a fundraiser for new LED display screens for the church.

Grants

Grants of £1,048.65 were received during the year. The PCC gratefully acknowledges the grant of £1,048.65 received in 2025 from the Wickham Market Town Lands Trust.

In 2025, we did not undertake any major church repair works, which is why the accounts showed a small surplus.

The use of the accruals accounting basis means that the income figure includes £931.61 owed to the church at the year end, relating to Gift Aid payments requested from HMRC.

Expenditure (£91,290.06)

The Parish Share was paid in full for 2025 (£57,502).

A 10% tithe of unrestricted church offerings and collections received during 2024 (£6,604) was transferred to the Designated Tithe Fund. From this fund, donations totalling £6,400 (plus a £18.56 bank charge) were made during the year to supported missions, missionaries, and charities. These included Beehive (Alan and Jane Hutt, Kenya), Tear Fund, Rooted in Jesus – the Mathetes Trust (an African support conference for local pastors), Barnabas Fund, Living Stones (Pakistan), Christian Action, Research and Education (CARE), Christians Against Poverty (CAP), and Street Jesus.

Church running costs totalled £6,461.76, of which a significant proportion related to insurance (£2,442.35).

Church utilities costs (electricity, gas, and water) amounted to £2,614.34, a decrease compared with last year (£3,490.33).

Church maintenance costs totalled £4,200.98. These included ongoing repairs and servicing of the old gas heating system. Over the next few years, provision will be made for its replacement. The PCC thanks Bruce for organising the church insurance policy and other church utilities.

Beehive, Church Hall, and field running expenses totalled £3,580.82. These included insurance, cleaning, heating, lighting, and maintenance costs.

For many years, the Church leased a field from the Diocese, which was then sub-let to the Red Triangle Bowls Club. Last year, the bowls club disbanded and the field was returned to the Church. A payment of £3,597.79 was made to the Church to cover reinstatement costs, and this was placed in the Fabric Fund.

As a result, the Church incurred additional costs, including rates and insurance relating to the field. The PCC sought a new lessee, but none could be found. It was decided that the field will be returned to the Diocese at the end of October 2026, when the Church's lease expires.

The Sizewell Hall parish weekend in 2025 made a small surplus. This is thanks to generous donations and internal fundraising.

The net result for the year was an excess of Receipts over Payments (i.e. a net increase in year end balances) of **£621.09**. After adding bank and deposit balances brought forward at the beginning of the year, and after taking into account of any tangible assets, the balances carried forward at 31st December totalled **£106,554.43**. Of this total carried forward restricted funds account for **£57,090.16** leaving **£49,464.27** available for general expenditure.

Reserves Policy

It is PCC policy, where possible, to maintain a balance of unrestricted funds to safeguard against uncertainty. The financial situation and potential future demands are regularly reviewed by the PCC.

The PCC currently holds a Designated Reserves Fund of £35,000.

It is our policy to invest fund balances above normal operating requirements with the CBF Church of England Deposit Fund.

Approved by the PCC on 15 March 2026 and signed on their behalf by Rev Charlotte Wallington (PCC Chairman)



Rev Charlotte Wallington

All Saints Wickham Market PCC

Balance Sheet detailed

	As at 31/12/2025	As at 31/12/2024
Current assets		
Bank Current Account	£51,169.08	£49,778.58
CBF deposit account	£55,621.35	£53,213.16
Cash in hand	£0.00	£0.00
Accounts Receivable	£563.39	£1,039.91
HMRC - Accounts Receivable	£931.61	£901.69
Prepayments	£0.00	£870.00
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Total Current assets	£108,285.43	£105,803.34
Liabilities		
Agency collections	£0.00	(£130.00)
Accounts Payable	£1,731.00	£0.00
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Total Liabilities	£1,731.00	(£130.00)
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Net Asset surplus (deficit)	£106,554.43	£105,933.34
Reserves		
Excess / (deficit) to date	£621.09	(£8,000.34)
Starting balances	£105,933.34	£113,933.68
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Total Reserves	£106,554.43	£105,933.34

Represented by Funds		
Unrestricted	£13,722.39	£12,794.70
Designated	£35,741.88	£35,556.44
Restricted	£57,090.16	£57,582.20
Endowment	£0.00	£0.00
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Total	£106,554.43	£105,933.34
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All Saints Wickham Market PCC

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£67,291.24	£0.00	£1,930.25	£69,221.49	£70,551.03
Income from charitable activities	£2,226.50	£0.00	£7,525.20	£9,751.70	£10,111.00
Other trading activities	£7,000.50	£0.00	£3,597.79	£10,598.29	£7,157.50
Investments	£2,339.67	£0.00	£0.00	£2,339.67	£3,210.08
Total income	£78,857.91	£0.00	£13,053.24	£91,911.15	£91,029.61
Expenditure on:					
Expenditure on charitable activities	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95
Total expenditure	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95
Net income / (expenditure) resources before transfer	£7,531.69	(£6,418.56)	(£492.04)	£621.09	(£8,000.34)
Transfers					
Gross transfers between funds - in	£0.00	£6,604.00	£0.00	£6,604.00	£6,600.00
Gross transfers between funds - out	(£6,604.00)	£0.00	£0.00	(£6,604.00)	(£6,600.00)
Other recognised gains / losses					
Net movement in funds	£927.69	£185.44	(£492.04)	£621.09	(£8,000.34)
Reconciliation of funds					
Total funds brought forward	£12,794.70	£35,556.44	£57,582.20	£105,933.34	£113,933.68
Total funds carried forward	£13,722.39	£35,741.88	£57,090.16	£106,554.43	£105,933.34

Approved by the PCC on 15 March 2026 and signed on their behalf by Rev Charlotte Wallington (PCC Chairman) and Helen Kembery (Treasurer)



Rev Charlotte Wallington



Helen Kembery

Notes to the Financial Statements
Year Ending 31 December 2025, All Saints Church Wickham Market

ACCOUNTING POLICIES

The financial statements of the PCC have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCC, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102, 2019).

The financial statements have been prepared under the historical cost convention except for the valuation of any investment assets which are shown 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 main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted Funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC.

Restricted Funds 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.

Designated Funds represent income and expenditure to and from funds that have been designated for a specific purpose but which, by resolution of the PCC, can be set up, changed, or closed.

Endowment Funds 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 any of the income or other benefit derived from the capital may be restricted or unrestricted. Full details of restrictions on any endowment funds are shown in the notes to the accounts.

Incoming Resources

Planned giving and collections are recognised when received. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met. Gift Aid and other tax claims are included at the same time as the cash donations to which they relate. Rental Income is recognised when the rental is due. Investment income is included when receivable. All other income is recognised when it is receivable. Funds raised from events and trading activities (e.g. sales of books etc) are recognised gross - i.e. before any related costs that may have been deducted from the gross proceeds.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.

The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as Restricted Funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Section 10(2)(a) and [c] of the Charities Act 2011.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Church equipment is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Any investments are valued at market value as of 31 December.

All Saints Wickham Market PCC

Analysis of income and expenditure

Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Total this year	Total last year
Income and endowments					
<i>Donations and legacies</i>					
Gift Aid Giving planned	£38,820.00	£0.00	£350.00	£39,170.00	£35,725.00
Other planned giving	£11,540.60	£0.00	£240.00	£11,780.60	£11,355.60
Collections at services	£2,677.15	£0.00	£0.00	£2,677.15	£2,213.94
Other Voluntary Giving	£2,384.23	£0.00	£1,063.50	£3,447.73	£7,827.96
Gift aid tax recovered	£10,820.61	£0.00	£276.75	£11,097.36	£10,910.69
Legacies	£0.00	£0.00	£0.00	£0.00	£1,000.00
Grants	£1,048.65	£0.00	£0.00	£1,048.65	£1,517.84
<i>Donations and legacies Totals</i>	£67,291.24	£0.00	£1,930.25	£69,221.49	£70,551.03
<i>Income from charitable activities</i>					
Fees for weddings and funerals	£1,351.00	£0.00	£0.00	£1,351.00	£1,418.00
Church events	£630.00	£0.00	£1,134.20	£1,764.20	£1,832.90
Book Sales	£245.50	£0.00	£0.00	£245.50	£286.00
Sizewell Hall Weekend	£0.00	£0.00	£6,391.00	£6,391.00	£6,574.10
<i>Income from charitable activities Totals</i>	£2,226.50	£0.00	£7,525.20	£9,751.70	£10,111.00
<i>Other trading activities</i>					
Fees and Sales	£0.00	£0.00	£0.00	£0.00	£0.00
Rents	£6,700.00	£0.00	£3,597.79	£10,297.79	£6,700.00
Lettings (non-Church related)	£300.50	£0.00	£0.00	£300.50	£457.50
<i>Other trading activities Totals</i>	£7,000.50	£0.00	£3,597.79	£10,598.29	£7,157.50
<i>Investments</i>					
Bank interest	£2,339.67	£0.00	£0.00	£2,339.67	£3,210.08
<i>Investments Totals</i>	£2,339.67	£0.00	£0.00	£2,339.67	£3,210.08
<i>Other income</i>					
Other income	£0.00	£0.00	£0.00	£0.00	£0.00
<i>Other income Totals</i>	£0.00	£0.00	£0.00	£0.00	£0.00
Income and endowments Grand totals	£78,857.91	£0.00	£13,053.24	£91,911.15	£91,029.61
Expenditure					
<i>Raising funds</i>					
Cost of generating income	£0.00	£0.00	£0.00	£0.00	£0.00
<i>Raising funds Totals</i>	£0.00	£0.00	£0.00	£0.00	£0.00

	Unrestricted	Designated	Restricted	Total this year	Total last year
Expenditure on charitable activities					
Supported missionaries	£0.00	£2,800.00	£0.00	£2,800.00	£2,600.00
Church overseas	£0.00	£600.00	£0.00	£600.00	£600.00
Relief and Development Agencies	£0.00	£2,200.00	£0.00	£2,200.00	£2,200.00
Home mission	£0.00	£800.00	£2,257.41	£3,057.41	£2,842.88
Secular charities	£0.00	£0.00	£0.00	£0.00	£0.00
Parish share	£57,502.00	£0.00	£0.00	£57,502.00	£57,114.00
Honoraria and Salaries	£861.63	£0.00	£0.00	£861.63	£660.00
Clergy and other staff expenses	£313.50	£0.00	£0.00	£313.50	£65.65
Missionary and Evangelist costs	£0.00	£0.00	£313.35	£313.35	£283.20
Church running costs	£6,422.39	£0.00	£39.37	£6,461.76	£6,180.19
Church maintenance	£229.98	£0.00	£3,971.00	£4,200.98	£8,525.14
Management and Administration	£271.32	£18.56	£0.00	£289.88	£1,034.56
Church Utilities	£2,614.34	£0.00	£0.00	£2,614.34	£3,490.33
Sizewell Hall Weekend Exp	£0.00	£0.00	£6,231.00	£6,231.00	£6,522.00
Church Events (not fundraising)	£0.00	£0.00	£0.00	£0.00	£0.00
Book costs	£263.39	£0.00	£0.00	£263.39	£208.06
Other buildings running expenses	£2,847.67	£0.00	£733.15	£3,580.82	£3,679.89
Church major works	£0.00	£0.00	£0.00	£0.00	£3,024.05
Other buildings major works	£0.00	£0.00	£0.00	£0.00	£0.00
Depreciation	£0.00	£0.00	£0.00	£0.00	£0.00
Expenditure on charitable activities Totals	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95
Expenditure Grand totals	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95

Notes:

Moneys directly collected for associated missions/ missionaries were paid to the beneficiary at the earliest opportunity. In accordance with best practice advice, where the PCC was merely acting as a "collecting agency" these sums are not included in the church statements of income or expenditure (even though they did pass through the PCC bank account).

No members of staff were directly employed by the PCC during the year.

No payments were made to members of the PCC during the year other than the re-imbusement of expenses/ costs incurred.

TANGIBLE ASSETS

NOTE:

1) The only fixed assets that had a purchase price of more than £1,500 is a mower bought during 2018 for £2,186. This has now been fully depreciated and the net value of the mower at year end was £0.00

2) The Beehive, church hall and field is not a "realisable asset" for the purpose of these accounts/ this Report. The PCC cannot sell the property without the consent of the DBF. The relevant deed says that the proceeds of any sale must be used for the same purpose - i.e. the provision of facilities for the PCC/church.

ACCOUNTS RECEIVABLE AND PAYABLE (DEBTORS AND CREDITORS)

As detailed in the balance sheet. The interest for the CBF bank account due on 31 December 2025 was not paid until January 2026, the estimated interest figure is included in the Accounts Receivable figures.

Accounts Receivable:

2025		2024	
Accounts Receivable HMRC	£931.61	Accounts Receivable HMRC	£901.69
Other Accounts Receivable	£563.39	Other Accounts Receivable	£1,039.91
Prepayments	£0.00	Prepayments	£870.00
Agency Collections	£0.00	Agency Collections	£130.00
Total	£1495.00	Total	£2,941.60

Accounts Payable:

2025		2024	
Accounts Payable	£1731.00	Accounts Payable	£0.00
Agency Collections	£0.00	Agency Collections	£0.00
Total	£1731.00	Total	£0.00

All Saints Wickham Market PCC
Fund movement summary
Selected period: 01 January 2025 to 31 December 2025

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
General Fund	£12,794.70	£78,857.91	£71,326.22	(£6,604.00)	£13,722.39
Reserves	£35,000.00	£0.00	£0.00	£0.00	£35,000.00
Tithe Fund	£556.44	£0.00	£6,418.56	£6,604.00	£741.88
Fabric Fund	£37,458.42	£4,005.04	£4,690.16	£0.00	£36,773.30
Open Pantry Fund	£594.34	£2,369.20	£2,257.41	£0.00	£706.13
Youth Fund	£14,170.52	£0.00	£53.36	£0.00	£14,117.16
Gospel Hall/ Evangelism Fund	£2,187.47	£0.00	£313.35	£0.00	£1,874.12
Sizewell Hall Fund	£488.20	£6,529.00	£6,231.00	£0.00	£786.20
Sunday School/ Toddler Fund	£448.09	£0.00	£0.00	£0.00	£448.09
Discretionary Fund	£1,413.11	£150.00	£0.00	£0.00	£1,563.11
Bell Fund	£822.05	£0.00	£0.00	£0.00	£822.05
Totals	£105,933.34	£91,911.15	£91,290.06	£0.00	£106,554.43

FUNDS

The Open Pantry Fund (formerly the Boxes of Hope Fund) represents accumulated donations, income and expenditure on the Open Pantry food aid initiative. It can only be used for that purpose.

The Fabric Fund represents accumulated donations and grants toward the cost of maintenance of the church fabric. It can only be spent for that purpose

The Discretionary Fund represents accumulated donations toward the cost of support for parishioners in financial and other need. It can only be spent for that purpose.

The Sizewell Hall Fund represents accumulated donations, income and expenditure in connection with the Parish Sizewell Hall weekend. It can only be used for that purpose.

The Youth Fund represents accumulated donations and grants toward the cost of general Youth Work within the church. It can only be spent for that purpose.

The Sunday School/Toddler Fund represents accumulated donations, income and expenditure in connection with Together@11, the Sunday School and other children's activities. It can only be used for that purpose.

The Bell Fund represents accumulated donations toward costs incurred in connection with the church bells. It can only be spent for that purpose.

The Gospel Hall Evangelism Fund represents grants and donations (chiefly made by the Trustees of the former Wickham Market Gospel Hall) for the purpose of evangelism. It can only be used for that purpose.

The Tithe Fund represents an amount designated by the PCC for Missionary support. The PCC designated £6,600 to the Tithe Fund during the year.

The Reserve Fund ensures unrestricted funds are available for uncertainty.

All Saints Wickham Market PCC
Statement of Assets and Liabilities
As at: 31 December 2025

	General	Designated	Restricted	Total this year	Total last year
Current assets - Cash at bank and in hand					
Bank	£12,309.79	£35,741.88	£58,738.76	£106,790.43	£102,991.74
Total	£12,309.79	£35,741.88	£58,738.76	£106,790.43	£102,991.74
Current assets - Debtors					
Accounts Receivable	£563.39	£0.00	£0.00	£563.39	£1,039.91
HMRC - Accounts Receivable	£926.61	£0.00	£5.00	£931.61	£901.69
Prepayments	£0.00	£0.00	£0.00	£0.00	£870.00
Total	£1,490.00	£0.00	£5.00	£1,495.00	£2,811.60
Liabilities - Agency accounts					
Agency collections	£0.00	£0.00	£0.00	£0.00	(£130.00)
Total	£0.00	£0.00	£0.00	£0.00	(£130.00)
Liabilities - Creditors: Amounts falling due in one year					
Accounts Payable	£77.40	£0.00	£1,653.60	£1,731.00	£0.00
Total	£77.40	£0.00	£1,653.60	£1,731.00	£0.00
Net total assets	£13,722.39	£35,741.88	£57,090.16	£106,554.43	£105,933.34
Represented by Funds:					
Unrestricted - General	£13,722.39	£0.00	£0.00	£13,722.39	£12,794.70
Designated - Reserves	£0.00	£35,000.00	£0.00	£35,000.00	£35,000.00
Designated - Tithe	£0.00	£741.88	£0.00	£741.88	£556.44
Restricted - Fabric	£0.00	£0.00	£36,773.30	£36,773.30	£37,458.42
Restricted - Open Pantry	£0.00	£0.00	£706.13	£706.13	£594.34
Restricted - Youth	£0.00	£0.00	£14,117.16	£14,117.16	£14,170.52
Restricted - Gospel Hall	£0.00	£0.00	£1,874.12	£1,874.12	£2,187.47
Restricted - Sizewell Hall	£0.00	£0.00	£786.20	£786.20	£488.20
Restricted – Sunday School	£0.00	£0.00	£448.09	£448.09	£448.09
Restricted - Discretion	£0.00	£0.00	£1,563.11	£1,563.11	£1,413.11
Restricted - Bell Fund	£0.00	£0.00	£822.05	£822.05	£822.05
Total	£13,722.39	£35,741.88	£57,090.16	£106,554.43	£105,933.34

ALL SAINTS' CHURCH WICKHAM MARKET

SUPPLEMENTARY NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 December 2025

Analysis of Incoming Resources and Resources Expended

Incoming Resources

Voluntary Income

Planned Gift Aid Giving:

Money given either in envelopes or through bank standing order or by cheque through Gift Aid (including that for restricted purposes such as Open Pantry and Fabric Funds).

Income tax recoverable on planned giving is shown separately.

Other Planned Giving:

Money given in envelopes or through bank standing order without declaration. Money given through Charities Aid Foundation, Stewardship or other vouchers or through Payroll Giving (Give As You Earn) or through other Charities.

Other Voluntary Giving

Money given by individuals. Money given through church boxes and wall safes. Gift Days. Donations, Appeals, etc: including for restricted purposes.

Collections At Services: Collections (other than planned giving through envelopes), At all services to be used for ordinary purposes; Restricted collections for missions and charities.

Grants: these may be restricted funds from Local Authority or English Heritage etc for the building.

Legacies.

Income from Charitable Activities

Money received from the sale of books, periodicals, bible study materials and stationery.

Fees for weddings and funerals: paid to PCC for funerals, weddings etc.

Church Events: Social and other gatherings. Income received for funeral/wedding vergers etc

Sizewell Hall: income relating to the Parish Weekend (at Sizewell Hall).

Income from Other Trading Activities

Fees and Sales: fetes etc.

Rent: Income from the operators of the mobile telephone masts installed in the church tower.

Lettings (non-Church related): Income from Beehive Hall and Bowls Green lettings (for non-church purposes)

Income from Investments

Interest from Bank and CBF Deposit Fund

Other Receipts

Insurance claims. These are indemnity payments. Where the insurer pays a suppliers' bill direct (as may be the case with damage claims) that amount is not shown as a payment and receipt.

Proceeds of disposal of fixed or investment assets.

Resources Expended

Costs of generating voluntary income

Costs of gift aid envelopes. Any expenses incurred undertaking Grant applications.

Fund-raising/ trading

To raise funds

Charitable Activities (activities directly relating to the work of the Church)

Missionary and charitable giving:

Church overseas: missionary societies, other overseas missions and diocesan associations and missionary councils, individual supported missionaries, assistance to individuals in need.

Relief and Development Agencies:

Including Tear Fund and similar Christian organisations concerned primarily with relief and development.

Home Missions and other church societies and organisations:

Including Street Jesus, Open Pantry etc

Secular Charities:

Including any donation to Wickham Market Royal British Legion in connection with the annual Remembrance Sunday service.

Ministry:

Parish Share / Diocesan quota (the "voluntary" contribution from **parishes** towards the work of the **Church** in our Diocese and beyond)

Clergy and other staff expenses: Expenses of the incumbent and other officers – telephone, hospitality, travel costs etc. Included here the contribution from Pettistree PCC toward the expenses of the incumbent in acting for the Benefice.

Honoraria and Salaries: payment to funeral / wedding vergers, PA operators; one off gifts to thank volunteers. Staff Costs: pay, pension, national insurance etc relating to staff directly employed by the PCC

Missionary and Evangelist costs: missionary training, Oasis, children, youth expenses

Church running costs: cleaning, insurances, worship materials, streaming licences, wifi charges, membership of the Wickham Market Partnership, miscellaneous expenses etc

Church and churchyard maintenance: Repairs including routine maintenance

Church events/ training: cost of church social events, Sizewell Hall weekend and training of worship leaders etc.

Cost of book purchases (including Children and Bible study materials)

Church utilities: heating, lighting, water

Other buildings running expenses: Beehive/ Church Hall/ field heating, lighting, cleaning, and insurances, mower repairs etc., head lease of Bowls Green, tenancy of part of field.

Church major works:

Other Buildings major works: Beehive

Church management and administration

Administration, printing, stationery, postage, accounting software, website fees, bank charges, Independent Examiner.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL of All Saints' Wickham Market (as Trustees of the PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WICKHAM MARKET: REGISTERED CHARITY No.1130919) FOR THE YEAR ENDED ON 31 DECEMBER 2025

I report on the accounts of the charity ("the Trust") for the year ended 31 December 2024.

Respective Responsibilities and basis of report.

As the charity's trustees, members of the PCC 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 give 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 the 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

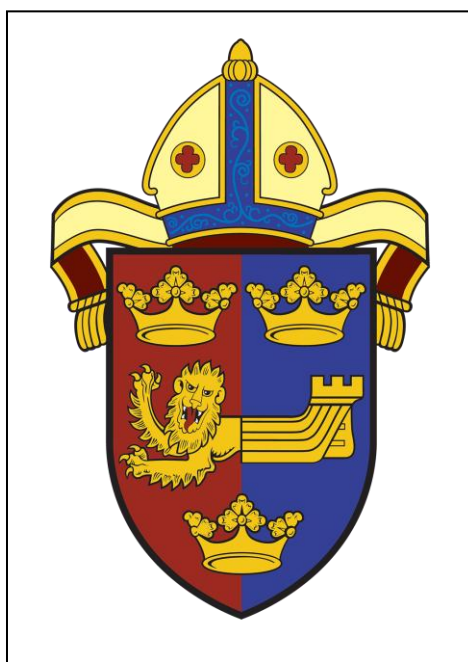
Persephone Booth

Name Mrs P Booth
Address The Timbers, Church Road, Kettleburgh
Postcode IP13 7LE
Relevant professional qualifications(s) or body: ATT (Fellow)

Date: 20 February 2026

Accounts

**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of
All Saints' Church
Wickham Market
Suffolk**

**For the year ended 31 December 2024
Prepared under the Accruals Accounting Basis**

CHARITY NUMBER: 1130919

**ALL SAINTS' CHURCH, WICKHAM MARKET
ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH
COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2024**

Administrative information

All Saints' Church is situated in the centre of Wickham Market in a prominent position visible for miles around. It is part of the Church of England Diocese of St Edmundsbury and Ipswich. The correspondence address is The Vicarage, Crown Lane, Wickham Market IP13 0SA.

The Parochial Church Council (PCC) is registered with the Charity Commission as a charity in its own right

PCC members who have served from 1st January 2024 until the date this report was approved are:

Incumbent: In interregnum
Assistant Priest: The Revd Jenny Catchpole
Wardens: Mr Paul Catchpole
Mrs A Elliott
PCC Secretary: Miss L Merriam
Representatives on the Deanery Synod:
Dr. P Elliott

Elected members:

Mrs D Boardley
Mr D Day
Mrs B Goldsmith (from APCM 23 April 2024)
Mrs P Jenkinson
Mr B Laws
Miss L Merriam
Mr G Smith (to APCM 23 April 2024)
Mrs P Smith (to APCM 23 April 2024)
Mrs E Steadman
Mrs J Sycamore (from APCM 23 April 2024)

Co-opted Members: Ms H Kembery (Treasurer)

Ministry Team: Revd Jenny Catchpole (Assistant Priest)
Dr P Elliott (Lay Elder)
Mr I Jenkins (Lay Elder) (from April 2024)
Ms J Maxwell (Reader) (from March 2024)
Mrs P Smith (Lay Elder and Reader in Training)
Mrs E Steadman (on Auxiliary Ordination Pathway)

Bankers: Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale, WN8 6WT

Examiner: Mrs P Booth ATT, The Timbers, Church Road, Kettleburgh, IP13 7LE

Structure, governance and management

PCC members are appointed in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Committees of the Parochial Church Council

The PCC meets bi-monthly to discuss matters relating to the church – fabric, finance and ministry. At times it delegates some specific events (e.g. major repairs or maintenance projects, social events etc) to smaller Committees or Working Groups which have the opportunity to co-opt members. These sub-committees or working parties report back to full PCC.

The Standing Committee, comprising of the Wardens, the Treasurer and Mr D Day, is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Risk Assessment

The PCC continues to monitor progress against the strategic objectives set out in the plan following the detailed review of 2021. Risk management strategy covers:

1. Financial Risks – this is most common risk to be managed through budget, internal audit and proper financial procedures
2. Reputational Risk – unwelcome publicity which hinders the mission of the Church
3. Statutory and Legal Requirements, to cover health and safety, employment law, child protection and associated difficulties, which could lead to compensation claims. Fire risk assessments have been completed on all buildings.
4. Operational Risk threats to the Church ability to deliver its objectives.

Areas 3 and 4 above are covered by the Church Health and Safety Policy renewed in 2023. Under the Health and Safety at Work Act 1974 this will be reviewed every three years.

The PCC members [as Charity Trustees] have established systems and procedures to mitigate those risks. The implementation of procedures designed to minimise any potential impact on the charity, should any of those risks materialise, is set out below

Aims and Objectives

The priority of the **Mission Statement** of All Saints Church (as symbolised by our spire) is "to point people to Jesus." This mission is distilled into three key words:

Love - In response to God's love shown to us in Jesus, we obey the command to love God and love our neighbour.

Grow – As the family of Jesus, we long to grow together so that our lives more clearly reflect the life of Jesus.

Serve - As servants of Jesus, we seek to serve Him, one another, and our local community by proclaiming the Good News in word and action.

We have committed to focus on two areas:

- Outreach and Ministry to Young Families (under 11s and their families)
- Develop a Culture of Intentional Christian Discipleship and Loving Service

Public Benefit

The church promotes regular public worship open to all. It provides sacred space for personal prayer and contemplation, undertakes pastoral work, including visiting the sick and the bereaved, teaches Christianity through sermons, courses and small groups, provides youth activities with a Christian ethos, promotes Christianity through events and meetings and the distribution of literature. It seeks to promote the whole mission of the church through activities for senior citizens, parents and toddlers or other special groups. It supports other charities in the UK and overseas.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the All Saints parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent (when in post) and the PCC bear in mind the Charity Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

Achievements and Performance

Church attendance

At the end of 2024 there were 75 on the Church Electoral Roll. The average total in church attendance during October 2024 for the main service held each week was 60 with 12 online attendance.

Review of the year

The full PCC held six ordinary meetings during 2024. The average level of attendance was 88%.

The Church: It has been a challenging and somewhat frustrating year at All Saints as we have been in interregnum since June 2023 and have been through the process of advertising and interviewing for a new incumbent three times. However, the year concluded with the appointment of the Revd. Charlotte Wallington, and we very much look forward to working with her next year. This year has also been very positive in that we have maintained all our regular services and groups due to the hard work of our Assistant Priest, Revd. Jenny Catchpole, the Ministry Team and the retired clergy, who we are blessed to have in our congregation. Our thanks go to them and also to our musicians and all those on the technical team who have maintained the live streaming to members who are unable to access church. The list of things for which we are thankful is long but not unnoticed, whether it is leading the service, making coffee, arranging flowers or moving chairs to name a few. We are truly grateful.

Christmas is such an important season for the village and the Church. Once again, a Christmas card from the Church with all information for the Services and activities was delivered to every house in our growing village of Wickham Market by a large band of volunteers. Christmas activities included carol singing on the market square one Friday evening at 5pm and seems to be becoming a favourite with many people, with around 50 people attending. For a second year the Christingle service was included in the

Together@11 service in December, where young and old made their own Christingles. Christmas eve midnight service was well attended. The Christmas Day service was an enjoyable family occasion.

Communion is always on the first Sunday in the month at 1100. On the third Sunday in the month communion is at 0930. There is also a Benefice communion held at Pettistree on the third Friday of the month at 1030. All wine at All Saints is non-alcoholic and the bread gluten free. Morning Prayer is held at 11am on 2nd Sundays, and also on 4th Sunday with testimonies. Shared lunches are enjoyed after some services.

Prayer Ministry: Our prayer ministry team is always available to offer prayer and support for people every Sunday morning. Our online prayer chain continues. Requests for prayer come from many areas and are for a variety of needs. Physical fortnightly prayer meetings were held on Monday and Wednesday evenings alternately but are now all held on Mondays. A Wednesday morning prayer meeting is held weekly in the Beehive 0900 till 0930 focusing on praying for the village.

Music and Worship: We are very grateful to all musicians, led by Kerry Day, and worship leaders who lead our worship Sunday by Sunday. Some weeks we are led by keyboard and singers, other weeks the group may include clarinet, bass guitar, flute and drums. Some weeks we have even sung a capella. Special thanks also to those who operate the sound desk and laptop.

Leadership Training: 2024 saw Revd. Jenny Catchpole finish her curacy and she was licenced by Archdeacon Rich Henderson as our non-stipendiary Assistant Priest in July. Emma Steadman continues on her Auxiliary Ordination Pathway, and Pip Smith continues with her Reader training.

House Groups: These continue to meet mainly on Tuesday evenings. However, some meet on other evenings and a few during the day. Membership of the PJT group (Power in Jesus Together) is for any female wishing to find out more about Christianity and to grow in the Christian faith.

Oasis: An informal service is held on the 2nd Sunday at 3pm, which includes tea and refreshments and continues to attract up to 30 people each month. Each service includes some type of quiz, which proves very popular and competitive. On the closest Sunday to Valentines Day Oasis becomes a more reflective service called Loving Memories when people are invited to come and remember those family and friends who have died. Many thanks to all who organise these events and supply refreshments.

Together @ 11: this is a more informal type of service with those meeting for worship sitting around tables. People start arriving from 1030 to enjoy coffee, tea and toast and a chat. Each month there are different activities for everyone to enjoy from the elderly to the very young.

The PCC gratefully acknowledges the receipt during 2024 of a donation of £100 received from the Barker Educational Foundation towards the costs of children's work /Together @ 11.

Prayer & Praise: This is an informal evening service on the 3rd Sunday, an opportunity for a place for people to come and pray and worship openly, in an environment that is created around the aim of prayer and praise. An average attendance is twenty people, and although there is an identified structure or theme, the evening is led by the Holy Spirit through songs, testimony and prayers.

Youth: A new venture (THE YOUTH SHED) was launched in September. Unfortunately, due to staffing issues this has been placed on hold.

Open Door: This continues every Friday enabling people to drop in for coffee and chat, 1000 to 1200. Many thanks to all who set up and serve on such a regular basis.

Open Pantry: Demand on this project has increased. Anyone in need can come along to the Church on Thursday mornings between 0900 and 1100 helping themselves to both fresh and packaged goods. Most of the goods on offer are supplied by Fare Share. During the summer months fresh fruit and vegetables are donated by local allotment holders. Many now stop on to enjoy company, a coffee and chat. Many thanks to all the volunteers who man this week by week.

Open the Book: A team of people have been going to the local school to lead a short assembly which includes acting out Bible Stories. The school is now also coming into the Church regularly for special school services.

General Outreach: All Saints, through its tithing, continues to support numerous charities and good causes, including the work of Jane and Alan Hutt who run the Beehive project in Kenya, a home for child mothers and their babies, which has a strong support team including many members of the All Saints family.

Church Weekend Away: This is held at Sizewell Hall and has been a highlight of the Church calendar for many years. It runs from 5pm Friday afternoon until mid-afternoon on Sunday in late April. It is a great opportunity to relax, get to know God through teaching from a guest speaker, and each other better, enjoy good food and share Christian fellowship. There are various activities and competitions throughout the weekend.

Website and Notice Sheet: The Church website is informative and kept very up to date by Jean Maxwell. A weekly notice sheet is produced by Helen Scott with upcoming events, prayer suggestions and a study of the weekly Bible verse.

Fabric: Our application to the DAC for replacing our projector with one large and two smaller LED screens was approved, and these have now been installed and are proving a great success for those attending services and they help service leaders and members of the music group to see what is being viewed by the congregation. Our Architect conducted a quinquennial inspection and report to the end of 2024. We are now embarking on some projects to tackle the works that need to be done.

The PCC gratefully acknowledges the receipt during 2024 of grant-aid of £1,073.13 received from the Wickham Market Town Lands Trust, and £444.71 from the Listed Places of Worship Grant Scheme towards the costs of maintaining and repairing the church fabric.

The Church clock (village clock): The Church clock is very important to many villagers (we are soon informed if it is fast or slow!) Keeping the correct time is a challenge, in cold conditions the clock speeds up, in hot conditions it slows down. Our clock was fully serviced by professionals in the autumn. We are very appreciative of our volunteers who wind the clock twice a week. Thank you, Dave, Doug and Sam.

General Notes and Acknowledgements: The Church Ministry team plans and leads all of our services and we give them special thanks during the interregnum.

As God's witness in Wickham Market, we continue to seek his guidance in all we do as a Church to accomplish delivering the gospel to all who live within our community and surrounding areas.

Deanery Synod

The PCC has two seats on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church

*Approved by the PCC on 10 March 2025 and signed on their behalf by Paul Catchpole
(PCC Chairman)*

A handwritten signature in black ink, appearing to be 'Paul Catchpole', with a date '10/3/25' written below it.

Paul Catchpole

Financial Review

As shown on the Statement of Financial Activities the year ending 31 December 2024 resulted in a deficit of **£8,000.34**.

This was made up of a surplus in the Unrestricted (General) Fund, of £5,660.08, a deficit of **£6,218.56** in Designated Funds and a deficit of **£7,441.86** in Unrestricted Funds before any transfers between funds.

The deficit in the Unrestricted Funds was due mainly to Youth Shed expenditure and some repairs to the fabric of the Church.

Income (£91,029.61)

Tax Efficient Planned Giving (£35,725.00) made up of standing orders and envelopes at church services, was a slight increase on 2023 (£35,220.00). Other planned giving of £11,355.60 was an increase on 2023 (£10,617.60). This makes up the main source of our regular income.

Other voluntary giving including appeals and donations made by people attending the Open Door coffee mornings and other "no fee" events (£7,827.96). This includes money raised to purchase three new LED display screens for the Church. This is down from 2023 (£10,143.20) due to the 2023 figure including a couple of one-off large donations. A legacy of £1,000 was received during the financial year to continue the Church's work of which we are grateful. Grants totalling £1,517.84 were down on the previous year as last year's grant figure (£18,582.86) included a large grant from the Listed Places of Worship Grant Scheme towards the costs of repairing the South Aisle Ceiling at that time.

The use of the Accruals accounting basis means that the income figure includes £901.69 owed to the church at year end (Gift Aid payments requested of HMRC).

Expenditure (£99,029.95)

The Parish Share was paid in full for 2024 (£57,114)

Part of our outgoings this year were purchase and installation of three new LED display screens for the Church at just over £4,000, however this cost was covered by voluntary donations.

From a 10% tithe of unrestricted church offerings and collections given during the previous year of 2023, £6,600 was transferred to the Designated Tithe Fund and from that Fund actual donations totalling £6,200 (plus £18.56 for a bank charge) were made during the year. These were made to Supported Missions, Missionaries and Charities. These were Beehive (Alan and Jane Hutt [Kenya]); Tear Fund; Rooted in Jesus the Mathetes Trust [an African support conference for local pastors]; Barnabas Fund; Living Stones (Pakistan); Christian Action, Research and Education (CARE); Christians Against Poverty (CAP) and Street Jesus.

Church running costs totalled £6,180.19– a significant cost of which is insurance (£2,618.13).

Church Utilities costs (electricity, gas and water) were similar to last year.

Church Maintenance costs totalled £8,525.14. These include ongoing repairs to our old gas heating system and the replacement of the old projector screen with three new LED screens as detailed above. Over the next few years, we will make provision to replace the heating with a more energy efficient alternative. Thanks to Bruce for organising our insurance policy and other Church utilities.

Beehive Church Hall and field running expenses were £3,679.89. This includes work done to the Church Hall for the Youth Shed meetings. It also includes insurance, cleaning, heating, lighting, and maintenance costs.

The Sizewell Hall parish weekend in 2024 made a surplus, resulting in an increase in the Fund of £278.85, this included Gift Aid of £226.75 on donations.

The net result for the year was an excess of Payments over Receipts (i.e. a net decrease in year end balances) of **£8,000.34**. After adding bank and deposit balances brought forward at the beginning of the year, and after taking into account of any tangible assets, the balances carried forward at 31st December totalled **£105,933.34**. Of this total carried forward restricted funds account for **£57,582.20** leaving **£48,351.14** available for general expenditure.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds against uncertainty (if possible). The financial situation and potential future demands are regularly reviewed by the PCC.

The PCC have a Designated Reserves Fund currently of £35,000.

It is our policy to invest our funds balances (above normal operating demands) with the CBF Church of England Deposit Fund.

Approved by the PCC on 10 March 2025 and signed on their behalf by Mr Paul Catchpole (PCC Chairman)



10/3/25

Paul Catchpole

All Saints Wickham Market PCC

Balance Sheet detailed

	As at 31/12/2024	As at 31/12/2023
Current assets		
Bank Current Account	£49,778.58	£34,975.69
CBF deposit account	£53,213.16	£74,634.08
Cash in hand	£0.00	£0.00
Accounts Receivable	£1,039.91	£3,045.55
HMRC - Accounts Receivable	£901.69	£753.36
Prepayments	£870.00	£525.00
	<hr/>	<hr/>
Total Current assets	£105,803.34	£113,933.68
Liabilities		
Agency collections *	(£130.00)	£0.00
Accounts Payable	£0.00	£0.00
	<hr/>	<hr/>
Total Liabilities	(£130.00)	£0.00
	<hr/> <hr/>	<hr/> <hr/>
Net Asset surplus (deficit)	£105,933.34	£113,933.68
Reserves		
Excess / (deficit) to date	(£8,000.34)	(£43,434.04)
Starting balances	£113,933.68	£157,367.72
	<hr/>	<hr/>
Total Reserves	£105,933.34	£113,933.68

	Represented by Funds	
	2024	2023
Unrestricted	£12,794.70	£13,734.62
Designated	£35,556.44	£35,175.00
Restricted	£57,582.20	£65,024.06
Endowment	£0.00	£0.00
	<hr/>	<hr/>
Total	£105,933.34	£113,933.68
	<hr/>	<hr/>

* The Agency collections here are sums paid out to organists for funerals occurring before 31 December 2024 but the money for this not yet reimbursed from the Diocese.

All Saints Wickham Market PCC
Statement of Financial Activities
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£68,120.50	£0.00	£2,430.53	£70,551.03	£87,339.47
Income from charitable activities	£2,956.40	£0.00	£7,154.60	£10,111.00	£10,124.55
Other trading activities	£7,157.50	£0.00	£0.00	£7,157.50	£7,258.00
Investments	£3,210.08	£0.00	£0.00	£3,210.08	£3,318.58
Other income	£0.00	£0.00	£0.00	£0.00	£3,458.00
Total income	£81,444.48	£0.00	£9,585.13	£91,029.61	£111,498.60
Expenditure on:					
Expenditure on charitable activities	£75,784.40	£6,218.56	£17,026.99	£99,029.95	£154,932.64
Total expenditure	£75,784.40	£6,218.56	£17,026.99	£99,029.95	£154,932.64
Net income / (expenditure) resources before transfer	£5,660.08	(£6,218.56)	(£7,441.86)	(£8,000.34)	(£43,434.04)
Transfers					
Gross transfers between funds - in	£0.00	£6,600.00	£0.00	£6,600.00	£77,084.43
Gross transfers between funds - out	(£6,600.00)	£0.00	£0.00	(£6,600.00)	(£77,084.43)
Other recognised gains / losses					
Net movement in funds	(£939.92)	£381.44	(£7,441.86)	(£8,000.34)	(£43,434.04)
Reconciliation of funds					
Total funds brought forward	£13,734.62	£35,175.00	£65,024.06	£113,933.68	£157,367.72
Total funds carried forward	£12,794.70	£35,556.44	£57,582.20	£105,933.34	£113,933.68

Approved by the PCC on 10 March 2025 and signed on their behalf by Paul Catchpole (PCC Chairman) and Helen Kembery (Treasurer)



10/3/25

Paul Catchpole



Helen Kembery

Notes to the Financial Statements
Year Ending 31 December 2024, All Saints Church Wickham Market

ACCOUNTING POLICIES

The financial statements of the PCC have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCC, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102, 2019).

The financial statements have been prepared under the historical cost convention except for the valuation of any investment assets which are shown 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 main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted Funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC.

Restricted Funds 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.

Designated Funds represent income and expenditure to and from funds that have been designated for a specific purpose but which, by resolution of the PCC, can be set up, changed, or closed.

Endowment Funds 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 any of the income or other benefit derived from the capital may be restricted or unrestricted. Full details of restrictions on any endowment funds are shown in the notes to the accounts.

Incoming Resources

Planned giving and collections are recognised when received. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met. Gift Aid and other tax claims are included at the same time as the cash donations to which they relate. Rental Income is recognised when the rental is due. Investment income is included when receivable. All other income is recognised when it is receivable. Funds raised from events and trading activities (e.g. sales of books etc) are recognised gross - i.e. before any related costs that may have been deducted from the gross proceeds.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.

The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as Restricted Funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Section 10(2)(a) and [c] of the Charities Act 2011.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Church equipment is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Any investments are valued at market value as of 31 December.

All Saints Wickham Market PCC
Analysis of income and expenditure
01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Total This Year	Total Last year
Income and endowments					
<i>Donations and legacies</i>					
Gift Aid Giving planned	£35,365.00	£0.00	£360.00	£35,725.00	£35,220.00
Other planned giving	£11,115.60	£0.00	£240.00	£11,355.60	£10,617.60
Collections at services	£2,213.94	£0.00	£0.00	£2,213.94	£2,570.81
Other Voluntary Giving	£6,799.89	£0.00	£1,028.07	£7,827.96	£10,143.20
Gift aid tax recovered	£10,552.94	£0.00	£357.75	£10,910.69	£10,205.00
Legacies	£1,000.00	£0.00	£0.00	£1,000.00	£0.00
Grants	£1,073.13	£0.00	£444.71	£1,517.84	£18,582.86
<i>Donations and legacies Totals</i>	£68,120.50	£0.00	£2,430.53	£70,551.03	£87,339.47
<i>Income from charitable activities</i>					
Fees for weddings and funerals	£1,418.00	£0.00	£0.00	£1,418.00	£1,415.00
Church events	£1,252.40	£0.00	£580.50	£1,832.90	£1,659.90
Book Sales	£286.00	£0.00	£0.00	£286.00	£275.30
Sizewell Hall Weekend	£0.00	£0.00	£6,574.10	£6,574.10	£6,774.35
<i>Income from charitable activities Totals</i>	£2,956.40	£0.00	£7,154.60	£10,111.00	£10,124.55
<i>Other trading activities</i>					
Fees and Sales	£0.00	£0.00	£0.00	£0.00	£0.00
Rents	£6,700.00	£0.00	£0.00	£6,700.00	£6,820.00
Lettings (non-Church related)	£457.50	£0.00	£0.00	£457.50	£438.00
<i>Other trading activities Totals</i>	£7,157.50	£0.00	£0.00	£7,157.50	£7,258.00
<i>Investments</i>					
Bank interest	£3,210.08	£0.00	£0.00	£3,210.08	£3,318.58
<i>Investments Totals</i>	£3,210.08	£0.00	£0.00	£3,210.08	£3,318.58
<i>Other income</i>					
Other income	£0.00	£0.00	£0.00	£0.00	£3,458.00
<i>Other income Totals</i>	£0.00	£0.00	£0.00	£0.00	£3,458.00
Income and endowments Grand totals	£81,444.48	£0.00	£9,585.13	£91,029.61	£111,498.60
Expenditure					
<i>Raising funds</i>					
Cost of generating income	£0.00	£0.00	£0.00	£0.00	£0.00
<i>Raising funds Totals</i>	£0.00	£0.00	£0.00	£0.00	£0.00

	Unrestricted	Designated	Restricted	Total This year	Total Last year
Expenditure on charitable activities					
Supported missionaries	£0.00	£2,600.00	£0.00	£2,600.00	£2,000.00
Church overseas	£0.00	£600.00	£0.00	£600.00	£600.00
Relief and Development Agencies	£0.00	£2,200.00	£0.00	£2,200.00	£2,200.00
Home mission	£0.00	£800.00	£2,042.88	£2,842.88	£3,163.76
Secular charities	£0.00	£0.00	£0.00	£0.00	£0.00
Parish Share	£57,114.00	£0.00	£0.00	£57,114.00	£55,396.00
Honoraria and Salaries	£660.00	£0.00	£0.00	£660.00	£1,770.00
Clergy and other staff expenses	£65.65	£0.00	£0.00	£65.65	£227.57
Missionary and Evangelist costs	£0.00	£0.00	£283.20	£283.20	£286.09
Church running costs	£6,013.67	£0.00	£166.52	£6,180.19	£6,996.31
Church maintenance	£5,300.11	£0.00	£3,225.03	£8,525.14	£11,075.28
Management and Administration	£1,016.00	£18.56	£0.00	£1,034.56	£1,272.11
Church Utilities	£3,490.33	£0.00	£0.00	£3,490.33	£3,476.24
Sizewell Hall Weekend	£0.00	£0.00	£6,522.00	£6,522.00	£6,903.35
Church Events (not fundraising)	£0.00	£0.00	£0.00	£0.00	£226.68
Book costs	£208.06	£0.00	£0.00	£208.06	£379.85
Other buildings running expenses	£1,916.58	£0.00	£1,763.31	£3,679.89	£2,135.72
Church major works	£0.00	£0.00	£3,024.05	£3,024.05	£56,823.68
Other buildings major works	£0.00	£0.00	£0.00	£0.00	£0.00
Depreciation	£0.00	£0.00	£0.00	£0.00	£0.00
Expenditure on charitable activities Totals	£75,784.40	£6,218.56	£17,026.99	£99,029.95	£154,932.64
Expenditure Grand totals	£75,784.40	£6,218.56	£17,026.99	£99,029.95	£154,932.64

Notes:

Moneys directly collected for associated missions/ missionaries were paid to the beneficiary at the earliest opportunity. In accordance with best practice advice, where the PCC was merely acting as a "collecting agency" these sums are not included in the church statements of income or expenditure (even though they did pass through the PCC bank account).

No members of staff were directly employed by the PCC during the year.

No payments were made to members of the PCC during the year other than the re-imbusement of expenses/ costs incurred.

TANGIBLE ASSETS

NOTE:

1) The only fixed assets that had a purchase price of more than £1,500 is a mower bought during 2018 for £2,186. This has now been fully depreciated and the net value of the mower at year end was £0.00

2) The Beehive, church hall and field is not a "realisable asset" for the purpose of these accounts/ this Report. The PCC cannot sell the property without the consent of the DBF. The relevant deed says that the proceeds of any sale must be used for the same purpose - i.e. the provision of facilities for the PCC/church.

ACCOUNTS RECEIVABLE AND PAYABLE (DEBTORS AND CREDITORS)

As detailed in the balance sheet. The interest for the CBF bank account due on 31 December 2024 was not paid until January 2025, the estimated interest figure is included in the Accounts Receivable figures.

Accounts Receivable:

2024		2023	
Accounts Receivable HMRC	£901.69	Accounts Receivable HMRC	£753.36
Other Accounts Receivable	£1,039.91	Other Accounts Receivable	£3,045.55
Prepayments	£870.00	Prepayments	£525.00
Agency Collections	£130.00	Agency Collections	£0.00
Total	£2,941.60	Total	£4,323.91

Accounts Payable:

2024		2023	
Accounts Payable	£0.00	Accounts Payable	£0.00
Agency Collections	£0.00	Agency Collections	£0.00
Total	£0.00	Total	£0.00

**All Saints Wickham Market PCC
Fund movement summary
01 January 2024 to 31 December 2024**

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
General Fund	£13,734.62	£81,444.48	£75,784.40	(£6,600.00)	£12,794.70
Reserves Fund	£35,000.00	£0.00	£0.00	£0.00	£35,000.00
Tithe Fund	£175.00	£0.00	£6,218.56	£6,600.00	£556.44
Sunday School/ Toddler Fund	£348.09	£100.00	£0.00	£0.00	£448.09
Open Pantry Fund	£665.22	£1,972.00	£2,042.88	£0.00	£594.34
Fabric Fund	£43,101.47	£606.03	£6,249.08	£0.00	£37,458.42
Discretionary Fund	£1,413.11	£0.00	£0.00	£0.00	£1,413.11
Sizewell Hall Fund	£209.35	£6,800.85	£6,522.00	£0.00	£488.20
Youth Fund	£15,965.60	£106.25	£1,901.33	£0.00	£14,170.52
Gospel Hall / Evangelism Fund	£2,470.67	£0.00	£283.20	£0.00	£2,187.47
Bell Fund	£822.05	£0.00	£0.00	£0.00	£822.05
Church Hall Fund	£28.50	£0.00	£28.50	£0.00	£0.00
Totals	£113,933.68	£91,029.61	£99,029.95	£0.00	£105,933.34

FUNDS

The Open Pantry Fund (formerly the Boxes of Hope Fund) represents accumulated donations, income and expenditure on the Open Pantry food aid initiative. It can only be used for that purpose.

The Fabric Fund represents accumulated donations and grants toward the cost of maintenance of the church fabric. It can only be spent for that purpose.

The Discretionary Fund represents accumulated donations toward the cost of support for parishioners in financial and other need. It can only be spent for that purpose.

The Sizewell Hall Fund represents accumulated donations, income and expenditure in connection with the Parish Sizewell Hall weekend. It can only be used for that purpose.

The Youth Fund represents accumulated donations and grants toward the cost of general Youth Work within the church. It can only be spent for that purpose.

The Sunday School/Toddler Fund represents accumulated donations, income and expenditure in connection with Together@11, the Sunday School and other children's activities. It can only be used for that purpose.

The Bell Fund represents accumulated donations toward costs incurred in connection with the church bells. It can only be spent for that purpose.

The Church Hall Fund represents accumulated donations, income and expenditure in connection with the need to replace and maintain the existing church hall. This fund has now been closed.

The Gospel Hall Evangelism Fund represents grants and donations (chiefly made by the Trustees of the former Wickham Market Gospel Hall) for the purpose of evangelism. It can only be used for that purpose.

The Tithe Fund represents an amount designated by the PCC for Missionary support. The PCC designated £6,600 to the Tithe Fund during the year.

The Reserve Fund ensures unrestricted funds are available for uncertainty.

All Saints Wickham Market PCC
Statement of Assets and Liabilities
As at: 31 December 2024

	General	Designated	Restricted	Total This Year	Total Last year
Current assets - Cash at bank and in hand					
Bank	£10,868.10	£35,556.44	£56,567.20	£102,991.74	£109,609.77
Total	£10,868.10	£35,556.44	£56,567.20	£102,991.74	£109,609.77
Current assets - Debtors					
Accounts Receivable	£1,039.91	£0.00	£0.00	£1,039.91	£3,045.55
HMRC - Accounts Receivable	£886.69	£0.00	£15.00	£901.69	£753.36
Prepayments	£0.00	£0.00	£870.00	£870.00	£525.00
Total	£1,926.60	£0.00	£885.00	£2,811.60	£4,323.91
Liabilities - Agency accounts					
Agency collections	£0.00	£0.00	(£130.00)	(£130.00)	£0.00
Total	£0.00	£0.00	(£130.00)	(£130.00)	£0.00
Net total assets	£12,794.70	£35,556.44	£57,582.20	£105,933.34	£113,933.68

Represented by Funds:

Unrestricted - General	£12,794.70	£0.00	£0.00	£12,794.70	£13,734.62
Designated - Reserves	£0.00	£35,000.00	£0.00	£35,000.00	£35,000.00
Designated - Tithe	£0.00	£556.44	£0.00	£556.44	£175.00
Restricted - Church Hall	£0.00	£0.00	£0.00	£0.00	£28.50
Restricted - Sunday School	£0.00	£0.00	£448.09	£448.09	£348.09
Restricted - Open Pantry	£0.00	£0.00	£594.34	£594.34	£665.22
Restricted - Fabric	£0.00	£0.00	£37,458.42	£37,458.42	£43,101.47
Restricted - Discretion	£0.00	£0.00	£1,413.11	£1,413.11	£1,413.11
Restricted - Sizewell Hall	£0.00	£0.00	£488.20	£488.20	£209.35
Restricted - Youth	£0.00	£0.00	£14,170.52	£14,170.52	£15,965.60
Restricted - Gospel Hall	£0.00	£0.00	£2,187.47	£2,187.47	£2,470.67
Restricted - Bell Fund	£0.00	£0.00	£822.05	£822.05	£822.05
Total	£12,794.70	£35,556.44	£57,582.20	£105,933.34	£113,933.68

ALL SAINTS' CHURCH WICKHAM MARKET

SUPPLEMENTARY NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 December 2024

Analysis of Incoming Resources and Resources Expended

Incoming Resources

Voluntary Income

Planned Gift Aid Giving:

Money given either in envelopes or through bank standing order or by cheque through Gift Aid (including that for restricted purposes such as Open Pantry and Fabric Funds).

Income tax recoverable on planned giving is shown separately.

Other Planned Giving:

Money given in envelopes or through bank standing order without declaration. Money given through Charities Aid Foundation, Stewardship or other vouchers or through Payroll Giving (Give As You Earn) or through other Charities.

Other Voluntary Giving

Money given by individuals. Money given through church boxes and wall safes. Gift Days. Donations, Appeals, etc: including for restricted purposes.

Collections At Services: Collections (other than planned giving through envelopes), At all services to be used for ordinary purposes; Restricted collections for missions and charities.

Grants: these may be restricted funds from Local Authority or English Heritage etc for the building.

Legacies.

Income from Charitable Activities

Money received from the sale of books, periodicals, bible study materials and stationery.

Fees for weddings and funerals: paid to PCC for funerals, weddings etc.

Church Events: Social and other gatherings. Income received for funeral/wedding vergers etc

Sizewell Hall: income relating to the Parish Weekend (at Sizewell Hall).

Income from Other Trading Activities

Fees and Sales: fetes etc.

Rent: Income from the operators of the mobile telephone masts installed in the church tower.

Lettings (non-Church related): Income from Beehive Hall and Bowls Green lettings (for non-church purposes)

Income from Investments

Interest from Bank and CBF Deposit Fund

Other Receipts

Insurance claims. These are indemnity payments. Where the insurer pays a suppliers' bill direct (as may be the case with damage claims) that amount is not shown as a payment and receipt.

Proceeds of disposal of fixed or investment assets.

Resources Expended

Costs of generating voluntary income

Costs of gift aid envelopes. Any expenses incurred undertaking Grant applications.

Fund-raising/ trading

To raise funds

Charitable Activities (activities directly relating to the work of the Church)

Missionary and charitable giving:

Church overseas: missionary societies, other overseas missions and diocesan associations and missionary councils, individual supported missionaries, assistance to individuals in need.

Relief and Development Agencies:

Including Tear Fund and similar Christian organisations concerned primarily with relief and development.

Home Missions and other church societies and organisations:

Including Street Jesus, Open Pantry etc

Secular Charities:

Including any donation to Wickham Market Royal British Legion in connection with the annual Remembrance Sunday service.

Ministry:

Parish Share / Diocesan quota (the "voluntary" contribution from **parishes** towards the work of the **Church** in our Diocese and beyond)

Clergy and other staff expenses: Expenses of the incumbent and other officers – telephone, hospitality, travel costs etc. Included here the contribution from Pettistree PCC toward the expenses of the incumbent in acting for the Benefice.

Honoraria and Salaries: payment to funeral / wedding vergers, PA operators; one off gifts to thank volunteers. Staff Costs: pay, pension, national insurance etc relating to staff directly employed by the PCC

Missionary and Evangelist costs: missionary training, Oasis, children, youth expenses

Church running costs: cleaning, insurances, worship materials, streaming licences, wifi charges, membership of the Wickham Market Partnership, miscellaneous expenses etc

Church and churchyard maintenance: Repairs including routine maintenance

Church events/ training: cost of church social events, Sizewell Hall weekend and training of worship leaders etc.

Cost of book purchases (including Children and Bible study materials)

Church utilities: heating, lighting, water

Other buildings running expenses: Beehive/ Church Hall/ field heating, lighting, cleaning, and insurances, mower repairs etc., head lease of Bowls Green, tenancy of part of field.

Church major works:

Other Buildings major works: Beehive

Church management and administration

Administration, printing, stationery, postage, accounting software, website fees, bank charges, Independent Examiner.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL of All Saints' Wickham Market (as Trustees of the PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WICKHAM MARKET: REGISTERED CHARITY No.1130919) FOR THE YEAR ENDED ON 31 DECEMBER 2024

I report on the accounts of the charity ("the Trust") for the year ended 31 December 2024.

Respective Responsibilities and basis of report.

As the charity's trustees, members of the PCC 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 give 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 the 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

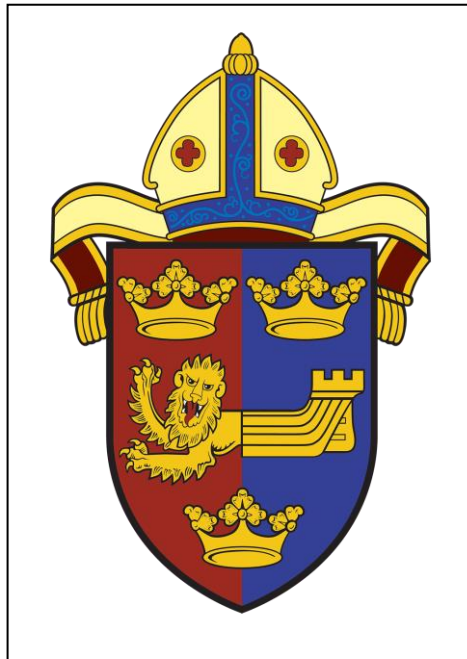
Persephone Booth

Name Mrs P Booth
Address The Timbers, Church Road, Kettleburgh
Postcode IP13 7LE
Relevant professional qualifications(s) or body: ATT (Fellow)

Date: 27 Feb 2025

Accounts

**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of
All Saints' Church
Wickham Market
Suffolk**

**For the year ended 31 December 2023
Prepared under the Accruals Accounting Basis**

CHARITY NUMBER: 1130919

**ALL SAINTS' CHURCH, WICKHAM MARKET
ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH
COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2023**

Administrative information

All Saints' Church is situated in the centre of Wickham Market in a prominent position visible for miles around. It is part of the Church of England Diocese of St Edmundsbury and Ipswich. The correspondence address is The Vicarage, Crown Lane, Wickham Market IP13 0SA.

The Parochial Church Council (PCC) is registered with the Charity Commission as a charity in its own right

PCC members who have served from 1st January 2023 until the date this report was approved are:

Incumbent: The Revd Leslie Siu (to 11 June 2023)

Curate: The Revd Jenny Catchpole

Wardens: Mr Paul Catchpole
Mrs A Elliott

Representatives on the Deanery Synod:
Dr. P Elliott

Elected members:

Mrs D Boardley (from APCM 18 April 2023)

Mr D Day

Mr I Jenkins (from APCM 18 April 2023 to 8 October 2023)

Mrs P Jenkinson

Mr B Laws

Miss L Merriam

Mrs J Norris (to 8 January 2023)

Mr G Smith

Mrs P Smith

Mrs Emma Steadman (from APCM 18 April 2023)

Co-opted Members:

Ms H Kembery (Treasurer)

Lay Elders: Dr P Elliott

Mr I Jenkins (to 8 October 2023)

Mrs P Smith (began Reader in training September 2023)

Lay Readers: -

Bankers: Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale, WN8 6WT

Examiner: Mrs P Booth ATT, The Timbers, Church Road, Kettleburgh, IP13 7LE

Structure, governance and management

PCC members are appointed in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Committees of the Parochial Church Council

The PCC meets bi-monthly to discuss matters relating to the church – fabric, finance and ministry. At times it delegates some specific events (e.g. major repairs or maintenance projects, social events etc) to smaller Committees or Working Groups which have the opportunity to co-opt members. These sub-committees or working parties report back to full PCC.

The Standing Committee, comprising the Incumbent (to 11 June 2023), the Wardens, the Treasurer and Mr D Day, is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Risk Assessment

The PCC continues to monitor progress against the strategic objectives set out in the plan following the detailed review of 2021. Risk management strategy covers:

1. Financial Risks – this is most common risk to be managed through budget, internal audit and proper financial procedures.
2. Reputational Risk – unwelcome publicity which hinders the mission of the Church.
3. Statutory and Legal Requirements, to cover health and safety, employment law, child protection and associated difficulties, which could lead to compensation claims. Fire risk assessments have been completed on all buildings.
4. Operational Risk threats to the Church ability to deliver its objectives.

Areas 3 and 4 above are covered by the Church Health and Safety Policy renewed in 2023. Under the Health and Safety at Work Act 1974 this will be reviewed every three years

The PCC members [as Charity Trustees] have established systems and procedures to mitigate those risks. The implementation of procedures designed to minimise any potential impact on the charity, should any of those risks materialise, is set out below.

Aims and Objectives

The priority of the **Mission Statement** of All Saints Church (as symbolised by our spire) is "to point people to Jesus." This mission is distilled into three key words:

Love - In response to God's love shown to us in Jesus, we obey the command to love God and love our neighbour.

Grow – As the family of Jesus, we long to grow together so that our lives more clearly reflect the life of Jesus.

Serve - As servants of Jesus, we seek to serve Him, one another, and our local community by proclaiming the Good News in word and action.

We have committed to focus on two areas:

- Outreach and Ministry to Young Families (under 11s and their families)
- Develop a Culture of Intentional Christian Discipleship and Loving Service

Public Benefit

The church promotes regular public worship open to all. It provides sacred space for personal prayer and contemplation, undertakes pastoral work, including visiting the sick and the bereaved, teaches Christianity through sermons, courses and small

groups, promotes Christianity through events and meetings and the distribution of literature. It seeks to promote the whole mission of the church through activities for senior citizens and other special groups. It supports other charities in the UK and overseas.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the All Saints parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent (when in post) and the PCC bear in mind the Charity Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

Achievements and Performance

Church attendance

At the end of 2023 there were 85 on the Church Electoral Roll, of whom 64 were parishioners and 21 were not resident within the parish. During 2023 there have been three 3 removals due to people moving out of the parish and ceasing attendance. The average total in church attendance during Oct 2023 for the main service held each week was 48 with 12 on line attendance.

Review of the year

The full PCC held **eight** ordinary meetings during 2023. The average level of attendance was **88%**.

The Church: At the outset of 2023 could we have envisaged being without an incumbent by the end of the year? In March Leslie Siu gave three months' notice, leaving the UK in June for Hong Kong to follow God's calling upon his ministry. We thank our Lord for Leslie's ministry of 4 ½ years. We have been able to maintain the live streaming of the service online which enables any who may be ill or no longer able to access church to continue to worship.

Christmas is such an important season for the village and the church. Once again a Christmas card from the church with all information for the services and activities was delivered to every house in Wickham Market by a large band of volunteers. Christmas activities included carol singing on the market square one Friday evening at 5pm and seems to be becoming a favourite with many people, despite the extreme cold this year. The Christingle service was different this year and was included in the Together at 11 service in December, where young and old made their own Christingles. For the second year running a group of volunteers provided Christmas day lunch in the church for those who may have been on their own. For a small donation a full Christmas roast dinner followed by a selection of desserts was provided. Around 35 adults and children attended which was an increase on Christmas 2022.

Communion is always on the first Sunday in the month at 11am. On the third Sunday in the month communion is at 9.30am. There is also a benefice communion held at Pettistree on the third Friday of the month at 10.30am. All wine at All Saints is non-alcoholic and the bread gluten free.

Prayer Ministry: Our prayer ministry team are always available to offer prayer and support for people every Sunday morning. Our on-line prayer chain continues. Requests for prayer come from many areas and are for a variety of needs. Physical fortnightly prayer meetings are held on Monday and Wednesday evenings alternately. A Wednesday Morning Prayer meeting is held weekly in the Beehive 9am to 9.30am.

House Groups: Groups continue to meet mainly on Tuesday evenings. However, some meet on other evenings and a few during the day. Membership of the PJT group (Power in Jesus Together) has been widened to any lady wishing to find out more about Christianity and to grow in the Christian faith. Recently the group has been using a CD entitled 'Jesus The Game Changer' looking at such topics as Women and Children, Democracy, Leadership and Care in the light of the difference Jesus' teaching made to people's attitudes to these issues. Prayer would be welcome for wisdom in determining appropriate resources to use to help these ladies continue to grow in their knowledge and love of the Lord as they progress on their Christian journey.

Youth: Despite plans being discussed to restart some out of school youth work, no new ventures have been started.

Bumblebees: The mother and baby / toddlers group was sadly stopped due to lack of numbers.

Oasis: Our monthly Sunday afternoon informal service which includes tea and refreshments continues to attract up to 30 people each month. Each service includes some type of quiz, which proves very popular and competitive. Many thanks to all who organise this event and supply refreshments

Together @ 11: A more unconventional type of service was introduced in late summer. Starting with toast and drinks at 10.30am followed by informal worship around tables

The PCC gratefully acknowledges the receipt during 2023 of grant-aid of £100 received from the Barker Educational Foundation towards the costs of children's work /Together @ 11.

Prayer & Praise: Once a month on the third Sunday evening there is an informal Prayer and Praise service. We felt the need to provide an opportunity, a place for people to come and pray and worship openly, in an environment that would be created around the aim of prayer and praise. On average the attendance is twenty people and although we have an identified structure or theme the evening is led by the Holy Spirit through songs, testimony, prayers and is a beautiful time to behold.

Open Door: Continues every Friday enabling people to come together for coffee and chat, 10.00am to 12noon. Many thanks to all who set up and serve on such a regular basis. This now attracts residents and carers from Wickham Market House, a local care home.

Open Pantry: Demand on this project has increased. Anyone in need can come along to the Church on Thursday mornings between 9am and 11.am helping themselves to both fresh and packaged goods. Many now stop on to enjoy company, a coffee and chat. Many thanks to all the volunteers who man this week by week.

Open the Book: A team of five people have been going to the School once a month on a Wednesday to lead a short assembly at 2.45pm which includes acting out Bible Stories. The School is now going to come into the Church three times a year.

General Outreach: All are welcome to attend our regular Sunday services. The PCC is keen to offer a range of services that our community find both beneficial and spiritually fulfilling. These arrangements are kept under review by the PCC.

All Saints, through its tithing, continues to support numerous charities and good causes, including the work of Jane and Alan Hutt in Kenya, which has a strong support team including many members of the All Saints family.

Church Weekend Away: Although numbers attending Sizewell 2023 were not to the level of some previous years a great time of fellowship was shared through many activities and eating great food together. We are looking forward to Sizewell 2024.

Fabric: The south aisle ceiling project was completed in early spring 2023. Repair of all the windows which were damaged during 2021 was approved by the insurer and the work was completed very quickly. We had a faculty assessed by the DAC for replacing our projector with a large TV screen and the addition of two further screens that will help service leaders and members of the music group. The approval for this was granted in February 2024.

The PCC gratefully acknowledges the receipt during 2023 of grant-aid of £1,036.70 received from the Wickham Market Town Lands Trust, and £14,696.16 from the Listed Places of Worship Grant Scheme towards the costs of maintaining and repairing the church fabric and £2,500 from the Diocese of St Edmundsbury and Ipswich towards heating costs.

The Church clock (village clock): This is very important to many villagers (We are soon informed if it is fast or slow!) Keeping the correct time is a challenge. In cold conditions the clock speeds up and in hot conditions it slows down. Our clock was fully serviced by professionals in the autumn. We are very appreciative of our two volunteers who wind the clock twice a week. Thank you Dave and Doug.

The PCC gratefully acknowledges the receipt during 2023 of grant-aid of £250 received from the Wickham Market Parish Council, towards the costs of maintaining and repairing the church clock.

Music and Worship: Pip Smith is in Reader training, Jean Maxwell is being licenced as a Reader with Permission To Officiate and Emma Steadman is going through the process of discernment for the Auxiliary Ordination Pathway. We are very grateful to all musicians and worship leaders who lead our worship Sunday by Sunday. Some weeks we are led by keyboard and singers, other weeks the group may include, clarinet, bass guitar, flute and drums. Some weeks we have even sung acapella. Special thanks also to those who operate the sound desk and laptop.

Website: This was updated during 2023 by Jean Maxwell. This is now easier to use and is kept very up to date.

New Incumbent: Our current vacancy for Priest in Charge was advertised during October 2023 and one candidate was interviewed in November but was not appointed. The position was re-advertised during January 2024, with interviews planned for March.

General Notes and Acknowledgements: Our Church Elders team has changed its

name to The Church Ministry team. The team plans and leads all of our services and we give them special thanks during the interregnum. Bring and share lunches continue to be popular. These follow morning worship.

As God's witness in Wickham Market we continue to seek his guidance in all we do as a Church to accomplish delivering the gospel to all who live within our community and surrounding areas.

Deanery Synod

The PCC has two seats on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church

Financial Review

As shown on the Statement of Financial Activities the year in question resulted in a deficit of **£43,434.04**.

This was made up of a surplus in the Unrestricted (General) Fund, of **£1,593.28**, a deficit of **£6,020.00** in Designated Funds and a deficit of **£39,007.32** in Unrestricted Funds before any transfers between funds.

The deficit in the Unrestricted Funds was due mainly to the South Aisle Ceiling repairs expenditure spanning across 2022 and 2023 but most of the donations and grants being made in 2022.

The PCC agreed to transfer £35,000 from the General Fund to the restricted Fabric Fund to make provision for future building repairs and the heating system that will be needed in coming years. In addition, the PCC also agreed to transfer £35,000 from the General Fund to a designated Reserves Fund to make provision where possible for uncertainty.

Income (£111,498.60)

Tax Efficient Planned Giving (£35,220.00) made up of standing orders and envelopes at church services, was down on 2022 (£38,640.00). However, other planned giving of £10,617.60 was an increase on 2022 (£8,011.60). This makes up the main source of our regular income.

Other voluntary giving including appeals and donations made by people attending the Open Door coffee mornings and other "no fee" events (£10,143.20). This also includes a couple of unexpected large donations this year. This is down from 2022 (£58,319.43) due to the 2022 figure including monies raised for the South Aisle Ceiling appeal.

The use of the Accruals accounting basis means that the income figure includes £753.36 owed to the church at year end (Gift Aid payments requested of HMRC).

Expenditure (£154,932.64)

The Parish Share was paid in full for 2023 (£55,396)

A large part of our outgoings this year were due to the ongoing costs of the South Aisle Ceiling repairs in Church major works (£56,823.68).

We also had an unexpected large cost as our Church heating system broke down just before the Winter. Thankfully, we were able to get this mended quickly to avoid having to close the Church. This was at a cost of £8,903 net of VAT, hence the Church maintenance expenditure of £11,075.28. Over the next years we aim to make provision for a new, efficient heating system to be installed.

From a 10% tithe of unrestricted church offerings and collections given during the previous year of 2022, donations totalling £6,000 were made during the year from Designated Funds. These were made to Supported Missions, Missionaries and Charities. These were Beehive (Alan and Jane Hutt [Kenya]); Tear Fund; Rooted in Jesus the Mathetes Trust [an African support conference for local pastors]; Barnabas Fund; Transforming Lives For Good; Families in Need (FIND); Christians Against Poverty (CAP) and Street Jesus.

Church running costs totalled £6,996.31 – a significant cost of which is insurance (£2,357.00). The running expenses have increased from 2022 (£3,602.82) due to high inflation but also due to our Church activities increasing after the Covid years.

Church Utilities costs (electricity, gas and water) increased by 70% from last year.

Church Maintenance costs – these include the repair of our heating system as detailed previously plus the repair of the Church windows. Thankfully, the window repair costs were largely covered by insurance less a £300 excess (the £3,458 received from the insurance claim is listed in “Other income”). Thanks to Bruce for organising our insurance policy and other Church utilities.

Beehive Church Hall and field running expenses were £2,135.72. An increase of 35% on last year. This includes insurance, heating, lighting, and maintenance costs.

Sizewell Hall parish weekend nearly broke even for 2023, thanks to generous donations and internal fundraising.

The net result for the year was an excess of Payments over Receipts (i.e. a net decrease in year end balances) of **£43,434.04**. After adding bank and deposit balances brought forward at the beginning of the year, and after taking into account tangible assets, the balances carried forward at 31st December totalled **£113,933.68**. Of this total carried forward restricted funds account for **£65,024.06** leaving **£48,909.62** available for general expenditure.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds against uncertainty (if possible). The financial situation and potential future demands are regularly reviewed by the PCC.

The PCC agreed to create a Designated Reserves Fund and moved £35,000 into this from General Funds.

It is our policy to invest our funds balances (above normal operating demands) with the CBF Church of England Deposit Fund.

Approved by the PCC on 11 March 2024 and signed on their behalf by Mr Paul Catchpole (PCC Chairman)



Mr Paul Catchpole

All Saints Wickham Market PCC
Balance Sheet detailed

		As at 31/12/2023	As at 31/12/2022
Current assets			
	Bank Current Account	£34,975.69	£84,035.05
	CBF deposit account	£74,634.08	£72,316.41
	Cash in hand	£0.00	£0.00
	Accounts Receivable	£3,045.55	£10.69
	HMRC - Accounts Receivable	£753.36	£735.39
	Prepayments	£525.00	£477.00
	Total Current assets	£113,933.68	£157,574.54
Liabilities			
	Agency collections	£0.00	£0.00
	Accounts Payable	£0.00	£206.82
	Total Liabilities	£0.00	£206.82
	Net Asset surplus (deficit)	£113,933.68	£157,367.72
Reserves			
	Excess / (deficit) to date	(£43,434.04)	£19,521.47
	Starting balances	£157,367.72	£137,846.25
	Total Reserves	£113,933.68	£157,367.72

Represented by Funds		
	2023	2022
General (Unrestricted)	£13,734.62	£87,346.91
Designated	£35,175.00	£989.43
Restricted	£65,024.06	£69,031.38
Endowment	£0.00	£0.00
Total	£113,933.68	£157,367.72

All Saints Wickham Market PCC
Statement of Financial Activities
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£70,425.76	£30.00	£16,883.71	£87,339.47	£149,221.05
Income from charitable activities	£3,350.20	£0.00	£6,774.35	£10,124.55	£6,571.42
Other trading activities	£7,258.00	£0.00	£0.00	£7,258.00	£7,220.00
Investments	£3,318.58	£0.00	£0.00	£3,318.58	£938.80
Other income	£0.00	£0.00	£3,458.00	£3,458.00	£0.00
Total income	£84,352.54	£30.00	£27,116.06	£111,498.60	£163,951.27
Expenditure on:					
Raising funds	£0.00	£0.00	£0.00	£0.00	£56.75
Expenditure on charitable activities	£82,759.26	£6,050.00	£66,123.38	£154,932.64	£144,373.05
Total expenditure	£82,759.26	£6,050.00	£66,123.38	£154,932.64	£144,429.80
Net income / (expenditure) resources before transfer	£1,593.28	(£6,020.00)	(£39,007.32)	(£43,434.04)	£19,521.47
Transfers					
Gross transfers between funds - in	£939.43	£41,145.00	£35,000.00	£77,084.43	£13,032.39
Gross transfers between funds - out	(£76,145.00)	(£939.43)	£0.00	(£77,084.43)	(£13,032.39)
Other recognised gains / losses	0	0	0	0	0
Net movement in funds	(£73,612.29)	£34,185.57	(£4,007.32)	(£43,434.04)	£19,521.47
Reconciliation of funds					
Total funds brought forward	£87,346.91	£989.43	£69,031.38	£157,367.72	£137,846.25
Total funds carried forward	£13,734.62	£35,175.00	£65,024.06	£113,933.68	£157,367.72

Approved by the PCC on 11 March 2024 and signed on their behalf by Paul Catchpole (PCC Chairman) and Helen Kembery (Treasurer)



X

Paul Catchpole



X

Helen Kembery

Notes to the Financial Statements
Year Ending 31 December 2023, All Saints Church Wickham Market

ACCOUNTING POLICIES

The financial statements of the PCC have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCC, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102, 2019).

The financial statements have been prepared under the historical cost convention except for the valuation of any investment assets which are shown 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 main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted Funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC.

Restricted Funds 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.

Designated Funds represent income and expenditure to and from funds that have been designated for a specific purpose but which, by resolution of the PCC, can be set up, changed, or closed.

Endowment Funds 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 any of the income or other benefit derived from the capital may be restricted or unrestricted. Full details of restrictions on any endowment funds are shown in the notes to the accounts.

Incoming Resources

Planned giving and collections are recognised when received. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met. Gift Aid and other tax claims are included at the same time as the cash donations to which they relate. Rental Income is recognised when the rental is due. Investment income is included when receivable. All other income is recognised when it is receivable. Funds raised from events and trading activities (e.g. sales of books etc) are recognised gross - i.e. before any related costs that may have been deducted from the gross proceeds.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as Restricted Funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Section 10(2)(a) and [c] of the Charities Act 2011. Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Church equipment is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Any investments are valued at market value as of 31 December.

All Saints Wickham Market PCC
Analysis of income and expenditure
01 January 2023 to 31 December 2023

	General	Designated	Restricted	Total This year	Total Last year
Income and endowments					
<i>Donations and legacies</i>					
Gift Aid Giving planned	£34,860.00	£0.00	£360.00	£35,220.00	£38,640.00
Other planned giving	£10,377.60	£0.00	£240.00	£10,617.60	£8,011.60
Collections at services	£2,570.81	£0.00	£0.00	£2,570.81	£1,781.23
Other Voluntary Giving	£7,583.65	£30.00	£2,529.55	£10,143.20	£58,319.43
Gift aid tax recovered	£9,466.36	£0.00	£738.64	£10,205.00	£22,296.83
Legacies	£0.00	£0.00	£0.00	£0.00	£0.00
Grants	£5,567.34	£0.00	£13,015.52	£18,582.86	£20,171.96
<i>Donations and legacies Totals</i>	£70,425.76	£30.00	£16,883.71	£87,339.47	£149,221.05
<i>Income from charitable activities</i>					
Fees for weddings and funerals	£1,415.00	£0.00	£0.00	£1,415.00	£1,352.00
Church events	£1,659.90	£0.00	£0.00	£1,659.90	£1,184.00
Book Sales	£275.30	£0.00	£0.00	£275.30	£760.42
Parish magazine sales	£0.00	£0.00	£0.00	£0.00	£34.00
Sizewell Hall Weekend	£0.00	£0.00	£6,774.35	£6,774.35	£3,241.00
<i>Income from charitable activities Totals</i>	£3,350.20	£0.00	£6,774.35	£10,124.55	£6,571.42
<i>Other trading activities</i>					
Fees and Sales	£0.00	£0.00	£0.00	£0.00	£0.00
Rents	£6,820.00	£0.00	£0.00	£6,820.00	£6,820.00
Lettings (non-Church related)	£438.00	£0.00	£0.00	£438.00	£400.00
Parish Magazine advertising	£0.00	£0.00	£0.00	£0.00	£0.00
<i>Other trading activities Totals</i>	£7,258.00	£0.00	£0.00	£7,258.00	£7,220.00
<i>Investments</i>					
Bank interest	£3,318.58	£0.00	£0.00	£3,318.58	£938.80
<i>Investments Totals</i>	£3,318.58	£0.00	£0.00	£3,318.58	£938.80
<i>Other income</i>					
Other income	£0.00	£0.00	£3,458.00	£3,458.00	£0.00
<i>Other income Totals</i>	£0.00	£0.00	£3,458.00	£3,458.00	£0.00
Income and endowments Grand totals	£84,352.54	£30.00	£27,116.06	£111,498.60	£163,951.27
Expenditure					
<i>Raising funds</i>					
Cost of generating income	£0.00	£0.00	£0.00	£0.00	£56.75
<i>Raising funds Totals</i>	£0.00	£0.00	£0.00	£0.00	£56.75

	General	Designated	Restricted	Total This year	Total Last year
Expenditure on charitable activities					
Supported missionaries	£0.00	£2,000.00	£0.00	£2,000.00	£2,000.00
Church overseas	£0.00	£600.00	£0.00	£600.00	£600.00
Relief and Development Agencies	£0.00	£2,200.00	£0.00	£2,200.00	£2,200.00
Home mission	£0.00	£1,200.00	£1,963.76	£3,163.76	£2,559.18
Secular charities	£0.00	£0.00	£0.00	£0.00	£150.00
Parish share	£55,396.00	£0.00	£0.00	£55,396.00	£53,205.00
Honoraria and Salaries	£1,720.00	£50.00	£0.00	£1,770.00	£1,007.00
Clergy and other staff expenses	£227.57	£0.00	£0.00	£227.57	£357.97
Missionary and Evangelist costs	£0.00	£0.00	£286.09	£286.09	£346.26
Church running costs	£6,896.31	£0.00	£100.00	£6,996.31	£3,602.82
Church maintenance	£11,075.28	£0.00	£0.00	£11,075.28	£525.39
Management and Administration	£1,272.11	£0.00	£0.00	£1,272.11	£684.51
Church Utilities	£3,476.24	£0.00	£0.00	£3,476.24	£2,037.71
Parish Magazine expenses	£0.00	£0.00	£0.00	£0.00	£2,464.00
Sizewell Hall Weekend	£0.00	£0.00	£6,903.35	£6,903.35	£4,614.00
Church Events (not fundraising)	£226.68	£0.00	£0.00	£226.68	£327.04
Book costs	£379.85	£0.00	£0.00	£379.85	£874.77
Other buildings running expenses	£2,089.22	£0.00	£46.50	£2,135.72	£1,581.53
Church major works	£0.00	£0.00	£56,823.68	£56,823.68	£65,235.87
Other buildings major works	£0.00	£0.00	£0.00	£0.00	£0.00
Depreciation	£0.00	£0.00	£0.00	£0.00	£0.00
Expenditure on charitable activities Totals	£82,759.26	£6,050.00	£66,123.38	£154,932.64	£144,373.05
Expenditure Grand totals	£82,759.26	£6,050.00	£66,123.38	£154,932.64	£144,429.80

Notes:

Moneys directly collected for associated missions/ missionaries were paid to the beneficiary at the earliest opportunity. In accordance with best practice advice, where the PCC was merely acting as a "collecting agency" these sums are not included in the church statements of income or expenditure (even though they did pass through the PCC bank account).

No members of staff were directly employed by the PCC during the year.

No payments were made to members of the PCC during the year other than the re-imbursement of expenses/ costs incurred.

TANGIBLE ASSETS

NOTE:

1) The only fixed assets that had a purchase price of more than £1,500 is a mower bought during 2018 for £2,186. This has now been fully depreciated and the net value of the mower at year end was £0.00

2) The Beehive, church hall and field is not a "realisable asset" for the purpose of these accounts/ this Report. The PCC cannot sell the property without the consent of the DBF. The relevant deed says that the proceeds of any sale must be used for the same purpose - i.e. the provision of facilities for the PCC/church.

ACCOUNTS RECEIVABLE AND PAYABLE (DEBTORS AND CREDITORS)

As detailed in the balance sheet. The interest for the CBF bank account due on 31 December 2023 was not paid until January 2024, the estimated interest figure is included in the Accounts Receivable figures.

Accounts Receivable:

2023		2022	
Accounts Receivable HMRC	£753.36	Accounts Receivable HMRC	£735.79
Other Accounts Receivable	£3,045.55	Other Accounts Receivable	£10.69
Prepayments	£525.00	Prepayments	£477.00
Total	£4,323.91	Total	£1,223.48

Accounts Payable:

2023		2022	
Accounts Payable	£0.00	Accounts Payable	£206.82
Agency Collections	£0.00	Agency Collections	£0.00
Total	£0.00	Total	£206.82

**All Saints Wickham Market PCC
Fund movement summary
01 January 2023 to 31 December 2023**

Fund	Fund Balances Brought Forward	Incoming	Outgoing	Transfers	Fund Balances Carried
Forward					
General Fund	£87,346.91	£84,352.54	£82,759.26	(£75,205.57)	£13,734.62
Reserves Fund	£0.00	£0.00	£0.00	£35,000.00	£35,000.00
Tithe Fund	£0.00	£30.00	£6,000.00	£6,145.00	£175.00
Open Pantry Fund	£1,278.98	£1,250.00	£1,863.76	£0.00	£665.22
Fabric Fund	£46,771.79	£18,153.36	£56,823.68	£35,000.00	£43,101.47
Discretion Fund	£1,513.11	£0.00	£100.00	£0.00	£1,413.11
Sizewell Hall Fund	£0.00	£7,112.70	£6,903.35	£0.00	£209.35
Youth Fund	£15,965.60	£0.00	£0.00	£0.00	£15,965.60
Gospel Hall Evangelism Fund	£2,756.76	£0.00	£286.09	£0.00	£2,470.67
Sunday School Fund	£348.09	£0.00	£0.00	£0.00	£348.09
Church Hall Fund	£75.00	£0.00	£46.50	£0.00	£28.50
Bell Fund	£322.05	£500.00	£0.00	£0.00	£822.05
Toddler Fund	£0.00	£100.00	£100.00	£0.00	£0.00
Parish News Fund	£989.43	£0.00	£50.00	(£939.43)	£0.00
Totals	£157,367.72	£111,498.60	£154,932.64	£0.00	£113,933.68

FUNDS

The Open Pantry Fund (formerly the Boxes of Hope Fund) represents accumulated donations, income and expenditure on the Open Pantry food aid initiative. It can only be used for that purpose.

The Fabric Fund represents accumulated donations and grants toward the cost of maintenance of the church fabric. It can only be spent for that purpose. It was agreed to transfer £35,000 from the General Fund to the Fabric Fund for future works.

The Discretionary Fund represents accumulated donations toward the cost of support for parishioners in financial and other need. It can only be spent for that purpose.

The Sizewell Hall Fund represents accumulated donations, income and expenditure in connection with the Parish Sizewell Hall weekend. It can only be used for that purpose.

The Youth Fund represents accumulated donations and grants toward the cost of general Youth Work within the church. It can only be spent for that purpose.

The Sunday School Fund represents accumulated donations, income and expenditure in connection with the "COSMIC" Sunday School and other children's activities. It can only be used for that purpose.

The Toddler Fund represents accumulated donations, income and expenditure in connection with the Toddler group. It can only be used for that purpose. As the Toddler group has ended this fund has now been closed.

The Bell Fund represents accumulated donations toward costs incurred in connection with the church bells. It can only be spent for that purpose.

The Church Hall Fund represents accumulated donations, income and expenditure in connection with the need to replace and maintain the existing church hall.

The Gospel Hall Evangelism Fund represents grants and donations (chiefly made by the Trustees of the former Wickham Market Gospel Hall) for the purpose of evangelism. It can only be used for that purpose.

The Parish News Fund is designated to track the net cost of the Parish news. As this publication is no longer produced it was agreed to transfer the remaining balance of £939.43 to the General Fund and close the fund.

The Tithe Fund represents an amount designated by the PCC for Missionary support. The PCC designated £6,145 to the Tithe Fund during the year.

The Reserve Fund ensures unrestricted funds are available for uncertainty. The PCC designated £35,000 to the Reserve Fund from the General Fund during the year.

All Saints Wickham Market PCC
Statement of Assets and Liabilities by Fund
As at: 31 December 2023

	General	Designated	Restricted	Endowment	Total	Last year
Current assets –						
Cash at bank and in hand						
Bank	£9,948.00	£35,175.00	£64,486.77	£0.00	£109,609.77	£156,351.46
Total	£9,948.00	£35,175.00	£64,486.77	£0.00	£109,609.77	£156,351.46
Current assets - Debtors						
Accounts Receivable	£3,045.55	£0.00	£0.00	£0.00	£3,045.55	£10.69
Accounts Receivable -HMRC	£741.07	£0.00	£12.29	£0.00	£753.36	£735.39
Prepayments	£0.00	£0.00	£525.00	£0.00	£525.00	£477.00
Total	£3,786.62	£0.00	£537.29	£0.00	£4,323.91	£1,223.08
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable	£0.00	£0.00	£0.00	£0.00	£0.00	£206.82
Total	£0.00	£0.00	£0.00	£0.00	£0.00	£206.82
Net total assets	£13,734.62	£35,175.00	£65,024.06	£0.00	£113,933.68	£157,367.72
Represented by Funds:						
Unrestricted - General	£13,734.62	£0.00	£0.00	£0.00	£13,734.62	£87,346.91
Designated - Reserves	£0.00	£35,000.00	£0.00	£0.00	£35,000.00	£0.00
Designated - Tithe	£0.00	£175.00	£0.00	£0.00	£175.00	£0.00
Designated - Parish Mag	£0.00	£0.00	£0.00	£0.00	£0.00	£989.43
Restricted - Open Pantry	£0.00	£0.00	£665.22	£0.00	£665.22	£1,278.98
Restricted - Fabric	£0.00	£0.00	£43,101.47	£0.00	£43,101.47	£46,771.79
Restricted - Discretion	£0.00	£0.00	£1,413.11	£0.00	£1,413.11	£1,513.11
Restricted - Sizewell Hall	£0.00	£0.00	£209.35	£0.00	£209.35	£0.00
Restricted - Youth	£0.00	£0.00	£15,965.60	£0.00	£15,965.60	£15,965.60
Restricted - Gospel Hall	£0.00	£0.00	£2,470.67	£0.00	£2,470.67	£2,756.76
Restricted - Sunday School	£0.00	£0.00	£348.09	£0.00	£348.09	£348.09
Restricted - Church Hall	£0.00	£0.00	£28.50	£0.00	£28.50	£75.00
Restricted - Bell Fund	£0.00	£0.00	£822.05	£0.00	£822.05	£322.05
Total	£13,734.62	£35,175.00	£65,024.06	£0.00	£113,933.68	£157,367.72

ALL SAINTS' CHURCH WICKHAM MARKET

SUPPLEMENTARY NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 December 2023

Analysis of Incoming Resources and Resources Expended

Incoming Resources

Voluntary Income

Planned Gift Aid Giving:

Money given either in envelopes or through bank standing order or by cheque through Gift Aid (including that for restricted purposes such as Open Pantry and Fabric Funds).

Income tax recoverable on planned giving is shown separately.

Other Planned Giving:

Money given in envelopes or through bank standing order without declaration. Money given through Charities Aid Foundation, Stewardship or other vouchers or through Payroll Giving (Give As You Earn) or through other Charities.

Other Voluntary Giving

Money given by individuals. Money given through church boxes and wall safes. Gift Days. Donations, Appeals, etc: including for restricted purposes.

Collections At Services: Collections (other than planned giving through envelopes), At all services to be used for ordinary purposes; Restricted collections for missions and charities.

Grants: these may be restricted funds from Local Authority or English Heritage etc for the building.

Legacies.

Income from Charitable Activities

Money received from the sale of books, periodicals, bible study materials and stationery.

Fees for weddings and funerals: paid to PCC for funerals, weddings etc.

Church Events: Social and other gatherings. Income received for funeral/wedding vergers etc

Sizewell Hall: income relating to the Parish Weekend (at Sizewell Hall).

Income from Other Trading Activities

Fees and Sales: fetes etc.

Rent: Income from the operators of the mobile telephone masts installed in the church tower.

Lettings (non-Church related): Income from Beehive Hall and Bowls Green lettings (for non-church purposes)

Income from Investments

Interest from Bank and CBF Deposit Fund

Other Receipts

Insurance claims. These are indemnity payments. Where the insurer pays a suppliers' bill direct (as may be the case with damage claims) that amount is not shown as a payment and receipt.

Proceeds of disposal of fixed or investment assets.

Resources Expended

Costs of generating voluntary income

Costs of gift aid envelopes. Any expenses incurred undertaking Grant applications.

Fund-raising/ trading

To raise funds

Charitable Activities (activities directly relating to the work of the Church)

Missionary and charitable giving:

Church overseas: missionary societies, other overseas missions and diocesan associations and missionary councils, individual supported missionaries, assistance to individuals in need.

Relief and Development Agencies:

Including Tear Fund and similar Christian organisations concerned primarily with relief and development.

Home Missions and other church societies and organisations:

Including Street Jesus, Open Pantry etc

Secular Charities:

Including any donation to Wickham Market Royal British Legion in connection with the annual Remembrance Sunday service.

Ministry:

Parish Share / Diocesan quota (the "voluntary" contribution from **parishes** towards the work of the **Church** in our Diocese and beyond)

Clergy and other staff expenses: Expenses of the incumbent and other officers – telephone, hospitality, travel costs etc. Included here the contribution from Pettistree PCC toward the expenses of the incumbent in acting for the Benefice.

Honoraria and Salaries: payment to funeral / wedding vergers, PA operators; one off gifts to thank volunteers. Staff Costs: pay, pension, national insurance etc relating to staff directly employed by the PCC

Missionary and Evangelist costs: missionary training, Oasis, children, youth expenses

Church running costs: cleaning, insurances, worship materials, streaming licences, wifi charges, membership of the Wickham Market Partnership, miscellaneous expenses etc

Church and churchyard maintenance: Repairs including routine maintenance

Church events/ training: cost of church social events, Sizewell Hall weekend and training of worship leaders etc.

Cost of book purchases (including Children and Bible study materials)

Church utilities: heating, lighting, water

Other buildings running expenses: Beehive/ Church Hall/ field heating, lighting, cleaning, and insurances, mower repairs etc., head lease of Bowls Green, tenancy of part of field.

Church major works:

Other Buildings major works: Beehive

Church management and administration

Administration, printing, stationery, postage, accounting software, website fees, bank charges, Independent Examiner.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL of All Saints' Wickham Market (as Trustees of the PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WICKHAM MARKET: REGISTERED CHARITY No.1130919) FOR THE YEAR ENDED ON 31 DECEMBER 2023

I report on the accounts of the charity ("the Trust") for the year ended 31 December 2023.

Respective Responsibilities and basis of report.

As the charity's trustees, members of the PCC 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.

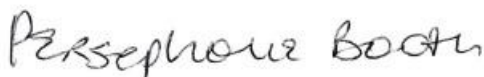
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give 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 the 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

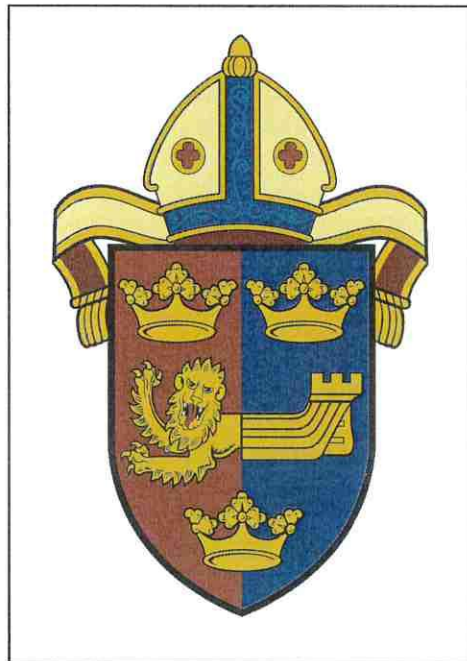


Name Mrs P Booth
Address The Timbers, Church Road, Kettleburgh
Postcode IP13 7LE
Relevant professional qualifications(s) or body: ATT (Fellow)

Date: 28/2/2024

Accounts

**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of
All Saints' Church
Wickham Market
Suffolk**

**For the year ended 31 December 2022
Prepared under the Accruals Accounting Basis**

CHARITY NUMBER: 1130919

**ALL SAINTS' CHURCH, WICKHAM MARKET
ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH
COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2022**

Administrative information

All Saints' Church is situated in the centre of Wickham Market in a prominent position visible for miles around. It is part of the Church of England Diocese of St Edmundsbury and Ipswich. The correspondence address is The Vicarage, Crown Lane, Wickham Market IP13 0SA.

The Parochial Church Council (PCC) is registered with the Charity Commission as a charity in its own right

PCC members who have served from 1st January 2022 until the date this report was approved are:

Incumbent: The Revd Leslie Siu (Chairman)
Curate: The Revd Jenny Catchpole (from APCM 19 April 2022)
Wardens: Mr Paul Catchpole
Mrs A Elliott
Representatives on the Deanery Synod:
Dr. P Elliott

Elected members:

Mr D Day (from APCM 19 April 2022)
Mrs Y Hall (to APCM 19 April 2022)
Mrs P Jenkinson (from APCM 19 April 2022)
Mr B Laws (from APCM 19 April 2022)
Miss J Maxwell (to 15 January 2022)
Miss L Merriam (from APCM 19 April 2022)
Mrs J Norris (from APCM 19 April 2022)
Mr G Smith
Mrs P Smith
Mrs M Wheeldon (to APCM 19 April 2022)

Co-opted Members:

Ms H Kembery (Treasurer)

Lay Elders: Dr P Elliott
Mr I Jenkins
Mrs P Smith

Lay Readers: -

Bankers: Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale, WN8 6WT

Examiner: Mrs P Booth ATT, The Timbers, Church Road, Kettleburgh, IP13 7LE

Structure, governance and management

PCC members are appointed in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Committees of the Parochial Church Council

The PCC meets bi-monthly to discuss matters relating to the church – fabric, finance and ministry. At times it delegates some specific events (e.g. major repairs or maintenance projects, social events etc) to smaller Committees or Working Groups which have the opportunity to co-opt members. These sub-committees or working parties report back to full PCC.

The Standing Committee, comprising the Incumbent, the Wardens, the Treasurer and Miss J Maxwell (to 15 January 2022) and Mr D Day (from 18 July 2022), is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Risk Assessment

The PCC continues to monitor progress against the strategic objectives set out in the plan following the detailed review of 2021. Risk management strategy covers:

1. Financial Risks – this is most common risk to be managed through budget, internal audit and proper financial procedures.
2. Reputational Risk – unwelcome publicity which hinders the mission of the Church.
3. Statutory and Legal Requirements, to cover health and safety, employment law, child protection and associated difficulties, which could lead to compensation claims. Fire risk assessments have been completed on all buildings.
4. Operational Risk threats to the Church ability to deliver its objectives.

Areas 3 and 4 above are covered by the Church Health and Safety Policy renewed in 2018. Under the Health and Safety at Work Act 1974 this will be reviewed every three years

The PCC members [as Charity Trustees] have established systems and procedures to mitigate those risks. The implementation of procedures designed to minimise any potential impact on the charity, should any of those risks materialise, is set out below.

Aims and Objectives

The priority of the **Mission Statement** of All Saints Church (as symbolised by our spire) is "to point people to Jesus." This mission is distilled into three key words:

Love - In response to God's love shown to us in Jesus, we obey the command to love God and love our neighbour.

Grow – As the family of Jesus, we long to grow together so that our lives more clearly reflect the life of Jesus.

Serve - As servants of Jesus, we seek to serve Him, one another, and our local community by proclaiming the Good News in word and action.

We have committed to focus on two areas:

- Outreach and Ministry to Young Families (under 11s and their families)
- Develop a Culture of Intentional Christian Discipleship and Loving Service

We rejoice that there has been a steady trickle of new faces joining our fellowship of regular worshippers, and we continue to focus on welcoming new members and helping them to feel at home within the All Saints family. After a significant period of uncertainty and societal instability arising from the covid-19 pandemic, 2022 was a time of consolidation of existing ministries alongside careful but purposeful

development of outreach to the local community, such as through the re-launch of a toddler group, now called Bumblebees. Outreach to the younger generations continues to be a focus of our work in the community.

Public Benefit

The church promotes regular public worship open to all. It provides sacred space for personal prayer and contemplation, undertakes pastoral work, including visiting the sick and the bereaved, teaches Christianity through sermons, courses and small groups, provides youth activities with a Christian ethos, promotes Christianity through events and meetings and the distribution of literature. It promotes the whole mission of the church through activities for senior citizens, parents and toddlers or other special groups. It supports other charities in the UK and overseas.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the All Saints parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC bear in mind the Charity Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

Achievements and Performance

Church attendance

At the end of 2022 there were 84 on the Church Electoral Roll, of whom 64 were parishioners and 20 were not resident within the parish. During 2022 there have been six removals, four deceased, one moved away and one non-resident of the parish who no longer attends. The average total 'in church' attendance during October for the one service held per week was 48 with 15 'on-line' attendances.

Review of the year

The full PCC held **six** ordinary meetings during 2022. The average level of attendance was **88%**.

The Church: Gradually through 2022 Sunday worship has returned pretty much to how it was before the pandemic. We are able to sit with each other without having to consider social distancing and share communion together with a choice of using the common cup or individual cups. We have maintained the live streaming of services online enables any who may be ill or no longer able to access church to continue to worship. It was very interesting to learn that our services are being viewed as far afield as Asia.

Christmas is such an important season for the village and the Church. Once again a Christmas card from the Church with all information for the services and activities was delivered to every house in Wickham Market by a large band of volunteers. Christmas activities once again included a stall at the village market including a carol singing slot. Carol singing on the market square one Friday evening at 5pm followed by hot chocolate seems to be becoming a favourite with many people, despite the extreme

cold this year. An advent trail around the market hill involved finding sheep. This culminated with children being given a knitted sheep at the Christingle service. For the first time in recent memory a group of volunteers provided Christmas day lunch in the church for those who may have been on their own. For a donation of £3 a full Christmas roast dinner followed by a selection of desserts was provided. Around 30 adults and children attending.

Prayer Ministry: Our prayer ministry team are always available to offer prayer and support for people every Sunday morning. Fortnightly prayer meetings are held on Monday and Wednesday evenings alternately. A Wednesday morning prayer meeting is held weekly in the Beehive at 0900. Our on-line prayer chain continues. Requests for prayer come from many areas and are for a variety of needs.

House Groups: Groups continue to meet mainly on Tuesday evenings. However, some meet on other evenings and a few during the day. One new group starting with three people was recently set up on Monday afternoons and has grown very quickly to around 12.

Youth: Sadly, there has been little youth work during 2022. Despite plans being discussed to restart some youth work, no new ventures have been started.

Bumblebees: A parental and baby / toddlers group was restarted during the year. A small number of mums and children come to enjoy playing, singing and Bible stories.

Oasis: Our monthly Sunday afternoon informal service which includes tea and refreshments continues to attract up to 30 people each month. Each service includes some type of quiz, which proves very popular and competitive. Many thanks to all who organise this event and supply refreshments.

Cafe Church & Messy Church: Both these forms of worship are currently not operating, sadly.

Open Door: Continues every Friday enabling people to come together for coffee and chat, 1000 to 1200.

Open Pantry: Demand on this project has increased in recent months. Anyone in need can come along to the church on Thursday mornings between 0900 and 1100 helping themselves to both fresh and packaged goods and also enjoy a coffee and chat. Many thanks to all the volunteers who man this week by week.

PJT Group (Power In Jesus Together): Membership of the group has been widened to any lady wishing to find out more about Christianity and to grow in the Christian faith. Recently, we have been using a series called 'The Bible Course', to explain why each book is included in the Bible and to show how all the characters and events fit together to form one big story from Genesis to Revelation. Prayer would be welcome for wisdom in determining appropriate resources to use to help these ladies continue to grow in their knowledge and love of the Lord as they progress on their Christian journey.

Praise and Praise – We met three times during the Autumn where we provided a platform for a less structured and more interactive worship time. Each evening was attended by between 15 and 20 people. We sang and shared thoughts from the Bible and people's testimonies.

General Outreach: All are welcome to attend our regular Sunday services. The PCC is keen to offer a range of services that our community find both beneficial and spiritually fulfilling. These arrangements are kept under review by the PCC.

All Saints, through its tithing, continues to support numerous charities and good causes. This includes the work of Jane and Alan Hutt in Kenya, which has a strong support team including many members of the All Saints family.

Church Weekend Away: Sizewell Hall 2022 went ahead after a two year break caused by the pandemic. Although numbers were not to the levels of previous years a great time of fellowship was shared through many activities and eating great food together. We are looking forward to Sizewell 2023.

Fabric: The south aisle ceiling project is nearing completion. All structural work has been completed and all the plastering work is planned to be completed in February 2023. There will then be only the redecoration of the ceiling left to do. This should be completed by the beginning of April 2023 at which point all the scaffolding will be removed. Then after a thorough clean the south aisle will be back in use.

On completion of the South Aisle project we will need to attend to the repair of the windows which were damaged during 2021. This will go through insurers. New quotes for the work will be required.

The PCC gratefully acknowledges the receipt during 2022 of grant-aid of £9,800 received from the Suffolk Historic Churches Trust, £4,000 from the All Churches Trust and £1,000 from The Scarfe Charitable Trust towards the costs of repairing the church south aisle ceiling.

The Church clock (village clock): This is very important to many villagers. We are soon informed if it is fast or slow. Keeping the correct time is a challenge, in cold conditions the clock speeds up in in hot conditions it slows down. Therefore we are very appreciative of our two volunteers who wind the clock twice a week. Thank you Dave and Doug.

Music and Worship: We are very grateful to all musicians and worship leaders who lead our worship Sunday by Sunday. Some weeks we are led by keyboard and singers, other weeks the group may include clarinet, bass guitar, flute and drums. Some weeks we have even sung acapella.

General Notes and Acknowledgements: Sadly one of our former elders, Gloria Theobald, died during 2022.

Pip Smith was welcomed as an Elder, when we were visited by the Archdeacon.

We have again welcomed quite a few new faces into our church throughout 2022 and they are already involved in various activities

We celebrated Queen Elizabeth's Platinum Jubilee with a village songs of praise service in June. We held a special memorial service following the death of Her Majesty. A book of condolence was available to the village for a period either side of the service.

As God's witness in Wickham Market we continue to seek his guidance in all we do as a Church to accomplish delivering the gospel to all who live within our community and surrounding areas.

Deanery Synod

The PCC has two seats on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church

Financial Review

As shown on the Statement of Financial Activities the year in question resulted in a surplus of **£19,521.47**.

This was made up, after any Fund transfers, of a surplus in the Unrestricted (General) Fund, of **£7,366.27**, a deficit of £2,674 in Designated Funds and a surplus of **£14,829.20** in restricted Funds.

The surplus in the restricted Funds was mainly due to the successful appeal for the South Aisle Ceiling repairs. Not all of these funds were spent in the 2022 financial year and will be spent in 2023 (see below).

Income (£163,951.27)

Tax Efficient Planned Giving (£38,640.00) made up of standing orders and envelopes at church services. Income was around the same level as 2021 (£38,714.50). Other planned giving £8,011.60, an increase on 2021 (£7,411.58). This makes up the main source of our regular income.

Other voluntary giving including appeals and donations made by people attending the Open Door Coffee mornings and other "no fee" events (£58,319.43). This is up substantially on last year as it includes the £53,600 raised in 2022 for the South Aisle Ceiling appeal.

The use of the Accruals accounting basis means that the income figure includes £1,223.09 owed to the church at year end (chiefly Gift Aid payments requested of HMRC).

Expenditure (£144,429.80)

The Parish Share was paid in full for 2022 (£53,205)

A large part of our outgoings this year are due to the South Aisle Ceiling repairs in Church major works (£65,235.87)

From a 10% tithe of unrestricted church offerings and collections given during 2021, donations totalling £6,002 were made during the year from Restricted and Designated Funds to Supported Missions, Missionaries and Charities (Alan and Jane Hutt [Kenya]), Tear Fund, Rooted in Jesus the Mathetes Trust [an African support conference for local pastors], Barnabas Fund, Transforming Lives For Good, Families In Need (FIND), Christians Against Poverty (CAP) and Street Jesus.

Church running costs totalled £3,602.82 – a significant cost of which is insurance (£2,252.81).

Church Utilities (electricity, gas and water) increased by 88% from last year. However, some of the previous fixed rate energy contracts were still in force during 2022 so this is likely to increase further as they have now expired with new contracts in place at higher rates.

Beehive Church Hall and field running expenses were £1,581.53. An increase of 68% on last year. This includes insurance, heat, light, and maintenance costs. The increase in energy costs has had some impact on this and is likely to increase further in 2023.

Parish Magazine costs totalled £2,464 with income just totalling £34. The cost was incurred fulfilling people's subscriptions from before the Covid restrictions.

Sizewell Hall parish weekend made a loss of £1,373. For future years we hope to increase the numbers attending and increase the charges.

The South Aisle Ceiling repairs were not completed in 2022. There is approximately £48,000 plus applicable VAT still to pay (we should get the VAT reimbursed due to the Government Listed Places of Worship Grants Scheme). In the Fabric Fund we have a balance of £46,771 with a £4,066 VAT reimbursement applied for but not received at the end of the financial year. We therefore have, unless unforeseen circumstances arise, enough funds to pay for these repairs.

The net result for the year was an excess of receipts over payments (i.e. a net increase in year end balances) of **£19,521.47**. After adding bank and deposit balances brought forward at the beginning of the year, and after taking into account tangible assets, the balances carried forward at 31st December totalled **£157,367.72**. Of this total carried forward restricted funds account for **£69,031.38** leaving **£88,336.34** available for general expenditure.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds against uncertainty (if possible). The financial situation and potential future demands are regularly reviewed by the PCC.

It is our policy to invest our funds balances (above normal operating demands) with the CBF Church of England Deposit Fund

Approved by the PCC on 13 March 2023 and signed on their behalf by Revd Leslie Siu (PCC Chairman)

X 

Rev Leslie Siu

**All Saints Wickham Market PCC
Balance Sheet detailed**

	As at 31/12/2022	As at 31/12/2021
Current assets		
Bank Current Account	£84,035.05	£55,517.35
CBF deposit account	£72,316.41	£71,377.61
Cash in hand	0	0
Accounts Receivable / Debtors	£10.69	£88.71
HMRC - debtor	£735.39	£10,862.58
Prepayments	£477.00	0
Total Current assets	£157,574.54	£137,846.25
Liabilities		
Agency collections	0	0
Accounts Payable / Creditors	£206.82	0
Total Liabilities	£206.82	0
Net Asset surplus (deficit)	£157,367.72	£137,846.25
Reserves		
Excess/(deficit) to date	£19,521.47	0
Starting balances	£137,846.25	£137,846.25
Total Reserves	£157,367.72	£137,846.25

Represented by Funds

	General (Unrestricted)	£87,346.91	£79,980.64
	Designated	£989.43	£3,663.43
	Restricted	£69,031.38	£54,202.18
	Total	£157,367.72	£137,846.25

All Saints Wickham Market PCC
Statement of Financial Activities
For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£61,452.71	£18.00	£87,750.34	£149,221.05	£71,940.68
Income from charitable activities	£3,296.42	£34.00	£3,241.00	£6,571.42	£3,182.71
Other trading activities	£7,220.00	0	0	£7,220.00	£6,997.50
Investments	£938.80	0	0	£938.80	£32.07
Other income	0	0	0	0	0
Total income	£72,907.93	£52.00	£90,991.34	£163,951.27	£82,152.96
Expenditure on:					
Raising funds	£56.75	0	0	£56.75	£51.59
Expenditure on charitable activities	£64,140.84	£8,466.00	£71,766.21	£144,373.05	£25,929.78
Other expenditure	0	0	0	0	0
Total expenditure	£64,197.59	£8,466.00	£71,766.21	£144,429.80	£25,981.37
Net income / (expenditure) resources before transfer	£8,710.34	-£8,414.00	£19,225.13	£19,521.47	£56,171.59
Transfers:					
Gross transfers between funds - in	£5,844.16	£5,740.00	£1,448.23	£13,032.39	0
Gross transfers between funds - out	-£7,188.23	0	-£5,844.16	-£13,032.39	0
Other recognised gains / losses					
Gains/losses on investment assets	0	0	0	0	0
Gains on revaluation, fixed assets, charity's own use	0	0	0	0	0
Net movement in funds	£7,366.27	-£2,674.00	£14,829.20	£19,521.47	£56,171.59
Reconciliation of funds:					
Total funds brought forward	£79,980.64	£3,663.43	£54,202.18	£137,846.25	£81,674.66
Total funds carried forward	£87,346.91	£989.43	£69,031.38	£157,367.72	£137,846.25

Approved by the PCC on 13 March 2023 and signed on their behalf by Revd Leslie Siu (PCC Chairman) and Helen Kembery (PCC Treasurer) :

X 

Revd Leslie Siu

X 

Helen Kembery (Treasurer)

1. ACCOUNTING POLICIES

The financial statements of the PCC have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCC, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102, 2019).

The financial statements have been prepared under the historical cost convention except for the valuation of any investment assets which are shown 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 main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted Funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC.

Restricted Funds 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.

Designated Funds represent income and expenditure to and from funds that have been designated for a specific purpose but which, by resolution of the PCC, can be set up, changed, or closed.

Endowment Funds 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 any of the income or other benefit derived from the capital may be restricted or unrestricted. Full details of restrictions on any endowment funds are shown in the notes to the accounts.

Incoming Resources

Planned giving and collections are recognised when received. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met. Gift Aid and other tax claims are included at the same time as the cash donations to which they relate. Rental Income is recognised when the rental is due. Investment income is included when receivable. All other income is recognised when it is receivable. Funds raised from events and trading activities (e.g. sales of books or Parish Magazine etc) are recognised gross - i.e. before any related costs that may have been deducted from the gross proceeds.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as Restricted Funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Section 10(2)(a) and [c] of the Charities Act 2011. Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Church equipment is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Any investments are valued at market value at 31 December.

All Saints Wickham Market PCC Analysis of income and expenditure 01 January 2022 to 31 December 2022

	General	Designated	Restricted	This year	TOTAL Last year
2. Income and endowments from:					
Donations and legacies					
Gift Aid Giving planned	£38,070.00	0	£570.00	£38,640.00	£38,714.50
Other planned giving	£7,871.60	0	£140.00	£8,011.60	£7,411.58
Collections at services	£1,769.23	£12.00	0	£1,781.23	£639.24
Other Voluntary Giving	£3,390.93	£6.00	£54,922.50	£58,319.43	£7,567.57
Gift aid tax recovered	£10,350.95	0	£11,945.88	£22,296.83	£10,662.58
Legacies	0	0	0	0	0
Grants	0	0	£20,171.96	£20,171.96	£6,745.21
Donations and legacies Totals	£61,452.71	£18.00	£87,750.34	£149,221.05	£71,940.68
Income from charitable activities					
Fees for weddings and funerals	£1,352.00	0	0	£1,352.00	£1,830.40
Church events	£1,184.00	0	0	£1,184.00	£890.00
Book Sales	£760.42	0	0	£760.42	£461.74
Parish magazine sales	0	£34.00	0	£34.00	£108.00
Sizewell Hall Weekend	0	0	£3,241.00	£3,241.00	0
Other income	0	0	0	0	£92.57
Income from charitable activities Totals	£3,296.42	£34.00	£3,241.00	£6,571.42	£3,182.71
Other trading activities					
Fees and Sales	0	0	0	0	0
Rents	£6,820.00	0	0	£6,820.00	£6,997.50
Lettings (non-Church related)	£400.00	0	0	£400.00	0
Parish Magazine advertising	0	0	0	0	0
Other trading activities Totals	£7,220.00	0	0	£7,220.00	£6,997.50
Investments					
Bank interest	£938.80	0	0	£938.80	£32.07
Investments Totals	£938.80	0	0	£938.80	£32.07
Other income					
Other income Totals	0	0	0	0	0
Income and endowments Grand Totals	£72,907.93	£52.00	£90,991.34	£163,951.27	£82,152.96

	General	Designated	Restricted	This year	Last year
3. Expenditure on:					
Raising funds					
Cost of generating income	£56.75	0	0	£56.75	£51.59
Raising funds Totals	£56.75	0	0	£56.75	£51.59
Expenditure on charitable activities					
Supported missionaries	0	£2,000.00	0	£2,000.00	£2,000.00
Church overseas *	0	£600.00	0	£600.00	£755.00
Relief and Development Agencies *	0	£2,200.00	0	£2,200.00	£3,750.00
Home mission *	0	£1,202.00	£1,357.18	£2,559.18	£3,536.46
Secular charities *	£150.00	0	0	£150.00	£55.00
Parish share	£53,205.00	0	0	£53,205.00	0
Honoraria and Salaries **	£1,007.00	0	0	£1,007.00	£580.00
Clergy and other staff expenses ***	£357.97	0	0	£357.97	£795.10
Missionary and Evangelist costs	0	0	£346.26	£346.26	£311.35
Church running costs	£3,556.47	0	£46.35	£3,602.82	£5,169.66
Church maintenance	£525.39	0	0	£525.39	£1,467.10
Management and Administration	£884.51	0	0	£884.51	£654.50
Church Utilities	£2,037.71	0	0	£2,037.71	£1,082.95
Parish Magazine expenses	0	£2,464.00	0	£2,464.00	£792.00
Sizewell Hall Weekend	0	0	£4,814.00	£4,814.00	£459.00
Church Events (not fundraising)	£327.04	0	0	£327.04	£46.08
Book costs	£708.22	0	£166.55	£874.77	£606.39
Other buildings running expenses (Beehive)	£1,581.53	0	0	£1,581.53	£939.42
Church major works	0	0	£65,235.87	£65,235.87	£2,363.27
Other buildings major works (Beehive)	0	0	0	0	0
Depreciation	0	0	0	0	£546.50
Expenditure on charitable activities Totals	£64,140.84	£8,466.00	£71,766.21	£144,373.05	£25,929.78
Other expenditure					
Other expenditure Totals	0	0	0	0	0
Expenditure Grand Totals	£64,197.59	£8,466.00	£71,766.21	£144,429.80	£25,981.37

Notes:

*Moneys directly collected for associated missions/ missionaries were paid to the beneficiary at the earliest opportunity. In accordance with best practice advice, where the PCC was merely acting as a "collecting agency" these sums are not included in the church statements of income or expenditure (even though they did pass through the PCC bank account).

** No members of staff were directly employed by the PCC during the year.

*** No payments were made to members of the PCC during the year other than the re-imbursement of expenses/ costs incurred.

Some income and expense categories have been reclassified from 2021 to make possible direct submission of the Church of England's Parish Return from the accounting software. In these instances totals from the previous year were restated.

4. TANGIBLE ASSETS

NOTE:

- The only fixed assets that had a purchase price of more than £1,500 is a mower bought during 2018 for £2,186. This has now been fully depreciated and the net value of the mower at year end was £0.00
- The Beehive, church hall and field is not a "realisable asset" for the purpose of these accounts/ this Report. The PCC cannot sell the property without the consent of the DBF. The relevant deed says that the proceeds of any sale must be used for the same purpose - i.e.the provision of facilities for the PCC/church.

5. DEBTORS

	2022	2021
Debtor: HMRC, Tax Recoverable	£735.79	£10,862.58
Other Debtors	£10.69	£88.71
Prepayments	£477.00	£0.00
	£1,223.48	£10,951.29

6. LIABILITIES

	2022	2021
Creditors	£206.82	0.00
Accruals for utility & other costs	£0.00	0.00
	£206.82	0.00

7. FUNDS

The movements in general, designated and restricted funds during the year were:

**All Saints Wickham Market PCC
Fund Movement Summary
01 January 2022 to 31 December 2022**

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
General Fund	£79,980.64	£72,907.93	£84,197.59	-£1,344.07	£87,346.91
Restricted Funds:					
Oasis Fund	£706.73	£122.50	£44.10	-£785.13	0
Open Pantry Fund	£1,108.16	£1,478.00	£1,307.18	0	£1,278.98
MCR - Messy Church Fund	-£59.03	0	0	£59.03	0
Fabric Fund	£26,027.82	£85,979.84	£65,235.87	0	£46,771.79
Discretionary Fund	£5,563.11	0	£50.00	-£5,000.00	£1,513.11
Sizewell Hall Fund	-£16.20	£3,241.00	£4,814.00	£1,389.20	0
Youth Fund	£15,900.88	£170.00	£46.25	-£59.03	£15,965.60
Sunday School Fund	£374.66	0	£26.57	0	£348.09
Bell Fund	£322.05	0	0	0	£322.05
Church Hall Fund	£75.00	0	0	0	£75.00
Gospel Hall Evangelism Fund	£3,199.00	0	£442.24	0	£2,756.76
Designated Funds:					
Parish News Fund	£3,413.43	£40.00	£2,464.00	0	£889.43
Tithe Fund	£250.00	£12.00	£6,002.00	£5,740.00	0
Totals	£137,846.25	£163,951.27	£144,429.80	0	£157,367.72

The Oasis Fund represents accumulated donations toward the cost of running a special format service for the older people of the Benefice. It was noted that all donations made to this Fund were not restricted in nature by the donors. Therefore the PCC decided to transfer the balance of £785.13 to the General Fund. The Oasis services will continue as normal and any funds needed for the running of the services will come from the General Fund.

The Open Pantry Fund (formerly the Boxes of Hope Fund) represents accumulated donations, income and expenditure on the Open Pantry food aid initiative. It can only be used for that purpose.

The MCR Fund represents accumulated donations, income and expenditure in connection with the Messy Church and Café Church "Fresh Expressions" and can only be used for those purposes. The PCC agreed that a balance of £59.03 was transferred from the Youth Fund to bring the balance to zero and to effectively close the Fund. From now on this Fund will now be known as the Toddler Fund.

The Fabric Fund represents accumulated donations and grants toward the cost of maintenance of the church fabric. It can only be spent for that purpose.

The Discretionary Fund represents accumulated donations toward the cost of support for parishioners in financial and other need. It can only be spent for that purpose. During the year the PCC agreed that £5,000 was to be transferred from the Discretionary Fund to the General Fund with the agreement of the original donor in order to help with funding of other Church charitable activities.

The Sizewell Hall Fund represents accumulated donations, income and expenditure in connection with the Parish Sizewell Hall weekend. It can only be used for that purpose. The PCC agreed that £1,389 was to be transferred from the General Fund to bring the balance back to zero.

The Youth Fund represents accumulated donations and grants toward the cost of general Youth Work within the church. It can only be spent for that purpose. The PCC agreed £59.03 to be transferred to the MCR Fund during the year.

The Sunday School Fund represents accumulated donations, income and expenditure in connection with the "COSMIC" Sunday School. It can only be used for that purpose.

The Bell Fund represents accumulated donations toward costs incurred in connection with the church bells. It can only be spent for that purpose.

The Church Hall Fund represents accumulated donations, income and expenditure in connection with the need to replace the existing church hall.

The Gospel Hall Evangelism Fund represents grants and donations (chiefly made by the Trustees of the former Wickham Market Gospel Hall) for the purpose of evangelism. It can only be used for that purpose.

The Parish News Fund is designated to track the net cost of the Parish news.

The Tithe Fund represents an amount designated by the PCC for Missionary support. The PCC designated £5,740 to the Tithe Fund during the year.

8. ANALYSIS OF NET ASSETS by Fund

	General	Designated	Restricted	Endowment	At 31/12/2022 £	At 31/12/2021 £
Fixed assets	0	0	0	0	0	0
Current assets						
Debtors	£718.40	0	£504.68	0	£1,223.08	£10,951.29
Cash At Bank And In Hand	£86,790.83	£989.43	£68,571.20	0	£156,351.46	£126,894.96
	£87,509.23	£989.43	£69,075.88	0	£157,574.54	£137,846.25
Liabilities						
Creditors: Amounts						
Falling Due In One Year	£162.32	0	£44.50	0	£206.82	0
	£162.32	0	£44.50	0	£206.82	0
Net current assets less current liabilities	£87,346.91	£989.43	£69,031.38	0	£157,367.72	£137,846.25
Total assets less current liabilities	£87,346.91	£989.43	£69,031.38	0	£157,367.72	£137,846.25
Liabilities	0	0	0	0	0	0
Total net assets less liabilities	£87,346.91	£989.43	£69,031.38	0	£157,367.72	£137,846.25
Represented by						
Unrestricted						
General Fund	£87,346.91	0	0	0	£87,346.91	£79,980.64
Designated						
Parish News	0	£989.43	0	0	£989.43	£3,413.43
Tithe Fund	0	0	0	0	0	£250.00
Restricted						
Oasis Fund	0	0	0	0	0	£706.73
Open Pantry Fund	0	0	£1,278.98	0	£1,278.98	£1,108.16
MCR Fund	0	0	0	0	0	-£59.03
Restricted - Fabric Fund	0	0	£46,771.79	0	£46,771.79	£26,027.82
Discretionary Fund	0	0	£1,513.11	0	£1,513.11	£6,563.11
Sizewell Hall Fund	0	0	0	0	0	-£16.20
Youth Fund	0	0	£15,965.60	0	£15,965.60	£15,900.88
Sunday School Fund	0	0	£348.09	0	£348.09	£374.66
Bell Fund	0	0	£322.05	0	£322.05	£322.05
Church Hall Fund	0	0	£75.00	0	£75.00	£75.00
Gospel Hall Evangelism Fund	0	0	£2,756.76	0	£2,756.76	£3,199.00
Fund Totals	£87,346.91	£989.43	£69,031.38	0	£157,367.72	£137,846.25

ALL SAINTS' CHURCH WICKHAM MARKET

SUPPLEMENTARY NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 December 2022

Analysis of Incoming Resources and Resources Expended

Incoming Resources

Voluntary Income

Planned Gift Aid Giving:

Money given either in envelopes or through bank standing order or by cheque through Gift Aid (including that for restricted purposes such as Open Pantry and Fabric Funds).

Income tax recoverable on planned giving is shown separately.

Other Planned Giving:

Money given in envelopes or through bank standing order without declaration. Money given through Charities Aid Foundation, Stewardship or other vouchers or through Payroll Giving (Give As You Earn) or through other Charities.

Other Voluntary Giving

Money given by individuals. Money given through church boxes and wall safes. Gift Days. Donations, Appeals, etc: including for restricted purposes.

Collections At Services: Collections (other than planned giving through envelopes), At all services to be used for ordinary purposes; Restricted collections for missions and charities.

Grants: these may be restricted funds from Local Authority or English Heritage etc for the building.

Legacies.

Income from Charitable Activities

Parish Magazine: income through sales.

Money received from the sale of books, periodicals, bible study materials and stationery.

Fees for weddings and funerals: paid to PCC for funerals, weddings etc.

Church Events: Social and other gatherings. Payment for funeral/wedding vergers, organists etc

Sizewell Hall: income relating to the Parish Weekend (at Sizewell Hall).

Income from Other Trading Activities

Fees and Sales: fetes etc.

Parish Magazine: income from advertisements.

Rent: Income from the operators of the mobile telephone masts installed in the church tower.

Lettings (non-Church related): Income from Beehive Hall and Bowls Green lettings (for non-church purposes)

Income from Investments

Interest from Bank and CBF Deposit Fund

Other Receipts

Insurance claims. These are indemnity payments. Where the insurer pays a suppliers' bill direct (as may be the case with damage claims) that amount is not shown as a payment and receipt.

Proceeds of disposal of fixed or investment assets.

Resources Expended

Costs of generating voluntary income

Costs of gift aid envelopes. Any expenses incurred undertaking Grant applications.

Fund-raising/ trading

To raise funds

Charitable Activities (activities directly relating to the work of the Church)

Missionary and charitable giving:

Church overseas: missionary societies, other overseas missions and diocesan associations and missionary councils, individual supported missionaries, assistance to individuals in need.

Relief and Development Agencies:

Including Tear Fund and similar Christian organisations concerned primarily with relief and development.

Home Missions and other church societies and organisations:

Including Street Jesus, Open Pantry etc

Secular Charities:

Including donation to Wickham Market Royal British Legion in connection with the annual Remembrance Sunday service.

Ministry:

Parish Share / Diocesan quota (the "voluntary" contribution from **parishes** towards the work of the **Church** in our Diocese and beyond);

Clergy and other staff expenses: Expenses of the incumbent and other officers – telephone, hospitality, travel costs etc. Included here contribution from Pettistree PCC toward the expenses of the incumbent in acting for the Benefice.

Honoraria and Salaries: payment to funeral / wedding vergers, organists, PA operators; one off gifts to thank volunteers. Staff Costs: pay, pension, national insurance etc relating to staff directly employed by the PCC

Missionary and Evangelist costs: missionary training, Oasis, children, youth expenses

Church running costs: cleaning, insurances, worship materials, streaming licences, wifi charges, membership of the Wickham Market Partnership, miscellaneous expenses etc

Church and churchyard maintenance: Repairs including routine maintenance

Church events/ training: cost of church social events, Sizewell Hall weekend and training of worship leaders etc.

Cost of book purchases (including Sunday School/ Bible study materials)

Printing and associated costs relating to the Parish Magazine.

Church utilities: heating, lighting, water

Other buildings running expenses: Beehive/ Church Hall/ field heating, lighting, cleaning, and insurances, mower repairs etc., head lease of Bowls Green, tenancy of part of field.

Church major works:

Other Buildings major works: Beehive

Church management and administration

Administration, printing, stationery, postage, accounting software, website fees, bank charges, Independent Examiner.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL of All Saints' Wickham Market (as Trustees of the PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WICKHAM MARKET: REGISTERED CHARITY No.1130919) FOR THE YEAR ENDED ON 31 DECEMBER 2022

I report on the accounts of the charity ("the Trust") for the year ended 31 December 2022.

Respective Responsibilities and basis of report.

As the charity's trustees, members of the PCC 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 give 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 the 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 *Persephone Booth*

Name Mrs P Booth

Address The Timbers, Church Road, Kettleburgh

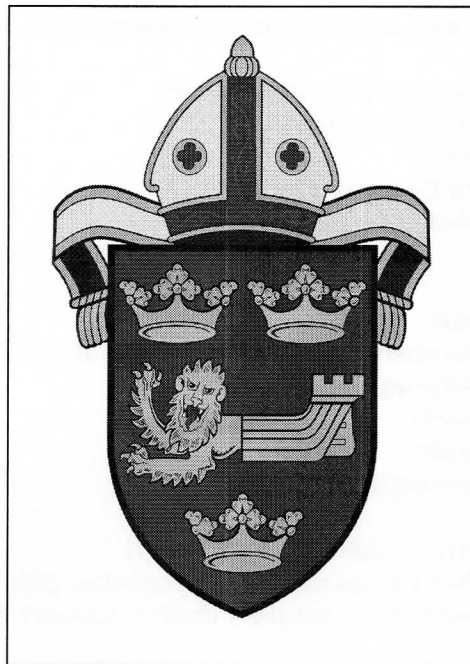
Postcode IP13 7LE

Relevant professional qualifications(s) or body: ATT (Fellow)

Date: *20 Feb 2023*

Accounts

**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of
All Saints' Church
Wickham Market
Suffolk**

**For the year ended 31 December 2021
Prepared under the Accruals Accounting Basis**

CHARITY NUMBER: 1130919

**ALL SAINTS' CHURCH, WICKHAM MARKET
ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH
COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2021**

Administrative information

All Saints' Church is situated in the centre of Wickham Market in a prominent position visible for miles around. It is part of the Church of England Diocese of St Edmundsbury and Ipswich. The correspondence address is The Vicarage, Crown Lane, Wickham Market IP13 0SA.

The Parochial Church Council (PCC) is registered with the Charity Commission as a charity in its own right

PCC members who have served from 1st January 2021 until the date this report was approved are:

Incumbent: The Revd Leslie Siu (Chairman)

Wardens: Mr Paul Catchpole
Mrs A Elliott

Representatives on the Deanery Synod:
Dr. P Elliott

Electcd members:

Mrs Y Hall
Ms H Kembery (from APCM 27 April 2021 to 31 December 2021)
Miss J Maxwell
Mr G Smith
Mrs P Smith
Mrs M Wheeldon

Co-opted Members:

Mr D Day (to APCM 27 April 2021)
Mr B Laws (Treasurer) to 31 December 2021
Ms H Kembery (Treasurer) (from 1 January 2022)

Lay Elders: Dr P Elliott
Mr I Jenkins

Lay Readers: Mrs J Catchpole

Bankers: Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale, WN8 6WT

Examiner: Mrs P Booth ATT(Fellow)The Timbers, Church Road, Kettleburgh, IP13 7LE

Structure, governance and management

PCC members are appointed in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Committees of the Parochial Church Council

The PCC meets bi-monthly to discuss matters relating to the church – fabric, finance and ministry. At times it delegates some specific events (e.g. major repairs or maintenance projects, social events etc) to smaller Committees or Working Groups which have the opportunity to co-opt members. These sub-committees or working parties report back to full PCC.

The Standing Committee, comprising the Incumbent, the Wardens, the Treasurer and Miss J Maxwell, is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Risk Assessment

The PCC continues to monitor progress against the strategic objectives set out in the plan following the detailed review of 2021. Risk management strategy covers:

1. Financial Risks – this is most common risk to be managed through budget, internal audit and proper financial procedures.
2. Reputational Risk – unwelcome publicity which hinders the mission of the Church.
3. Statutory and Legal Requirements, to cover health and safety, employment law, child protection and associated difficulties, which could lead to compensation claims. Fire risk assessments have been completed on all buildings.
4. Operational Risk threats to the Church ability to deliver its objectives.

Areas 3 and 4 above are covered by the Church Health and Safety Policy renewed in 2018. Under the Health and Safety at Work Act 1974 this will be reviewed every three years

The PCC members [as Charity Trustees] have established systems and procedures to mitigate those risks. The implementation of procedures designed to minimise any potential impact on the charity, should any of those risks materialise, is set out below.

Aims and Objectives

The priority of the **Mission Statement** of All Saints Church (as symbolised by our spire) is "to point people to Jesus." This mission is distilled into three key words:

Love - In response to God's love shown to us in Jesus, we obey the command to love God and love our neighbour.

Grow – As the family of Jesus, we long to grow together so that our lives more clearly reflect the life of Jesus.

Serve - As servants of Jesus, we seek to serve Him, one another, and our local community by proclaiming the Good News in word and action.

We have committed to focus on two areas:

- Outreach and Ministry to Young Families (under 11s and their families)
- Develop a Culture of Intentional Christian Discipleship and Loving Service

As a result of the ongoing pandemic, we had to scale back many of our activities. In 2021 we sought to re-establish some of our core activities, including Sunday Services of Worship, and to lay a foundation upon which we could build up a ministry that fulfills the Mission Statement above.

Public Benefit

The church promotes regular public worship open to all. It provides sacred space for personal prayer and contemplation, undertakes pastoral work, including visiting the sick and the bereaved, teaches Christianity through sermons, courses and small groups, provides youth activities with a Christian ethos, promotes Christianity through events and meetings and the distribution of literature. It promotes the whole mission

of the church through activities for senior citizens, parents and toddlers or other special groups. It supports other charities in the UK and overseas.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the All Saints parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC bear in mind the Charity Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

Achievements and Performance

Church attendance

At the end of 2021 there were 81 on the Church Electoral Roll, of whom 64 were parishioners and 17 were not resident within the parish. During 2021 there have been 10 removals of which 4 moved away from the area, 3 resigned, 2 were ordained (so ineligible) and 1 deceased. The average total 'in church' attendance during October for the one service held per week was 52 with 25 'on-line' attendances.

Review of the year

The full PCC held **six** ordinary meetings during 2021. Due to issues with Coronavirus/ Covid-19 lockdowns etc. two of these were held entirely online. The average level of attendance was **91%**.

The Church: Physically worshipping together recommenced during 2021 whilst maintaining the live streaming of the service online. Covid – 19 regulation necessitated a booking in system for attending services for a period as numbers were limited because of social distancing. This process worked well until regulations changed. Numbers increased week by week. It was good to meet with people we had not seen in person for some months. During this period we saw many new faces, some were people on staycations and met with us for a week or two. However, there are a number who now regular worship with us and are very much involved.

November 7th saw the third anniversary of Leslie's ministry with us. By this time Open Door was back up and running and the Box of Hope initiative had developed into Open Pantry. All other meetings were now back to meeting in person despite still wearing masks and ensuring good ventilation. A Christmas card with all information of all Christmas events was delivered to every house in Wickham Market by a large band of volunteers. Christmas activities included a stall at the village market with a carol singing slot, carol singing on the market square one Friday evening at 5pm attended by over 80 people and an advent trail around the village.

Prayer Ministry: Our prayer ministry team were able to offer prayer and support for people physically on Sunday mornings again during the autumn. Our on line prayer chain continued and was updated during the year. Requests for prayer come from many areas and are for a variety of needs. Physical monthly prayer meetings also recommenced during the year.

House Groups: House Groups continued on Zoom, then began meeting physically outside during the summer, and are now back to meeting in people's homes. Groups continue to meet mainly on Tuesday evenings. However, some meet on other evenings and a few during the day.

Youth: Sadly there has been little youth work during 2021. Despite plans being discussed to restart some youth work, no new ventures have been started.

The PCC gratefully acknowledges the receipt of grant-aid of ££6,595.21 received from the Saints' Youth Club towards the costs of youth work.

Oasis: Our monthly Sunday afternoon informal service and tea and refreshments recommenced in the autumn.

Cafe Church & Messy Church: Both these once thriving outreach activities are yet to restart.

The PCC gratefully acknowledges the receipt of grant-aid of £150 received from the Barker Educational Foundation towards the costs of Messy Church.

General Outreach: All are welcome to attend our regular Sunday services. The PCC is keen to offer a range of services that our community find both beneficial and spiritually fulfilling. These arrangements are kept under review by the PCC.

All Saints, through its tithing, continues to support several charities and good causes. Including the work of Jane and Alan Hutt in Kenya, which has a strong support team including many members of the All Saints family. We had numerous events on the Beehive field during the summer. Sunday Barbecues and Saturday afternoons of games, picnics and Barbecues. Leslie and family also opened up their garden during the summer for shared lunches which were very successful.

Church Weekend Away: Sizewell 2021 was sadly cancelled due to Covid restriction. However a deposit for 2022 was paid. At the time of this report, plans are still ongoing to hold the weekend.

The PCC gratefully acknowledges the receipt of grant-aid of £200 received from the Barker Educational Foundation towards the costs of youth work at the Sizewell Hall Parish weekend.

Fabric: The faculty for the south aisle ceiling repair project has been approved and grant applications have been applied for. Total estimated costs are £140,000. We currently have a shortfall of £40,000 and the Church family is currently praying and considering making pledges towards that amount.

A crack appeared in the ceiling at the rear of the Nave. This was reported to the architects and the area beneath cordoned off. Then crack gave way and debris from the ceiling fell to the floor, leaving a hole of approximately a metre in diameter. Our architects very quickly organised repair and an area of approximately two metre square was replaced and repainted.

The Church clock was serviced during the year. Access to enable the clock to be wound was reviewed. As a result the platform on which clock winders stand was extended and safety rails added. The access ladder was also repositioned and secured to the platform. We are very appreciative of those volunteers who wind the clock twice a week. Dimitri Theulings is now serving his curacy in Ipswich and has withdrawn from the team. Les Barnes who has been part of the team for many years is due to retire from the team at the end of March 2022. New team members are now

in place.

Box of Hope/ Open Pantry: This project continued delivering, on a weekly basis, boxes of food to families in need. This continued until Easter 2021, when it was reviewed. The project is now known as Open Pantry where anyone in need can come along to the Church on Thursday mornings between 0900 and 1100 and help themselves to supplies both fresh and packaged and also enjoy a coffee and chat.

Unexpected problems: Towards the end of the year the decision was made to close the church unless a service or meeting was being held. This was due to unknown individuals entering the Church and disturbing various items and spreading Open Pantry products (mainly tomatoes) all over the Church. Earlier in the year there were eighteen windows broken by stones being thrown through them on at least two occasions. More recently someone was able to access the Beehive building without signs of a break in and steal the large wall mounted TV. They also tried to break into locked cupboards and filing cabinets without success.

General Notes and Acknowledgements: Some members of our parish are unable to attend church due to sickness or age. The Vicar, retired clergy living in the parish or church members visit all church members who have requested it – *as far as Covid restrictions permit*. Communion is celebrated with them either at their homes or in hospital.

In our Church we have many people willing and able to regularly give so much of their time in so many ways.

Sadly one of our former elders, Gerry Brown, died during the early part of 2021. Gloria Theobald, due to ill health, has also stepped down from her role as an elder. We have welcomed quite a few new faces into our Church throughout 2021 and they are already involved in various activities. We especially would like to thank Bruce Laws who stepped down as Church Treasure after many years' service. Helen Kembery has been shadowing Bruce throughout 2021 and has now taken up the role. We are so thankful to you all whatever you do and pray the God will continue to bless you in your service, whatever it is.

As God's witness in Wickham Market we continue to seek his guidance in all we do as a Church to accomplish delivering the gospel to all who live within our community and surrounding areas.

Deanery Synod

The PCC has two seats on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church

Financial Review

As shown on the Statement of Financial Activities the year in question started with a balance of **£81,674.66**.

Income during the year from all sources totalled **£82,152.96** (slightly down on the figure for the previous year).

The use of the Accruals accounting basis means that the income figure includes **£10,951.29** owed to the church at year end (chiefly Gift Aid payments requested of HMRC – including an element related to the Gift Aid Small Donations Scheme whereby the PCC can reclaim from HMRC Gift Aid on small gifts of £30 or less received via the collection plate at services – up to a maximum of £8,000 gifted in any one tax year).

Detail of income is set out on pages **9 to 14** of this Report. Income included:

- Planned giving via weekly envelopes (both Gift Aided and non Gift Aided) and Bank Standing Orders etc): **£56,988.663** (including £10,862.58 tax reclaimed or owed under the Gift Aid Scheme). This is a slight reduction compared with 2020.
- Collections (that is money on the collection plate) amounted to **£639.24** – a small increase on the figure for 2020;
- Other Voluntary income totalled **£660.13**. This figure was dominated by donations made by people attending the Open Door Coffee mornings and other “no fee” events but is again lightly down on 2020;
- ‘Activities for generating funds’ (parish magazine advert fees, and rents for lettings of Beehive and church hall etc. and payments received in connection with the mobile phone mast installation in the church tower) brought income of **£6,995.50** - substantially down on 2020 due to there being no actual income on Parish Magazine advertising because fees already paid during 2020 were carried over in the light of the infrequent publication of the magazine in 2021;
- For assessment of the health of the Parish News Designated Fund please see the ‘Funds’ section on page 11. Suffice to say here that the account remains healthy;
- ‘Receipts from church activities’ accounted for a further **£3,182.71** - mainly accounted for by book sales and church fees - but again significantly down due to the publication of fewer parish magazines and the cancellation of the church weekend at Sizewell Hall due COVID-19 restrictions.

During the year outgoings totalled **£25,981.37** – a decrease of nearly £65,000 on 2020 due to the need to husband available resources very carefully in view of impending significant fabric costs. Detail of expenditure is set out on pages **9 to 14** of this Report.

Outgoings included:

- Donations totalling £10,096.46 were made during the year from Restricted and Designated Funds – including **£7,750.00** to Supported Missions, Missionaries and Charities (Alan and Jane Hutt [Kenya]), TearFund, Methetes Trust [an African support conference for local pastors], Barnabas Fund, Transforming Lives For Good, FIN, CAP and Sizewell Hall) from a 10% tithe of unrestricted church offerings and collections given during 2020;
- For the first time no Parish Share was paid in 2021. This is the first time since the church re-ordering of 2012/13 that the Share has not been paid in full (often with additional payments made). Faced with mutually conflicting demands for payments to the Diocesan Board of Finance towards the cost of the work of the Church in our Diocese and beyond and serious health and safety concerns regarding structural failures in the south aisle ceiling, the PCC reluctantly decided that it had to try to garner sufficient funds to carry out major repairs to that element of the Grade II* church building. This was a no-win situation of which the Diocese was kept fully informed. Having financed, with the assistance of grant aid, major repairs to the church east wall (totalling £73,000) in 2019, the PCC’s reserves and reduced income could not meet an anticipated cost of £140,000 for south aisle ceiling repairs and a sum in excess of £53,000 for Parish Share. Nevertheless, with grant assistance from various relevant external funders, heavy use of General and Restricted Fund moneys, and generous pledges of additional donations from church members, it is hoped that the necessary works will be completed in 2022 and that the 2022 Share will be paid in full.
- Church running expenses totalled **£6,563.96** – representing a 20% decrease on the equivalent figure for 2020;
- Church and churchyard maintenance and improvement: **£3,850.37** – a huge decrease of almost 50% when compared with 2020 due mainly to the reduced need for such works as a result of active attention in previous years. Nevertheless a significant proportion of this expenditure was related to preparations for repairs to the south aisle ceiling.

- Beehive, Church Hall and field (insurance, heat, light, maintenance and improvement) cost **£939.42** (about half of the previous year's expenditure) ;
- Church management and admin (printing, stationery, postages, fees etc) totalled **£1,234.50**. A large element of this was incurred in the payment of fees for funerals and weddings to the serving vergers, organist and PA operators.
- Parish Magazine costs totalled **£792.00** – much reduced due to fewer magazines being produced and published;
- The only Sizewell Hall parish weekend cost incurred in 2021 was **£459.00** paid as deposit in connection with the booking for the 2022 parish weekend.

The net result for the year was an excess of receipts over payments (i.e. a net increase in year end balances) of **£56,171.59** (after including amounts owed to the church totalling £10,951.29). After adding bank and deposit balances brought forward at the beginning of the year, and after taking into account tangible assets, the balances carried forward at 31st December totalled **£137,846.25**. Of this total carried forward restricted funds account for **£54,202.18** leaving **£83,644.07** available for general expenditure. To put this in context: (1) If the PCC had paid the Parish Share in full (at £53,470) the result would have been a net increase in balances of £2,701.59; and (2) The PCC is facing a potential bill of £140,000 for repairs to the church south aisle ceiling.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds against uncertainty (if possible). The financial situation and potential future demands are regularly reviewed by the PCC.

It is our policy to invest our funds balances (above normal operating demands) with the CBF Church of England Deposit Fund

Approved by the PCC on 14 March 2022 and signed on their behalf by Revd Leslie Siu (PCC Chairman)

d/church.annualreport2021

1 ACCOUNTING POLICIES

The financial statements of the PCC have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCC, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for the valuation of any investment assets which are shown 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 main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted Funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC.

Restricted Funds 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.

Designated Funds represent income and expenditure to and from funds that have been designated for a specific purpose but which, by resolution of the PCC, can be set up, changed, or closed.

Endowment Funds 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 any of the income or other benefit derived from the capital may be restricted or unrestricted. Full details of restrictions on any endowment funds are shown in the notes to the accounts

Incoming Resources

Planned giving and collections are recognised when received. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met. Gift Aid and other tax claims are included at the same time as the cash donations to which they relate. Rental Income is recognised when the rental is due. Investment income is included when receivable. All other income is recognised when it is receivable. Funds raised from events and trading activities (e.g. sales of books or Parish Magazine etc) are recognised gross - i.e. before any related costs that may have been deducted from the gross proceeds.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for paid. Amounts received specifically for mission are dealt with as Restricted Funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Section 10(2)(a) and [c] of the Charities Act 2011.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Church equipment is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Any investments are valued at market value at 31 December.

2 INCOMING RESOURCES	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
(a) Voluntary Income					
Planned giving:					
Free Will Offerings (Gift Aided)	£38,714.50			£38,714.50	£40,465.00
Tax Recovered: FWO	£9,964.39			£9,964.39	£10,463.81
Collections & Other	£8,050.82		13,652.65	£21,703.47	£15,413.16
Tax Recovered (Other)			£898.19	£898.19	£690.23
Other Voluntary Receipts	£660.13		£0.00	£660.13	£734.26
	£57,389.84		£14,550.84	£71,940.68	£67,766.51

(b) Activities for generating funds					
Parish Magazine - adverts		£0.00		£0.00	£2,295.00
Rents	£6,997.50			£6,997.50	£7,040.00
Fees & Sales	£0.00			£0.00	£0.00
	£6,997.50	£0.00	£0.00	£6,997.50	£9,335.00
© Receipts from church activities					
Magazine Sales		£108.00		£108.00	£1,482.00
Book Sales	£461.74			£461.74	£318.76
Sizewell Hall weekend	£0.00		£0.00	£0.00	£2,353.30
Church events	£110.00			£110.00	£0.00
Training	£0.00			£0.00	£0.00
Fees	£2,410.40			£2,410.40	£2,682.40
Other (Clergy Exp from Pettistree)	£92.57			£92.57	£70.97
Other (Insurance Claims)	£0.00			£0.00	£0.00
	£3,074.71	£108.00	£0.00	£3,182.71	£6,907.43
(d) Receipts from investments					
Bank/ CCLA interest	£32.07			£32.07	£217.10
	£32.07	£0.00	£0.00	£32.07	£217.10
Total incoming resources	£67,494.12	£108.00	£14,550.84	£82,152.96	£84,226.04

3 RESOURCES EXPENDED

(a) Church activities - Payments					
Supported missionaries	£0.00	£2,000.00	£0.00	£2,000.00	£2,000.00
Church overseas*	£5.00	£750.00	£0.00	£755.00	£750.00
Relief & Development Agencies*	£0.00	£3,750.00	£0.00	£3,750.00	£3,250.00
Home mission	£0.00	£1,250.00	£2,286.46	£3,536.46	£3,163.43
Secular charities	£0.00	£55.00	£0.00	£55.00	£0.00
	£5.00	£7,805.00	£2,286.46	£10,096.46	£9,163.43
Ministry: Diocesan Parish Share ****	£0.00			£0.00	£54,614.00
Church running expenses	£6,252.61		£311.35	£6,563.96	£8,234.27
Clergy expenses	£795.10			£795.10	£680.11
Cost of Services	£0.00			£0.00	£100.00
Church maintenance & improve.	£190.90		£3,659.47	£3,850.37	£8,054.99
Depreciation of church equipment	£546.50			£546.50	£546.50
Parish Magazine costs		£792.00		£792.00	£1,919.15
Book Costs	£606.39			£606.39	£333.25
Beehive/ field	£939.42	£0.00	£0.00	£939.42	£1,828.88
Training courses	£0.00			£0.00	£0.00
Sizewell Hall weekend	£0.00		£459.00	£459.00	£3,715.80
Church events	£46.08			£46.08	£0.00
Management & Administration***	£1,234.50			£1,234.50	£1,450.25
	£10,611.50	£792.00	£4,429.82	£15,833.32	£81,477.20
Totals	£10,616.50	£8,597.00	£6,716.28	£25,929.78	£90,640.63
(b) Cost of generating income					
	£51.59			£51.59	£49.98
© Staff Costs					
Youth Worker**			£0.00	£0.00	£0.00
Total Resources Expended	£10,668.09	£8,597.00	£6,716.28	£25,981.37	£90,690.61

Notes:

*Moneys directly collected for associated missions/ missionaries were paid to the beneficiary at the earliest opportunity.

In accordance with best practice advice, where the PCC was merely acting as a "collecting agency" these sums are not included in the church statements of income or expenditure (even though they did pass through the PCC bank account).

** No members of staff were directly employed by the PCC during the year.

*** No payments were made to members of the PCC during the year other than the re-imbursement of expenses/ costs incurred.

**** No payments were made for the Parish share in 2021

4 TANGIBLE ASSETS

		Freehold Land and buildings	Church Equipment	Total
ACTUAL/ DEEMED COST	At 1 January 2021	£0.00	£2,186.00	£0.00
	Disposal	£0.00	£0.00	£0.00
	Additions at Cost	£0.00	£0.00	£0.00
	At 31 December 2021	£0.00	£2,186.00	£0.00

DEPRECIATION	At 1 January 2021	£0.00	£1,639.50	£0.00
	Withdrawn on Disposals	£0.00	£0.00	£0.00
	Charge for the Year	£0.00	£546.50	£0.00
	Total dep at 31 December 2020	£0.00	£2,186.00	£0.00

NET BOOK VALUE	At 31 December 2021	£0.00	£0.00	£0.00
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NOTE:

1) The only qualifying fixed assets that had a purchase price of more than £1,500 is a mower bought during 2018 for £2,186. After depreciation the net value of the mower at year end was £0.00

2) The Beehive, church hall and field is not a "realisable asset" for the purpose of these accounts/ this Report.

The PCC cannot sell the property without the consent of the DBF. The relevant deed says that the proceeds of any sale must be used for the same purpose - i.e. the provision of facilities for the PCC/church.

5 DEBTORS

	2021	2020
Tax Recoverable	£10,862.58	£11,154.09
Other Debtors	£88.71	£82.94
	<u>£10,951.29</u>	<u>£11,237.03</u>

6 LIABILITIES

	£0.00	0.00
Accruals for utility & other costs	£0.00	0.00
Other Creditors	£0.00	0.00

7 FUNDS

The movements in designated and restricted funds during the year were:

	Bal b/fwd	Receipts	Payments	Bal C/fwd
Restricted				
Discretionary Fund	£3,125.62	£3,437.49	£0.00	£6,563.11
Oasis Fund	£677.23	£29.50	£0.00	£706.73
Bell Fund	£1,598.25	£0.00	£1,276.20	£322.05
Fabric Fund	£17,260.19	£11,150.90	£2,383.27	£26,027.82
Youth Fund	£8,837.03	£7,063.85	£0.00	£15,900.88
Gospel Hall Evangelism Fund	£3,199.00	£0.00	£0.00	£3,199.00
MCR Fund	£102.32	£150.00	£311.35	£-59.03
Sizewell Hall	£442.80	£0.00	£459.00	£-16.20
Sunday School	£374.66	£0.00	£0.00	£374.66
Boxes of Hope Fund	£585.52	£2,809.10	£2,286.46	£1,108.16
Church Hall	£75.00	£0.00	£0.00	£75.00
	<u>£36,277.62</u>	<u>£24,640.84</u>	<u>£6,716.28</u>	<u>£54,202.18</u>
Designated				
Parish News	£4,097.43	£108.00	£792.00	£3,413.43
Tithe	£1,375.00	£6,625.00	£7,750.00	£250.00
	<u>£5,472.43</u>	<u>£6,733.00</u>	<u>£8,542.00</u>	<u>£3,663.43</u>

The Discretionary Fund represents accumulated donations toward the cost of support for parishioners in financial and other need. It can only be spent for that purpose.

The Oasis Fund (formerly the Luncheon Club Fund) represents accumulated donations toward the cost of running a social format service for the older people of the Benefice. It can only be spent for that purpose.

The Bell fund represents accumulated donations toward costs incurred in connection with the church bells. It can only be spent for that purpose.

The Fabric fund represents accumulated donations and grants toward the cost of maintenance of the church fabric. It can only be spent for that purpose. The PCC allocated £10,000 to the Fabric Fund during the year in anticipation of expenditure arising on the repairs needed for the church south aisle ceiling.

The Youth Fund represents accumulated donations and grants toward the cost of general Youth Work within the church. It can only be spent for that purpose.

The Gospel Hall Evangelism Fund represents grants and donations (chiefly made by the Trustees of the former Wickham Market Gospel Hall) for the purpose of evangelism. It can only be used for that purpose.

The MCR Fund represents accumulated donations, income and expenditure in connection with the Messy Church and

Café Church "Fresh Expressions" and can only be used for those purposes.

The Sizewell Hall Fund represents accumulated donations, income and expenditure in connection with the Parish Sizewell Hall weekend. It can only be used for that purpose.

The church hall fund represents accumulated donations, income and expenditure in connection with the need to replace the existing church hall

The Open Pantry Fund (formerly the Boxes of Hope Fund) represents accumulated donations, income and expenditure on the Boxes of Hope/ Open Pantry food aid initiative. It can only be used for that purpose.

The Sunday School Fund represents accumulated donations, income and expenditure in connection with the "COSMIC" Sunday School. It can only be used for that purpose.

The Parish News Fund is designated to track the net cost of the Parish news.

The Tithe Fund represents an amount designated by the PCC for Missionary support.
The PCC designated £6,625 to the Tithe Fund during the year.

	Unrestricted funds	Designated funds	Restricted Funds	Endowment funds	TOTAL 2021
8 ANALYSIS OF NET ASSETS by Fund					
Tangible assets	£0.00	£0.00	£0.00	£0.00	£0.00
Investment Fixed assets	£0.00	£0.00	£0.00	£0.00	£0.00
Current assets	£79,980.64	£3,663.43	£54,202.18	£0.00	£137,846.25
Liabilities	£0.00	£0.00	£0.00	£0.00	£0.00
	<u>£79,980.64</u>	<u>£3,663.43</u>	<u>£54,202.18</u>	<u>£0.00</u>	<u>£137,846.25</u>

All Saints Church, Wickham Market
BALANCE SHEET at 31 December 2021

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
FIXED ASSETS							
Tangible	4	£0.00	£0.00	£0.00	£0.00	£0.00	£546.50
CURRENT ASSETS							
Debtors	5	£10,053.10	£0.00	£898.19	£0.00	£10,951.29	£11,237.03
Bank current a/c		£55,517.35	£0.00	£0.00	£0.00	£55,517.35	£18,545.59
CBF Deposit Fund		£14,410.19	£3,663.43	£53,303.99	£0.00	£71,377.61	£51,345.54
		£79,980.64	£3,663.43	£54,202.18	£0.00	£137,846.25	£81,128.16
TOTAL ASSETS		£79,980.64	£3,663.43	£54,202.18	£0.00	£137,846.25	£81,674.66
LIABILITIES							
	6	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

The attached notes form part of these financial statements

Approved by the PCC on 14 March 2022 and signed on their behalf
 by Revd Leslie Siu (PCC Chairman) and Mr Bruce Laws (PCC Treasurer)

Revd Leslie Siu

Bruce Laws

All Saints Church, Wickham Market
Year End 31.12.2021
STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	End'wment Funds	Total 2021	Total 2020
INCOMING RESOURCES							
Voluntary Income	2(a)	£57,389.84		£14,550.84		£71,940.68	£67,766.51
Activities for generating funds	2(b)	£6,997.50	£0.00			£6,997.50	£9,335.00
Church activities	2©	£3,074.71	£108.00	£0.00		£3,182.71	6907.43
Other incoming resources	2(d)	£32.07				£32.07	£217.10
TOTAL INCOMING RESOURCES		£67,494.12	£108.00	£14,550.84		£82,152.96	£84,226.04
RESOURCES EXPENDED							
Church activities	3(a)	£10,616.50	£8,597.00	£6,716.28		£25,929.78	£90,640.63
Cost of generating income	3(b)	£51.59				£51.59	£50.88
Staff Costs	3©			£0.00		£0.00	£0.00
TOTAL RESOURCES EXPENDED		£10,668.09	£8,597.00	£6,716.28		£25,981.37	£90,691.51
Net Income (Outgoing) Resources		£56,826.03	-£8,489.00	£7,834.56		£56,171.59	-£6,465.47
Bank cur & dep a/cs & debtors 1 Jan						£81,674.66	£88,140.13
Bank cur & dep a/cs & debtors 31 Dec						£137,846.25	£81,674.66
Page 14							

ALL SAINTS' CHURCH WICKHAM MARKET

SUPPLEMENTARY NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 December 2021

Analysis of Incoming Resources and Resources Expended

Incoming Resources

Voluntary Income

Planned Giving:

Money given either in envelopes or through bankers' order or by cheque through Gift Aid (including that for restricted purposes such as Youth and Fabric).

Income tax recoverable on planned giving is shown separately.

Other giving:

Money given in envelopes without declaration, one-off gifts by Gift Aid and money given through Charities Aid Foundation, Stewardship or other vouchers or through Payroll Giving (Give As You Earn) or through other Charities.

Money given by individuals.

Money given through church boxes and wall safes.

Donations, Appeals, etc: including for restricted purposes.

Collections (other than planned giving through envelopes):

At all services to be used for ordinary purposes;

Restricted collections for missions and charities.

Gift Days.

Grants: these may be restricted funds from Local Authority or English Heritage etc for the building.

Legacies.

Income from Activities

Parish Magazine: income through sales.

Money received from the sale of books, periodicals, bible study materials and stationery.

Church fees (paid to PCC for funerals, weddings etc).

Clergy Expenses: donations from Pettistree toward the expenses of the incumbent in acting for the Benefice.

Church Events: Social and other gatherings

Sizewell Hall: income relating to the Parish Weekend (at Sizewell Hall).

Income from Operating

Parish Magazine: income from advertisements.

Rent: Beehive, church hall and Bowls Green lettings (for non-church purposes) plus income from the operators of the mobile telephone masts installed in the church tower.

Income from Investments

Interest from Bank and CBF Deposit Fund

Other Receipts

Insurance claims. These are indemnity payments. Where the insurer pays a suppliers' bill direct (as may be the case with damage claims) that amount is not shown as a payment and receipt.

Proceeds of disposal of fixed or investment assets.

Resources Expended

Costs of generating voluntary income

Costs of stewardship giving envelopes.

Fund-raising/ trading

Cost of book purchases (including Sunday School/ Bible study materials)

Printing and associated costs relating to the Parish Magazine,

Charitable Activities (activities directly relating to the work of the Church)

Missionary and charitable giving:

Church overseas: missionary societies, other overseas missions and diocesan associations and missionary councils, individual supported missionaries, assistance to individuals in need.

Relief and Development Agencies:

Including Tear Fund and similar Christian organisations concerned primarily with relief and development.

Home Missions and other church societies and organisations:

Including Street Jesus etc

Secular Charities:

Including donation to Wickham Market Royal British Legion in connection with the annual Remembrance Sunday service.

Ministry:

Diocesan quota/ Parish Share (the "voluntary" contribution from parishes towards the work of the Church in our Diocese and beyond);

Working expenses of the incumbent: Telephone, broadband, postages, car/public transport, office equipment and supplies, hospitality.

Staff Costs: pay, pension, national insurance etc relating to staff directly employed by the PCC

Cost of services: payments to visiting speakers etc.

Church events/ training: cost of church social events, Sizewell Hall weekend and training of worship leaders etc.

Church – running expenses: heating, lighting, cleaning, membership of the Wickham Market Partnership, insurances, youth and children's work, miscellaneous expenses etc

Church and churchyard maintenance:

Repairs including routine maintenance, PA etc.

Beehive/ Church Hall/ field: running expenses: heating, lighting, cleaning, and insurances, mower repairs etc., head lease of Bowls Green, tenancy of part of field.

Church Improvement: costs incurred in connection with improvement of the church building and its facilities.

Church management and administration

Administration, printing, stationery, postages, bank charges, fees paid to Diocese, organists, verger, PA operator, and to Independent Examiner.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL of All Saints' Wickham Market (as Trustees of the PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WICKHAM MARKET: REGISTERED CHARITY No.1130919) FOR THE YEAR ENDED ON 31 DECEMBER 2021

I report on the accounts of the charity ("the Trust") for the year ended 31 December 2021.

Respective Responsibilities and basis of report.

As the charity's trustees, members of the PCC 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 give 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 the 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

Persephone Booth

Name

Mrs P Booth

Address

The Timbers, Church Road, Kettleburgh

Postcode

IP13 7LE

Relevant professional qualifications(s) or body: ATT (Fellow)

[Date]

22 February 2022