

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET LOWESTOFT

England & Wales · Charity number 1134063

## Details

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**Status** Registered

**Legal form** Previously excepted

**Registered** 2010-02-04

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** [www.stmargaretslowestoft.co.uk](http://www.stmargaretslowestoft.co.uk)

## Activities

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

**Activities:** The Parish Church of Lowestoft

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £370,016 | £205,426    | -      | -         |
| 2023-12-31 | £131,531 | £170,464    | -      | -         |
| 2022-12-31 | £111,610 | £130,524    | -      | -         |
| 2021-12-31 | £123,933 | £110,345    | -      | -         |
| 2020-12-31 | £115,405 | £118,397    | -      | -         |

## Trustees

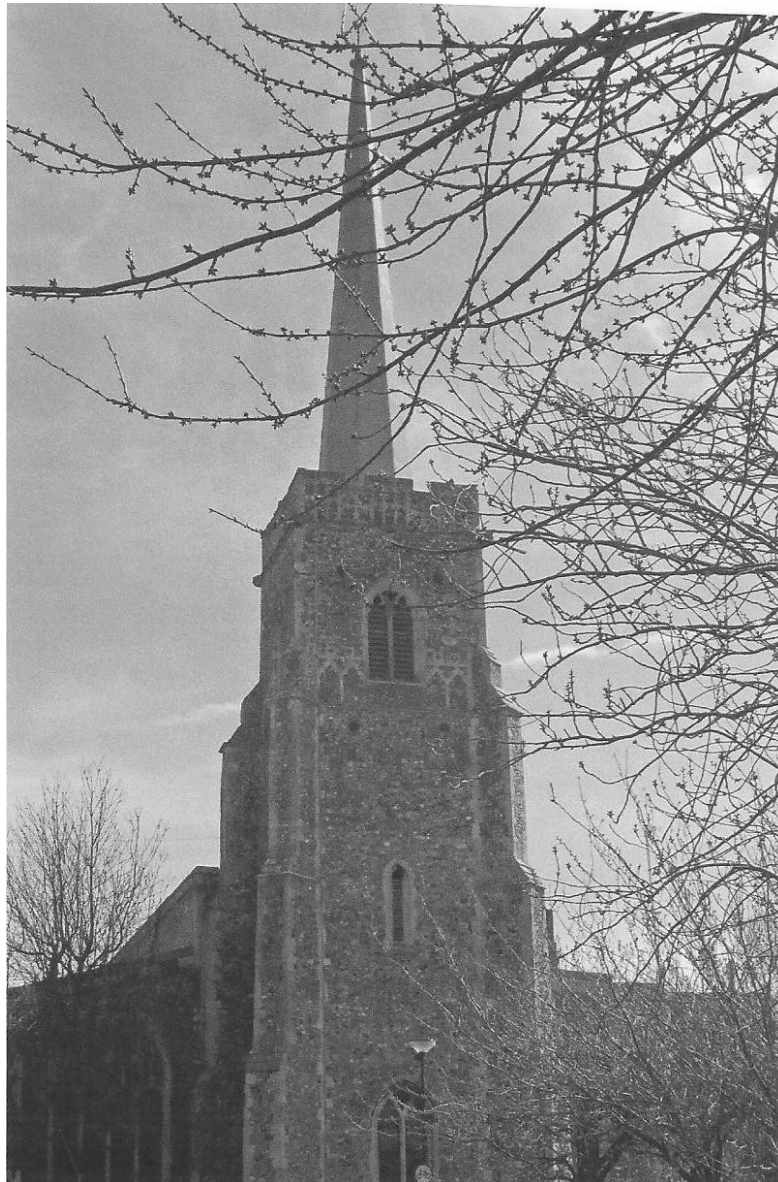
| Name                    | Role  | Appointed  |
|-------------------------|-------|------------|
| <b>Rev Simon Stokes</b> | Chair | 2023-03-28 |
| Augustine Nwokorie      |       | 2026-04-12 |
| CHRISTINE LEECH         |       | 2024-03-14 |
| Capt. John Worsfold     |       | 2024-04-14 |
| Caroline Bentley        |       | 2024-04-14 |
| Derek Spall             |       | 2025-04-06 |
| Gill Battrick           |       | 2025-04-06 |
| Jennifer Joan Dyer      |       | 2025-04-06 |
| Linda Friston           |       | 2025-04-06 |
| Malcolm Howes           |       | 2023-04-16 |
| Mary Carr               |       | 2023-04-16 |
| Michael Gall            |       | 2024-04-14 |
| Michelle Morris         |       | 2024-04-14 |
| Rachel McDonough        |       | 2023-04-16 |
| Richard Allen           |       | 2025-04-06 |
| Sarah Spall             |       | 2023-04-16 |

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# Accounts

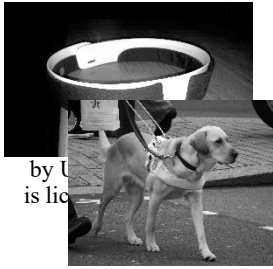
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# **St. Margaret's Church, Lowestoft**



## **Annual Reports 2025**

**Rector's Report**



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St Paul writes in Philippians 4:4-6 ***Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.***

We have had another amazing year, with much excitement and many blessings. As I reflect over this past year, it is clear that we have achieved a huge amount and hopefully on the way have praised God together and rejoiced in the Lord.

Again using St. Paul's words from Philippians, Chapter 1 verses 3&4, I take this opportunity to thank everyone for this year.

***I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel...***

The church is us. We are the body of Christ here at St. Margaret's. As such we celebrate our regular services where we come together to worship in word, prayer and song. We enjoyed particularly special services during the year, the carol service for example, and we are grateful for the hard work that goes into those. Additional highlights have been the licencing of Sarah Spall as an LMM, the continuation of our community outreach with Food in School Holidays, the introduction of the Community Café plus numerous other individual interactions that you all perform. The wonderful flower festival, although hard work for many, was a true celebration of the beauty of the natural world, but also of the gift of music and the skill of flower arranging. It was a joy to see the church so full of regulars and visitors to the event and lovely to have contributions from the local schools and uniformed organisations. This celebration of our Patronal festival extended into the Sunday with Bishop Ian leading and confirming Joshua, Samuel, Zoe and Steve. At other times in the year we welcomed Amanda Wisher (Mission to Seafarers) who spoke at our Sea Sunday Service and Dean Andrew Braddock who spoke at the harvest service, plus the visit of Bishop Raj from Bangalore.

We give thanks for everyone who shares their talents in whatever way, whether that be through singing, music, livestreaming, cleaning, making coffee, welcoming, administration, flower arranging, leading, serving ... and so the list goes on! It has been particularly good to welcome two new young people in the choir. During the year we also celebrated the long ministry of Reverend Geoff who has now stood down from regularly leading and preaching.

This year has seen a number of challenges as we seek to stabilize the building, making it watertight, warm and more welcoming. We have been working with our architect Tim Buxbaum and I thank Reverend Jim for taking a lead on the fabric committee as we plan the works needed for repair and upgrade and move to a position where we can apply for grants. We were very fortunate to receive a grant for some upgrade work in the church centre, which Pam was able to secure, from the lottery. This has included some new doors, windows, plus a new locking system for the church and centre. You will of course be aware that scaffolding has been up on the south side of the church for many months, and it seems that Ken Woodgate and his team have taken up residence. They have been carrying out the essential work to ensure that we are safe to remain open while we seek the funding as mentioned to carry out all the work required. We have been helped in funding this work by a generous legacy left to us by Norman Garrod who sadly died in December 2023 and whose funeral service was in January 2024. We are also thankful to the Lowestoft Charity Board for their kind donation towards our building work.

As you read this, you will know that we are undertaking a stewardship campaign to increase our regular giving but also to encourage others to think about what legacy they may be able to leave to help future generations of worshippers.

We have continued to work closely with our 3 local primary schools and as well as me regularly visiting to lead assemblies, many classes have come into the church to learn more about the building and faith. It was good to welcome the schools into church for their Christmas carol services. During this year I was also appointed as Padre to the Lowestoft Air Cadets Squadron 469 and visit them monthly for Padre's hour.

We have also continued to celebrate many baptisms, weddings and have had the honour of taking several funerals. Alongside this, Barbers funeral directors asked us to hold a carol service for them which went very well, and we also received permission to fix plaques to the wall in the memorial garden which has proved to be quite popular.

I hope this gives a flavour of some of what has happened this year. However none of it could have happened without the support of the congregation through friendship, love, prayer, hard work and giving, so thank you all for making St. Margarets such a wonderful place.

**Rector Simon**

## **PCC**

### **PCC Report for 2024**

The members of the Parochial Church Council, as Trustees, are responsible for discussing and making decisions about all matters to do with the church, so meetings are interesting, varied, and often challenging, some things being unanimously approved and others reluctantly dismissed as being not possible.



In 2024, approval was given to applying for and receiving a Faculty to allow memorial plaques to be put up in the Memorial Garden, and these are proving popular. Other Faculties were approved for repairs to the church, and for a new heating system (though this will have to be amended as further information is received).

Under Finance, we agreed to apply for permission to close various trust funds and various restricted funds, the money to be used towards the cost of urgent repairs to the church fabric and these applications were granted. As we get closer to obtaining quotes and applying for grants, these trust funds will be put to excellent use.

The Flower Festival was agreed and planned – and carried out so successfully - but a suggested Beer Festival was put on hold for the time being, as was a Christmas Tree or Crib Festival. Continuing decisions and approval were made regarding the Churchyard and Church Centre, Mission and Outreach – which included providing breakfasts under the Food in School Holiday scheme, and the setting up of the Community Friendship Café - and practical matters affecting worship. Reports are received at each meeting from various groups including Deanery Synod so PCC can keep in touch with what is going on.

Church members are welcome to come to PCC meetings, though they cannot vote, and the committee continues its legal role of being responsible for every aspect of church life.

**Pam Shaw, PCC Secretary**

## **Treasurer's report for 2024**

Planned giving shows a significant increase however this is not a true reflection on week in week out giving as it includes £100,000 bequeathed to Saint Margaret's by Norman Garrett's estate this was such a generous thing for him to have done in his will and we acknowledge and appreciate his generosity.

If we only look at the funds raised through Tax efficient giving, non-tax efficient giving, gift aid tax refunds, the wall safe, the sum up machine and collections for charity donations, then planned giving is pretty much on par when compared with planned giving in 2023. Regular giving is either by Standing Order, Weekly envelopes or via a direct debit payment to the Parish Giving Scheme. It would be great if as many people as possible joined the Parish giving scheme rather than giving through the weekly envelopes and standing orders as this is the only completely tax efficient way of giving and saves much admin time and money. I am immensely grateful to Kathryn for all her hard work counting and banking money and to Michael for doing the Gift Aid relief which is applied for and then paid back into our bank account by HMRC. If anyone would like to Join the Parish Giving Scheme but is unsure how to or nervous over joining or just wants a little help setting it up, then please come and talk to me as I will be more than happy to help.

We have continued to use the Digital Card Machine this year which makes it much easier for visitors to the church to donate. Giving via this method is significantly up from last year partially because we have been using it for the full year.

The church centre rents have been constant this year but after a review by the PCC in January they have risen for 2025 by 10% this hasn't been a problem with any of our regular renters.

On paper our outgoings have not exceeded our expenditure however most of the excess is made up of income into the restricted funds. For the second year running we have not managed to pay our Parish Share in full. This is the figure which is paid to the Diocese is a contribution towards the cost of mission and ministry this year we paid £50,000 of the £70,420 requested by the diocese. For the coming year the PCC has approved paying some of the Parish Share via direct debit.

We have had many costs this year, to name just a few, work completed on some of the flint work panels and drainage on the Church building. to improvements on the church hall like new bike racks, a new oven, an air conditioning unit and new security locks etc. Some of these have been planned and some have been unexpected.

The restricted funds income has partially come from breaking some of our CCLA investment funds having had approval from the PCC and The Charity Commission to do this. Also, from the inheritance from Norman Garrett, an increase in the amount we yearly receive from the Lowestoft Charity board plus £50,000 from the Lowestoft Charity Board General Account, all of which is to be used for the purpose of improving and repairing the fabric of the building. We have also been fortunate enough to receive some other smaller donations and we are very grateful for every penny which has donated to us as a church.

We have also had grants and funding which has enabled us to do many positive things this year. We have become a venue for Food In School Holidays hosting breakfast on Monday mornings during the school holidays as well as opening our very own Friendship Café. Congratulation to everyone involved in both outreach ventures and their success.

I look forward to the coming year and the difference and work we can do going forward. I have really enjoyed my role this year and would be honoured to be voted back in as treasurer again this year. And thank you to everyone within the church family without your generous giving we wouldn't be here.

**Michelle Morris**

**Fabric**



Ken Woodgate has been proceeding with his work on the clerestory and has been working in the parvis (the old maid's room) when it's been too cold on the clerestory. The architect has been producing various plans for the lobby / foyer / toilet. Access to the Parvis (old maid's chamber), and a room over the proposed lobby has also been suggested. At this stage this would seem rather too ambitious. However the design / structure of the proposed single-storey lobby / foyer could take account of this if this was considered in the future.

We have met with Power Networks regarding the proposed 3-phase electrical input. It was suggested we carry out a clamp test for a couple of weeks to ascertain our electrical usage. Electrical contractor (Andy Hill) has been instructed to do this. It seems clear that 3-phase cabling is going to be the way forward whatever heating system and other electrical improvements are envisaged. As always there are caveats particularly relating to the excavating of the trench i.e., archaeological / grave issues. There may be grants available towards the new cabling. We have met with Ed Cotterill the Diocesan Net Zero advisor. He suggests we apply for the £3k grant, which is open to us to apply for. A new carbon footprint tool has to be completed first. The PCC has to be in agreement and pass a resolution to this affect.

At present it is not possible to use all the pew heaters at the same time. The advisor suggests we explore the possibility, for a short-term solution, to see if the existing power input can be increased to allow all the heaters to be used. Other short-term options for heating to be explored.

A site meeting has been arranged to meet with a heating consultant, (Mr Adam Simpson), recommended by the Diocese, to discuss short-term and long-term heating options. The initial consultation would be carried out on a pro bono basis. Chris Dunphy (Ecomiser) who has given previously submitted a scheme and quotations is being kept in the loop.

A site meeting has been arranged with a lighting consultant (James Rackham) recommended by the Diocese, with a view to improving the lighting. The initial consultation would be on a pro bono basis. We are waiting for a quote for changing the existing halogen lighting to LED.

We have met with representatives of the Diocesan Advisory Committee to talk through our initial proposals for improvements / upgrading to the heating, lighting, and erection of a new lobby, toilet and kitchen facilities, in order to gauge their response before we formally submit any proposals. An overall budget to be calculated to cover priorities A and B of Quinquennial Inspection report to include new heating, lighting, lobby / toilet kitchen unit, ramps etc in order to involve Fundraising Consultants.

Work completed on The Church Centre following the receipt of a £18,000 grant from the Lottery Community fund includes installation of new cooker and new window in the kitchen; fitting of new hand dryers in the toilets and work in the disabled one; installation of two air conditioning units in the Large Hall together with replacement of both fire exit doors; installation of a one-key entry system and installation of an electric front door keypad and installation of cycle racks. This job turned out to be a lot bigger than expected. Digging to place them, exposed some damaged and poorly installed surface water drains with a soakaway that did not work. Thanks to our excellent builders we have upgraded that area to how it should be and prevented long term damage to the hall itself.

The whole centre and church has had an asbestos management survey. Although asbestos is present it is safe and presents no danger. This will be monitored on an annual basis

Outside we have installed a ramp in the yard. (easier to get the bin out). Plus made the trip hazard outside the gate safe.



## Churchyard

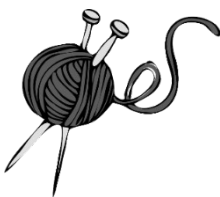
11 acres of churchyard is too much for the church members to control. In the 1980's till the 2010's the only area where we carried out any maintenance was the active part of the churchyard, which is South of the church hall. When it was full it was declared to be closed and the responsibility for maintenance was handed over to Waveney District Council and they used their contractor, Norse, to provide 3 cuts per year. Arther Sparkes, our church warden, considered that this was insufficient mowings and he negotiated with the council that he would be responsible for the North and East areas if the council cut the rest 4 times a year. Arther spent a lot of his own money purchasing new mowers and strimmer's to meet this commitment. With a team of volunteers, he cleared what we now call the Picnic Area, installing tables and chairs for the public to relax in, and set up a bird sanctuary on the North side.

At this time a connection was made between Arther and The Community Payback Scheme, and it was agreed that they would provide a team once a week to work in the churchyard and it has been most beneficial to us. Because it was such a good arrangement they decided, this year, to provide two teams, one on Mondays and one on Tuesdays. They have made a huge difference to our churchyard. Of course this comes at a cost, we must supply fuel, oil and replacement parts to our machines and to their equipment. When Arther retired, he warned the PCC that the cost of this support would be around £600 per year so from the start of this year it will be our responsibility. Also, up till now there has been no cost for machine maintenance but will be in future. We need a large skip to clear away broken equipment from the mower shed area. Finally, I wonder if we could find indoor work for the Pay Back teams during the bad weather times.

Looking forward to future, negotiations are taking place between the church and East Suffolk Coast Council, who are now providers of closed church yard maintenance, to provide grass cutting and fence repairs. Recently we were victims of a break-in to our mower shed and we lost some machines, now in the hands of the insurers. Hopefully all the above arrangements will remain in place. If we did lose the support of the Payback teams, we would have to find support from church members to keep the area around the hall and pathways tidy. If you, or a family member can help, please contact a member of the church council.

**Ray Bedwell**

## **Busy Fingers**



Busy Fingers group continue to meet Tuesday Afternoons during term time at Gill's between 2 and 4ish! At present there are about 9 members but on average 6/7 attend weekly.

Members make various things...some make new-born hats for the Maternity ward at JPH. Others are making hats and scarves for the homeless. Seagulls and wellington boots are recent additions and knitted at the request of the RNLI since we held the Flower Festival in Church last July where the RNLI had a table as our theme was of the sea. Then, quite a few cat blankets are made for the Cats Protection – every cat rehomed gets its own new cat blanket so these are continually needed.

Quite recently we have started making Banners for the Church. Canon Simon has requested some for the Church columns. Much thinking and discussion has gone into these and they are, at last, underway. We are starting with 4 since each one takes a lot of work and many hours to do. We hope they will be an asset to our Church once completed (which will be a little while yet!). In the meantime, those members not involved with the Banners are continuing with our usual work. **Gill Battrick**

## **Church Music and Choir**

The liturgical music at St. Margaret's aims to be accessible and uplifting for all who attend our services. The monthly pattern of worship means that the choir plays a central role each Sunday morning at our 10 am service of Sung Eucharist. The choir also leads the singing at our evening worship each month, with a service of Choral Evensong on the second Sunday of the month, a more informal communion service with hymns on the third Sunday and a traditional Sung Evensong on the fourth Sunday. In using 'Ancient and Modern: Hymns and Songs for Refreshing Worship' a wide and enriching variety of hymns and choruses from the traditional to the contemporary can be chosen. In addition, the choir is able to draw on a wide range of musical resources from our fine choir library for anthems, motets and settings.

In presenting this varied range of music over the year, we are very much blest at St. Margaret's to have one of the finest and largest organs in the Diocese of Norwich, which greatly enhances our worship each week. Our historic 1871 Forster and Andrews/ Hill, Norman and Beard pipe organ, with its beautiful tonal palate remains in very good condition and is a joy to play each week. It is expertly maintained by the firm of Bower and Company, and is treasured by the church. In addition, our fine Yamaha grand piano is used for services, and also for our highly successful range of coffee concerts throughout the year.

Choir rehearsals at St. Margaret's during 2024 have continued on a regular basis on Friday evenings. With a choral tradition going back to 1871, an enthusiastic, committed and accomplished robed S.A.T.B choir rehearse the hymns, psalms, anthems and motets for the forthcoming Sunday services each week. On a typical Sunday morning, the choir numbers around fourteen voices. For our much-loved service of Choral Evensong each month, the choir can grow to up to twenty five voices in total. We are truly thankful that at St. Margaret's we have a choir that is growing, and it is with great joy that we have an increasing number of junior choristers. In encouraging these younger members, the church introduced a choral scholarship scheme, which aims to nurture talented young voices. We remain an affiliated choir of the RSCM.

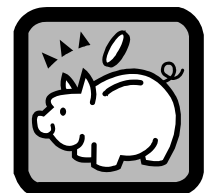
The choir has provided polished performances throughout the year and as a result has been invited by the Dean of Norwich to sing at a future service of Choral Evensong in the Cathedral. The variety of music used each week at St. Margaret's (from the reflective and contemplative to the joyful and triumphant) aims to enhance the worship of the church and in so doing glorify God. The choir treasures the role that they fulfil in the worship at St. Margaret's. My sincere thanks to all of those who have contributed in so many ways to the musical life of our church.

**Jonathan Williams B.A., M.Ed.(Cantab), LGSM, LTCL.**

**Organist and Choirmaster St. Margaret's Church, Lowestoft**

## **Social and Fundraising**

With no Social and Fundraising Committee, thanks go to all those who helped to organise and clear up from two bring-and-share lunches with quizzes – one at Harvest and the other at Christmas – which were much enjoyed by the many people coming. Social events are always popular, being a chance to socialise and talk to others.



Rachel and Sarah worked hard to put on two Table-Top sales where people were invited to pay for having a table with their own things to sell. The first was on the Saturday of the Flower Festival, and the second was a Christmas event, both being well attended. These events are hard work for everyone involved and grateful thanks goes to Rachel and Sarah for promoting, preparing for and clearing up after these two events. **Pam Shaw**

## **Bible Study Group**

The group continues to meet on Monday mornings in term time.



It has been lovely to welcome Shirley who visited us for a while last year and has rejoined since she moved permanently to Lowestoft.

At the beginning of last year, we returned to the Old Testament for our studies. We looked at two of the shorter prophets – Obadiah and Micah – and the first half of Proverbs. Although some of us did not enjoy these as much, we all realised once more the importance of the Old Testament and appreciate its relevance as the message leads us towards a greater understanding of the New Testament and the life of Jesus.

Recently we decided to think about the disciples of Jesus – beginning with Peter. We, too, are disciples of Jesus in the twenty first century and it has been interesting to remind ourselves how like Peter's relationship with Jesus ours is from time to time!

We break during Lent so that the group becomes the basis for one of the Lent Groups.

Thank you to each of our members for your continued interest, your contributions to discussions each week, and your fellowship. It is reassuring to realise how comfortable we feel as we make our own individual observations within the group and we have all benefitted from a new feature of the study – "Margaret's time". Each week, Margaret draws the session to a close by summing up the main points and what they have meant to her.

We are always pleased to have new people join us so do feel free to come on Monday at 10.00 to see what we do.

**Gerda Buckley**

## **Lothlingland Deanery Synod**



Three meetings were held in April, July and November, at Pakefield Community Centre (Ribblesdale), St. Mark's Oulton Broad and St. Michael's Oulton, with St. Margaret's being represented by Revd. Simon, Mary Carr, Sarah Spall and Rachel McDonough.

The first meeting focussed very much on work within the community with talks on FISH (Food in School Holidays), Food Bank, Pantry and also Uniform Ark. All provide much-needed help and support and there is ample storage for food and clothing at the Centre.

The July meeting was a more social event with a BBQ at which new members to Synod were welcomed.

In November the meeting began with a talk by Mr. Tim Sweeting, Diocesan Secretary. Following this we split into groups with representatives from other churches to discuss new events happening in our own. Everyone had something positive to say, and for St. Margaret's we spoke about the Community Café.

All meetings begin and finish with an act of worship led by Revd. Helen Jary and Revd. Sharon Lord. Both encourage us to work closely together as a deanery, supporting one another and sharing experiences.

**Mary Carr**

## **St. Margaret's Magazine - The Spire**

Following feedback conversations with our readers, the PCC and the editorial team, it was decided not to make any major changes to the format of our magazine and to continue printing monthly editions and double issues produced for December/ January and July /

August. Copies are word-processed, if requested, collated and sub-edited by Gill Battrick and Jennifer Tucker. Pages which benefit from clearer pictures and also The Front Cover are designed and printed by Kathryn . A 'taster page' is sometimes put on the website [stmargaretlowestoft.co.uk](http://stmargaretlowestoft.co.uk) to increase our outreach into the community. Pam designs and deals with contacts on the advertising page. Final checks and advice is offered by Canon Simon Stokes, our Rector. New computer software is being offered to enable easier ways of collating a range of articles and photos. The cost of advertising is £30 a year for ten issues . A donation of £1 is requested to support the production of 110 copies which are printed and available in Church. Gill and Jennifer deliver along St Margaret's Road and by post and encourage readers to share and deliver other copies locally. We welcome any suggestions to the content of the magazine and readers particularly appreciate 'Viewpoint' the introductory page written by members of the clergy team; Rector's ramblings and Mayne's views from the doghouse. The diary pages help with future planning and Reports from the Mothers' Union; Kimbilio in the Congo; reflections on Bible Study and other Church Activities; Poems , Quiz pages and the summary of events in 'Gill's Jottings' are very appreciated.

**Gill Battrick, Jennifer Tucker**

## **Mothers' Union**



2024 was quite a busy year beginning with our January meeting when we held our Wave of Prayer and AGM. At this all officers remained unchanged and John Worsfold confirmed he was happy to continue correspondence with our own link branch in Brisbane Australia, and also as contact for the Emergency Prayer Link. Monthly meetings continued throughout the year with July and August being the summer break. Events throughout the year included the World Day of Prayer held at the United Reformed Church, and in early April a short service was held to commemorate Lady Day – a little later than usual as 25th March fell in Holy Week. In May we had an invitation to join Bradwell Branch for their meeting at which the speaker was the new Bishop of Thetford, Rt. Revd. Ian Bishop. In June we met for a social meeting at the Sparrow's Nest to discuss summer events, and in July we were invited for tea at the home of Joyce Clarke's grandson to celebrate her recent 100<sup>th</sup> birthday. Later in the month to coincide with the Flower Festival we set up the Domestic Abuse Exhibition in our Church Centre foyer which ran for a month before going on to St. Andrew's and St. Mark's Oulton Broad. In August we met for lunch at the Wherry Hotel and later in the month at the home of Geraldine Bailey for a social afternoon. In September it was the turn of our branch to lead the Midday Prayers in Norwich Cathedral and in early October again at the Cathedral for the Annual Diocesan Service.

Although there were no big fundraising events, Bring and Buy, Raffles and donations have boosted our funds so we were able to buy two Angel Tree Presents, also Baptismal Bibles for the church and support other projects. Earlier in the year we were sorry to lose one of our members – Betty Tansley – a long-serving loyal member and once our Secretary.

Throughout the year all members have in various ways contributed to the work of the Branch and regular contact has been maintained with those who no longer to meetings. At the end of 2024 our membership stood at 7 plus friends and non-members who continue to support us.

**Mary Carr**

## **St. Margaret's Flower Group**

Throughout the church's year, we decorate for Easter, Pentecost, Sea Sunday, St. Margaret's Day, Harvest Festival, Remembrance Sunday, and of course, Christmas. We try to have some form of flower



display in church for all other Sundays (except Lent). Quite a task for a small team, but we do our best! Arranging is so enjoyable, and very rewarding when you've completed your design and are happy with it! If not, you may start again, but it's all good, especially when part of a team, as was the case at our July Festival. Friendship and flowers we like to call it.

In July 2024, over St. Margaret's Weekend, we held a Festival of Flowers with accompanying music on the Friday, Saturday and Sunday. The Church looked wonderful, with amazing structures, flower designs, artwork and static displays. Lowestoft Flower Club and friends, Church Flower Group, two local schools, 4th St. Margaret's Scout Group, local RNLI, Lowestoft Fishermen's Mission and Busy Fingers Craft Group all contributed to a successful festival. We even managed to raise a few pounds for much-needed church funds too! I would like to take this opportunity again to thank you, the church family, for your support, kind words and practical help during the festival. I really appreciated it.

Harvest Festival again saw the Font decorated with flowers, and food produce, resulting in a very colourful and attractive display.

After several years leading the flower team, Maureen (who's an absolute star!) has decided to step down. She has done a wonderful job and will still be involved (I hope!!) just not as much. So a huge thank you to Maureen, to Mary and Nancy for their support and lovely flower work during the year.

**Linda Friston**

## **Anna Chaplaincy**

We now have two Anna Chaplains – Sarah and Pam - and two Anna Friends – Rachel and Charles, who were licensed in December. Sarah and Pam take Communion services in Harleston House and Broadlands, and with the help of Val playing the piano, a hymn service at Broadlands - each once a month. In addition, Broadlands and Church Green are visited weekly giving the residents the opportunity to chat if they want to. In Broadlands particularly it is a case of providing a regular presence and when residents are particularly needy they or their families often ask for a visit and/or a prayer. All this work is backed by a Prayer Group of nine who regularly pray for any particular needs flagged up by the visits, and their support is much appreciated and valued.

## **Community Friendship Café**

The Café, run by our Anna Chaplains, started on 9<sup>th</sup> September and at first the hours were 2.00-4.00 every Monday, but from December these were



increased to 11.00-4.00 to include serving light lunches. For the first 4/5 weeks the Café was totally free for everyone. From 9<sup>th</sup> October a donations box was put out, with the Café still being advertised as free, but donations accepted. From then on the amount donated each week was paid into the church accounts. Apart from buying some coffee no expenses were charged for ingredients in the first four months.

We received a grant of £600 from the Diocese for set-up and most of this was spent buying tablecloths, china, toaster, etc. to make the Café a welcoming bright place. A further grant of £1,500 was obtained from the Council to cover January – March 2025, this to include any further set-up costs, (more tea and dessert plates for lunches), cost of ingredients, hire charge for the church, and a charge for electricity and gas used. This means that from January 2025 ingredient costs are met.

We are very grateful to the church family for supporting us every week, which we are sure has resulted in the good number of people coming in. Numbers started at 9 the first week, but increased to between 30 and 40+ each week, many of them lonely single people who have seen the notice on social media.

Sarah, Derek, Charles and Amelia opened the Café on Christmas Day from 11.00-3.00 and had over 20 people drop in.

With a 5-star Council Food Safety award, the team of 5 running the Café look forward to continued expansion and are so pleased that this mission outreach on behalf of St. Margaret's is proving both needed and successful.

**Pam Shaw and Sarah Spall Anna Chaplains: Rachel McDonough, Charles Thorogood Anna Friends**

## **The Church Office**



Here in the office, we continue to serve the Lord through our work in church administration.

It's been a busy year. The office continues to be a real hub, a welcoming space where people can pop in if they need to discuss church-related matters. We liaise closely with baptism families, wedding couples and funeral directors, enabling us to offer a tailored personal service. We have been working in partnership with Howsham Memorials offering plaques installed into our Memorial Garden for those who have had loved one's ashes interred there.

Since the office has been reorganised, it has made the running of the office an efficient and effective workspace, especially having a designated meeting table within the office. The re-purposing of the inner office from a storeroom to now being a data-room is working well. This has allowed us to have a designated secure space to safely store personal data and comply with GDPR. The door locks have been changed for the office, as well as on the data-room (limiting its access for security purposes), in-line with the rest of the church and church centre, meaning that the main office can be accessed without compromising the security of the data-room and its contents.

In addition to the day-to-day general admin, weekly pew sheets continue to be created (available as printed copies, on-line and emailed out to those wishing to receive them), as well as digital service sheets, aimed at making the services more inclusive and accessible to a greater audience watching online, are all produced weekly. We also continue to promote the church and its evangelism through marketing and publicity helping to raise the church's profile within the local community. We continue to keep the website, Facebook, and now Bluesky, all updated with weekly services, events & activities. We have renewed our advertising campaign with the Lowestoft Journal. Furthermore, we continue to design posters and large banners to advertise seasonal or specific services and events directly to the local community, capitalising upon the 'through-traffic' of people who use the church grounds as a cut-through as well as those who use the centre.

A designated Community Centre Committee has recently been established, comprising Canon Simon and our Church Wardens; Malcolm and Roy. Regular meetings are held in the church office to ascertain and resolve any matters arising relating to the Church Centre and those groups hiring the various halls. Although we now have this new committee, the church office continues to be the primary contact for hirers. We have recently increased the Hire charges for the halls / centre and church, factoring in the rising costs of electricity etc. During the past year we have increased the number of groups utilising the church centre. Our hirers have also started to make use of the air-conditioning which has been recently installed in the Large Hall, using it for both cold and heat. There will be an oncost to using the air-conditioning which will be added to the hirer's monthly invoice if used.

We're looking forward to another exciting year ahead in the office, serving the Lord.

**Kathryn Williams**

# St. Margaret's Church, Lowestoft

## Charity Registration Number 1134063



## Annual Accounts and Financial Statements of the Parochial Church Council

Year Ended 31<sup>st</sup> December 2024

Rector: The Reverend Canon Simon Stokes

Church Wardens: Mr Roy Stebbings & Mr Malcom Howes

Treasurer: Mrs Michelle Morris

St. Margaret's Parochial Church Council  
Index for the Financial Statements for the year ending  
31<sup>st</sup> December 2024

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**Parochial Church of St Margaret's Lowestoft**  
**Statement of Financial Activities for the Year Ended 31st**  
**December 2024**

|                                                 | <b>U/Res</b>     | <b>Res</b>       | <b>End<br/>ow</b> | <b>Total<br/>2024</b> | <b>Total<br/>2023</b> |
|-------------------------------------------------|------------------|------------------|-------------------|-----------------------|-----------------------|
|                                                 | £                | £                | £                 | £                     | £                     |
| <b>Incoming resources</b>                       |                  |                  |                   |                       |                       |
|                                                 | 93542.2          | 234997.          |                   | 328540.               |                       |
| Voluntary Income                                | 7                | 89               |                   | 16                    | 103277                |
|                                                 | 36456.1          |                  |                   | 36456.1               |                       |
| Income from Church Activities                   | 3                | 0                | 0                 | 3                     | 26924                 |
| Income from Investments                         | 334.08           | 0                | 0                 | 334.08                | 1330                  |
| Insurance claims                                | 2594.80          | 0                | 0                 | 2594.80               | 0                     |
| Vat Grant                                       | 2091.14          | 0                | 0                 | 2091.14               | 0                     |
| <b>Total Incoming<br/>Resources</b>             | <b>135018.42</b> | <b>234997.89</b> |                   | <b>370016.31</b>      | <b>131531</b>         |
| <br><b>Use of Resources</b>                     |                  |                  |                   |                       |                       |
|                                                 | 105722.          | 75825.0          |                   |                       |                       |
| Church Activities                               | 92               | 8                | 0                 | 181548                | 151746                |
| Charitable Giving                               | 1448.90          | 0                | 0                 | 1448.90               | 2683                  |
|                                                 | 22429.3          |                  |                   | 22429.3               |                       |
| Church Admin                                    | 8                | 0                | 0                 | 8                     | 16035                 |
| <b>Total Resources Used</b>                     | <b>129601.20</b> | <b>75825.08</b>  |                   | <b>205426.28</b>      | <b>170464</b>         |
| <br><b>Net Incoming/ Outgoing<br/>Resources</b> | <b>5417.22</b>   | <b>159172.81</b> |                   | <b>164590.03</b>      | <b>-38933</b>         |
| Gains & Losses on<br>Investments                | 0                | 0                | 0                 | 0                     | 2564                  |
| CBF Deposit Account                             | 3796.28          | 0                | 0                 | 3796.28               | 1798                  |
| <br><b>Net Movements in Funds</b>               | <b>9213.50</b>   | <b>159172.81</b> | <b>0</b>          | <b>168386.31</b>      | <b>-34571</b>         |

**Parochial Church Council of St Margaret's  
Lowestoft  
Statement of Assets and Liabilities as at 31st  
December 2024**

|                                           |               |            | <b>2024</b>   | <b>2023</b>           |
|-------------------------------------------|---------------|------------|---------------|-----------------------|
| <b>Fixed Assets</b>                       | Notes         |            | £             | £                     |
| Tangible Fixed Assets                     |               | 5          | 0             | 0                     |
| Investment Assets                         | CCLA          | 6          | 13598         | 35328                 |
|                                           |               |            | <b>13598</b>  | <b>35328</b>          |
| <b>Current Assets</b>                     |               |            |               |                       |
| Debtors & Prepayments                     |               | 7          | 0             | 0                     |
|                                           |               |            | 239957.       |                       |
| Cash & Bank in Hand                       |               |            | 98            | 78969                 |
|                                           |               |            | <b>239957</b> |                       |
|                                           |               |            | <b>.98</b>    | <b>78969</b>          |
| <b>Current Liabilities</b>                |               | 8          | 0             | 0                     |
|                                           |               |            | <b>248402</b> |                       |
| <b>Net Current Assets</b>                 |               |            | <b>.48</b>    | <b>78969</b>          |
|                                           |               |            | <b>262000</b> |                       |
| <b>Total Net Assets</b>                   |               |            | <b>.48</b>    | <b>114297</b>         |
| <b>Funds</b>                              |               |            |               |                       |
|                                           |               |            | 14784.5       |                       |
| Unrestricted                              |               |            | 9             | 10915                 |
|                                           |               |            | 171922.       |                       |
| Restricted                                |               |            | 61            | 10155                 |
|                                           |               |            | 75293.2       |                       |
| Endowment                                 | CBF &<br>CCLA |            | 8             | 93227                 |
|                                           |               |            | <b>262000</b> |                       |
| <b>Total Funds</b>                        |               |            | <b>.48</b>    | <b>114297</b>         |
| <b>Analysis of net<br/>Assets By Fund</b> | <b>U/Res</b>  | <b>Res</b> | <b>Endow</b>  | <b>Total<br/>2024</b> |
| Fixed Assets                              | 0             | 0          | 0             | 0                     |

|                          |                 |                  |                 |                  |
|--------------------------|-----------------|------------------|-----------------|------------------|
| Investment Assets        | 0               | 0                | 13598           | 13598            |
|                          | 14784.5         | 171922.          | 61695.2         | 248402.          |
| Bank & Cash              | 9               | 61               | 8               | 48               |
| Other Current Assets     | 0               | 0                | 0               | 0                |
| Less Current Liabilities | 0               | 0                | 0               | 0                |
| <b>Net Assets</b>        | <b>14784.59</b> | <b>171922.61</b> | <b>75293.28</b> | <b>262000.48</b> |

## Parochial Church Council of St Margaret's Lowestoft

### Incoming Resources for the Year Ended 31st December 2024

|                              | Used/Res<br>Funds<br>£ | Res<br>Funds<br>£ | Endo<br>w<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|------------------------------|------------------------|-------------------|----------------|--------------------|--------------------|
| <b>Voluntary Income</b>      |                        |                   |                |                    |                    |
| Planned Giving               |                        |                   |                | 34131.2            |                    |
| Tax Efficient                | 34131.25               | 0                 | 0              | 5                  | 28186              |
|                              |                        |                   |                | 10633.8            |                    |
| Non-Tax Efficient            | 10633.84               | 0                 | 0              | 4                  | 4606               |
| Gift Aid Tax Refund          | 5294.18                | 0                 | 0              | 5294.18            | 13122              |
| Wall Safe                    | 552.30                 | 0                 | 0              | 552.30             | 5115               |
| Sum Up Cash Machine          | 2573.94                | 0                 | 0              | 2573.94            | 760                |
| Collections for Charity      |                        |                   |                |                    |                    |
| Donations                    | 348.10                 | 0                 | 0              | 348.10             | 683                |
| Donations (Including Reserve |                        | 76234.5           |                | 82557.3            |                    |
| Funds)                       | 6322.88                | 0                 | 0              | 8                  | 9848               |
|                              |                        |                   |                | 33815.5            |                    |
| Grants                       | 13715.57               | 20100             | 0              | 7                  | 9551               |
| Legacies                     | 0                      | 100000            | 0              | 100000             | 0                  |
| Lowestoft Charity Board      | 16217                  | 16217             | 0              | 32434              | 27955              |
| Fund Raising                 | 2443.21                | 0                 | 0              | 2443.21            | 2781               |
|                              |                        | 22446.3           |                | 23756.3            |                    |
| Other Income                 | 1310                   | 9                 | 0              | 9                  | 670                |

|                                      |                  |                  |          |                  |               |
|--------------------------------------|------------------|------------------|----------|------------------|---------------|
|                                      | <b>93542.27</b>  | <b>234997.89</b> | <b>0</b> | <b>328540.16</b> | <b>103277</b> |
| <b>Income from Church Activities</b> |                  |                  |          |                  |               |
| Magazines                            | 133.50           | 0                | 0        | 133.50           | 500           |
| Church Centre Rents                  | 25407            | 0                | 0        | 25407            | 21475         |
| Fees Received                        | 9329             | 0                | 0        | 9329             | 4949          |
| Friendship café                      | 572.73           | 0                | 0        | 572.73           | 0             |
| Coffee Concerts                      | 1013.90          | 0                | 0        | 1013.90          | 0             |
|                                      | <b>36456.13</b>  | <b>0</b>         | <b>0</b> | <b>0</b>         | <b>26924</b>  |
| Insurance Claims                     | 2594.80          | 0                | 0        | 2594.80          | 0             |
| VAT Grant                            | 2091.14          | 0                | 0        | 2091.14          | 0             |
| Dividends and Interest               | 334.08           | 0                | 0        | 334.08           | 1330          |
|                                      |                  | <b>234997.89</b> |          | <b>370016.31</b> | <b>131531</b> |
| <b>Total Incoming Resources</b>      | <b>135018.42</b> | <b>.89</b>       | <b>0</b> | <b>.31</b>       | <b>1</b>      |

## Parochial Church Council of St Margaret's Lowestoft Use of Resources for the Year Ended 31st December 2024

|                                           | U/Res          | Res      | End<br>ow | Total          | Total       |
|-------------------------------------------|----------------|----------|-----------|----------------|-------------|
|                                           | Funds          | Funds    | Funds     | 2024.0<br>0    | 2023.0<br>0 |
| <b>Missionary &amp; Charitable Giving</b> | £              | £        | £         | £              | £           |
| Overseas                                  | 1200           | 0        | 0         | 1200           | 2000        |
| Other                                     | 248.90         | 0        | 0         | 248.90         | 638         |
|                                           | <b>1448.90</b> |          |           | <b>1448.90</b> |             |
|                                           | <b>0</b>       | <b>0</b> | <b>0</b>  | <b>0</b>       | <b>2638</b> |
| <b>Church Ministry Activities</b>         |                |          |           |                |             |
| Parish Share                              | 50000          | 0        | 0         | 50000          | 40000       |
|                                           | 4359.9         |          |           | 4359.9         |             |
| Clergy Expenses                           | 3              | 0        | 0         | 3              | 2434        |
| Church Running Costs                      | 35304.         | 296      | 0         | 35600.         | 48322       |

|                       |              |              |          |              |              |
|-----------------------|--------------|--------------|----------|--------------|--------------|
|                       | 40           |              |          | 40           |              |
|                       |              | 55309.       |          | 55309.       |              |
| Church Maintenance    | 0            | 08           | 0        | 08           | 35349        |
| Church Centre         |              |              |          | 20151.       |              |
| Improvements          | 51.92        | 20100        | 0        | 92           | 10000        |
| Bell Repairs          | 0            | 120          | 0        | 120          | 97           |
| Church centre Running | 14691.       |              |          | 14691.       |              |
| Costs                 | 83           | 0            | 0        | 83           | 13248        |
|                       | 1314.8       |              |          | 1314.8       |              |
| Sundry Expenses       | 4            | 0            | 0        | 4            | 2296         |
|                       | <b>10572</b> | <b>75825</b> |          | <b>18154</b> | <b>15174</b> |
|                       | <b>2.92</b>  | <b>.08</b>   | <b>0</b> | <b>8</b>     | <b>6</b>     |

### Church Administration

|                         |               |              |          |               |              |
|-------------------------|---------------|--------------|----------|---------------|--------------|
| Website                 | 0             | 0            | 0        | 0             | 215          |
|                         | 2979.2        |              |          | 2979.2        |              |
| Advertising             | 4             | 0            | 0        | 4             | 1277         |
|                         | 1261.7        |              |          | 1261.7        |              |
| Telephone               | 7             | 0            | 0        | 7             | 3557         |
|                         | 3028.0        |              |          | 3028.0        |              |
| Printing/Postage        | 3             | 0            | 0        | 3             | 1436         |
|                         | 13474.        |              |          | 13474.        |              |
| Administrator           | 41            | 0            | 0        | 41            | 6145         |
|                         | 1685.9        |              |          | 1685.9        |              |
| Sundries/Licences/Audit | 3             | 0            | 0        | 3             | 4682         |
|                         | <b>22429.</b> |              |          | <b>22429.</b> |              |
|                         | <b>38</b>     |              |          | <b>38</b>     |              |
| <b>Total Use of</b>     | <b>12960</b>  | <b>75825</b> |          | <b>20542</b>  | <b>17046</b> |
| <b>Resources</b>        | <b>1.20</b>   | <b>.08</b>   | <b>0</b> | <b>6.28</b>   | <b>4</b>     |

### Analysis of Church Running Costs

|                         |               |
|-------------------------|---------------|
|                         | 7442.6        |
| Heat/lights             | 6             |
|                         | 7458.1        |
| Insurance               | 1             |
|                         | 2979.4        |
| Security                | 0             |
| Sundry                  | 668.80        |
| Worship Items           | 752.77        |
| Organist/Verger/Cleaner | 15220         |
| Broadcast System        | 782.66        |
|                         | <b>35304.</b> |
|                         | <b>40</b>     |

### Analysis of Church Centre Running Costs

|                      |              |
|----------------------|--------------|
|                      | 4359.9       |
| Heat/lights          | 1            |
|                      | 1295.6       |
| Insurance            | 5            |
| Cleaner              | 4740         |
|                      | 1569.2       |
| Other Cleaning       | 4            |
| Maintenance          | 288          |
| Water rates          | 175.19       |
|                      | 2263.8       |
| Repairs/Replacements | 4            |
|                      | <b>14691</b> |
|                      | <b>.83</b>   |

# **Parochial Church Council of St Margaret's Lowestoft St Margaret's PCC Restricted Funds 2024**

|                                   | B/F<br>£          | CR<br>£               | DR<br>£              | Balance<br>£          |
|-----------------------------------|-------------------|-----------------------|----------------------|-----------------------|
| <b>Fabric Fund</b>                | 5840              | 213807.<br>89         | 52714.<br>28         | 166933.<br>61         |
| <b>Bell Fund</b>                  | 4069              | 40                    | 120                  | 3989                  |
| <b>Flower Fund</b>                | 246               | 50                    | 296                  | 0                     |
| <b>Community Fund</b>             | 0                 | 20100                 | 20100                | 0                     |
| <b>Young People in Music Fund</b> | 0                 | 1000                  | 0                    | 1000                  |
| <b>Total Reserve Funds</b>        | <b>101<br/>55</b> | <b>234997<br/>.89</b> | <b>73230<br/>.28</b> | <b>171922<br/>.61</b> |

**Balance of Restricted funds held in business account =  
£171,922.61**

## **Charitable Giving 2024**

|                                                    | £          |
|----------------------------------------------------|------------|
| Kimbilio - Congo Children's Trust                  | 1000       |
| Kimbilio - Congo Children's Trust -<br>Lent Appeal | 200        |
|                                                    | 188.       |
| Children's Society                                 | 9          |
| Ride and Stride                                    | 60         |
|                                                    | <b>144</b> |
|                                                    | <b>8.9</b> |

## **Parochial Church Council of St Margaret's Lowestoft**

### **Notes to the Financial Statements Year Ended 31<sup>st</sup> December 2024**

#### **1. Accounting Policies**

These financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting 9 amendment regulations 2001, together with applicable accounting standards and the Charities statement of recommended practice. Norwich Diocese advise that it is not considered appropriate to include the Church Centre as an Asset on the Statement of Assets because it is held in the very long term and the value is difficult to ascertain.

#### **2. Funds**

The **unrestricted funds** are available for the use of the PCC as they see fit and are not subject to any legal restriction to their use.

The **restricted funds and endowment funds** have been received for specific purposes. An analysis of restricted funds has been included in these accounts. An annual grant from the Lowestoft Charity Board has been received of which 50% is restricted for the cost of maintaining the fabric of the Church building. It has been agreed that the remaining 50% can be unrestricted. This is subject to an annual review.

The accounts include all transactions, assets and liabilities which the PCC are responsible for by Law. The accounts do not include the financial records from Church groups that owe their main affiliation to another body or those that result from informal gatherings by church members.

#### **3. Incoming Resources**

Income from collections, covenanted planned giving and donations is recognised by, or on behalf of, the PCC. Income tax recoverable by Gift Aid is recognised when the claim is accepted by HM Revenue and Customs and received into the bank account. Grants, legacies and similar income is recognised when the PCC becomes legally entitled to the sums due.

**The income from fundraising, sale of books and magazines is shown gross before expenses incurred. The funds raised and grants include only those received by the PCC.  
All investment income is received without the deduction of income tax and is accounted for when received.**

## **Parochial Church Council of St Margaret's Lowestoft**

### **Notes to the Financial Statements Year Ended 31<sup>st</sup> December 2024**

#### **4. Resources Used**

Grants and donations are accounted for as being due to the recipients when the funds are received by the PCC or when the PCC has agreed the expenditure.

#### **5. Fixed assets**

Consecrated and beneficed property is excluded from the accounts by section 96(2) of the Charities Act 1993. No value is placed on the moveable furnishings which are held by the Churchwardens on special trust for the PXCC and which a faculty is required for disposal as the PCC understands this to be inalienable property. All expenditure during the year on these assets is written off in the statement of financial activities.

#### **6. Investments**

Investments are valued at market value as of 31<sup>st</sup> December – a schedule of these is attached.

#### **7. Current assets**

These accounts have been prepared on a Receipts and Payments basis.

#### **8. Current Liabilities**

These accounts have been prepared on a Receipts and Payments basis.

#### **9. Stock in hand**

Stocks of Tradecraft items are not held.

#### **10. Analysis of Net Assets by Fund**

See attached.

**Parochial Church Council of St Margaret's Lowestoft**  
**Notes to the Financial Statements Year Ended 31<sup>st</sup> December**  
**2024**

**11. Staff costs**

Church = £15,220

Church Centre = £4,740

Administrator = £13,474.41-£9237 (included in grants - Access to work) =  
£4237.41

Total 2024 = £24197.41

Total 2023 = £24375

During 2024 payments were made to the Verger, Organist, Deputy Organist and Cleaner for the Church and Church Centre on a self-employed basis. For the whole of this year to cover the extra hours worked by the Administrator a monthly grant from Access to Work has been received. This is included under grants in the accounts and is deducted above from the total cost of the administrator.

**12. Clergy Expenses**

Total 2024 = £4359.23

Total 2023 = £2434

**13. PCC Fees**

A separate fees account has been maintained for the year ended 31<sup>st</sup> December 2024 for the collection and reimbursement of statutory fees for weddings, funerals etc. This is the responsibility of the Rector, and such the account is not included in the incoming resources (Correspondence dated 7<sup>th</sup> January 2008 - Diocesan Parish Finance Advisor refers).

**14. Other Accounts for which the PCC is Responsible**

Monies collected by the Parochial activities that are not under the control of the PCC are NOT included in this report. If the PCC underwrites

such activities (i.e. pays the bills if the organisers cannot) then they **ARE** within PCC control.

## Parochial Church Council of St Margaret's Lowestoft

### Bank Accounts for 2024

|                                   | 31/12/2024       | 31/12/2023   |
|-----------------------------------|------------------|--------------|
|                                   | £                | £            |
| Barclays Current Account          | 14784.59         | 10915        |
| Barclays Saver Account            | 171922.61        | 10155        |
| CBF Church of England Dep Account | 61695.28         | 57899        |
| <b>Total</b>                      | <b>248402.48</b> | <b>78969</b> |

### Investments for 2024

|              | 31/12/2024   | 31/12/2023   |
|--------------|--------------|--------------|
| CO3050363    | 0            | 19825        |
| CO3056361    | 0            | 734          |
| CO3056362    | 0            | 1171         |
| CB3011272    | 5053         | 5053         |
| CB3011352    | 8545         | 8545         |
| <b>Total</b> | <b>13598</b> | <b>35328</b> |

Note

It is understood that all the above investments and CBF Deposit Account are Endowment funds.

All valuations are as of 31<sup>st</sup> December 2024 it is noted that this year, we have broken a number of these funds for the money to be held in the restricted fund and used on the Fabric of the Church building these funds are CO3050363, CO3056361 and CO3056362. Please also note there was an increase on the investment value of £3,796.28 on investment during 2024.

Please see the Statement of Financial Activities.

## **Parochial Church Council of St Margaret's Lowestoft Treasurers report for the Year Ended 31<sup>st</sup> December 2024**

Planned giving shows a significant increase however this is not a true reflection on week in week out giving as it includes £100,000 bequeathed to Saint Margaret's by Norman Garrett's estate this was such a generous thing for him to have done in his will and we acknowledge and appreciate his generosity.

If we only look at the funds raised through Tax efficient giving, non-tax efficient giving, gift aid tax refunds, the wall safe, the sum up machine and collections for charity donations, then planned giving is pretty much on par when compared with planned giving in 2023. Regular giving is either by Standing Order, Weekly envelopes or via a direct debit payment to the Parish Giving Scheme. It would be great if as many people as possible joined the Parish giving scheme rather than giving through the weekly envelopes and standing orders as this is the only completely tax efficient way of giving and saves much admin time and money. I am immensely grateful to Kathryn for all her hard work counting and banking money and to Michael for doing the Gift Aid relief which is applied for and then paid back into our bank account by HMRC. If anyone would like to Join the Parish Giving Scheme but is unsure how to or nervous over joining or just wants a little help setting it up, then please come and talk to me as I will be more than happy to help.

We have continued to use the Digital Card Machine this year which makes it much easier for visitors to the church to donate. Giving via this method is significantly up from last year partially because we have been using it for the full year.

The church centre rents have been constant this year but after a review by the PCC in January they have risen for 2025 by 10% this hasn't been a problem with any of our regular renters.

On paper our outgoings have not exceeded our expenditure however most of the excess is made up of income into the restricted funds. For the second year running we have not managed to pay our Parish Share in full. This is the figure which is paid to the Diocese is a contribution towards the cost of mission and ministry this year we paid £50,000 of the £70,420 requested by the diocese. For the coming year the PCC has approved paying some of the Parish Share via direct debit.

We have had many costs this year, to name just a few, work completed on some of the flint work panels and drainage on the Church building. to improvements on the church hall like new bike racks, a new oven, an air conditioning unit and new security locks etc. Some of these have been planned and some have been unexpected.

The restricted funds income has partially come from breaking some of our CCLA investment funds having had approval from the PCC and The Charity Commission to do this. Also, from the inheritance from Norman Garrett, an increase in the amount we yearly receive from the Lowestoft Charity board plus £50,000 from the Lowestoft Charity Board General Account, all of which is to be used for the purpose of improving and repairing the fabric of the building. We have also been fortunate enough to receive some other smaller donations and we are very grateful for every penny which has donated to us as a church.

We have also had grants and funding which has enabled us to do many positive things this year. We have become a venue for Food In School Holidays hosting breakfast on Monday mornings during the school holidays as well as opening our very own friendship café. Congratulations to everyone involved in both outreach ventures and their success.

I look forward to the coming year and the difference and work we can do going forward. I have really enjoyed my role this year and would be honoured to be voted back in as treasurer again this year. And thank you to everyone within the church family without your generous giving we wouldn't be here.

## Parochial Church Council of St Margaret's Lowestoft

### Budget for 2025

|                             |                |
|-----------------------------|----------------|
|                             | £2,000.0       |
| Charitable giving           | 0              |
|                             | £25,000.       |
| Church Administration       | 00             |
|                             | £185,000       |
| Church Ministry             | .00            |
|                             | £37,500.       |
| Church Running Costs        | 00             |
|                             | £15,000.       |
| Church Centre running Costs | 00             |
|                             | £72,595.       |
| Parish Share                | 00             |
|                             | <b>£337,09</b> |
| <b>Total</b>                | <b>5.00</b>    |

**Costs for 2024**

|                             |                |
|-----------------------------|----------------|
|                             | £1,148.9       |
| Charitable giving           | 0              |
|                             | £22,429.       |
| Church Administration       | 38             |
|                             | £181,548       |
| Church Ministry             | .00            |
|                             | £35,304.       |
| Church Running Costs        | 40             |
|                             | £14,691.       |
| Church Centre running Costs | 83             |
|                             | £70,420.       |
| Parish Share                | 00             |
|                             | <b>£325,54</b> |
| <b>Total</b>                | <b>2.51</b>    |

## Independent Examiners Certificate

Report to the trustees/ members of:

ST MARGARETS CHURCH

On accounts for the year ended:

31st December 2024

Charity no (if any):

1134063

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

### Responsibilities and basis of report

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

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

### Independent examiner's statement

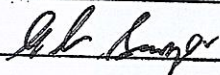
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below) in connection with the examination which gives me cause to believe that in, any material respect:

- ~~accounting records were not kept in accordance with section 120 of the Act, or~~
- ~~the accounts do not accord with the accounting records~~

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

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

Signed:



Date:

20/3/25

Name:

CHRISTOPHER CHARLES SONGER.

Relevant professional  
qualification(s) or body  
(if any)

HSBC Bank Manager (Retired)

Address:

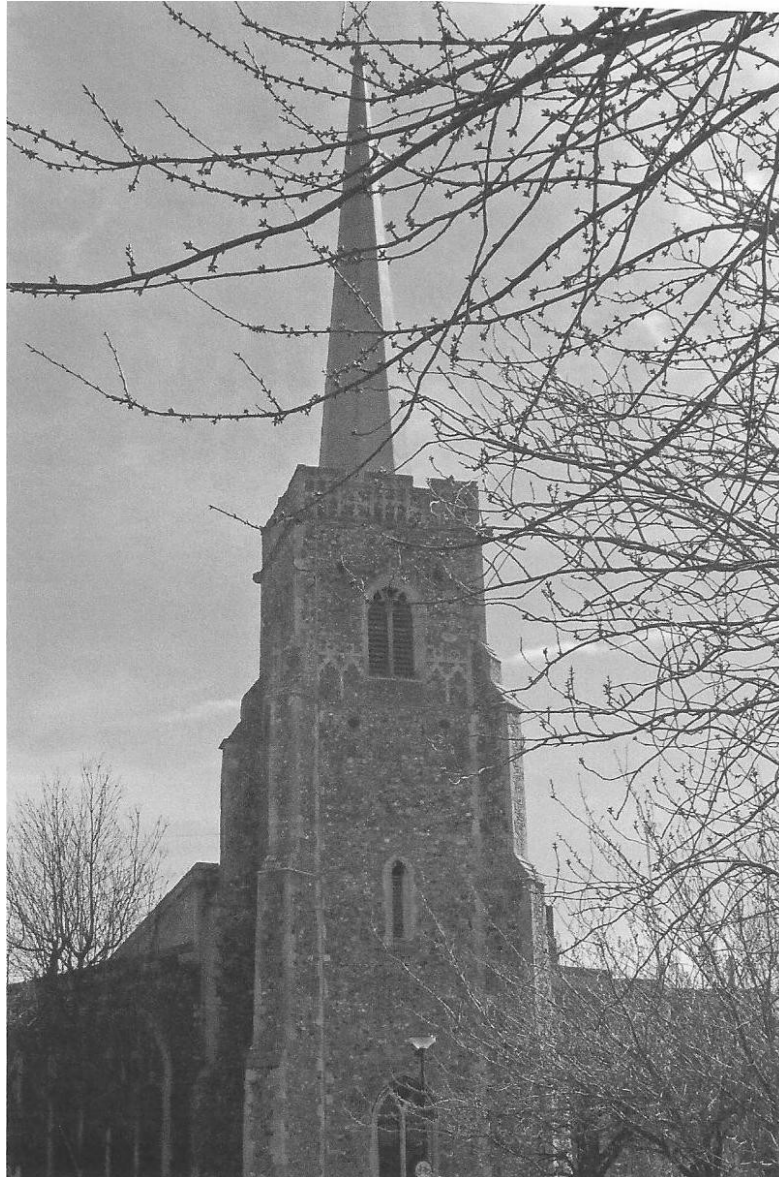
16 SUMMERLAND DRIVE  
LOWESSOFT NR32 4LP

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# Accounts

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# **St. Margaret's Church, Lowestoft**



## **Annual Reports 2024**

## Rector's Report



by Unknown Author  
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I think St Paul's words at the beginning of his letter to the Church in Philippi sum up my thoughts quite well. *"Grace and peace to you from God our Father and the Lord Jesus Christ. I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now".*

I am writing this report on the 1<sup>st</sup> anniversary of my induction to St Margaret's on 28th February 2023. This past year has been a wonderfully affirming year for both Christine and me. As you know, we hadn't planned to move from our previous parish, but God had other plans and we rejoice to be with you, and again I echo St. Paul's words and thank you all for your welcome, support, prayers and care.

As I look back over this past year much has happened. Not only has there been much to do with the building from falling plaster to renewing the alarms, rewiring the centre and reroofing the lychgate but I think much has happened in the church from a service point of view. It has been great to begin to work alongside the scouts and they did us proud on Mothering Sunday. The Church celebrated the coronation of the King, which Christine and I were sad to miss while we were away on sabbatical leave. Over the summer we had 3 outdoor afternoon services with tea and cake and thankfully the weather played along on each occasion.

It has been good to welcome visiting preachers, in particular Captain James Hawksworth who came to speak on church army Sunday and Rev Lucy Dallas from ERM (Eastern Region Ministry Course).

Remembrance Sunday looked a little different this year as we took the opportunity to have an act of remembrance with the laying of wreaths at the memorial.

I would like to express my thanks to the choir, under Jonathan's directorship, for their outstanding singing week by week and the way they lead us in worship and have supported my requests to experiment with different settings of the sung eucharist. The carol service particularly highlighted the strength of the choir. It was also good to welcome Kathryn Williams as our new parish administrator taking over from Mandy in September and refocusing the office as the hub of our day-to-day outreach to the parish. Kathryn has been doing a sterling job liaising with hirers, wedding couples, funeral directors and casual enquirers. We have used her energy to promote the life of the Church through increased advertising both online, on our boundary fences and in the Lowestoft Journal.

There are many people to thank, as without all of you we would not and could not function, but I wish to particularly mention Rev Geoff Wilson who has contributed a great deal this year as well as during the interregnum. In January 2024 Geoff has decided to stand down from leading worship and we celebrate all he has done. I would also like to thank Gerda along with Sarah. As well as her verger role, Sarah has returned to her studies to become an LLM or better known as a Reader. I would also like to thank Rev Pauline and Rev Jim Florance for all their support this past year.

Along with our Sunday worship we have been able to engage with 3 of our local schools and I am now taking monthly assemblies. I have also agreed to become a governor of Northfields and St Margaret's. During the autumn term it was great to welcome the whole of Poplars school year by year into

the church and at Christmas to have St Margaret's and Northfield's Christmas school services.

Once again a big thank you to all of you for all you have done as part of the family that is St. Margarets.

Yours in Christ **Simon Stokes, Rector**

## **PCC**



With great joy PCC started the year looking forward to the institution of our new Rector, which was carried out on 28<sup>th</sup> February when we welcomed Revd. Canon Simon Stokes and his wife Christine as Simon was instituted. We knew that he would be taking a much-planned sabbatical in the summer, but much was achieved in the two months before this started, and since their return in August the church has rejoiced in the exciting task of sharing in gradual changes being introduced, and welcoming more people to services as the congregation expanded.

The work of the PCC covers all aspects of church life, and though much time last year was taken up with fabric matters, other things have been discussed, including an important discussion on the Bishop's guidance regarding blessings for same-sex relationships. It was unanimously agreed that we should follow that guidance.

It was agreed that we should look into helping to provide F.I.S.H. (Food in School Holidays) and in December we were shown how this worked when they came and produced a meal just before Christmas, this to be continued by us in 2024.

With regular reports from Deanery Synod, and from our own church groups, PCC maintains its watch on all aspects of church life, our outreach into the community, and our links with other churches in the Deanery.

**Pam Shaw**

## **Churchyard**



It is said that our churchyard covers fourteen acres, this is the size of a small farm. As there are no burial plots available action was taken, in 2004, to formally close the churchyard and it would become the responsibility of the local council to conduct maintenance. This occurred while Waveney District Council were the governing body, and they contracted the work out to Norse. Since the change of local politics took place Lowestoft Town Council was formed and the maintenance of parks, grass cutting and closed churchyards were the responsibility of East Suffolk Council, based at Melton, they are responsible for services from Lowestoft to Felixstowe.

Although the church has a range of grass cutting and maintenance facilities, we are now in the position of having no-one to use them, so we rely on the council team to maintain the area.

Over the last few years, we have been fortunate that the Norwich based Pay Back scheme has supplied a team to help with churchyard maintenance. It has made an enormous difference in the appearance of the

area. It was not unusual to see a team of 5-6 people here on a Monday under the control of a supervisor. Of late that number dwindled down to just 1 offender and a supervisor. Then in January we received a call from the Norwich office to say that they can no longer support us, and the service would not continue until they have sufficient staff and offenders to make it viable.

Let us hope that we, the council, and the Pay Back scheme can manage to keep the churchyard tidy and presentable.

**Ray Bedwell**

## **Fabric**

### **Fabric Report**

Last year was an extremely challenging one for the church fabric-wise. In June we had a major plaster fall on the south side of the nave from round the clerestory windows with expensive repairs forecast, followed by the threat of an even bigger fall in July. On the advice of our builder and the architect, scaffolding was erected, a piece of plaster - estimated at about 1 cwt. - was taken down, with the church being closed for two weeks and services and two concerts being transferred to the Church Centre. This has resulted in an increased estimated cost for repairing the damage, and grants are being sought to enable the work to be carried out. It is planned to include the cost of replacing the heating system, this involving the high cost of bringing sufficient electricity into the church. With the agreement of PCC, a professional firm dealing with applying for church grants is helping us with applications.

We had been advised that the next time they needed altering, the two outside notice boards would need to be replaced and this work was carried out, the wording on the new boards then being painted to include details of our new Rector.

The electrical wiring in the Church Centre was replaced, the two-core wiring was changed to three-core, and some essential work was done on the church electrical system, following which electrical certificates were obtained for both the Centre and the Church.

Tiling on the lychgate had fallen down and eventually the roof was re-tiled and the woodwork treated - a much bigger job than at first envisaged, but one which has restored the lychgate to a good standard of repair, and we received a grant from the Bishop of Norwich's Fabric Fund towards the cost.

When clearing the hoppers on the roof, Ken Woodgate, our builder, discovered that the trap door entrance was damaged. Further investigation resulted in his having to replace some of the timbers and rebuild the entire trap door. In the autumn when again clearing out the hoppers and drains on the church roof, he discovered that one of the downpipes seemed to be blocked. He felt that this indicated a more serious problem, and recommended that the drains needed to be replaced, this work being carried out in 2024.

There is an ongoing discussion with the Council who are challenging the fact that it is liable for both tree preservation and the boundary wall in the churchyard, the latter being in urgent need of repair.



A further grant of £10,000 was received from the Lottery Community Fund for the Church Centre, which enabled us to put in a new entrance door, outside notice board, a defibrillator, re-carpet and re-curtain the lounge, replace the outside lettering on the wall and install a new letter box.

PCC agreed to ask for a faculty to place memorial plaques on the wall behind the Memorial Garden, this being ongoing as DAC were not happy with our original application.

**Pam Shaw**

## **Church Music and Choir**

At St. Margaret's, the liturgical music aims to be accessible, inspiring and uplifting for all who attend. The monthly pattern of worship means that the choir plays a central role each Sunday morning at our 10 am service of Sung Eucharist. The choir also leads the singing at our evening worship each month, with a service of Choral Evensong on the second Sunday of the month, a more informal communion service with hymns on the third Sunday and a traditional Sung Evensong on the fourth Sunday. In using 'Ancient and Modern: Hymns and Songs for Refreshing Worship' a wide and enriching variety of hymns and choruses from the traditional to the contemporary can be chosen. In addition, the choir is able to draw on an extensive range of musical resources from our outstanding choir library for anthems, motets and settings.

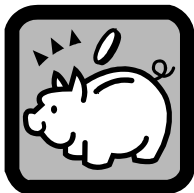
In presenting this varied range of music over the year, we are very much blest at St. Margaret's to have one of the finest organs in the Diocese of Norwich, which greatly enhances our worship each week. Our historic 1871 Forster and Andrews/ Hill, Norman and Beard pipe organ, with its beautiful tonal palate remains in very good condition and is a joy to play each week. It is expertly maintained by the firm of Bower and Company, and is treasured by the church. In addition, our fine Yamaha grand piano is used for services, and also for our highly successful range of coffee concerts throughout the year.

Choir rehearsals at St. Margaret's during 2023/24 have continued on a regular basis on Friday evenings. With a choral tradition going back to 1871, an enthusiastic, committed and accomplished robed S.A.T.B choir rehearse the hymns, psalms, anthems and motets for the forthcoming Sunday services each week. On a typical Sunday morning, the choir numbers around fourteen voices. For our much-loved service of Choral Evensong each month, the choir can grow to up to twenty three voices in total. We are truly thankful that at St. Margaret's we have a choir that is growing, and it is with great joy that we have an increasing number of junior choristers. In encouraging these younger members, the church introduced a choral scholarship scheme, which aims to nurture talented young voices. We remain an affiliated choir of the RSCM.

The choir has provided polished performances throughout the year. Of particular note was their contribution to the service of installation for Simon as our new Rector, and at the services to mark Easter Sunday, Advent Sunday and those across the Christmas season last year. The varied music each week at St. Margaret's (from the reflective and contemplative to the joyful and triumphant) aims to enhance the worship of the church and in so doing glorify God. The choir treasures the role that they fulfil in the worship at St. Margaret's. My sincere thanks to all of those who have contributed in so many ways to the music at St. Margaret's, and of course to John Farmer for his unstinting help as assistant organist.

**Jonathan Williams B.A., M.Ed.(Cantab), LGSM, LTCL.**  
**Organist and Choirmaster St. Margaret's Church, Lowestoft**

## Social and Fundraising



For the last twelve months we have been without a formal Social & Fundraising committee (S&FR com) and we have not had any response to our request for volunteers.

It was noted at the first PCC meeting that there would be occasions in the forthcoming year for support to create functions for the rest of the year. This included the Institution of Canon Simon Stokes as our new rector. Followed by a Coronation meal as requested by King Charles 111 on the Sunday following the service in London and finally our popular Christmas evening of Carols and Songs in December.

The response from the congregation was truly outstanding to support these events.

- (1) Simon's institution. We knew that there would be a large gathering of the church family following the service including a coach full of Norwich parishioners, so it was decided to have a Bring and Share meal. We were overwhelmed with items to suit all palettes. The service ended and the hall was packed members of the congregation.
- (2) King Charles Coronation. The weekend soon arrived and again we requested food and support for this occasion. With tables laid out and the hall decorated with buntings and flags all was set to entertain our church members and friends. The programme was to enjoy the food and drink followed by a Quiz relating to royal events and occasions. This was followed by singing some patriotic songs which included the Loyal Toast.
- (3) Carols and Songs in December. We enjoyed having a good sing and having a mixture of poems and readings. Refreshments were provided and thanks to Jenny and Geoff Wilson a warming glass of Mulled Wine went down well.

All three events were only possible to arrange by having the support of our church family, so our thanks go to all who contributed and make these events possible.

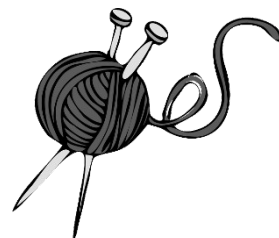
Other outreach and social events were also presented for us to enjoy. This included the pantomime show and the Friday lunch time concerts - thank you Pam. There are drinks available in the hall following the morning service. You all deserve a resounding THANK YOU.

We must have a new team for the S &FR committee. Please, if you can help, give your details to the Church Wardens or PCC committee members.

**Ray Bedwell**

## **Busy Fingers**

The members of the Busy Fingers group have kept themselves very busy during last term with their knitting. They have been making squares to sew into blankets, baby hats for James Paget Hospital, hats and scarves and cat blankets.



Sheila had a sort out of our cupboard in the church centre and laundered many items which were also packed off into two large sacks containing, blankets, scarves, hats, children's hats and matinee coats, and thanks to Mary Carr's contact were delivered to Mr. Bulckley and they will be included in the next container consignment to Ukraine.

We are still knitting hard, and again doing squares which Jennifer is stitching together to make blankets to go to The Philippines via our contact Pat Burlingham. Well done, ladies.

Busy fingers is held every Tuesday afternoon between 2pm and 4pm. during term time. If you have any leftover wool please pass it on to Busy Fingers. Thank you.

**Gill Battrick**

## **Bible Study Group**

During the year we were pleased to welcome Rev. Pauline into the group. Sue from Pakefield continues to join us week by week and both Richard Allen and Emma have been able to come more regularly.



We began with looking at some of the women we meet in scripture, including Lydia in the book of Acts. Returning to the Old Testament for a while, we read about Obadiah - a book with only one Chapter (21 verses !) - and the prophet Micah. We then moved to Esther - the only book in the Bible which does not mention God! (so why is it in the Bible?). We subtitled the studies "Where is God in Esther? Some of us found this easier than others, but it was interesting as well as challenging to discover that God is very much in the book despite not being named!!

Many thanks to the members of our group for their interest and their contribution to far-reaching discussions. (some would say too far-reaching), but as I think back afterwards, each one is suggested by a verse or short passage of Scripture and each of us has different concerns at the time. I am sure that God's Presence is very much with us, speaking to several or all of us according to our needs. It is so special that members of the group feel that they can share their thoughts.

**Gerda Buckley**

## Lothingland Deanery Synod



Three meetings were held in 2023 – February, June and November at St. Margaret's Hopton, All Saints and St. Margaret Pakefield and St. Marks Oulton Broad.

In June, at Pakefield, the meeting began with a BBQ at which newly elected members were welcomed to Deanery Synod. St. Margaret's was represented by Mary Carr also Sarah Spall and Rachel McDonough who had replaced Ruth Patterson and Gerda Buckley who had stepped down. At this meeting Pam Shaw was welcomed as speaker on her work as an Anna Chaplain.

The November meeting required active input from all members present. In one exercise we were paired with a representative of another church speaking about the position and negatives of our own. The past year, for us included the induction of our new Rector, a member of the congregation who has taken on teaching new bellringers, an increase of our outreach work and the welcoming of more young people to church. We also have a very good choir. The negatives included an overall ageing congregation and a church not totally at the heart of a community. Our speaker at that meeting was a Children's Development Officer who said that statistically Lothingland Church of England has the highest number of under 18's attending church and that our Deanery has a very good record of involvement with all schools in the area.

All meetings begin with an act of worship and we are led by our Rural Dean Helen Jary, and Sharon Lord. Both are very keen that we support one another, share experiences and work closely together as a Deanery.

**Mary Carr**

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## Mothers' Union

2023 began with our January meeting when we held our Wave of Prayer and AGM. At this meeting John Worsfold asked to stand down as Secretary and Sara Will agreed to take over with all members in agreement. However John said that he would be happy to continue as correspondent with our link branch in Australia and also as the contact for the Emergency Prayer Link.



Monthly meetings continued throughout the year with one or two booked speakers including Mr. Bulkley on the Good News Bible – formerly Gideons – and Mr. Christopher Brooks on the 1953 Foods. In May we had a celebration for the forthcoming Coronation of King Charles. The summer break was in July and August.

Other events throughout the year included the World Day of Prayer held at Trinity Methodist Church in early March and later in the month a Lady Day Service held by our own branch. This was followed a few days later by a service at Bradwell who were celebrating 120 years of their branch. In June several of us travelled by train to Norwich for a Strawberry

Tea held in the Bishop's Garden and in early July another Strawberry Tea at Bradwell who always invite us to join them for this. In August it was the turn of our branch to lead the midday prayers in Norwich Cathedral and we also had our own branch lunch at the Wherry Hotel. The year concluded with the Annual Diocesan Service at Norwich Cathedral.

Although we no longer have large fundraising events, raffles, bring and buy and donations have boosted our funds and again we purchased presents for the "Angel Tree" project, and also supported other projects especially the resettlement of Syrian Refugees.

At the end of the year we were sorry to lose one of our members - Mary Gill - a long-serving dedicated member, who was once our leader.

Throughout the year all members have, in various ways, contributed to the work of the branch and regular contact has been maintained with those who no longer get to meetings. Our membership at the end of 2023 stood at 9 plus friends and non- members who continue to support us.

**Mary Carr**

## **Anna Chaplaincy**

During 2023 visiting Broadlands changed in that we are now allowed to go round the lounges and see people in their rooms. There are pros and cons to this - we are seeing more people, but it isn't easy to have a private conversation with someone in a lounge but we are adjusting to the new system. We seldom see the residents who go into the 'spoken crossword' on a Tuesday morning, though recently we have popped in as they are arriving to have a quick word with each of them. However, we are getting to know people quite well despite this, and our appearance now generates welcoming smiles which is reassuring.

Sarah did the basic Anna Chaplaincy online training in the late autumn, and I did a somewhat challenging though very helpful Spiritual Care course lasting eight weeks after an introductory session. There were only five of us doing the course, instead of the usual 12, so splitting into groups for discussion wasn't easy.

Church Green visiting is taking longer as there are more who want to see me - Sarah hasn't been able to come much because of her LLM training which is on a Tuesday evening - and people are getting older resulting in differing needs and levels of reassurance and support required.

We continue to take Communion in every month, and more residents are coming to this. We now take Communion in to Harleston House once a month - a different service altogether as residents have good and bad days. On the latter days, receiving communion isn't possible - but their hymn singing is just amazing and they so love it. We notice that sometimes residents sitting in the corners of the room, not round the table with us, are mouthing the words as we sing.

We have plans for the future including investigating the possibility of setting up a dementia or Forget-me-Not Café. As always we are so grateful for the support of the Prayer Group who pray for us each Tuesday and then for those people we have seen that day who need prayers. Anyone happy to help with this or with any aspect of what we are doing, do please speak to Pam or Sarah.



## **The Church Office**

Since joining the team in September 2023, the church office has undergone a number of changes.

Our first aim was to make the office a more welcoming and versatile space; practical and productive whilst being inviting to all those who use it and visit the office. To realise our goal, we made one of our first jobs to reorganise the office. With the help from some very kind volunteers, we relocated the photocopier from the inner office to the main office, making it more easily accessible and thus a more efficient tool. This gave us the opportunity to re-purpose the inner office into a secure room, for housing sensitive data and files. The office desk was relocated, making it easier to see the main centre's outer door and be able to welcome people to the centre. There is also now a multifunctional meeting table & chairs in the main office area too.

We have also broadened what we do in the office. In addition to the day-to-day general admin, weekly pew sheets have become more detailed and are now available both in a large-print format, online via the website & also emailed out to those wishing to receive them. Service sheets are also now available online via a weekly generated QR code, making the services more inclusive and accessible to a greater audience.

To help promote the church and raise its profile within the local community, we have become more marketing-orientated. In addition to keeping the website and Facebook updated with weekly services, events & activities, we have invested in an advertising campaign with the Lowestoft Journal. In addition, we have and continue to design posters and large banners, to advertise seasonal or specific services and events directly to the local community, capitalising upon the 'through-traffic' of people who use the church grounds as a cut-through.

The office has become a real hub, where people are welcome to pop in (whether that's members of our own church family, people hiring the hall, wedding couples or baptism families to name a few).

**Kathryn Williams**

## **St. Margaret's Magazine - The Spire**

Our Magazine continues to be well appreciated and supported. 110 copies are printed each month and double issues are produced for December/ January and July/ August.

Copies are word-processed, if requested, collated and sub-edited by Jennifer Tucker and Gill Battrick after a final check by Canon Simon Stokes, our Rector, if needed. The front cover is designed and printed by Kathryn. The internal pages are printed at home and a master copy created on the office printer. 200 copies are delivered or posted and the others are available in Church. Kathryn, our website editor, has put 'taster' pages on the website [stmargaretslowestoft.co.uk](http://stmargaretslowestoft.co.uk) to increase our outreach into the community. A

donation of £1 is requested to support the production of the magazine and the cost of advertising is £30 a year for ten issues.

No changes to the format and layout of the articles have taken place, as it was decided to wait until our new incumbent was in place and we have been inspired by Canon Simon's contributions in 'Rector's Ramblings' and of course, Mayne's views from 'The Dog House'. These articles fit in with the 'in house' style of reporting in which we offer to inform, report, encourage and share information.

'Viewpoint' is an introductory page written by a member of the clergy team and reports from the Mothers' Union and link groups like Kimbilio in the Congo are welcomed. Contributions on topics of interest, memories, poems and church members' activities are read and enjoyed along with The Quiz pages and a summary of events in 'Gill's Jottings' Church Updates and details of future events are included. We welcome any suggestions about the way forward to increase membership or to add new content.

**Gill Battrick Jennifer Tucker**

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

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

|                                              | U/RES<br>£    | RES<br>£     | ENDOW<br>£ | TOTAL<br>2023 | TOTAL<br>2022 |
|----------------------------------------------|---------------|--------------|------------|---------------|---------------|
| <b>INCOMING RESOURCES</b>                    |               |              |            |               |               |
| Voluntary Income                             | 86598         | 16679        |            | 103277        | 88683         |
| Income from Church Activities                | 26924         |              |            | 26924         | 22020         |
| Income from Investments                      | 1023          | 307          |            | 1330          | 907           |
| Insurance Claims                             | 0             |              |            | 0             | 0             |
| VAT Grant                                    | 0             |              |            | 0             | 0             |
| <b>TOTAL INCOMING RESOURCES</b>              | <b>114545</b> | <b>16986</b> |            | <b>131531</b> | <b>111610</b> |
| <b>USE OF RESOURCES</b>                      |               |              |            |               |               |
| Church Activities                            | 99139         | 52607        |            | 151746        | 122651        |
| Charitable Giving                            | 2683          |              |            | 2683          | 2345          |
| Church Admin                                 | 16035         |              |            | 16035         | 5528          |
| <b>TOTAL RESOURCES USED</b>                  | <b>117857</b> | <b>52607</b> |            | <b>170464</b> | <b>130524</b> |
| <b>NET INCOMING/<br/>OUTGOINGS RESOURCES</b> |               |              |            | <b>-38933</b> | <b>-18914</b> |
| GAINS & LOSSES ON INVESTMENTS                |               |              |            | 2564          | -3660         |
| CBF DEPOSIT ACCOUNT                          |               |              |            | 1798          | 729           |
| <b>NET MOVEMENT IN FUNDS</b>                 |               |              |            | <b>-34571</b> | <b>-21845</b> |

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

|                            |       |   | 2023<br>£     | 2022<br>£     |
|----------------------------|-------|---|---------------|---------------|
| <b>FIXED ASSETS</b>        | Notes |   |               |               |
| Tangible Fixed Assets      |       | 5 |               |               |
| Investment Assets          |       | 6 | 35328         | 32764         |
|                            |       |   | <b>35328</b>  | <b>32764</b>  |
| <b>CURRENT ASSETS</b>      |       |   |               |               |
| Debtors & Pre - payments   |       | 7 |               |               |
| Cash & Bank in hand        |       |   | 78969         | 116104        |
|                            |       |   | <b>78969</b>  | <b>116104</b> |
| <b>CURRENT LIABILITIES</b> |       | 8 |               |               |
| <b>NET CURRENT ASSETS</b>  |       |   | <b>78969</b>  | <b>116104</b> |
| <b>TOTAL NET ASSETS</b>    |       |   | <b>114297</b> | <b>148868</b> |

|                    |  |  |               |               |
|--------------------|--|--|---------------|---------------|
| <b>FUNDS</b>       |  |  |               |               |
| Unrestricted       |  |  | 10915         | 14227         |
| Restricted         |  |  | 10155         | 45776         |
| Endowment          |  |  | 93227         | 88865         |
| <b>TOTAL FUNDS</b> |  |  | <b>114297</b> | <b>148868</b> |

## ANALYSIS OF NET ASSETS BY FUND

|                          | U/RES        | RES          | ENDOW        | TOTAL 2023    |
|--------------------------|--------------|--------------|--------------|---------------|
| Fixed Assets             |              |              |              |               |
| Investments Assets       |              |              | 35328        | 35328         |
| Bank & Cash              | 10915        | 10155        | 57899        | 78969         |
| Other Current Assets     |              |              |              |               |
| Less Current Liabilities |              | 0            |              | 0             |
| <b>NET ASSETS</b>        | <b>10915</b> | <b>10155</b> | <b>93227</b> | <b>114297</b> |

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

| INCOMING RESOURCES                   | U/RES<br>FUNDS<br>£ | RES<br>FUNDS<br>£ | ENDOW<br>FUNDS<br>£ | TOTAL<br>2023<br>£ | TOTAL<br>2022<br>£ |
|--------------------------------------|---------------------|-------------------|---------------------|--------------------|--------------------|
| <b>Voluntary Income</b>              |                     |                   |                     |                    |                    |
| Planned Giving                       |                     |                   |                     |                    |                    |
| Tax Efficient                        | 28186               |                   |                     | 28186              | 25722              |
| Non Tax Efficient                    | 4606                |                   |                     | 4606               | 3766               |
| Gift Aid Tax Refund                  | 13122               |                   |                     | 13122              | 2778               |
| Plate Collection & Wall Safe         | 5115                |                   |                     | 5115               | 4789               |
| Sum Up Cash Machine                  | 760                 |                   |                     | 760                |                    |
| Collections for Charity Donations    | 683                 |                   |                     | 683                | 0                  |
| Donations ( Inc. Reserve Funds )     | 7146                | 2702              |                     | 9848               | 5537               |
| Grants                               | 9551                |                   |                     | 9551               |                    |
| Legacies                             | 0                   |                   |                     | 0                  | 0                  |
| Lowestoft Charity Board              | 13978               | 13977             |                     | 27955              | 32287              |
| Fund Raising                         | 2781                |                   |                     | 2781               | 2974               |
| Other Income                         | 670                 |                   |                     | 670                | 830                |
| Community Fund                       | 0                   |                   |                     | 0                  | 10000              |
|                                      | <b>86598</b>        | <b>16679</b>      |                     | <b>103277</b>      | <b>88683</b>       |
| <b>Income from Church Activities</b> |                     |                   |                     |                    |                    |
| Magazines                            | 500                 |                   |                     | 500                | 274                |
| Photocopies                          | 0                   |                   |                     | 0                  | 0                  |
| Church Centre Rents                  | 21475               |                   |                     | 21475              | 17053              |
| Fees Recevied                        | 4949                |                   |                     | 4946               | 4693               |
|                                      | <b>26924</b>        |                   |                     | <b>26924</b>       | <b>22020</b>       |
| Insurance Claims                     | 0                   |                   |                     | 0                  | 0                  |
| VAT Grant                            | 0                   |                   |                     | 0                  | 0                  |
| Dividends and Interest               | 1023                | 307               |                     | 1330               | 907                |
| <b>TOTAL INCOMING RESOURCES</b>      | <b>114545</b>       | <b>16986</b>      |                     | <b>131531</b>      | <b>111610</b>      |

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

|                                                  | U/RES<br>FUNDS<br>£ | RES<br>FUNDS<br>£ | ENDOW<br>FUNDS<br>£ | TOTAL<br>2023 | TOTAL<br>2022 |
|--------------------------------------------------|---------------------|-------------------|---------------------|---------------|---------------|
| <b>Missionary &amp; Charitable Giving</b>        |                     |                   |                     |               |               |
| Overseas                                         | 2000                |                   |                     | 2000          | 2345          |
| Other                                            | 683                 |                   |                     | 683           |               |
|                                                  | <b>2683</b>         |                   |                     | <b>2683</b>   | <b>2345</b>   |
| <b>Church Ministry Activities</b>                |                     |                   |                     |               |               |
| Parish Share                                     | 32739               | 7261              |                     | 40000         | 65770         |
| Clergy Expenses                                  | 2434                |                   |                     | 2434          | 1101          |
| Church Running Costs                             | 48322               |                   |                     | 48322         | 42099         |
| Church Maintenance                               | 2396                | 32953             |                     | 35349         | 334           |
| Church Centre Improvements                       | 0                   | 10000             |                     | 10000         | 0             |
| Bell Repairs                                     | 0                   | 97                |                     | 97            | 0             |
| Church Centre Running Costs                      | 13248               |                   |                     | 13248         | 10875         |
| Sundry Expenses                                  | 0                   | 2296              |                     | 2296          | 2469          |
|                                                  | <b>99139</b>        | <b>52607</b>      |                     | <b>151746</b> | <b>122651</b> |
| <b>Church Administration</b>                     |                     |                   |                     |               |               |
| Website                                          | 215                 |                   |                     | 215           | 233           |
| Telephone/Postage/Staty.                         | 3557                |                   |                     | 3557          | 2040          |
| Printing                                         | 1436                |                   |                     | 1436          | 995           |
| Administrator                                    | 6145                |                   |                     | 6145          | 1890          |
| Sundries/Licences/Audit                          | 4682                |                   |                     | 4682          | 370           |
|                                                  | <b>16035</b>        |                   |                     | <b>16035</b>  | <b>5528</b>   |
| <b>TOTAL USE OF RESOURCES</b>                    | <b>117857</b>       | <b>52607</b>      |                     | <b>170464</b> | <b>130524</b> |
| <b>Analysis of Church Centre Running Costs £</b> |                     |                   |                     |               |               |
| Heat/Light                                       | 4233                |                   |                     | 8971          |               |
| Insurance                                        | 1565                |                   |                     | 7261          |               |
| Cleaner                                          | 3730                |                   |                     | 14378         |               |
| Other Cleaning                                   | 1397                |                   |                     | 2865          |               |
| Secy/Maintenance                                 | 1512                |                   |                     | 347           |               |
| Water Rates                                      | 559                 |                   |                     | 14500         |               |
| Repairs/Repalcements                             | 252                 |                   |                     |               |               |
|                                                  | <b>13248</b>        |                   |                     | <b>48322</b>  |               |
| <b>Analysis of Church Running Costs £</b>        |                     |                   |                     |               |               |
| Heat/Light                                       |                     |                   |                     | 8971          |               |
| Insurance                                        |                     |                   |                     | 7261          |               |
| Security                                         |                     |                   |                     | 14378         |               |
| Sundry                                           |                     |                   |                     | 2865          |               |
| Worship Items                                    |                     |                   |                     | 347           |               |
| Organist/Verger/Cleaner                          |                     |                   |                     | 14500         |               |
|                                                  |                     |                   |                     | <b>48322</b>  |               |

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

## ST MARGARET'S PCC RESTRICTED FUNDS 2023

|                                                | see note 2 |       |       |         |
|------------------------------------------------|------------|-------|-------|---------|
|                                                | B/F        | CR    | DR    | BALANCE |
| FUND                                           | £          | £     | £     | £       |
| <b>FABRIC</b><br>including interest of £306.57 | 31416      | 16934 | 42510 | 5840    |
| <b>BELL FUND</b>                               | 4114       | 52    | 97    | 4069    |
| <b>FLOWER FUND</b>                             | 246        | 0     | 0     | 246     |
| <b>COMMUNITY FUND</b>                          | 10000      | 0     | 10000 | 0       |
| <b>TOTAL RESERVE FUNDS</b>                     | 45776      |       |       | 10155   |

The balance of restricted funds held in Business Saver Account =  
£10,155

## CHARITY GIVING 2023

|                                 | £    |
|---------------------------------|------|
| Kimbilio - Congo Children Trust | 2000 |
| Bishops Fund                    | 503  |
| Lent Appeal                     | 180  |

## **PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT**

| <b>Bank Accounts for 2023</b>        | <b>31/12/2023</b> | <b>31/12/2022</b> |
|--------------------------------------|-------------------|-------------------|
| <b>Barclays Current Account</b>      | <b>10915</b>      | <b>14227</b>      |
| <b>Barclays Saver Account</b>        | <b>10155</b>      | <b>45776</b>      |
| <b>CBF Church of England Dep A/C</b> | <b>57899</b>      | <b>56101</b>      |
| <b>TOTAL</b>                         | <b>78969</b>      | <b>116104</b>     |

| <b>Investments for 2023</b> | <b>31/12/2023</b> | <b>31/12/2022</b> |
|-----------------------------|-------------------|-------------------|
| <b>CO3050363(Youngman)</b>  | <b>19825</b>      | <b>18157</b>      |
| <b>CO3056361</b>            | <b>734</b>        | <b>672</b>        |
| <b>CO3056362</b>            | <b>1171</b>       | <b>1072</b>       |
| <b>CB3011272</b>            | <b>5053</b>       | <b>5053</b>       |
| <b>CB3011352</b>            | <b>8545</b>       | <b>7810</b>       |
| <b>TOTAL</b>                | <b>35328</b>      | <b>32764</b>      |

### **Note**

**It is understood that all the above investments and CBF Deposit A/c are endowment funds.**

**All valuations are as at 31 December 2023 and it is noted that there was a increase of £2564 on investment value during 2022**

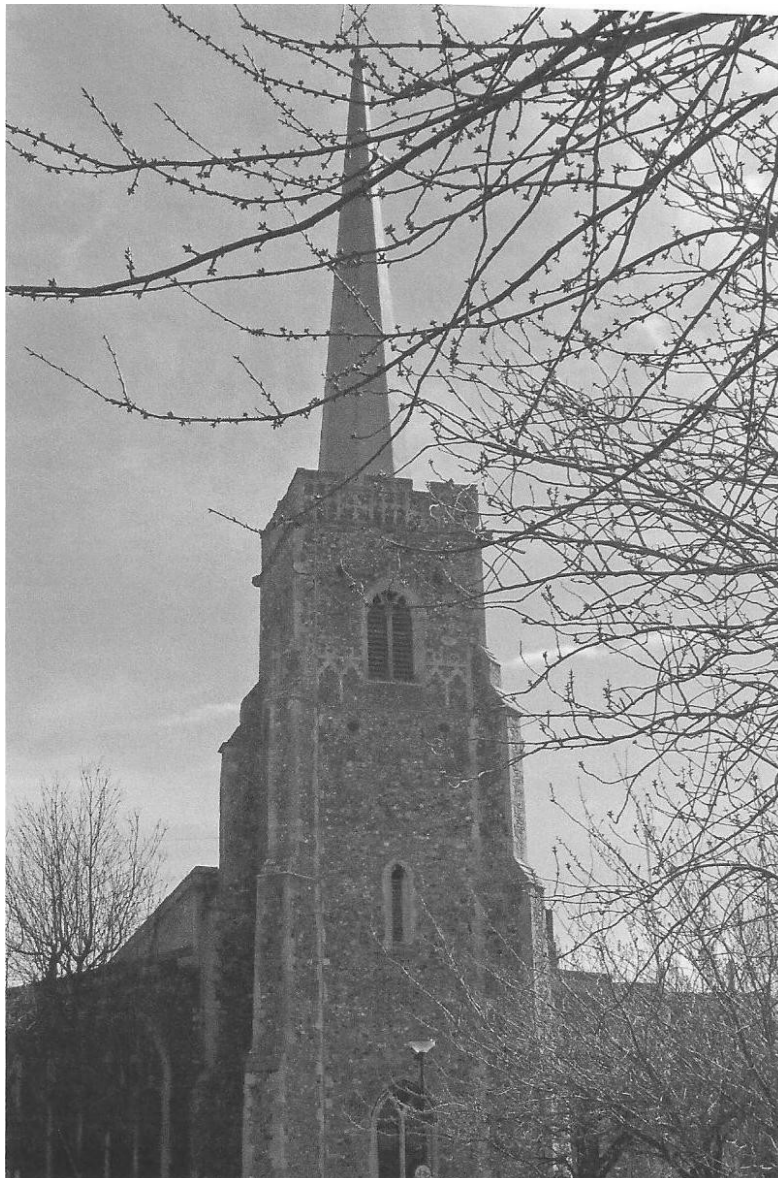
**Please see Statement of Financial Activities.**

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# Accounts

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# **St. Margaret's Church, Lowestoft**



## **Annual Reports 2022**

## Rector's Report



by Unknown  
Author is  
licensed under

Welcome to our annual report. As we look back over the past year of 2022, we also celebrate what is happening now and what will be in the future.



by Unknown  
Author is  
licensed  
under

2022 was the year to become part of discernment on the day of the Sprowston & North

The past year has of course been a tough one as the parish was in interregnum, but for Christine and me of calling to investigate a potential move your Church. After much prayer and both sides, Sunday 30 October was the announcement that we would be leaving The Sprowston & North Norwich Team and joining St Margaret's. As you know on 28th February Bishop Alan and Archdeacon Stephen licenced and installed me as Rector.

I think St Paul's words at the beginning of his letter to the Philippians sums things up nicely:  
Philippians 1:2-6

Grace and peace to you from God our Father and the Lord Jesus Christ.

I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now, being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus.

So as we look forward to the rest of this year and beyond, let us together respond to God's calling to us all to pray, to serve and to celebrate his love.

**Simon**

## PCC



The year started with the drawing up of a Parish Profile before advertising for a new Rector. This took many hours' work by a dedicated subcommittee, with the PCC discussing and agreeing every section as it was put before them.

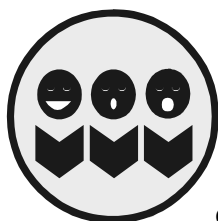
Reports from committees and groups in the church are received by PCC monthly as we share with each other what is going on. Also brought to the meeting are any matters which have arisen since the previous meeting and this can produce widely ranging items, from complaints about ivy on the churchyard wall, the non-emptying of a wheelie bin which shouldn't have been in the churchyard in the first place, and the eventual provision of a dog poo bin paid for by the church (correspondence on this lasting 9 months), a request from a pilgrim to be allowed to sleep one night in the Church Centre before setting off on a

pilgrimage from Lowestoft on the Via Beata (if only we had remembered the Centre alarm which unsurprisingly the pilgrim set off at 3 a.m., and had put ear plugs in rather than disturb anyone with a phone call) – the varied list is endless.

The PCC represents our church and is responsible for maintaining the overall well-being, practical as well as spiritual, of their church, the church members, and the church buildings. It also has a duty to promote the mission of the church within the wider community. Anyone can ask for matters to be raised at a meeting by contacting the Rector, Church Wardens or any PCC member.

**Pam Shaw**

## **Church Music and Choir**



The liturgical music for services at St. Margaret's has aimed to be accessible, inspiring and uplifting for all who attend. The monthly pattern of worship means that the choir plays a central role each Sunday morning at our 10 am service of Sung Eucharist. The choir also leads the singing at our evening worship each month, with a service of choral evensong on the second Sunday of the month, an informal communion service with hymns on the third Sunday and a traditional sung evensong on the fourth Sunday. In using 'Ancient and Modern: Hymns and Songs for Refreshing Worship' a wide and enriching variety of hymns and choruses from the traditional to the contemporary can be selected. In addition, the choir is able to draw on an extensive spectrum of musical resources from our outstanding choir library for anthems, motets and settings.

In presenting this varied range of music over the year, we are very much blest at St. Margaret's to have one of the finest organs in the diocese of Norwich, which helps to enhance and enrich our worship each week. Our historic 1871 Forster and Andrews/ Hill, Norman and Beard pipe organ, with its beautiful tonal palate remains in very good condition and is a joy to play each week. It is expertly maintained by the firm of Bower and Company and is treasured by the church. In addition, our fine Yamaha grand piano and electric piano are also used for services. The grand piano is also used for our highly successful range of coffee concerts throughout the year.

Choir rehearsals at St. Margaret's during 2022 have continued on a regular basis on Friday evenings. With a choral tradition going back to 1871, an enthusiastic, committed and accomplished robed S.A.T.B choir rehearse the hymns, psalms, anthems and motets for the forthcoming Sunday services each week. On a Sunday morning, the choir numbers around fourteen voices. For our much-loved service of choral evensong each month, the choir can grow to up to twenty-three voices. We are truly thankful that at St. Margaret's we have a choir that is growing, and it is with great joy that our number includes four junior choristers. We remain an affiliated choir of the RSCM.

The choir has provided polished performances throughout the year and particularly at both the Easter Sunday service and Christmas carol services last year. The varied music each week at St. Margaret's (from the reflective and contemplative to the joyful and triumphant) aims to enhance the worship of the church and in so doing glorify God. The choir treasures the role that they fulfil in the worship at St. Margaret's. My sincere thanks to all of those who have contributed in so many ways to the music at St. Margaret's, and to John Farmer for his unstinting help as assistant organist.

**Jonathan Williams B.A., M.Ed.(Cantab), LGSM, LTCL.**  
**Organist and Choirmaster**

## **Churchyard**



There is no doubt that the churchyard has never looked in such good shape as it is at the present. I can recall when a handful of church members used to meet for a weekend in the autumn to try and tidy up 11 acres of land!! All has changed as the churchyard is now closed and is the responsibility of the local council to maintain. Because of budgetary restraints, they are limited in the number of times they can cut the grass, and this is where the foresight of Arthur Sparks, our previous Church Warden, is showing positive results. He spent many days working on the whole area, obtaining machinery and organizing a small team of church members to cut the grass on a weekly basis. One area was developed as a bird feeding spot and a larger expanse became a picnic area. I am not sure how Arthur made contact with the Community Pay Back (PB) team, but the outcome was a team of helpers arriving every Monday and carrying out much-needed support in caring for the churchyard. Thank you, Arthur, for your inspiration and leadership.

The situation now is that we have Pay Back teams on Mondays and Saturdays, the council giving three or four cuts per year, but we could still use a church team. We have mowers which the PB team members are not allowed to use and if these were put to work it would improve the area so much more.

Finally, if at home you have switched to electric mowers and you have in the back of your shed or garage an unused petrol mower, please consider donating it to the church for churchyard use. Thank you.

**Ray Bedwell**

## Social and Fundraising



Before last year the Social and Fundraising committee (S & R com) had not operated due to lock-down procedures, and bearing in mind most of our congregation is of a vulnerable age group it was decided to have a cautious return to events. During last summer the first event was The Afternoon Tea - and what a success it was, with numbers attending much higher than expected. The next event organized was the ever-popular Christmas Songs and Carols. Unfortunately, Jonathan could not be there to play and lead us, but we were fortunate that the stand-in lady, Tanya Kirk, was perfect for the task and led us brilliantly. The S & F com worked hard in the background and produced an array of refreshments which was much appreciated by all attending.

At the beginning of this year the committee could see and feel that they could no longer continue to function, age and health conditions restricting their ability to operate, so it was with reluctance they decided to resign. The team had been together for many years and so ably led by Jenn Wilson. Our heartfelt thanks go to you all.

S, what is the future of the S & F com? It is an essential part of the life of the church and must continue. We need volunteers to carry forward this commitment and what it could achieve would be in your hands. Please consider if this is a task you could be involved with, and contact the Church Wardens, or Verger Sarah, or Ray Bedwell.

**Ray Bedwell**

## Bible Study Group

It has been good to start again since the interruption of Covid. We have been delighted to welcome Pauline to join us and are so pleased that Richard Allen has been able to attend more regularly.



We began by reading St. Paul's first letter to Timothy - a young /Christian friend, who was entrusted to support a new church founded by Paul. Paul encouraged Timothy to guide the church in the ways of the faith because they were surrounded by people who had led the converts into different ideas - false prophets, as Paul called them.

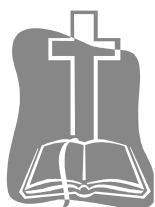
Since Christmas, we have returned to the Old Testament after some time. We have re-discovered how important those books are because of the way they lead towards the Christian Era. We can read about Jesus all through the Old Testament. We began with the shortest of all the minor prophets - Obadiah - and learned how he spoke out vehemently against listening to false prophets. Some of us found his words a bit harsh and almost depressing. However, we also discovered verses of great hope. Do read it sometime - it is only 21 verses long.

Now we are reading Micah, who preached at the same time as Isaiah. Micah spoke out against the actions of the rich and powerful who were oppressing the poor and weak (what has changed through the centuries?!). Micah too offers hope for believers – including one of my favourite verses in the Old Testament. Chapter 6, verse 8 “What does the Lord require of you .....? (I wonder how many of you will look it up)

Finally my thanks are due to each member of the group for their support and participation during those sessions which make Monday mornings such happy and, I hope, worthwhile times.

**Gerda Buckley**

## **Bereavement Group**



We have met for several years now on the first Friday afternoon in each month for tea and cake. Several bereaved people from the families for whom one of our staff has taken a funeral have come and have found it helpful as they gradually began to rebuild their lives and move on to other things. A few, however, felt the need to continue to come until Covid forced us to close. By then they had begun to move into their new life, and they were not replaced by others. For the past few months, three of our team have been available, but ended up sitting talking to each other.

We have thought and prayed about the way forward and something else we could offer, and I am sure God will show us the way. For now, we have decided to contact families who have been bereaved during the time we were closed to see if there is a response from a different group of people. We hope to send out letters of invitation fairly soon after Easter.

Please keep us in your prayers so that we shall discover God's way forwards for St. Margaret's

**Gerda Buckley**

## **Lothian Deanery Synod**



Those elected to the Synod have continued to serve for an extra year because of – yes Covid restrictions! Normal service has now been resumed and members of the new Synod will meet three times a year as before. We have discussed local issues, such as money. However, the Rural Deans – Helen Jary and Sharon Lord – have been keen to keep a wider perspective. They have been encouraging ideas for churches within our deanery to support each other by working more closely together when we are able. This will be helpful to all of us, but it will also enable the churches to take a more positive role within the community – “Mission”.

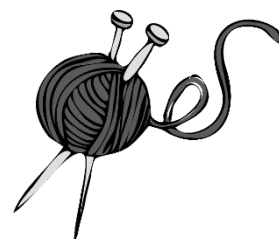
We have recently discussed ways of becoming a more welcoming church as well as just "Good morning. How lovely to see you" on Sunday mornings. Some churches are more inspiring and for some, they can be hard to enter alone for the first time. There are other stages of welcome which could be considered before inviting people to attend worship.

I hear on the grapevine the one of the younger members of St. Margaret's is considering standing for election this year to Synod for the next three years. She would enjoy it, and it would be so good for St. Margaret's.

Thank you for those of you who have supported us over the past three years, and special thanks to Roy for attending the Synod meeting to which all PCC members had been invited.

## **Busy Fingers**

We began meeting in October 2011 making crafted things to sell at the monthly coffee mornings along with other fundraisers. We met each Tuesday pm 2 - 4 at my house with a mountain of wool and material to work with. We continue to meet but since Covid and my David's ill health, Gill has kindly taken over hosting the group at her house, 6/7 members.



A lot of projects since have been made supporting charities...such as woolly hats and scarves for the homeless centre for distribution... Baby hats for the new-borns at James Paget Hospital, cat blankets for the Cats' Protection League, and much more when asked .....

Also for seasonal and festival occasions---Poppies, Easter Chicks and at present a great deal of fun producing red, white and blue bunting for the approaching Coronation. We also have a cupboard full of items to be sorted and distributed/sold.

My thanks to Gill and the group for the company and support during what has been a difficult time for me.

Anyone with a little time on their hands who feel they would like to join our group please get in touch.

May God bless you all.

**Sheila and Gill**

## **Fabric**

Quite a busy year whilst we were in a vacancy, but the various problems arising were dealt with one way or another, whilst general maintenance work was carried out as usual.



The Abbott Family Trust paid for a new handrail for the dais, making it easier for readers to reach the eagle lectern. and recarpeted it to remedy the unsightly marks caused by melted wax some years ago,

Following several light bulbs in the church ceasing to function, all of them were replaced at the same time. Scaffolding is now needed for this but hopefully they will last for several years.

The car park was resurfaced and re-marked thanks to a very generous donation for this purpose, and the improvement has been widely welcomed and appreciated.

During one Sunday morning service there was a very loud bang, sounding just like a gun being fired, and the lights all fused – the culprit being the candelabra light fitting near St. Peter's side chapel. This had to be collected and sent away for re-wiring and wasn't returned until the autumn, but was back before the darker days.

When checking the hoppers and drains on the roof, Ken Woodgate discovered that, following the very hot summer, there were 57 cracks in the roof lead, fortunately most of them very tiny. The worst cracks were repaired, thankfully before it rained as they revealed the timbers beneath. Continuing trouble with the accessible toilet in the Church Centre resulted in its being replaced – sadly not curing the problem which unfortunately reached a climax on the day of new Rector Simon's Service of Institution and Induction in February 2023, now dealt with.

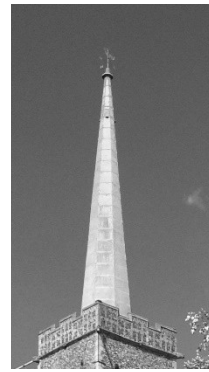
In the autumn, one of our eagle-eyed Junior Choir members noticed graffiti on the church porch wall, and to our amazement having checked the CCTV this had happened three weeks earlier, with everyone walking past it without noticing. Roy did sterling hard work spending hours removing it, the police were contacted and we believe the youngsters involved were spoken to by them.

An application to the Community Fund section of the National Lottery was successful and we have been given £10,000 for the Church Centre. This covers replacement of the Lounge carpet and curtains, provision of an outside notice board, new entrance doors and hopefully a defibrillator.

The lychgate roof has missing tiles which need to be dealt with and a quote has now been accepted to deal with the work.

**Pam Shaw**

Our Magazine aims to inform, report, encourage and share information about the activities in the Church. Approximately 100 copies are printed each month with double issues produced for December/January and July/August. Copies are word processed (if requested), collated and sub-edited by Jennifer Tucker and Gill Battrick after a final check by the Rector. The front cover is designed and printed by Kathryn Williams.



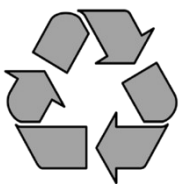
During the vacancy, we discussed some production changes e.g. professional printing and ways of increasing readership, but it was decided through feedback from the congregation that the in-house style was enjoyed and any future developments should wait until the new rector arrives.

A donation of £1 a copy is requested and can be inserted in the collection point in the church wall. The cost of advertising in the Magazine is £30 a year for the ten issues.

Regular reports and features have included The Diary, Viewpoint, (an introductory page written by a member of the clergy) reports from The Mothers' Union, Fundraising and Social events, Kimbilio (news from Ian Harvey in the Congo) and other group events. Church members are welcome to contribute to our "Getting to Know You" page and also to write about past memories or current interests, thoughts and poems. Readers enjoy the quiz page and word search, and we welcome any new suggestions for content in your magazine. Church updates are also on the web page [www.stmargaretslowestoft.co.uk](http://www.stmargaretslowestoft.co.uk) and the pew leaflet.

**Jennifer Tucker Gill Battrick**

## **Kit (Keeping In Touch) Group**



by  
Unknown  
Author is  
licensed  
under

The KIT groups were formed in the autumn of 2019. The intention was to have a system by which everyone in our Church Family was included in a group where members would 'look out for' each other and learn to become aware when a member of the group needed a time of extra support.

As with all schemes for human beings, some groups took off well and have become units of care within our church family. Other groups seem to be less aware of how to proceed. However, a couple of weeks ago a small group of men were to be found at the back of church, chatting in order to get better acquainted because "we belong to the same Kit group".

Another example of help was last year when a church member felt greatly supported by the members of her Kit group when they attended her husband's funeral, despite not having known him.

Any means of fostering good relationships within a church family must be helpful – and a way of loving our neighbours. As the old song reminds us "little things mean a lot"

The success of each group depends upon each member taking part, offering sensitivity and mutual support.

## **Gerda**

### **Mothers' Union**



2022 was the year when we got back into a more normal routine, which began in January when we held our Wave of Prayer, also a shortened AGM at which officers remained unchanged. Monthly meetings continued throughout the year with a variety of interesting speakers, and July and August being the summer break.

Other events include the World Day of Prayer held at Our Lady Star of the Sea in early March, and later in the month the Lady Day Service held at Pakefield Church. In May was the Annual Diocesan Service at Norwich Cathedral and, as in the past, we stopped at Highways Nurseries on our way home.

In June Geraldine Bailey invited us to her home in Blundeston for afternoon tea and to see her garden which she opens for Open Gardens Week. During the summer break we met for lunch at the Wherry Hotel and in August, on Mary Sumner Day, were invited to Fakenham for the commissioning of our present Felicity Randall.

Although we have had no large fundraising events, raffles, bring and buy and donations have boosted our funds and we were able to purchase presents for the Angel Tree Project (for the children of prisoners) and to support our other projects - especially the resettlement of Syrian refugees.

Earlier in the year we were very sorry to lose one of our members - Monica Lilley - a long-serving dedicated member who was once our leader. John Worsfold continues to correspond with our own link branch in Brisbane, Australia.

Throughout the year all members have continued to work hard contributing in various ways to the work of the branch and regular contact has been maintained with those who no longer get to meetings. Our membership at the end of 2022 stood at 9 plus non-members who continue to support us.

## **Mary Carr**

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

|                                              | U/RES<br>£    | RES<br>£     | ENDOW<br>£ |
|----------------------------------------------|---------------|--------------|------------|
| <b>INCOMING RESOURCES</b>                    |               |              |            |
| Voluntary Income                             | 62440         | 26243        |            |
| Income from Church Activities                | 22020         |              |            |
| Income from Investments                      | 860           | 47           |            |
| Insurance Claims                             | 0             |              |            |
| VAT Grant                                    | 0             |              |            |
| <b>TOTAL INCOMING RESOURCES</b>              | <b>85320</b>  | <b>26290</b> |            |
| <b>USE OF RESOURCES</b>                      |               |              |            |
| Church Activities                            | 93158         | 29493        |            |
| Charitable Giving                            | 2345          |              |            |
| Church Admin                                 | 5528          |              |            |
| <b>TOTAL RESOURCES USED</b>                  | <b>101031</b> | <b>29493</b> |            |
| <b>NET INCOMING/<br/>OUTGOINGS RESOURCES</b> |               |              |            |
| GAINS & LOSSES ON INVESTMENTS                |               |              |            |
| CBF DEPOSIT ACCOUNT                          |               |              |            |
| <b>NET MOVEMENT IN FUNDS</b>                 |               |              |            |

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

| TOTAL | TOTAL |
|-------|-------|
| 2022  | 2021  |

|       |       |
|-------|-------|
| 88683 | 92733 |
| 22020 | 14917 |
| 907   | 814   |
| 0     | 0     |
| 0     | 1881  |

|               |               |
|---------------|---------------|
| <b>111610</b> | <b>110345</b> |
|---------------|---------------|

|        |        |
|--------|--------|
| 122651 | 117995 |
| 2345   | 2050   |
| 5528   | 3888   |

|               |               |
|---------------|---------------|
| <b>130524</b> | <b>123933</b> |
|---------------|---------------|

|        |        |
|--------|--------|
| -18914 | -13588 |
|--------|--------|

|       |      |
|-------|------|
| -3660 | 3905 |
| 729   | 28   |

|        |       |
|--------|-------|
| -21845 | -9655 |
|--------|-------|

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT FOR THE YEAR ENDED 31 DECEMBER 2022

| <b>INCOMING RESOURCES</b>            | <b>U/RES<br/>FUNDS</b> | <b>RES<br/>FUNDS</b> | <b>ENDOW<br/>FUNDS</b> | <b>TOTAL<br/>2022</b> |
|--------------------------------------|------------------------|----------------------|------------------------|-----------------------|
|                                      | <b>£</b>               | <b>£</b>             | <b>£</b>               | <b>£</b>              |
| <b>Voluntary Income</b>              |                        |                      |                        |                       |
| Planned Giving                       |                        |                      |                        |                       |
| Tax Efficient                        | 25722                  |                      |                        | 25722                 |
| Non Tax Efficient                    | 3766                   |                      |                        | 3766                  |
| Gift Aid Tax Refund                  | 2778                   |                      |                        | 2778                  |
| Plate Collection & Wall Safe         | 4789                   |                      |                        | 4789                  |
| Collections for Charity Donations    | 0                      |                      |                        | 0                     |
| Donations ( Inc. Reserve Funds )     | 5537                   |                      |                        | 5537                  |
| Legacies                             | 0                      |                      |                        | 0                     |
| Lowestoft Charity Board              | 16044                  | 16243                |                        | 32287                 |
| Fund Raising                         | 2974                   |                      |                        | 2974                  |
| Other Income                         | 830                    |                      |                        | 830                   |
| Community Fund                       |                        | 10000                |                        | 10000                 |
|                                      | <b>62440</b>           | <b>26243</b>         |                        | <b>88683</b>          |
| <b>Income from Church Activities</b> |                        |                      |                        |                       |
| Tradecraft                           | 0                      |                      |                        | 0                     |
| Magazines                            | 274                    |                      |                        | 274                   |
| Photocopies                          | 0                      |                      |                        | 0                     |
| Church Centre Rents                  | 17053                  |                      |                        | 17053                 |
| Fees Received                        | 4693                   |                      |                        | 4693                  |
|                                      | <b>22020</b>           |                      |                        | <b>22020</b>          |
| Insurance Claims                     | 0                      |                      |                        | 0                     |
| VAT Grant                            | 0                      |                      |                        | 0                     |
| Dividends and Interest               | 860                    | 47                   |                        | 907                   |
| <b>TOTAL INCOMING RESOURCES</b>      | <b>85320</b>           | <b>26290</b>         |                        | <b>111610</b>         |

Church Centre Rents have been reduced by £1252 which was rent outstanding at 31 D included in the accounts for that year.

Gift Aid has been reduced by £3932 which was a Gift Aid Refund outstanding at 31 Dec included in the accounts for that year.

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT  
FOR THE YEAR ENDED 31 DECEMBER 2022**

TOTAL

2021

£

26912

3458

6986

4334

50

5610

1000

42232

957

1194

**92733**

132

333

0

9801

4651

**14917**

0

1881

814

**110345**

December 2021 and

December 2021 and

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT**  
**STATEMENT OF ASSETS LIABILITIES AS AT 31 DECEMBER 2022**

|                            |       |  | 2022<br>£     |
|----------------------------|-------|--|---------------|
| <b>FIXED ASSETS</b>        | Notes |  |               |
| Tangible Fixed Assets      | 5     |  |               |
| Investment Assets          | 6     |  | 32764         |
|                            |       |  | <b>32764</b>  |
| <b>CURRENT ASSETS</b>      |       |  |               |
| Debtors & Pre - payments   | 7     |  |               |
| Cash & Bank in hand        |       |  | 116104        |
|                            |       |  | <b>116104</b> |
| <b>CURRENT LIABILITIES</b> | 8     |  |               |
| <b>NET CURRENT ASSETS</b>  |       |  | <b>116104</b> |
| <b>TOTAL NET ASSETS</b>    |       |  | <b>148868</b> |

|                    |               |
|--------------------|---------------|
| <b>FUNDS</b>       |               |
| Unrestricted       | 14227         |
| Restricted         | 45776         |
| Endowment          | 88865         |
| <b>TOTAL FUNDS</b> | <b>148868</b> |

**ANALYSIS OF NET ASSETS BY FUND**

|                          | U/RES        | RES          | ENDOW        |
|--------------------------|--------------|--------------|--------------|
| Fixed Assets             |              |              |              |
| Investments Assets       |              |              | 32764        |
| Bank & Cash              | 14227        | 45776        | 56101        |
| Other Current Assets     |              |              |              |
| Less Current Liabilities |              | 0            |              |
| <b>NET ASSETS</b>        | <b>14227</b> | <b>45776</b> | <b>88865</b> |

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT**  
**STATEMENT OF ASSETS LIABILITIES AS AT 31 DECEMBER 2022**

**2021**

**£**

36424

**36424**

1252

129104

**130356**

**130356**

**166780**

26005

48979

91796

**166780**

**TOTAL 2022**

32764

116104

0

**148868**

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT FOR THE YEAR ENDED 31 DECEMBER 2022

|                                           | U/RES<br>FUNDS<br>£ | RES<br>FUNDS<br>£ | ENDOW<br>FUNDS<br>£ |
|-------------------------------------------|---------------------|-------------------|---------------------|
| <b>Missionary &amp; Charitable Giving</b> |                     |                   |                     |
| Overseas                                  | 2345                |                   |                     |
| Other                                     |                     |                   |                     |
|                                           | <b>2345</b>         |                   |                     |
| <b>Church Ministry Activities</b>         |                     |                   |                     |
| Parish Share                              | 48699               | 17071             |                     |
| Clergy Expenses                           | 1104                |                   |                     |
| Church Running Costs                      | 29677               | 12422             |                     |
| Church Maintenance                        | 334                 |                   |                     |
| Church Yard Removal                       | 0                   |                   |                     |
| Bell Repairs                              | 0                   |                   |                     |
| Church Centre Running Costs               | 10875               |                   |                     |
| Sundry Expenses                           | 2469                |                   |                     |
|                                           | <b>93158</b>        | <b>29493</b>      |                     |
| <b>Church Administration</b>              |                     |                   |                     |
| Website                                   | 233                 |                   |                     |
| Telephone/Postage/Staty.                  | 2040                |                   |                     |
| Printing                                  | 995                 |                   |                     |
| Administrator                             | 1890                |                   |                     |
| Sundries/Licences/Audit                   | 370                 |                   |                     |
|                                           | <b>5528</b>         |                   |                     |

|                               |               |              |
|-------------------------------|---------------|--------------|
| <b>TOTAL USE OF RESOURCES</b> | <b>101031</b> | <b>29493</b> |
|-------------------------------|---------------|--------------|

| Analysis of Church Centre Running Costs £ |      | Analysis of Church Running Costs £ |      |
|-------------------------------------------|------|------------------------------------|------|
| Heat/Light                                | 3680 | Heat/Light                         | 3680 |
| Insurance                                 | 1483 | Insurance                          | 1483 |
| Cleaner                                   | 3600 | Security                           | 3600 |
| Other Cleaning                            | 1159 | Sundry                             | 1159 |
| Secy/Maintenance                          | 655  | Worship Items                      | 655  |
| Water Rates                               | 132  | Organist/Verger/Cleaner            | 132  |
| Repairs/Repalcements                      | 166  |                                    | 166  |

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT FOR THE YEAR ENDED 31 DECEMBER 2022

| TOTAL | TOTAL |
|-------|-------|
| 2022  | 2021  |

|      |      |
|------|------|
| 2345 | 2050 |
|------|------|

|             |             |
|-------------|-------------|
| <b>2345</b> | <b>2050</b> |
|-------------|-------------|

|       |       |
|-------|-------|
| 65770 | 65090 |
|-------|-------|

|      |      |
|------|------|
| 1104 | 1118 |
|------|------|

|       |       |
|-------|-------|
| 42099 | 39400 |
|-------|-------|

|     |      |
|-----|------|
| 334 | 1436 |
|-----|------|

|   |   |
|---|---|
| 0 | 0 |
|---|---|

|   |   |
|---|---|
| 0 | 0 |
|---|---|

|       |      |
|-------|------|
| 10875 | 9013 |
|-------|------|

|      |      |
|------|------|
| 2469 | 1938 |
|------|------|

|               |               |
|---------------|---------------|
| <b>122651</b> | <b>117995</b> |
|---------------|---------------|

|     |     |
|-----|-----|
| 233 | 215 |
|-----|-----|

|      |      |
|------|------|
| 2040 | 1872 |
|------|------|

|     |     |
|-----|-----|
| 995 | 581 |
|-----|-----|

|      |     |
|------|-----|
| 1890 | 742 |
|------|-----|

|     |     |
|-----|-----|
| 370 | 478 |
|-----|-----|

|             |             |
|-------------|-------------|
| <b>5528</b> | <b>3888</b> |
|-------------|-------------|

|               |               |
|---------------|---------------|
| <b>130524</b> | <b>123933</b> |
|---------------|---------------|

## g Costs £

5414

7071

1002

1479

471

14240

**29677**

**ST MARGARET'S PCC  
RESTRICTED FUNDS 2022**

|                                               | see note 2 |           |           |
|-----------------------------------------------|------------|-----------|-----------|
|                                               | <b>B/F</b> | <b>CR</b> | <b>DR</b> |
| <b>FUND</b>                                   | £          | £         | £         |
| <b>FABRIC</b><br>including interest of £47.53 | 44620      | 16091     | 29295     |
| <b>BELL FUND</b>                              | 4114       | 0         | 0         |
| <b>FLOWER FUND</b>                            | 246        | 0         | 0         |
| <b>ANNA CHAPLAINCY</b>                        |            | 200       | 200       |
| <b>COMMUNITY FUND</b>                         |            | 10000     |           |
| <b>TOTAL RESERVE FUNDS</b>                    | 48980      |           |           |

**The balance of restricted funds held in Business Saver Account =**  
£45,776

**CHARITY GIVING 2022**

|                                 |      |  |
|---------------------------------|------|--|
|                                 | £    |  |
| Kimbilio - Congo Children Trust | 2345 |  |

**BALANCE**

£

31416

4114

246

0

10000

45776

# **ST MARGARET'S PAROCHIAL CHURCH COUNCIL**

## **Bank Accounts for 2022**

**12/31/2022**

|                                      |               |
|--------------------------------------|---------------|
| <b>Barclays Current Account</b>      | <b>14227</b>  |
| <b>Barclays Saver Account</b>        | <b>45776</b>  |
| <b>CBF Church of England Dep A/C</b> | <b>56101</b>  |
| <b>TOTAL</b>                         | <b>116104</b> |

## **Investments for 2022**

**12/31/2022**

|                             |              |
|-----------------------------|--------------|
| <b>127120001T(Youngman)</b> | <b>18157</b> |
| <b>277650001T</b>           | <b>672</b>   |
| <b>277650002T</b>           | <b>1072</b>  |
| <b>CBF126001140D</b>        | <b>5053</b>  |
| <b>CBF126001257S</b>        | <b>7810</b>  |
| <b>TOTAL</b>                | <b>32764</b> |

### **Note**

**It is understood that all the above investments and CBF Deposit A/c are endowment funds.**

**All valuations are as at 31 December 2022 and it is noted that there was a decrease of £3660 on investment value during 2022**

**Please see Statement of Financial Activities.**

**ST MARGARET'S PAROCHIAL CHURCH COUNCIL**

**12/31/2021**

**24753  
48979  
55372**

**129104**

**12/31/2021**

**20545  
761  
1213  
5053  
8852**

**36424**

**c**

**e**



## **ST MARGARET'S 2022 ACCOUNTS**

### **ENCLOSURE LIST OF ITEMS FOR EXAMINER**

FOLDER (BLACK) BARCLAYS CURRENT A/C STATEMENTS

FOLDER (PINK) BARCLAYS SAVER A/C STATEMENTS

COPY OF 2022 ACCOUNTS

COPY OF 2021 ACCOUNTS

INVOICES FOR 2022

WEEKLY CASH ANALYSIS SHEETS FOR 2022

BANK ACCOUNT RECONCILIATION

PRINTOUT SHEETS OF INCOME LEDGER WITH ANALYSIS FOR

PRINTOUT SHEETS OF EXPENDITURE LEDGER WITH ANALYSIS

EACH MONTH

INVOICE / RECEIPT - CLEANER & VERGER

STATEMENTS - INVESTMENT ACCOUNTS

FOLDER (RED) RESTRICTED ACCOUNTS

FABRIC FUND PRINT OUT DETAILING INCOME & EXPENDITURE

ANNA CHAPLAINCY FUND PRINT OUT DETAILING INCOME &

BELL FUND PRINTOUT

FLOWER FUND PRINTOUT

COMMUNITY FUND PRINTOUT

CHEQUE BOOK COUNTERFOILS

PAYING-IN-BOOK COUNTERFOILS

# ST MARGARET'S 2022 ACCOUNTS

£ EACH MONTH  
IS FOR

RE  
EXPENDITURE

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

|                                              | U/RES<br>£    | RES<br>£     | ENDOW<br>£ |
|----------------------------------------------|---------------|--------------|------------|
| <b>INCOMING RESOURCES</b>                    |               |              |            |
| Voluntary Income                             | 62440         | 26243        |            |
| Income from Church Activities                | 22020         |              |            |
| Income from Investments                      | 860           | 47           |            |
| Insurance Claims                             | 0             |              |            |
| VAT Grant                                    | 0             |              |            |
| <b>TOTAL INCOMING RESOURCES</b>              | <b>85320</b>  | <b>26290</b> |            |
| <b>USE OF RESOURCES</b>                      |               |              |            |
| Church Activities                            | 93158         | 29493        |            |
| Charitable Giving                            | 2345          |              |            |
| Church Admin                                 | 5528          |              |            |
| <b>TOTAL RESOURCES USED</b>                  | <b>101031</b> | <b>29493</b> |            |
| <b>NET INCOMING/<br/>OUTGOINGS RESOURCES</b> |               |              |            |
| GAINS & LOSSES ON INVESTMENTS                |               |              |            |
| CBF DEPOSIT ACCOUNT                          |               |              |            |
| <b>NET MOVEMENT IN FUNDS</b>                 |               |              |            |

# PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

| TOTAL | TOTAL |
|-------|-------|
| 2022  | 2021  |

|       |       |
|-------|-------|
| 88683 | 92733 |
| 22020 | 14917 |
| 907   | 814   |
| 0     | 0     |
| 0     | 1881  |

|               |               |
|---------------|---------------|
| <b>111610</b> | <b>110345</b> |
|---------------|---------------|

|        |        |
|--------|--------|
| 122651 | 117995 |
| 2345   | 2050   |
| 5528   | 3888   |

|               |               |
|---------------|---------------|
| <b>130524</b> | <b>123933</b> |
|---------------|---------------|

|        |        |
|--------|--------|
| -18914 | -13588 |
|--------|--------|

|       |      |
|-------|------|
| -3660 | 3905 |
| 729   | 28   |

|        |       |
|--------|-------|
| -21845 | -9655 |
|--------|-------|

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT FOR THE YEAR ENDED 31 DECEMBER 2022

| <b>INCOMING RESOURCES</b>            | <b>U/RES<br/>FUNDS</b> | <b>RES<br/>FUNDS</b> | <b>ENDOW<br/>FUNDS</b> | <b>TOTAL<br/>2022</b> |
|--------------------------------------|------------------------|----------------------|------------------------|-----------------------|
|                                      | <b>£</b>               | <b>£</b>             | <b>£</b>               | <b>£</b>              |
| <b>Voluntary Income</b>              |                        |                      |                        |                       |
| Planned Giving                       |                        |                      |                        |                       |
| Tax Efficient                        | 25722                  |                      |                        | 25722                 |
| Non Tax Efficient                    | 3766                   |                      |                        | 3766                  |
| Gift Aid Tax Refund                  | 2778                   |                      |                        | 2778                  |
| Plate Collection & Wall Safe         | 4789                   |                      |                        | 4789                  |
| Collections for Charity Donations    | 0                      |                      |                        | 0                     |
| Donations ( Inc. Reserve Funds )     | 5537                   |                      |                        | 5537                  |
| Legacies                             | 0                      |                      |                        | 0                     |
| Lowestoft Charity Board              | 16044                  | 16243                |                        | 32287                 |
| Fund Raising                         | 2974                   |                      |                        | 2974                  |
| Other Income                         | 830                    |                      |                        | 830                   |
| Community Fund                       |                        | 10000                |                        | 10000                 |
|                                      | <b>62440</b>           | <b>26243</b>         |                        | <b>88683</b>          |
| <b>Income from Church Activities</b> |                        |                      |                        |                       |
| Tradecraft                           | 0                      |                      |                        | 0                     |
| Magazines                            | 274                    |                      |                        | 274                   |
| Photocopies                          | 0                      |                      |                        | 0                     |
| Church Centre Rents                  | 17053                  |                      |                        | 17053                 |
| Fees Received                        | 4693                   |                      |                        | 4693                  |
|                                      | <b>22020</b>           |                      |                        | <b>22020</b>          |
| Insurance Claims                     | 0                      |                      |                        | 0                     |
| VAT Grant                            | 0                      |                      |                        | 0                     |
| Dividends and Interest               | 860                    | 47                   |                        | 907                   |
| <b>TOTAL INCOMING RESOURCES</b>      | <b>85320</b>           | <b>26290</b>         |                        | <b>111610</b>         |

Church Centre Rents have been reduced by £1252 which was rent outstanding at 31 D included in the accounts for that year.

Gift Aid has been reduced by £3932 which was a Gift Aid Refund outstanding at 31 Dec included in the accounts for that year.

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT FOR THE YEAR ENDED 31 DECEMBER 2022

TOTAL

2021

£

26912

3458

6986

4334

50

5610

1000

42232

957

1194

**92733**

132

333

0

9801

4651

**14917**

0

1881

814

**110345**

December 2021 and

December 2021 and

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT**  
**STATEMENT OF ASSETS LIABILITIES AS AT 31 DECEMBER 2022**

|                            |       |  | <b>2022</b>   |
|----------------------------|-------|--|---------------|
|                            |       |  | <b>£</b>      |
| <b>FIXED ASSETS</b>        | Notes |  |               |
| Tangible Fixed Assets      | 5     |  |               |
| Investment Assets          | 6     |  | 32764         |
|                            |       |  | <b>32764</b>  |
| <b>CURRENT ASSETS</b>      |       |  |               |
| Debtors & Pre - payments   | 7     |  |               |
| Cash & Bank in hand        |       |  | 116104        |
|                            |       |  | <b>116104</b> |
| <b>CURRENT LIABILITIES</b> | 8     |  |               |
| <b>NET CURRENT ASSETS</b>  |       |  | <b>116104</b> |
| <b>TOTAL NET ASSETS</b>    |       |  | <b>148868</b> |

|                    |               |
|--------------------|---------------|
| <b>FUNDS</b>       |               |
| Unrestricted       | 14227         |
| Restricted         | 45776         |
| Endowment          | 88865         |
| <b>TOTAL FUNDS</b> | <b>148868</b> |

**ANALYSIS OF NET ASSETS BY FUND**

|                          | U/RES        | RES          | ENDOW        |
|--------------------------|--------------|--------------|--------------|
| Fixed Assets             |              |              |              |
| Investments Assets       |              |              | 32764        |
| Bank & Cash              | 14227        | 45776        | 56101        |
| Other Current Assets     |              |              |              |
| Less Current Liabilities |              | 0            |              |
| <b>NET ASSETS</b>        | <b>14227</b> | <b>45776</b> | <b>88865</b> |

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT  
STATEMENT OF ASSETS LIABILITIES AS AT 31 DECEMBER 2022**

**2021**

**£**

36424

**36424**

1252

129104

**130356**

**130356**

**166780**

26005

48979

91796

**166780**

**TOTAL 2022**

32764

116104

0

**148868**

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT FOR THE YEAR ENDED 31 DECEMBER 2022

|                                           | U/RES<br>FUNDS<br>£ | RES<br>FUNDS<br>£ | ENDOW<br>FUNDS<br>£ |
|-------------------------------------------|---------------------|-------------------|---------------------|
| <b>Missionary &amp; Charitable Giving</b> |                     |                   |                     |
| Overseas                                  | 2345                |                   |                     |
| Other                                     |                     |                   |                     |
|                                           | <b>2345</b>         |                   |                     |
| <b>Church Ministry Activities</b>         |                     |                   |                     |
| Parish Share                              | 48699               | 17071             |                     |
| Clergy Expenses                           | 1104                |                   |                     |
| Church Running Costs                      | 29677               | 12422             |                     |
| Church Maintenance                        | 334                 |                   |                     |
| Church Yard Removal                       | 0                   |                   |                     |
| Bell Repairs                              | 0                   |                   |                     |
| Church Centre Running Costs               | 10875               |                   |                     |
| Sundry Expenses                           | 2469                |                   |                     |
|                                           | <b>93158</b>        | <b>29493</b>      |                     |
| <b>Church Administration</b>              |                     |                   |                     |
| Website                                   | 233                 |                   |                     |
| Telephone/Postage/Staty.                  | 2040                |                   |                     |
| Printing                                  | 995                 |                   |                     |
| Administrator                             | 1890                |                   |                     |
| Sundries/Licences/Audit                   | 370                 |                   |                     |
|                                           | <b>5528</b>         |                   |                     |

|                               |               |              |
|-------------------------------|---------------|--------------|
| <b>TOTAL USE OF RESOURCES</b> | <b>101031</b> | <b>29493</b> |
|-------------------------------|---------------|--------------|

| Analysis of Church Centre Running Costs £ |      | Analysis of Church Running Costs £ |      |
|-------------------------------------------|------|------------------------------------|------|
| Heat/Light                                | 3680 | Heat/Light                         | 3680 |
| Insurance                                 | 1483 | Insurance                          | 1483 |
| Cleaner                                   | 3600 | Security                           | 3600 |
| Other Cleaning                            | 1159 | Sundry                             | 1159 |
| Secy/Maintenance                          | 655  | Worship Items                      | 655  |
| Water Rates                               | 132  | Organist/Verger/Cleaner            | 132  |
| Repairs/Repalcements                      | 166  |                                    | 166  |

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT FOR THE YEAR ENDED 31 DECEMBER 2022

| TOTAL | TOTAL |
|-------|-------|
| 2022  | 2021  |

|      |      |
|------|------|
| 2345 | 2050 |
|------|------|

|             |             |
|-------------|-------------|
| <b>2345</b> | <b>2050</b> |
|-------------|-------------|

|       |       |
|-------|-------|
| 65770 | 65090 |
|-------|-------|

|      |      |
|------|------|
| 1104 | 1118 |
|------|------|

|       |       |
|-------|-------|
| 42099 | 39400 |
|-------|-------|

|     |      |
|-----|------|
| 334 | 1436 |
|-----|------|

|   |   |
|---|---|
| 0 | 0 |
|---|---|

|   |   |
|---|---|
| 0 | 0 |
|---|---|

|       |      |
|-------|------|
| 10875 | 9013 |
|-------|------|

|      |      |
|------|------|
| 2469 | 1938 |
|------|------|

|               |               |
|---------------|---------------|
| <b>122651</b> | <b>117995</b> |
|---------------|---------------|

|     |     |
|-----|-----|
| 233 | 215 |
|-----|-----|

|      |      |
|------|------|
| 2040 | 1872 |
|------|------|

|     |     |
|-----|-----|
| 995 | 581 |
|-----|-----|

|      |     |
|------|-----|
| 1890 | 742 |
|------|-----|

|     |     |
|-----|-----|
| 370 | 478 |
|-----|-----|

|             |             |
|-------------|-------------|
| <b>5528</b> | <b>3888</b> |
|-------------|-------------|

|               |               |
|---------------|---------------|
| <b>130524</b> | <b>123933</b> |
|---------------|---------------|

## g Costs £

5414

7071

1002

1479

471

14240

**29677**

**ST MARGARET'S PCC  
RESTRICTED FUNDS 2022**

|                                               | see note 2 |           |           |
|-----------------------------------------------|------------|-----------|-----------|
|                                               | <b>B/F</b> | <b>CR</b> | <b>DR</b> |
| <b>FUND</b>                                   |            |           |           |
|                                               | £          | £         | £         |
| <b>FABRIC</b><br>including interest of £47.53 | 44620      | 16091     | 29295     |
| <b>BELL FUND</b>                              | 4114       | 0         | 0         |
| <b>FLOWER FUND</b>                            | 246        | 0         | 0         |
| <b>ANNA CHAPLAINCY</b>                        |            | 200       | 200       |
| <b>COMMUNITY FUND</b>                         |            | 10000     |           |
| <b>TOTAL RESERVE FUNDS</b>                    | 48980      |           |           |

**The balance of restricted funds held in Business Saver Account =**  
£45,776

**CHARITY GIVING 2022**

|                                 | £    |
|---------------------------------|------|
| Kimbilio - Congo Children Trust | 2345 |

**BALANCE**

£

31416

4114

246

0

10000

45776

# **ST MARGARET'S PAROCHIAL CHURCH COUNCIL**

## **Bank Accounts for 2022**

**12/31/2022**

|                                      |               |
|--------------------------------------|---------------|
| <b>Barclays Current Account</b>      | <b>14227</b>  |
| <b>Barclays Saver Account</b>        | <b>45776</b>  |
| <b>CBF Church of England Dep A/C</b> | <b>56101</b>  |
| <b>TOTAL</b>                         | <b>116104</b> |

## **Investments for 2022**

**12/31/2022**

|                             |              |
|-----------------------------|--------------|
| <b>127120001T(Youngman)</b> | <b>18157</b> |
| <b>277650001T</b>           | <b>672</b>   |
| <b>277650002T</b>           | <b>1072</b>  |
| <b>CBF126001140D</b>        | <b>5053</b>  |
| <b>CBF126001257S</b>        | <b>7810</b>  |
| <b>TOTAL</b>                | <b>32764</b> |

### **Note**

**It is understood that all the above investments and CBF Deposit A/c are endowment funds.**

**All valuations are as at 31 December 2022 and it is noted that there was a decrease of £3660 on investment value during 2022**

**Please see Statement of Financial Activities.**

**ST MARGARET'S PAROCHIAL CHURCH COUNCIL**

**12/31/2021**

**24753**  
**48979**  
**55372**

**129104**

**12/31/2021**

**20545**  
**761**  
**1213**  
**5053**  
**8852**

**36424**

**c**

**e**



## **ST MARGARET'S 2022 ACCOUNTS**

### **ENCLOSURE LIST OF ITEMS FOR EXAMINER**

FOLDER (BLACK) BARCLAYS CURRENT A/C STATEMENTS

FOLDER (PINK) BARCLAYS SAVER A/C STATEMENTS

COPY OF 2022 ACCOUNTS

COPY OF 2021 ACCOUNTS

INVOICES FOR 2022

WEEKLY CASH ANALYSIS SHEETS FOR 2022

BANK ACCOUNT RECONCILIATION

PRINTOUT SHEETS OF INCOME LEDGER WITH ANALYSIS FOR

PRINTOUT SHEETS OF EXPENDITURE LEDGER WITH ANALYSIS  
EACH MONTH

INVOICE / RECEIPT - CLEANER & VERGER

STATEMENTS - INVESTMENT ACCOUNTS

FOLDER (RED) RESTRICTED ACCOUNTS

FABRIC FUND PRINT OUT DETAILING INCOME & EXPENDITURE

ANNA CHAPLAINCY FUND PRINT OUT DETAILING INCOME &

BELL FUND PRINTOUT

FLOWER FUND PRINTOUT

COMMUNITY FUND PRINTOUT

CHEQUE BOOK COUNTERFOILS

PAYING-IN-BOOK COUNTERFOILS

# ST MARGARET'S 2022 ACCOUNTS

£ EACH MONTH  
IS FOR

RE  
EXPENDITURE

---

# Accounts

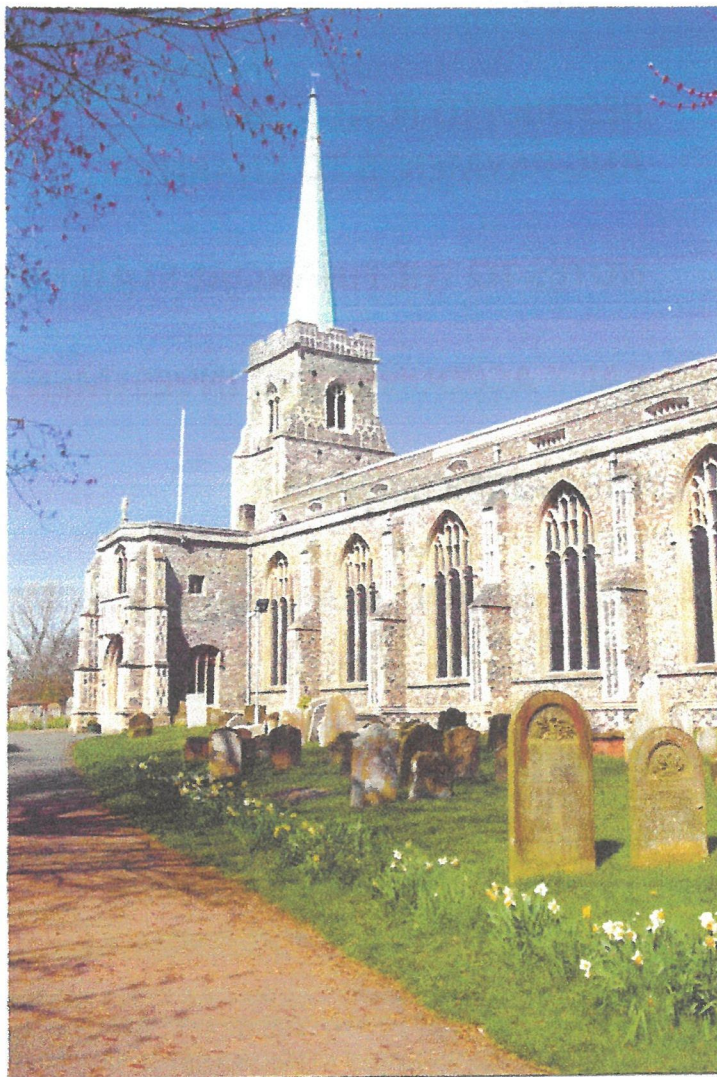
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RECEIVED 11 MAY 2022

**St. Margaret's Church, Lowestoft**  
**Charity Registration Number 1134063**

**ANNUAL ACCOUNTS  
AND  
FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL**

**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**



**Rector:**  
**Assistant Priest:**  
**Church Wardens:**

**Treasurer:**

**VACANCY**  
**Revd. Geoff Wilson**  
**Mrs Pam Shaw**  
**Mr Roy Stebbings**  
**Revd. Geoff Wilson**

# **ST. MARGARET'S PAROCHIAL CHURCH COUNCIL**

## **INDEX TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021**

|                     |                                                                |
|---------------------|----------------------------------------------------------------|
| <b>PAGE 1</b>       | <b>STATEMENT OF FINANCIAL ACTIVITIES</b>                       |
| <b>PAGE 2</b>       | <b>BALANCE SHEET</b>                                           |
| <b>PAGE 3</b>       | <b>INCOMING RESOURCES</b>                                      |
| <b>PAGE 4</b>       | <b>USE OF RESOURCES</b>                                        |
| <b>PAGE 5</b>       | <b>RESTRICTED FUNDS ANALYSIS<br/>AND PAYMENTS TO CHARITIES</b> |
| <b>PAGES 6 to 8</b> | <b>NOTES TO THE FINANCIAL STATEMENTS</b>                       |
| <b>PAGE 9</b>       | <b>BANK ACCOUNTS AND INVESTMENTS</b>                           |
| <b>PAGE 10</b>      | <b>TREASURER'S REPORT</b>                                      |
| <b>PAGE 11</b>      | <b>INDEPENDENT EXAMINER'S REPORT</b>                           |

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2021

|                                             | U/RES<br>£    | RES<br>£     | ENDOW<br>£ | TOTAL<br>2021  | TOTAL<br>2020 |
|---------------------------------------------|---------------|--------------|------------|----------------|---------------|
| <b>INCOMING RESOURCES</b>                   |               |              |            |                |               |
| Voluntary Income                            | 70537         | 22196        |            | 92733          | 101816        |
| Income from Church Activities               | 14917         |              |            | 14917          | 12073         |
| Income from Investments                     | 809           | 5            |            | 814            | 878           |
| Insurance Claims                            | 0             |              |            | 0              | 638           |
| VAT Grant                                   | 1881          |              |            | 1881           | 0             |
| <b>TOTAL INCOMING RESOURCES</b>             | <b>88144</b>  | <b>22201</b> |            | <b>110345</b>  | <b>115405</b> |
| <b>USE OF RESOURCES</b>                     |               |              |            |                |               |
| Church Activities                           | 94146         | 23849        |            | 117995         | 111964        |
| Charitable Giving                           | 2050          |              |            | 2050           | 2148          |
| Church Admin                                | 3888          |              |            | 3888           | 4285          |
| <b>TOTAL RESOURCES USED</b>                 | <b>100084</b> | <b>23849</b> |            | <b>123933</b>  | <b>118397</b> |
| <b>NET INCOMING/<br/>OUTGOING RESOURCES</b> |               |              |            | <b>-13588</b>  | <b>-2992</b>  |
| <b>GAINS &amp; LOSSES ON INVESTMENTS</b>    |               |              |            | <b>£3,905</b>  | <b>-1362</b>  |
| <b>CBF DEPOSIT ACCOUNT</b>                  |               |              |            | <b>28</b>      | <b>234</b>    |
| <b>NET MOVEMENT IN FUNDS</b>                |               |              |            | <b>-£9,655</b> | <b>-4120</b>  |

**PAROCHIAL CHURCH COUNCIL OF ST MARGARETS LOWESTOFT**  
**BALANCE SHEET AS AT 31st DECEMBER 2021**

|                            |       | <b>2021</b>   | <b>2020</b>   |
|----------------------------|-------|---------------|---------------|
|                            | Notes | £             | £             |
| <b>FIXED ASSETS</b>        |       |               |               |
| Tangible Fixed Assets      | 5     |               |               |
| Investment Assets          | 6     | 36424         | 32519         |
|                            |       | <b>36424</b>  | <b>32519</b>  |
| <b>CURRENT ASSETS</b>      |       |               |               |
| Debtors & Pre-payments     | 7     | 1252          | 824           |
| Cash at Bank & in hand     |       | 129104        | 145167        |
|                            |       | <b>130356</b> | <b>145991</b> |
| <b>CURRENT LIABILITIES</b> | 8     |               |               |
| <b>NET CURRENT ASSETS</b>  |       | <b>130356</b> | <b>145991</b> |
| <b>TOTAL NET ASSETS</b>    |       | <b>166780</b> | <b>178510</b> |
| <b>FUNDS</b>               |       |               |               |
| Unrestricted               |       | 26005         | 40020         |
| Restricted                 |       | 48979         | 50627         |
| Endowment                  |       | 91796         | 87863         |
| <b>TOTAL FUNDS</b>         |       | <b>166780</b> | <b>178510</b> |

**ANALYSIS OF NET ASSETS BY FUND**

|                          | U/RES        | RES          | ENDOW        | <b>TOTAL 2021</b> |
|--------------------------|--------------|--------------|--------------|-------------------|
| Fixed Assets             |              |              |              |                   |
| Investment Assets        |              |              | 36424        | 36424             |
| Bank & Cash              | 24753        | 48979        | 55372        | 129104            |
| Other Current Assets     | 1252         |              |              | 1252              |
| Less Current Liabilities | 0            |              |              | 0                 |
| <b>NET ASSETS</b>        | <b>26005</b> | <b>48979</b> | <b>91796</b> | <b>166780</b>     |

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT  
FOR THE YEAR ENDED 31st DECEMBER 2021**

| <b>INCOMING RESOURCES</b>            | <b>U/RES<br/>FUNDS</b> | <b>RES<br/>FUNDS</b> | <b>ENDOW<br/>FUNDS</b> | <b>TOTAL<br/>2021</b> | <b>TOTAL<br/>2020</b> |
|--------------------------------------|------------------------|----------------------|------------------------|-----------------------|-----------------------|
|                                      | <b>£</b>               | <b>£</b>             | <b>£</b>               | <b>£</b>              | <b>£</b>              |
| <b>Voluntary Income</b>              |                        |                      |                        |                       |                       |
| Planned Giving:                      |                        |                      |                        |                       |                       |
| Tax efficient                        | 26912                  |                      |                        | 26912                 | 24989                 |
| Non Tax efficient                    | 3458                   |                      |                        | 3458                  | 4888                  |
| Gift Aid Tax Refund                  | 6986                   |                      |                        | 6986                  | 7757                  |
| Plate Collections & Wall Safe        | 4334                   |                      |                        | 4334                  | 3330                  |
| Collections for Charity Donations    | 50                     |                      |                        | 50                    | 148                   |
| Donations (inc. Reserve Funds)       | 5530                   | 80                   |                        | 5610                  | 2731                  |
| Legacies                             |                        | 1000                 |                        | 1000                  | 24950                 |
| Lowestoft Charity Board              | 21116                  | 21116                |                        | 42232                 | 29621                 |
| Fund Raising                         | 957                    |                      |                        | 957                   | 490                   |
| Other Income                         | 1194                   |                      |                        | 1194                  | 2912                  |
|                                      | <b>70537</b>           | <b>22196</b>         |                        | <b>92733</b>          | <b>101816</b>         |
| <b>Income from Church activities</b> |                        |                      |                        |                       |                       |
| Traidcraft                           | 132                    |                      |                        | 132                   | 337                   |
| Magazines                            | 333                    |                      |                        | 333                   | 387                   |
| Photocopies                          | 0                      |                      |                        | 0                     | 11                    |
| Church Centre Rents                  | 9801                   |                      |                        | 9801                  | 9034                  |
| Fees Received                        | 4651                   |                      |                        | 4651                  | 2304                  |
|                                      | <b>14917</b>           |                      |                        | <b>14917</b>          | <b>12073</b>          |
| Insurance Claims                     | 0                      |                      |                        | 0                     | 638                   |
| VAT Grant                            | 1881                   |                      |                        | 1881                  | 0                     |
| Dividends and Interest               | 809                    | 5                    |                        | 814                   | 878                   |
| <b>TOTAL INCOMING RESOURCES</b>      | <b>88144</b>           | <b>22201</b>         |                        | <b>110345</b>         | <b>115405</b>         |

Church Centre Rents include **£1252** for rent outstanding as at 31/12/21; and reduced by rents outstanding as at 31/12/20 amounting to **£824**.

Gift Aid Tax Refund includes **£3932** relating to Gift Aid Tax Refund due in 2021 and payable in 2022  
A reduction of **£2058** has been made in respect of a tax refund due in 2020, and paid in 2021.

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT**  
**FOR THE YEAR ENDED 31st DECEMBER 2021**  
**USE OF RESOURCES**

|                                           | U/RES<br>FUNDS<br>£ | RES<br>FUNDS<br>£ | ENDOW<br>FUNDS<br>£                     | TOTAL<br>2021<br>£ | TOTAL<br>2020<br>£ |
|-------------------------------------------|---------------------|-------------------|-----------------------------------------|--------------------|--------------------|
| <b>Missionary &amp; Charitable Giving</b> |                     |                   |                                         |                    |                    |
| Overseas                                  | 2050                |                   |                                         | 2050               | 2148               |
| Other                                     |                     |                   |                                         |                    | 0                  |
|                                           | <b>2050</b>         |                   |                                         | <b>2050</b>        | <b>2148</b>        |
| <b>Church Ministry Activities</b>         |                     |                   |                                         |                    |                    |
| Parish Share                              | 58263               | 6827              |                                         | 65090              | 64369              |
| Clergy Expenses                           | 1118                |                   |                                         | 1118               | 1208               |
| Church Running Costs                      | 22378               | 17022             |                                         | 39400              | 21498              |
| Church Maintenance                        | 1436                |                   |                                         | 1436               | 8316               |
| Churchyard Tree Removal                   | 0                   |                   |                                         | 0                  | 1450               |
| Bell Repairs                              | 0                   |                   |                                         | 0                  | 3613               |
| Church Centre Running Costs               | 9013                |                   |                                         | 9013               | 10546              |
| Traidcraft                                | 0                   |                   |                                         | 0                  | 126                |
| Sundry Expenditure                        | 1938                |                   |                                         | 1938               | 838                |
|                                           | <b>94146</b>        | <b>23849</b>      |                                         | <b>117995</b>      | <b>111964</b>      |
| <b>Church Administration</b>              |                     |                   |                                         |                    |                    |
| Website                                   | 215                 |                   |                                         | 215                | 233                |
| Telephone/Postage/Staty.                  | 1872                |                   |                                         | 1872               | 1883               |
| Printing                                  | 581                 |                   |                                         | 581                | 833                |
| Administrator                             | 742                 |                   |                                         | 742                | 887                |
| Sundries/Licences/Audit                   | 478                 |                   |                                         | 478                | 449                |
|                                           | <b>3888</b>         |                   |                                         | <b>3888</b>        | <b>4285</b>        |
| <b>TOTAL USE OF RESOURCES</b>             | <b>100084</b>       | <b>23849</b>      |                                         | <b>123933</b>      | <b>118397</b>      |
| <b>Analysis of Church Centre Costs £</b>  |                     |                   | <b>Analysis of Church Running Costs</b> |                    |                    |
| Heat/Light                                | 2140                |                   |                                         | £                  |                    |
| Insurance                                 | 1418                |                   | Heat/Light                              |                    | 4533               |
| Cleaner                                   | 3600                |                   | Insurance                               |                    | 6827               |
| Other Cleaning                            | 749                 |                   | Security                                |                    | 1482               |
| Secy./Maintenance                         | 787                 |                   | Sundry                                  |                    | 174                |
| Water Rates                               | 73                  |                   | Worship Items                           |                    | 669                |
| Repairs/Replacements                      | 246                 |                   | Organist/                               |                    | 8693               |
|                                           |                     |                   | Verger/Cleaner                          |                    |                    |
|                                           | <b>9013</b>         |                   |                                         |                    | <b>22378</b>       |

**ST MARGARET'S PCC  
RESTRICTED FUNDS 2021**

| FUND                        | see note 2 |       |       |         |
|-----------------------------|------------|-------|-------|---------|
|                             | B/F        | CR    | DR    | BALANCE |
|                             | £          | £     | £     | £       |
| PROJECTS FUND               | 1425       | 0     | 1425  | 0       |
| FABRIC                      | 34049      | 21708 | 11137 | 44620   |
| Including Interest of £5.42 |            |       |       |         |
| BELL FUND                   | 3034       | 1080  | 0     | 4114    |
| RESTORATION FUND            | 11873      | 0     | 11873 | 0       |
| FLOWER FUND                 | 246        | 0     | 0     | 246     |
| TOTAL RESERVE FUNDS         | 50627      | 22788 | 24435 | 48980   |

The balance of restricted funds is held in Business Saver Account =  
£48,980.00

**CHARITY GIVING 2021**

|                                 | £           |
|---------------------------------|-------------|
| Kimbilio - Congo Children Trust | 2050        |
|                                 | <u>2050</u> |

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021

### 1 ACCOUNTING POLICIES

The Financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting 9 amendment regulations 2001, together with applicable accounting standards and the Charities statement of recommended practice.

In view of the large turnover on the accounts they are prepared on an accrual basis (rather than a simple receipts and payments account). That is to say that revenues are recorded when earned and expenses when incurred. This has the effect of affording a greater accuracy of the financial position of the PCC.

Norwich Diocese advise that it is not considered appropriate to include the Church Centre as an Asset on the Balance Sheet because it is held in the very long term and the value is difficult to ascertain.

### 2 FUNDS

The **unrestricted funds** are available for the use of the PCC as they see fit and are not subject to any legal restriction to their use.

The **restricted funds and endowment funds** have been received for specific purposes. An analysis of restricted funds is included in these accounts. An annual grant from the Lowestoft Charity Board has been received of which 50% is restricted for the cost of maintaining the Church building. It has been agreed that the remaining 50% can be unrestricted. This is subject to an annual review.

The interest earned on restricted and endowment funds may be available to the PCC for general use.

The accounts include all transactions, assets & liabilities which the PCC are responsible by Law. The accounts do not include the financial records from church groups that owe their main affiliation to another body or those that result from informal gatherings by church members.

### 3 INCOMING RESOURCES

Income from collections, covenanted planned giving & donations is recognised when received by, or on behalf of, the PCC. Income tax recoverable on Gift Aid is recognised when the claim is accepted by HM Revenue and Customs.

Grants, legacies & similar income is recognised when the PCC becomes legally entitled to the sums due.

The income from fund raising, sale of books & magazines is shown gross before expenses incurred. The funds raised & grants include only those received by the PCC.

All investment income is received without the deduction of income tax and is accounted for when received.

#### **4 RESOURCES USED**

Grants and donations are accounted for as being due to the recipients when the funds are received by the PCC or when the PCC has agreed the expenditure.

#### **5 FIXED ASSETS**

Consecrated and beneficed property is excluded from the accounts by section 96(2) of the Charities Act 1993. No value is placed on the moveable furnishings which are held by the Churchwardens on special trust for the PCC and which a faculty is required for disposal as the PCC understands this to be inalienable property. All expenditure during the year on these assets is written off in the statement of financial activities.

#### **6 INVESTMENTS**

Investments are valued at market value as at 31<sup>st</sup> December – a schedule of these is attached.

#### **7 CURRENT ASSETS**

Amounts owed to the PCC as at the 31<sup>st</sup> December (Debtors) are shown at estimated collectable amounts. **Rents £1252 and Gift Aid Tax Refund £ Total £3932.**

#### **8 CURRENT LIABILITIES**

Amounts owed by the PCC as at the 31<sup>st</sup> December (Creditors).  
There were no amounts outstanding at the year end.

#### **9 STOCK IN HAND**

Stocks of Traidcraft items are no longer held.

#### **10 ANALYSIS OF NET ASSETS BY FUND**

See attached

#### **11 STAFF COSTS**

|                                    | 2021          | 2020          |
|------------------------------------|---------------|---------------|
| Church £8693 + Church Centre £3600 |               |               |
| + Administrator £743 =             | <b>£13036</b> | <b>£11494</b> |

During 2021 payments were made to a Verger(June-Dec. only), Organist, Deputy Organist, Cleaner and Administrator for the Church and Church Centre on a self-employed basis.

## 12 CLERGY EXPENSES

|                | 2021 | 2020 |
|----------------|------|------|
|                | £    | £    |
| Revd M Asquith | 839  | 1044 |
| Revd G Wilson  | 279  | 164  |
| TOTAL          | 1118 | 1208 |

## 13 PCC FEES

A separate fees account is maintained for the collection and disbursement of statutory fees for weddings, funerals etc. This is the responsibility of the Rector and as such this account is not included in the Financial statements of the Parochial Church Council. Only the PCC share of these fees is included in the incoming resources. (Correspondence dated 7<sup>th</sup> January 2008 – Diocesan Parish Finance Advisor refers).

## 14 OTHER ACCOUNTS FOR WHICH THE PCC IS RESPONSIBLE

Monies collected by Parochial activities that are not under the control of the PCC are **NOT included in this report**. If the PCC underwrites such activities (i.e pays the bills if the organisers cannot) then they ARE within PCC control.

## ST MARGARET'S PAROCHIAL CHURCH COUNCIL

| <u>Bank Accounts for 2021</u>  | 31/12/2021    | 31/12/2020    |
|--------------------------------|---------------|---------------|
|                                | £             | £             |
| Barclays Current Account       | 24753         | 39196         |
| Barclays Saver Account         | 48979         | 50627         |
| CBF Church of England Dep. A/c | 55372         | 55344         |
| <b>TOTAL</b>                   | <b>129104</b> | <b>145167</b> |

| <u>Investments for 2021</u> | 31/12/2021   | 31/12/2020   |
|-----------------------------|--------------|--------------|
| 127120001T(Youngman)        | 20545        | 17993        |
| 277650001T                  | 761          | 666          |
| 277650002T                  | 1213         | 1063         |
| CBF126001140D               | 5053         | 5053         |
| CBF126001257S               | 8852         | 7744         |
| <b>TOTAL</b>                | <b>36424</b> | <b>32519</b> |

**Note:**

It is understood that all the above investments and CBF Deposit A/c are endowment funds.

All valuations are as at 31st December 2021 and it is noted that there was an increase of £3905 on investment value during 2021.

Please see Statement of Financial Activities.

## TREASURER'S REPORT FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021

Yet another disrupted year, as a result of Covid, although not, perhaps, quite as bad as 2020. We did start 2021 in quite a sound financial position but with further lockdowns and restrictions it was soon apparent that we, like many Churches, were going to have a difficult year. This has proved to be the case with our expenditure during the year exceeding our income by some £13500. We have only been able to meet our commitments, including our Parish Share, by utilising the monies received in legacies during 2020.

Income from collections and the planned giving scheme is similar to 2020 but, of course, we really need this to be increasing particularly as costs continue to rise. We were, however, fortunate to see an increase of nearly £13k in the funds from Lowestoft Charity board which was extremely well received. Fee income has doubled this year, thanks to our being able to start taking Weddings again, but fund raising has been severely restricted. Rents from the Church Centre remain at just 50% of what they were in 2019.

With both Church and Centre closed at times some of our expenditure has been reduced (down £1500 for the Centre) but Church running costs have increased slightly as a result of our now paying for a verges.

We have been fortunate that few repairs have been needed to the fabric of the Church this year, and the largest item was a repair to the hatch cover above the entrance porch which cost £4300.

Turning to our "Restricted Funds" (monies set aside for Specific Purposes). In accordance with our usual arrangement half the monies received from the Charity Board have been allocated to our Fabric Fund which has enabled us to cover the cost of repairs and routine maintenance to the church building including the cost of insurance. A major project remains in as much as the principal heating system in the church is in urgent need of replacement and we are facing the prospect of having to raise well in excess of £100/150k to achieve this. During the year we have been able to arrange for the final repairs to the clerestory windows for which we lodged an earlier appeal for funds. There was a small sum left from this fund amounting to £586 which has been placed in our fabric fund. The "Special Projects fund" monies of £1425 were utilised towards the cost of our new filming/broadcasting facility which was mainly paid for thanks to the Abbott family trust

Finally I would like to thank, as always, all those who have helped in any way towards the maintenance of our accounts during another difficult year, and particularly I wish to express my gratitude to:

all those who count money after services, to Mandy Bardwell (for collating and taking monies to the bank), and to David McLean who has carefully recorded the figures relating to our planned giving and submitted the returns to HMRC to maximise the benefit of reclaimed tax in our cash flow.

## Independent Examiners Certificate

Report to the trustees/ members of:

ST. MARGARET'S LORKESTOFT.

On accounts for the year ended:

31st DECEMBER 2021

Charity no (if any):

1134063

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/21.

### Responsibilities and basis of report

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

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

### Independent examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [ ]~~ ~~Delete [ ] if not applicable.~~ *ks*

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

- ~~the accounting records were not kept in accordance with section 130 of the Charities Act; or~~ *ks*
- ~~the accounts did not accord with the accounting records; or~~ *ks*
- ~~the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.~~ *ks*

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

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

Signed:

*ks*

Date:

17/3/22

Name:

CHRISTOPHER CHARLES SONGER

Relevant professional qualification(s) or body (if any)

BANK MANAGER (RETIRED)

Address:

16 SUTHERLAND DRIVE

LOWKSTOFT.

NR 32 HLP

## Section B

### Disclosure

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

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

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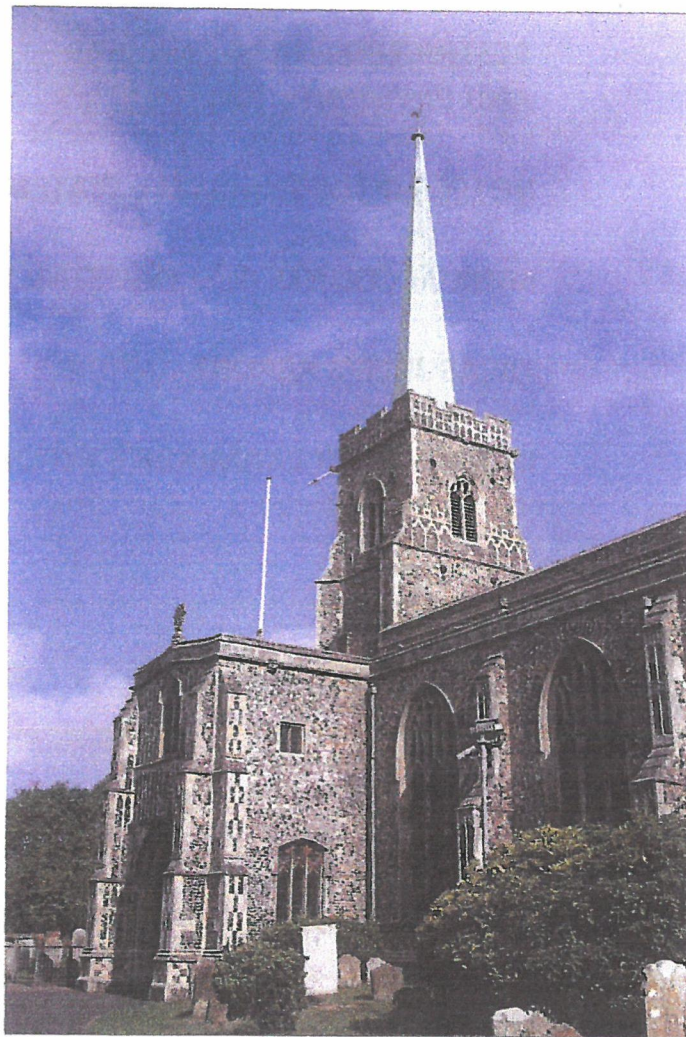
# Accounts

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**St. Margaret's Church, Lowestoft  
Charity Registration Number 1134063**

**ANNUAL ACCOUNTS  
AND  
FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL**

**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**



**Rector:**  
**Assistant Priest:**  
**Church Wardens:**

**Treasurer:**

**Revd. Michael Asquith**  
**Revd. Geoff Wilson**  
**Mrs Pam Shaw**  
**Mr Arthur Sparkes**  
**Revd. Geoff Wilson**

**ST. MARGARET'S PAROCHIAL CHURCH COUNCIL**

**INDEX TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31<sup>st</sup> DECEMBER 2020**

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| <b>PAGE 2</b>       | <b>BALANCE SHEET</b>                                           |
| <b>PAGE 3</b>       | <b>INCOMING RESOURCES</b>                                      |
| <b>PAGE 4</b>       | <b>USE OF RESOURCES</b>                                        |
| <b>PAGE 5</b>       | <b>RESTRICTED FUNDS ANALYSIS<br/>AND PAYMENTS TO CHARITIES</b> |
| <b>PAGES 6 to 8</b> | <b>NOTES TO THE FINANCIAL STATEMENTS</b>                       |
| <b>PAGE 9</b>       | <b>BANK ACCOUNTS AND INVESTMENTS</b>                           |
| <b>PAGE 10</b>      | <b>TREASURER'S REPORT</b>                                      |
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# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2020

|                                             | U/RES<br>£    | RES<br>£     | ENDOW<br>£ | TOTAL<br>2020 | TOTAL<br>2019 |
|---------------------------------------------|---------------|--------------|------------|---------------|---------------|
| <b>INCOMING RESOURCES</b>                   |               |              |            |               |               |
| Voluntary Income                            | 86760         | 15056        |            | 101816        | 124062        |
| Income from Church Activities               | 12073         |              |            | 12073         | 32994         |
| Income from Investments                     | 834           | 44           |            | 878           | 987           |
| Insurance Claims                            | 638           |              |            | 638           |               |
| VAT Grant                                   |               |              |            |               | 3944          |
| <b>TOTAL INCOMING RESOURCES</b>             | <b>100305</b> | <b>15100</b> |            | <b>115405</b> | <b>161987</b> |
| <b>USE OF RESOURCES</b>                     |               |              |            |               |               |
| Church Activities                           | 93393         | 18571        |            | 111964        | 140772        |
| Charitable Giving                           | 2148          |              |            | 2148          | 2256          |
| Church Admin                                | 4285          |              |            | 4285          | 5972          |
| <b>TOTAL RESOURCES USED</b>                 | <b>99826</b>  | <b>18571</b> |            | <b>118397</b> | <b>149000</b> |
| <b>NET INCOMING/<br/>OUTGOING RESOURCES</b> |               |              |            | -2992         | 12987         |
| GAINS & LOSSES ON INVESTMENTS               |               |              |            | -£1,362       | 4424          |
| CBF DEPOSIT ACCOUNT                         |               |              |            | 234           | 412           |
| <b>NET MOVEMENT IN FUNDS</b>                |               |              |            | <b>-4120</b>  | <b>17823</b>  |

**PAROCHIAL CHURCH COUNCIL OF ST MARGARETS LOWESTOFT**  
**BALANCE SHEET AS AT 31st DECEMBER 2020**

|                            |       | <b>2020</b>   | <b>2019</b>   |
|----------------------------|-------|---------------|---------------|
|                            | Notes | £             | £             |
| <b>FIXED ASSETS</b>        |       |               |               |
| Tangible Fixed Assets      | 5     |               |               |
| Investment Assets          | 6     | 32519         | 33881         |
|                            |       | <b>32519</b>  | <b>33881</b>  |
| <b>CURRENT ASSETS</b>      |       |               |               |
| Debtors & Pre-payments     | 7     | 824           | 804           |
| Cash at Bank & in hand     |       | 145167        | 148997        |
|                            |       | <b>145991</b> | <b>149801</b> |
| <b>CURRENT LIABILITIES</b> | 8     |               |               |
| <b>NET CURRENT ASSETS</b>  |       | <b>145991</b> | <b>149801</b> |
| <b>TOTAL NET ASSETS</b>    |       | <b>178510</b> | <b>183682</b> |
| <b>FUNDS</b>               |       |               |               |
| Unrestricted               |       | 40020         | 40593         |
| Restricted                 |       | 50627         | 54098         |
| Endowment                  |       | 87863         | 88991         |
| <b>TOTAL FUNDS</b>         |       | <b>178510</b> | <b>183682</b> |

**ANALYSIS OF NET ASSETS BY FUND**

|                          | U/RES        | RES          | ENDOW        | TOTAL2020     |
|--------------------------|--------------|--------------|--------------|---------------|
| Fixed Assets             |              |              |              |               |
| Investment Assets        |              |              | 32519        | 32519         |
| Bank & Cash              | 39196        | 50627        | 55344        | 145167        |
| Other Current Assets     | 824          |              |              | 824           |
| Less Current Liabilities | 0            |              |              |               |
| <b>NET ASSETS</b>        | <b>40020</b> | <b>50627</b> | <b>87863</b> | <b>178510</b> |

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT  
FOR THE YEAR ENDED 31st DECEMBER 2020**

| <b>INCOMING RESOURCES</b>            | <b>U/RES<br/>FUNDS</b> | <b>RES<br/>FUNDS</b> | <b>ENDOW<br/>FUNDS</b> | <b>TOTAL<br/>2020</b> | <b>TOTAL<br/>2019</b> |
|--------------------------------------|------------------------|----------------------|------------------------|-----------------------|-----------------------|
|                                      | <b>£</b>               | <b>£</b>             | <b>£</b>               | <b>£</b>              | <b>£</b>              |
| <b>Voluntary Income</b>              |                        |                      |                        |                       |                       |
| Planned Giving:                      |                        |                      |                        |                       |                       |
| Tax efficient                        | 24989                  |                      |                        | 24989                 | 25301                 |
| Non Tax efficient                    | 4888                   |                      |                        | 4888                  | 5686                  |
| Gift Aid Tax Refund                  | 7757                   |                      |                        | 7757                  | 8072                  |
| Plate Collections & Wall Safe        | 3330                   |                      |                        | 3330                  | 5345                  |
| Collections for Charity Donations    | 148                    |                      |                        | 148                   | 256                   |
| Donations (inc. Reserve Funds)       | 2485                   | 246                  |                        | 2731                  | 1881                  |
| Legacies                             | 24950                  |                      |                        | 24950                 | 20003                 |
| Lowestoft Charity Board              | 14811                  | 14810                |                        | 29621                 | 41946                 |
| Fund Raising                         | 490                    |                      |                        | 490                   | 5184                  |
| Other Income                         | 2912                   |                      |                        | 2912                  | 388                   |
| Grants                               | 0                      |                      |                        | 0                     | 10000                 |
|                                      | <b>86760</b>           | <b>15056</b>         |                        | <b>101816</b>         | <b>124062</b>         |
| <b>Income from Church activities</b> |                        |                      |                        |                       |                       |
| Traidcraft                           | 337                    |                      |                        | 337                   | 1140                  |
| Magazines                            | 387                    |                      |                        | 387                   | 520                   |
| Photocopies                          | 11                     |                      |                        | 11                    | 164                   |
| Church Centre Rents                  | 9034                   |                      |                        | 9034                  | 24466                 |
| Fees Received                        | 2304                   |                      |                        | 2304                  | 6704                  |
|                                      | <b>12073</b>           |                      |                        | <b>12073</b>          | <b>32994</b>          |
| Insurance Claims                     | 638                    |                      |                        | 638                   | 0                     |
| Refund of VAT                        | 0                      |                      |                        | 0                     | 3944                  |
| Dividends and Interest               | 834                    | 44                   |                        | 878                   | 987                   |
| <b>TOTAL INCOMING RESOURCES</b>      | <b>100305</b>          | <b>15100</b>         |                        | <b>115405</b>         | <b>161987</b>         |

Church Centre Rents include **£824** for rent outstanding as at 31/12/20; and reduced by rents outstanding as at 31/12/19 amounting to **£804**.

Gift Aid Tax Refund includes **£2058** relating to Gift Aid Tax Refund due in 2020 and payable in 2021. A reduction of **£1005** has been made in respect of a tax refund due in 2019, and paid in 2020.

**PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT**  
**FOR THE YEAR ENDED 31st DECEMBER 2020**  
**USE OF RESOURCES**

|                                           | U/RES<br>FUNDS<br>£ | RES<br>FUNDS<br>£ | ENDOW<br>FUNDS<br>£ | TOTAL<br>2020<br>£                      | TOTAL<br>2019<br>£ |
|-------------------------------------------|---------------------|-------------------|---------------------|-----------------------------------------|--------------------|
| <b>Missionary &amp; Charitable Giving</b> |                     |                   |                     |                                         |                    |
| Overseas                                  | 2148                |                   |                     | 2148                                    | 2256               |
| Other                                     |                     |                   |                     |                                         |                    |
|                                           | <b>2148</b>         |                   |                     | <b>2148</b>                             | <b>2256</b>        |
| <b>Church Ministry Activities</b>         |                     |                   |                     |                                         |                    |
| Parish Share                              | 64369               |                   |                     | 64369                                   | 64497              |
| Clergy Expenses                           | 1208                |                   |                     | 1208                                    | 1681               |
| Church Running Costs                      | 14616               | 6882              |                     | 21498                                   | 28727              |
| Church Maintenance                        | 240                 | 8076              |                     | 8316                                    | 3914               |
| Churchyard Tree Removal                   | 1450                |                   |                     | 1450                                    | 0                  |
| Bell Repairs                              | 0                   | 3613              |                     | 3613                                    | 0                  |
| Replacement Guttering                     | 0                   |                   |                     | 0                                       | 21938              |
| Outreach & Junior Church                  | 0                   |                   |                     | 0                                       | 45                 |
| Church Centre Running Costs               | 10546               |                   |                     | 10546                                   | 11609              |
| Church Centre Refurbishment               | 0                   |                   |                     | 0                                       | 4841               |
| Traidcraft                                | 126                 |                   |                     | 126                                     | 1104               |
| Sundry Expenditure                        | 838                 |                   |                     | 838                                     | 1696               |
| Architect's Fees                          | 0                   |                   |                     | 0                                       | 720                |
|                                           | <b>93393</b>        | <b>18571</b>      |                     | <b>111964</b>                           | <b>140772</b>      |
| <b>Church Administration</b>              |                     |                   |                     |                                         |                    |
| Website                                   | 233                 |                   |                     | 233                                     | 215                |
| Telephone/Postage/Staty.                  | 1883                |                   |                     | 1883                                    | 2094               |
| Printing                                  | 833                 |                   |                     | 833                                     | 1018               |
| Administrator                             | 887                 |                   |                     | 887                                     | 2228               |
| Sundries/Licences/Audit                   | 449                 |                   |                     | 449                                     | 417                |
|                                           | <b>4285</b>         |                   |                     | <b>4285</b>                             | <b>5972</b>        |
| <b>TOTAL USE OF RESOURCES</b>             | <b>99826</b>        | <b>18571</b>      |                     | <b>118397</b>                           | <b>149000</b>      |
| <b>Analysis of Church Centre Costs</b>    |                     |                   |                     | <b>Analysis of Church Running Costs</b> |                    |
|                                           | £                   |                   |                     |                                         | £                  |
| Heat/Light                                | 2920                |                   |                     | Heat/Light                              | 4950               |
| Insurance                                 | 1394                |                   |                     | Insurance                               | 6882               |
| Cleaner                                   | 3600                |                   |                     | Security                                | 1570               |
| Other Cleaning                            | 1045                |                   |                     | Sundry                                  | 348                |
| Secy./Maintenance                         | 414                 |                   |                     | Worship Items                           | 511                |
| Water Rates                               | 61                  |                   |                     | Organist/                               | 7007               |
| Repairs/Replacements                      | 170                 |                   |                     | Verger/Cleaner                          |                    |
| Sundry Expenditure                        | 942                 |                   |                     | Choir Music                             | 230                |
|                                           | <b>10546</b>        |                   |                     |                                         | <b>21498</b>       |

**ST MARGARET'S PCC  
RESTRICTED FUNDS 2020**

| FUND                         | see note 2 |       |       |         |
|------------------------------|------------|-------|-------|---------|
|                              | B/F        | CR    | DR    | BALANCE |
|                              | £          | £     | £     | £       |
| PROJECTS FUND                | 1425       | 0     | 0     | 1425    |
| FABRIC                       | 34153      | 14854 | 14958 | 34049   |
| Including Interest of £43.76 |            |       |       |         |
| BELL FUND                    | 6647       | 0     | 3613  | 3034    |
| RESTORATION FUND             | 11873      | 0     | 0     | 11873   |
| FLOWER FUND                  | 0          | 246   | 0     | 246     |
| TOTAL RESERVE FUNDS          | 54098      | 15100 | 18571 | 50627   |

The balance of restricted funds is held in Business Saver Account =  
£50,627

**CHARITY GIVING 2020**

|                                 | £           |
|---------------------------------|-------------|
| Kimbilio - Congo Children Trust | 2148        |
| Christian Aid                   | 0           |
|                                 | <u>2148</u> |

# PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S LOWESTOFT

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020

### 1 ACCOUNTING POLICIES

The Financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting 9 amendment regulations 2001, together with applicable accounting standards and the Charities statement of recommended practice.

In view of the large turnover on the accounts they are prepared on an accrual basis (rather than a simple receipts and payments account). That is to say that revenues are recorded when earned and expenses when incurred. This has the effect of affording a greater accuracy of the financial position of the PCC.

Norwich Diocese advise that it is not considered appropriate to include the Church Centre as an Asset on the Balance Sheet because it is held in the very long term and the value is difficult to ascertain.

### 2 FUNDS

The **unrestricted funds** are available for the use of the PCC as they see fit and are not subject to any legal restriction to their use.

The **restricted funds and endowment funds** have been received for specific purposes. An analysis of restricted funds is included in these accounts. An annual grant from the Lowestoft Charity Board has been received of which 50% is restricted for the cost of maintaining the Church building. It has been agreed that the remaining 50% can be unrestricted. This is subject to an annual review.

The interest earned on restricted and endowment funds may be available to the PCC for general use.

The accounts include all transactions, assets & liabilities which the PCC are responsible by Law. The accounts do not include the financial records from church groups that owe their main affiliation to another body or those that result from informal gatherings by church members.

### 3 INCOMING RESOURCES

Income from collections, covenanted planned giving & donations is recognised when received by, or on behalf of, the PCC. Income tax recoverable on Gift Aid is recognised when the claim is accepted by HM Revenue and Customs.

Grants, legacies & similar income is recognised when the PCC becomes legally entitled to the sums due.

The income from fund raising, sale of books & magazines is shown gross before expenses incurred. The funds raised & grants include only those received by the PCC.

All investment income is received without the deduction of income tax and is accounted for when received.

#### 4 RESOURCES USED

Grants and donations are accounted for as being due to the recipients when the funds are received by the PCC or when the PCC has agreed the expenditure.

#### 5 FIXED ASSETS

Consecrated and beneficed property is excluded from the accounts by section 96(2) of the Charities Act 1993. No value is placed on the moveable furnishings which are held by the Churchwardens on special trust for the PCC and which a faculty is required for disposal as the PCC understands this to be inalienable property. All expenditure during the year on these assets is written off in the statement of financial activities.

#### 6 INVESTMENTS

Investments are valued at market value as at 31<sup>st</sup> December – a schedule of these is attached.

#### 7 CURRENT ASSETS

Amounts owed to the PCC as at the 31<sup>st</sup> December (Debtors) are shown at estimated collectable amounts. **Rents £824 and Gift Aid Tax Refund £ Total £2058.**

#### 8 CURRENT LIABILITIES

Amounts owed by the PCC as at the 31<sup>st</sup> December (Creditors).  
There were no amounts outstanding at the year end.

#### 9 STOCK IN HAND

The amount of stock in hand of Traidcraft items at cost is **£127.38**. Additionally cash totalling £69.00 is held.

#### 10 ANALYSIS OF NET ASSETS BY FUND

See attached

#### 11 STAFF COSTS

|                                    | 2020          | 2019   |
|------------------------------------|---------------|--------|
| Church £7007 + Church Centre £3600 |               |        |
| + Administrator £887 =             | <b>£11494</b> | £19863 |

During 2020 payments were made to a Verger(Jan-March only), Organist, Deputy Organist, Cleaner and Administrator for the Church and Church Centre on a self-employed basis.

**12 CLERGY EXPENSES**

|                | 2020 | 2019 |
|----------------|------|------|
|                | £    | £    |
| Revd M Asquith | 1044 | 1557 |
| Revd G Wilson  | 164  | 124  |
| TOTAL          | 1208 | 1681 |

**13 PCC FEES**

A separate fees account is maintained for the collection and disbursement of statutory fees for weddings, funerals etc. This is the responsibility of the Rector and as such this account is not included in the Financial statements of the Parochial Church Council. Only the PCC share of these fees is included in the incoming resources. (Correspondence dated 7<sup>th</sup> January 2008 – Diocesan Parish Finance Advisor refers).

**14 OTHER ACCOUNTS FOR WHICH THE PCC IS RESPONSIBLE**

Monies collected by Parochial activities that are not under the control of the PCC **are NOT included in this report**. If the PCC underwrites such activities (i.e pays the bills if the organisers cannot) then they ARE within PCC control.

## ST MARGARET'S PAROCHIAL CHURCH COUNCIL

| <b><u>Bank Accounts for 2020</u></b> | <b>31/12/2020</b> | <b>31/12/2019</b> |
|--------------------------------------|-------------------|-------------------|
|                                      | <b>£</b>          | <b>£</b>          |
| Barclays Current Account             | 39196             | 39789             |
| Barclays Saver Account               | 50627             | 54098             |
| CBF Church of England Dep. A/c       | 55344             | 55110             |
| <b>TOTAL</b>                         | <b>145167</b>     | <b>148997</b>     |

| <b><u>Investments for 2019</u></b> | <b>31/12/2020</b> | <b>31/12/2019</b> |
|------------------------------------|-------------------|-------------------|
| 127120001T(Youngman)               | 17993             | 16912             |
| 277650001T                         | 666               | 626               |
| 277650002T                         | 1063              | 999               |
| CBF126001140D                      | 5053              | 5053              |
| CBF126001101S                      | 0                 | 2664              |
| CBF126001257S                      | 7744              | 7246              |
| CBF126001290S                      | 0                 | 309               |
| CBF126001397D                      | 0                 | 72                |
| <b>TOTAL</b>                       | <b>32519</b>      | <b>33881</b>      |

***Note:***

It is understood that all the above investments and CBF Deposit A/c are endowment funds.

During the year three accounts have been closed, yielding a sum of £2811.91 for expenditure on the churchyard.

All valuations are as at 31st December 2020 and it is noted that, after these closures, there was a decline of £1362 on investment value during 2020.

Please see Statement of Financial Activities.

## **TREASURER'S REPORT FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

Although we began the year in a relatively healthy financial position we were soon to discover, of course, that we faced some difficult challenges in all aspects of Church life. The effects of the Coronavirus pandemic found us with a series of lockdowns with both the Church and Church Centre closed for long periods. Apart from the loss of liturgical and spiritual encouragement and inspiration, at a more practical level we were faced with a potential huge drop in income, and although some savings might occur in expenditure the situation looked pretty bleak by the early summer. However, thanks to some legacies totalling around £25k we have been able to meet all our commitments, including Parish Share of £65629, and have ended 2020 only marginally worse off than at the end of 2019.

During the course of 2020, the amounts received through the planned giving scheme have fallen by a relatively small amount and we are grateful that contributors have maintained their regular giving. Plate collections as you might expect are well down by £2000 and other sources of income like fund-raising events, church centre rents, and the funds we receive from Lowestoft Charity Board have led to a reduction of some £40k in our income. Fees are also lower with no weddings taking place at all.

With both Church and Centre closed for long periods, as you would expect, our expenditure has also fallen. Church running costs are down by £7k principally as a result of not paying an organist and also we have benefitted from our vergers not claiming an allowance after March 2020. Church Centre costs are only slightly down on the previous year, principally as we have continued to pay our cleaner who has been able to complete many long outstanding maintenance and improvement issues during periods when the Centre has been unused.

We have been fortunate that few repairs have been needed to the fabric of the Church this year, and the largest item was a roof repair costing £3060. Trees in the Churchyard that were causing problems with the roof alarm were removed at a cost of £1450 but this was covered by the sale of investments.

Turning to our "Restricted Funds" (monies set aside for Specific Purposes). In accordance with our usual arrangement half the monies received from the Charity Board have been allocated to our Fabric Fund which has enabled us to cover the cost of repairs and routine maintenance to the church building including the cost of insurance. Looking to the future the principal heating system in the church is in urgent need of replacement and we are facing the prospect of having to raise well in excess of £100k to achieve this. During the year we had to arrange for a repair to the Bells costing £3600 and these monies have come from the Bell Fund.

Finally I would like to thank, as always, all those who have helped in any way towards the maintenance of our accounts during a difficult year, and particularly I wish to express my gratitude to:

all those who count money after services, to Mandy Bardwell (for collating and taking monies to the bank), and to David McLean who has carefully recorded the figures relating to our planned giving and submitted bi-monthly returns to maximise the benefit of reclaimed tax in our cash flow.

## Independent Examiners Certificate

Report to the trustees/ members of:

St MARGARET'S CHURCH

On accounts for the year ended:

31st DECEMBER 2020

Charity no (if any):

1124063

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/20

### Responsibilities and basis of report

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

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

### Independent examiner's statement

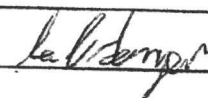
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below\*) in connection with the examination which gives me cause to believe that in any material respect:

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

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

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

Signed:



Date:

18/3/21

Name:

CHRISTOPHER CHARLES SONGER

Relevant professional  
qualification(s) or body  
(if any)

BANK MANAGER (RETIRED)

Address:

16 SUTHERLAND DRIVE

LOWESTOFT SUFFOLK

NR32 4LP

**Section B****Disclosure**

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

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