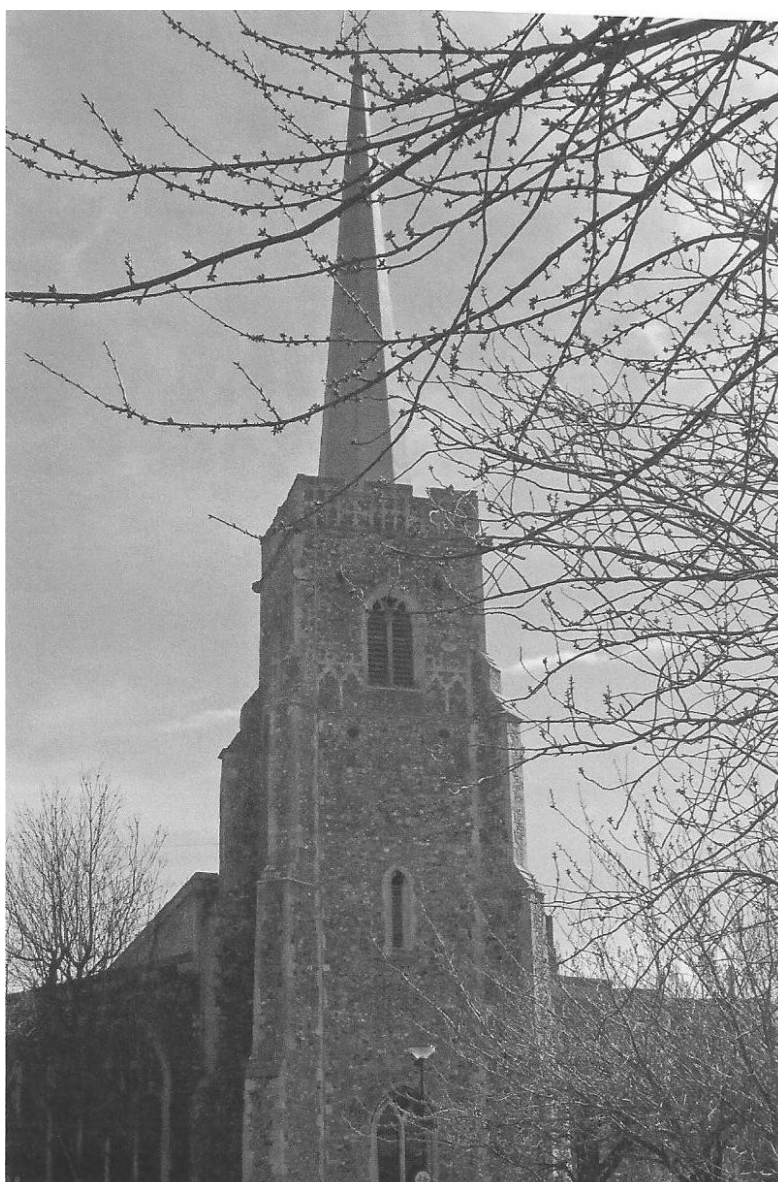


# **St. Margaret's Church, Lowestoft**



## **Annual Reports 2022**

## Rector's Report



by Unknown  
Author is  
licensed under

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



by Unknown  
Author is  
licensed  
under

and installed me as Rector.

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.

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

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.

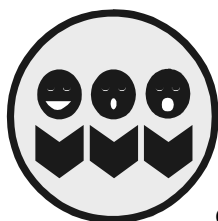
Reports from committees and groups in the church are received by PCC monthly as we share with each other what is going on. Also brought to the meeting are any matters which have arisen since the previous meeting and this can produce widely ranging items, from complaints about ivy on the churchyard wall, 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.

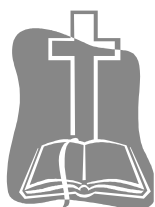
Since Christmas, we have returned to the Old Testament after some time. We have re-discovered how important those books are because of the way they lead towards the Christian Era. We can read about Jesus all through the Old Testament. We began with the shortest of all the minor prophets - Obadiah - and 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**

### **Lothlingland 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”.

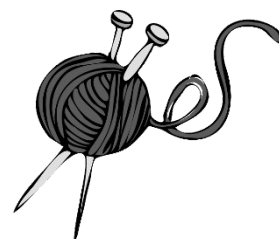
We have recently discussed ways of becoming a more welcoming church as well as just "Good morning. How lovely to see you" on Sunday mornings. Some churches are more inspiring and for some, they can be hard to enter alone for the first time. There are other stages of welcome which could be considered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

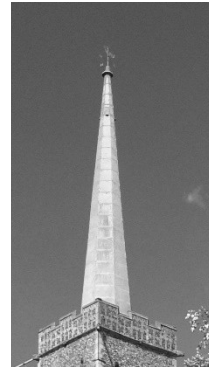
An application to the Community Fund section of the National Lottery was successful and we have been given £10,000 for the Church Centre. This covers replacement of the Lounge carpet and curtains, provision of an outside notice board, new entrance doors and hopefully a defibrillator.

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.



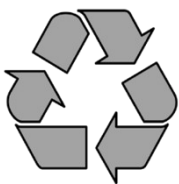
During the vacancy, we discussed some production changes e.g. professional printing and ways of increasing readership, but it was decided through feedback from the congregation that the in-house style was enjoyed and any future developments should wait until the new rector arrives.

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 £	RES £	ENDOW £
<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/ 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 FUNDS</b>	<b>RES FUNDS</b>	<b>ENDOW FUNDS</b>	<b>TOTAL 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 FUNDS £	RES FUNDS £	ENDOW FUNDS £
<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> 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 £	RES £	ENDOW £
<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/ 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 FUNDS</b>	<b>RES FUNDS</b>	<b>ENDOW FUNDS</b>	<b>TOTAL 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 £
<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 FUNDS £	RES FUNDS £	ENDOW FUNDS £
<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
-------

<b>29677</b>
--------------

**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> 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