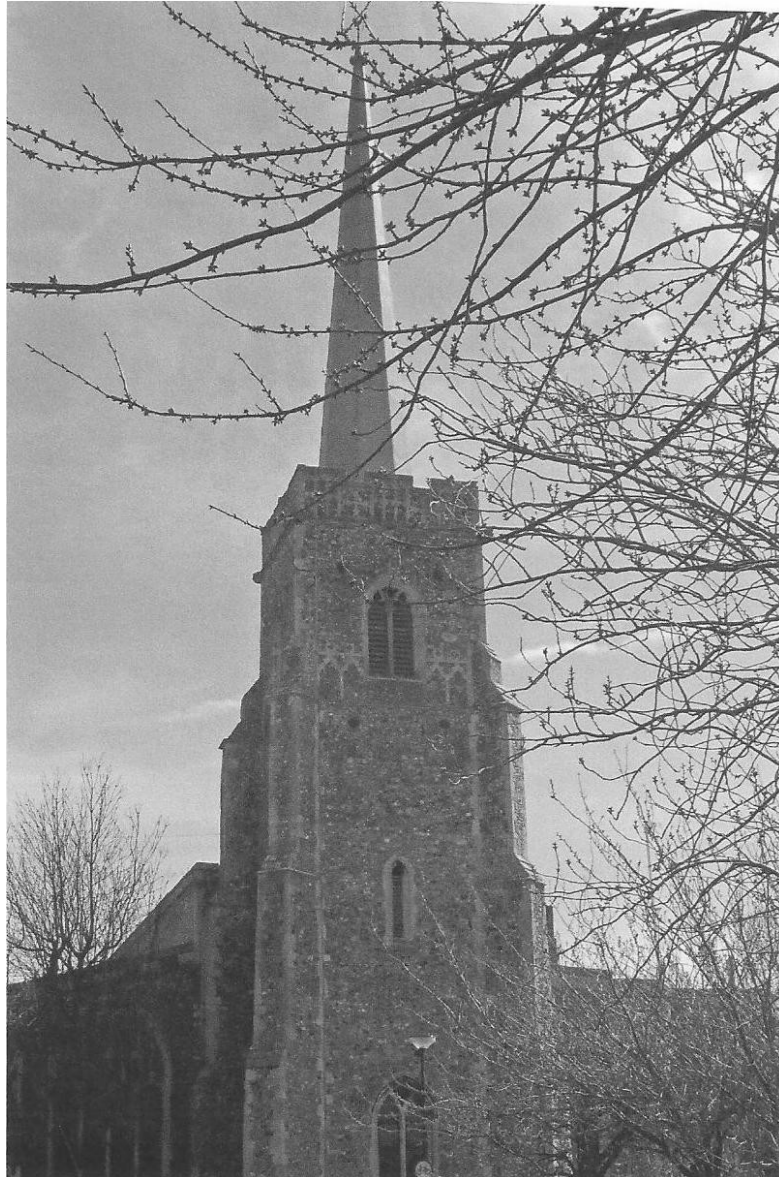


St. Margaret's Church, Lowestoft



Annual Reports 2024

Rector's Report



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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 1st 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 ERMCM (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 28th 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.

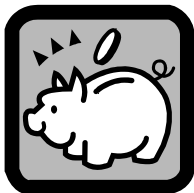
In presenting this varied range of music over the year, we are very much blest at St. Margaret's to have one of the finest organs in the Diocese of Norwich, which greatly enhances our worship each week. Our historic 1871 Forster and Andrews/ Hill, Norman and Beard pipe organ, with its beautiful tonal 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.

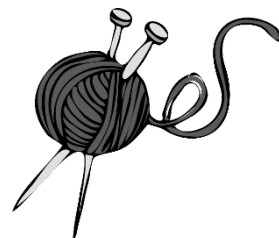
Other outreach and social events were also presented for us to enjoy. This included the pantomime show and the Friday lunch time concerts - thank you Pam. There are drinks available in the hall following the morning service. You all deserve a resounding THANK YOU.

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 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 £	RES £	ENDOW £	TOTAL 2023	TOTAL 2022
INCOMING RESOURCES					
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
TOTAL INCOMING RESOURCES	114545	16986		131531	111610
USE OF RESOURCES					
Church Activities	99139	52607		151746	122651
Charitable Giving	2683			2683	2345
Church Admin	16035			16035	5528
TOTAL RESOURCES USED	117857	52607		170464	130524
NET INCOMING/ OUTGOINGS RESOURCES				-38933	-18914
GAINS & LOSSES ON INVESTMENTS				2564	-3660
CBF DEPOSIT ACCOUNT				1798	729
NET MOVEMENT IN FUNDS				-34571	-21845

PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

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

FUNDS				
Unrestricted			10915	14227
Restricted			10155	45776
Endowment			93227	88865
TOTAL FUNDS			114297	148868

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
NET ASSETS	10915	10155	93227	114297

PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

INCOMING RESOURCES	U/RES FUNDS £	RES FUNDS £	ENDOW FUNDS £	TOTAL 2023 £	TOTAL 2022 £
Voluntary Income					
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
	86598	16679		103277	88683
Income from Church Activities					
Magazines	500			500	274
Photocopies	0			0	0
Church Centre Rents	21475			21475	17053
Fees Recevied	4949			4946	4693
	26924			26924	22020
Insurance Claims	0			0	0
VAT Grant	0			0	0
Dividends and Interest	1023	307		1330	907
TOTAL INCOMING RESOURCES	114545	16986		131531	111610

PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

	U/RES FUNDS £	RES FUNDS £	ENDOW FUNDS £	TOTAL 2023	TOTAL 2022
Missionary & Charitable Giving					
Overseas	2000			2000	2345
Other	683			683	
	2683			2683	2345
Church Ministry Activities					
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
	99139	52607		151746	122651
Church Administration					
Website	215			215	233
Telephone/Postage/Staty.	3557			3557	2040
Printing	1436			1436	995
Administrator	6145			6145	1890
Sundries/Licences/Audit	4682			4682	370
	16035			16035	5528
TOTAL USE OF RESOURCES	117857	52607		170464	130524
Analysis of Church Centre Running Costs £					
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				
	13248			48322	
Analysis of Church Running Costs £					
Heat/Light				8971	
Insurance				7261	
Security				14378	
Sundry				2865	
Worship Items				347	
Organist/Verger/Cleaner				14500	
				48322	

PAROCHIAL CHURCH OF ST MARGARET'S LOWESTOFT

ST MARGARET'S PCC RESTRICTED FUNDS 2023

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

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

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

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.