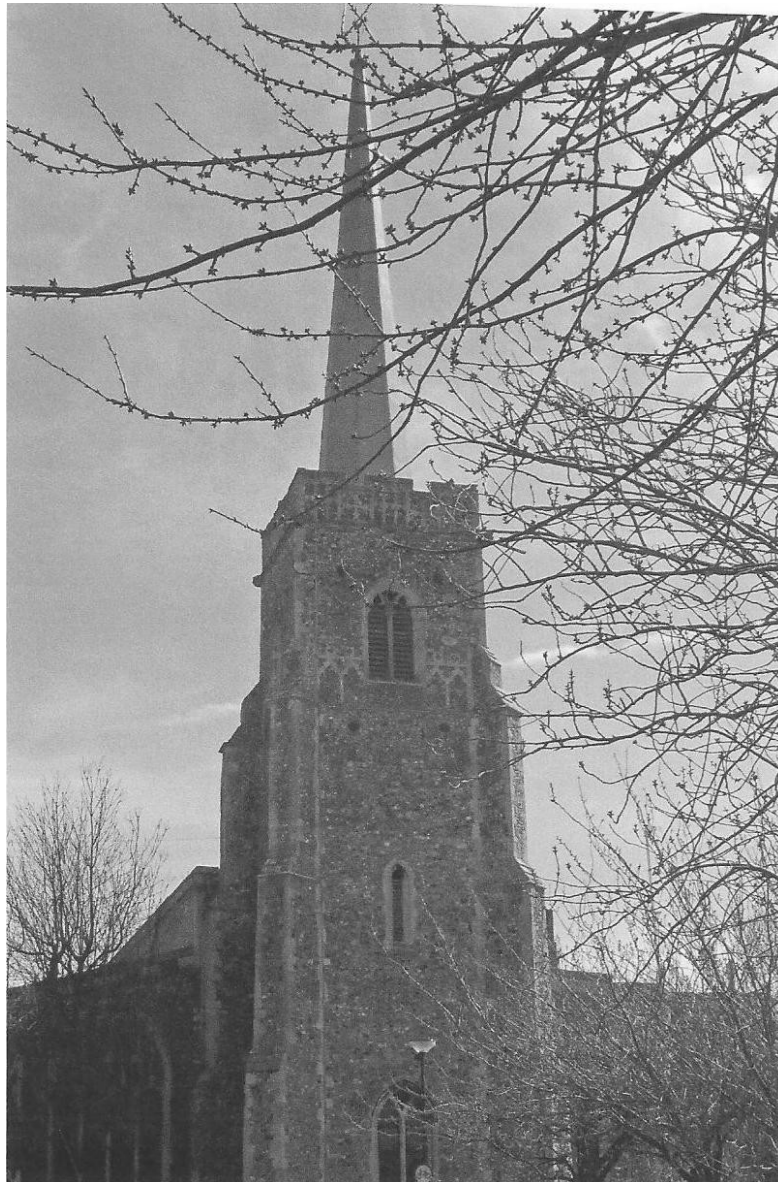
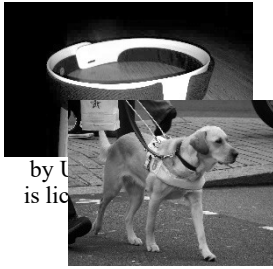


# **St. Margaret's Church, Lowestoft**



## **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

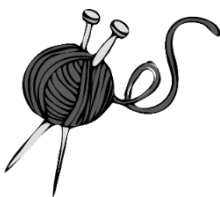
11 acres of churchyard is too much for the church members to control. In the 1980's till the 2010's the only area where we carried out any maintenance was the active part of the churchyard, which is South of the church hall. When it was full it was declared to be closed and the responsibility for maintenance 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.

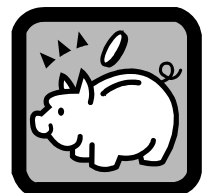
The choir has provided polished performances throughout the year and as a result has been invited by the Dean of Norwich to sing at a future service of Choral Evensong in the Cathedral. The variety of music used each week at St. Margaret's (from the reflective and contemplative to the joyful and triumphant) 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 ow</b>	<b>Total 2024</b>	<b>Total 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 Resources</b>	<b>135018.42</b>	<b>234997.89</b>		<b>370016.31</b>	<b>131531</b>
<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>
<b>Net Incoming/ Outgoing Resources</b>	<b>5417.22</b>	<b>159172.81</b>		<b>164590.03</b>	<b>-38933</b>
Gains & Losses on Investments	0	0	0	0	2564
CBF Deposit Account	3796.28	0	0	3796.28	1798
<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 & CCLA		8	93227
			<b>262000</b>	
<b>Total Funds</b>			<b>.48</b>	<b>114297</b>
<b>Analysis of net Assets By Fund</b>				<b>Total 2024</b>
	<b>U/Res</b>	<b>Res</b>	<b>Endow</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 Funds £	Res Funds £	Endo w £	Total 2024 £	Total 2023 £
<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 ow	Total	Total
	Funds	Funds	Funds	2024.0 0	2023.0 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 £	CR £	DR £	Balance £
<b>Fabric Fund</b>	5840	213807. 89	52714. 28	166933. 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 55</b>	<b>234997 .89</b>	<b>73230 .28</b>	<b>171922 .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 - 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

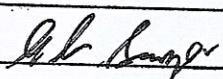
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below) in connection with the examination which gives me cause to believe that in, any material respect:

- ~~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