

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY THE VIRGIN, DISS

England & Wales · Charity number 1134118

Details

Other names DISS PCC

Status Registered

Legal form Previously excepted

Registered 2010-02-05

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

Contact

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Mount Street
Diss
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Activities

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

Activities: Religious Activities

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£127,775	£100,925	-	-
2023-12-31	£102,134	£89,537	-	-
2022-12-31	£112,460	£114,042	-	-
2021-12-31	£89,602	£131,808	-	-
2020-12-31	£84,339	£86,830	-	-

Trustees

Name	Role	Appointed
Basil Ivor Abbott		2025-04-27
DR SUSAN ELIZABETH DRAKE		
Eve Mary Cobbold		2026-04-26
JACQUELINE HAZEL ANNE YOUNG		2026-04-26
Jacqueline Ann Crawford		2024-04-14
James Arthur Kay		2024-04-14
Jane Anne Mould		2024-04-14
Myra Kathleen Pinnell		2023-04-23
Peter Harding		2026-04-26
Rev Elizabeth Ann Burren		2026-01-11
Rev Peter Howard Burren		2026-01-11
Ronald Wheeler		2022-04-04
Sandra Anne Walton		2025-04-27

Accounts

8/12
Charity registration number 1134118 (England and Wales)

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
LEGAL AND ADMINISTRATIVE INFORMATION

PCC Members

Dr Susan Drake
Mr R Wheeler
Miss E Parker
Miss M Pinnell
Mrs S A Walton (Appointed 27 April 2025)
Mr B Abbott (Appointed 27 April 2025)
Mrs J A Crawford (Appointed 14 April 2024)
Mrs J A Mould (Appointed 14 April 2024)
Mr J A Kay (Appointed 14 April 2024)
Rev Michael Crawford - acting chairman (Appointed 5 September 2024)
Mrs Janet Blight
Mrs Lesley Harding (Appointed 25 May 2025)
Mr Robert Brown (Appointed 25 May 2025)

Senior management

Vacant Rector
Vacant Vicar
Sylvia Grace Secretary

Charity number (England and Wales)

1134118

Principal address

St. Marys Church Hall
Mount Street
DISS
IP22 4QG

Independent examiner

Waveney Accountants Limited
T/as Newman & Co
Chartered Accountants
4b Church Street
Diss
Norfolk
IP22 4DD

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
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ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The PCC members present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the church's governing document, the Charities Act 2011 and the Church Accounting Regulations 2006, under the Receipts and Payments basis.

Objectives and activities

The PCC has the responsibility of co-operating, with the incumbent, in promoting in the ecclesiastical parish the whole mission of the church.

Public benefit

The PCC members have paid due regard to guidance issued by the Charity Commission in deciding what activities the church should undertake.

Achievements and performance

Church attendance

The Electoral Roll at the end of 2024 stood at 92 (2023 - 97).

Review of the year

The PCC met nine times during the year, including two emergency meetings. Following the resignation of Miss Ingrid Scheider as Lay Chair at the end of August, and as we had no Rector or Vicar, Bishop Graham granted permission for Revd. Michael Crawford to chair all PCC meetings until such time as a new Rector is in place.

Sylvia Grace, Secretary

Churchwarden Report

The year 2024 was turbulent but very positive in later months.

We achieved the following:

- The repair to the Church Tower Clock was approved by the PCC in September and work started in November. This work will be completed in 2025 when the weather improves to enable the outside work to be finished.
- LED lights were fitted in the Chancel which uses 15% of the energy used by conventional lighting.
- Large amounts of rotten wood were replaced in the Hall from the North Porch to the office. The Hall on the other side leading to the Vestry will be replaced in March/April 2025.
- The lead on the roof on the South side of the Church was replaced and a thorough inspection showed no other work was required.
- The roof on the Church Hall was repaired as this was damaged when a cable was laid by person(s) unknown.
- The carpet leading to the Vestry was replaced.

It was significant that The Friends of St Mary's Church, Diss was formed. Donations have been given not only by the congregation of St Mary's Church but by business and other personal donations outside.

I have been particularly encouraged by the fellowship and religious progress St Mary's has made in recent months. The help that has been given by the congregation and retired clergy has been magnificent.

Ron Wheeler, Church Warden

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
PCC MEMBERS' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review

Reserves policy

It is the policy of the church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to two month's expenditure and an additional one month's salary costs. It is also the policy of this church to hold an amount for likely works that may arise as a result of the next quinquennial inspection.

The church considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

This policy is reviewed on an annual basis.

Notes for information:

- The Charities Act 2011 requires charities to have a purpose in holding onto money. A reserves policy shows the purpose for which reserves are held.
- The reserves are maintained as part of St Mary's investments held in CCLA, the CBF Church of England Deposit Fund.

Risk analysis

This note summarises the key risks to the Church of St Mary the Virgin, Diss and the steps taken to manage them.

Financial risk

The church is exposed to financial risk through its financial assets. The key risk is the loss of financial assets resulting in the Parochial Church Council becoming unable to meet its financial obligations necessary to maintain the Church as a viable centre of Anglian Worship in Diss.

The Parochial Church Council during 2015 authorised the Treasurer to relocate all suitable financial reserves to accounts operated under the auspices of the Central Board of Finance.

The Parochial Church Council considers that existing internal controls on the management of cash collections, gifts and other similar monetary amounts are adequate to ensure that these are handled in a safe and professional manner.

Statutory and operational risks

Diss Parochial Church Council manages other risks to which it may be exposed:

- By compliance with all relevant legislation.
- By the purchase of adequate property and other relevant insurance covers through a scheme operated by the Diocese of Norwich and underwritten by the Ecclesiastical Insurance Group.
- By the carrying out of suitable risk assessments and the implementation of appropriate risk management strategies to minimise risk to employees and third parties using the facilities at St Mary's Church and to reduce the possibility of asset damage or loss.

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
PCC MEMBERS' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates normally, meeting seven times during the year.

A standing committee is required by law. Its statutory members are the Rector, the Vicar, the two Churchwardens, the Administrator and the Treasurer. This committee has the power to transact the business of the PCC between its meetings.

The PCC members who served during the year and up to the date of signature of the financial statements were:

Dr Susan Drake	
Ms Janice E Cruse	(Retired 31 August 2024)
Miss I Scheider	(Resigned 31 August 2024)
Mr R Wheeler	
Mr N Gooch	(Resigned 30 April 2024)
Mrs L Morris	(Resigned 14 April 2024)
Miss E Parker	
Miss M Pinnell	
Mrs S A Walton	(Appointed 27 April 2025)
Mr B Abbott	(Appointed 27 April 2025)
Mrs J A Crawford	(Appointed 14 April 2024)
Mrs J A Mould	(Appointed 14 April 2024)
Mr J A Kay	(Appointed 14 April 2024)
Rev Michael Crawford - acting chairman	(Appointed 5 September 2024)
Mrs Janet Blight	
Mrs Lesley Harding	(Appointed 25 May 2025)
Mr Robert Brown	(Appointed 25 May 2025)

The PCC members' report was approved by the Board of PCC Members.



Mr R Wheeler

Date: 22nd July 2025

**ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
INDEPENDENT EXAMINER'S REPORT**

TO THE PCC MEMBERS OF ST MARY THE VIRGIN, DISS

I report to the PCC members on my examination of the financial statements of St Mary The Virgin, Diss (the church) for the year ended 31 December 2024.

Responsibilities and basis of report

As the PCC members of the church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the church's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the church as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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



Leslie Newman FCA
Waveney Accountants Limited
T/as Newman & Co
Chartered Accountants
4b Church Street
Diss
Norfolk
IP22 4DD
Date: 22.7.2025

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
Income and endowments from:									
Donations and legacies	2	94,171	8,200	-	102,371	70,262	4,551	-	74,813
Charitable activities	3	15,176	-	-	15,176	22,958	-	-	22,958
Other trading activities	4	645	-	-	645	2,657	-	-	2,657
Investments	5	8,304	279	-	8,583	6,276	208	-	6,484
Other income	6	1,000	-	-	1,000	-	-	-	-
Total income		119,296	8,479	-	127,775	102,153	4,759	-	106,912
Expenditure on:									
Charitable activities	7	100,925	-	-	100,925	89,800	4,515	-	94,315
Total expenditure		100,925	-	-	100,925	89,800	4,515	-	94,315
Net gains/(losses) on investments	13	11,051	-	2,753	13,804	-	741	10,479	11,220
Net income and movement in funds		29,422	8,479	2,753	40,654	12,353	985	10,479	23,817
Reconciliation of funds:									
Fund balances at 1 January 2024		121,731	20,196	120,893	262,820	109,378	19,211	110,414	239,003
Fund balances at 31 December 2024		151,153	28,675	123,646	303,474	121,731	20,196	120,893	262,820

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
BALANCE SHEET**

AS AT 31 DECEMBER 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Investments - land	15		32,500		21,500
Investments	16		134,770		131,952
			167,270		153,452
Current assets					
Cash at bank and in hand		136,204		109,368	
Net current assets			136,204		109,368
Total assets less current liabilities			303,474		262,820
The funds of the church					
Endowment funds	17		123,646		120,893
Restricted income funds	18		28,675		20,196
Unrestricted funds	19		151,153		121,731
			303,474		262,820

The financial statements were approved by the PCC members on 22-7-25



Mr R Wheeler

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

1.1 Accounting convention

The Parochial Church Council has prepared these financial statements under the Charities Act 2011 and the Church Accounting Regulations 2006, using the Receipts and Payments basis.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the PCC members have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the PCC members in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the church.

1.4 Income

Income is recognised on receipt.

1.5 Expenditure

Expenditure is recognised on payment.

Any equipment purchased during the year is shown as an expense and is not capitalised.

1.6 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.9 Diss Team Ministry

With effect from 1 September 2013, a new account was created which is not associated with Diss PCC but acts as a "clearing house" for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

1.10 Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in these accounts.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	59,055	200	59,255	68,262	4,551	72,813
Legacies	35,116	-	35,116	500	-	500
Grants	-	8,000	8,000	1,500	-	1,500
	<u>94,171</u>	<u>8,200</u>	<u>102,371</u>	<u>70,262</u>	<u>4,551</u>	<u>74,813</u>
Donations and gifts						
General	10,754	100	10,854	4,815	3,000	7,815
Covenants and Gift Aid	32,170	-	32,170	37,622	-	37,622
Sunday and weekday collections	1,853	-	1,853	1,977	-	1,977
Tax refund	6,225	-	6,225	12,377	-	12,377
Wedding and funeral collections	143	-	143	240	-	240
Uncovenanted gifts	6,856	-	6,856	10,156	-	10,156
Organ/choir	-	-	-	80	-	80
Wall box	1,054	-	1,054	995	-	995
Bell ropes	-	-	-	-	820	820
Clock	-	100	100	-	731	731
	<u>59,055</u>	<u>200</u>	<u>59,255</u>	<u>68,262</u>	<u>4,551</u>	<u>72,813</u>

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

3 Income from charitable activities

	Church 2024 £	Church 2023 £
Diss Parochial Charity income	5,000	10,037
Church hall bookings	460	2,675
Fees for church heating	350	2,305
Fees to PCC	302	2,574
Office costs contribution	996	4,110
Charitable rental income	1,860	350
Other income	6,208	907
	<u>15,176</u>	<u>22,958</u>

Other income includes £4,090 for insurance claims (2023 - £nil), £2,018 for kitchen income (2023 - £238), £100 for utilities (2023 - £nil), Samuel leaving collection £nil (2023 - £563) and a refund for purchases of £nil (2023 - £106).

4 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	645	2,657

5 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Rental income	360	-	360	300	-	300
Dividends receivable	3,356	109	3,465	3,305	107	3,412
Interest receivable	4,588	170	4,758	2,671	101	2,772
	<u>8,304</u>	<u>279</u>	<u>8,583</u>	<u>6,276</u>	<u>208</u>	<u>6,484</u>

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

6 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Net gain on disposal of tangible fixed assets	1,000	-

7 Expenditure on charitable activities

	Church 2024 £	Church 2023 £
Direct costs		
Staff costs	11,883	16,351
Parish share	50,248	46,199
Clergy expenses	-	34
Church running costs - cleaning	347	500
Church running costs - light and heat	9,448	15,316
Church running costs - insurance	7,857	7,009
Church running costs - maintenance	13,545	1,300
Church running costs - services	1,940	1,188
Church hall kitchen	285	-
Computer costs	753	640
Printing, post and stationery	192	1,111
Telephone	3,935	3,614
Bank charges	332	381
Sundry expenses	-	512
	100,765	94,155
Grant funding of activities (see note 8)	160	160
	100,925	94,315
Analysis by fund		
Unrestricted funds	100,925	89,800
Restricted funds	-	4,515
	100,925	94,315

8 Grants payable

	Church 2024 £	Church 2023 £
Home missions	120	120
Secular	40	40
	160	160

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

9 Staff costs

Staff costs comprise:

	2024	2023
	£	£
Church hall wages	3,495	3,252
Honorarium - organist	750	4,864
Salaries and honorarium - administration	7,368	6,897
Salaries and honorarium - vergers	270	625
Samuel leaving collection	-	563
Training	-	150
	<u>11,883</u>	<u>16,351</u>

10 Net movement in funds

2024
£

2023
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	-	-
Profit on disposal of tangible fixed assets	(1,000)	-
	<u></u>	<u></u>

11 PCC Members

None of the PCC members (or any persons connected with them) received any remuneration or benefits from the church during the year.

12 Employees

There were no employees whose annual remuneration was more than £60,000.

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

13 Gains and losses on investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
Gains/(losses) arising on:								
Revaluation of investments	51	-	2,753	2,804	-	741	10,479	11,220
Revaluation of investment properties	11,000	-	-	11,000	-	-	-	-
	11,051	-	2,753	13,804	-	741	10,479	11,220

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

15 Investments - land

	2024
	£
Fair value	
At 1 January 2024	21,500
Net gains or losses through fair value adjustments	11,000
At 31 December 2024	32,500

Investment property comprises land at Roydon Fen. This is just under three acres of land located in the middle of a field in Roydon Fen. The land was revalued at £32,500 on 31 December 2024 by the PCC Members. Rent is received on this asset.

16 Fixed asset investments

	Victoria Hall	Fabric shares	Old Church Hall	Total
	£	£	£	£
Cost or valuation				
At 1 January 2024	120,893	3,918	7,141	131,952
Valuation changes	-	-	51	51
At 31 December 2024	120,893	3,918	7,192	132,003
Carrying amount				
At 31 December 2024	120,893	3,918	7,192	132,003
At 31 December 2023	120,893	3,918	7,141	131,952

The investments are held within CBF Investments Funds

17 Endowment funds

Endowment funds represent assets which must be held permanently by the church. Income arising on the endowment funds can be used in accordance with the objects of the church and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2024	Gains and losses	At 31 December 2024
	£	£	£
Permanent endowments			
Victorial Hall	120,893	2,753	123,646

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

17 Endowment funds

(Continued)

Previous year:	At 1 January 2023 £	Gains and losses £	At 31 December 2023 £
Permanent endowments	110,414	10,479	120,893

The endowment fund relates to the sale of Victoria Hall. It is invested in the CBF Church of England Investment fund.

Victoria Hall Endowment Fund (2) - the church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum, Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in endowment funds.

18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 December 2024 £
Bells	1,120	17	-	-	1,137
Flowers	1,058	16	-	-	1,074
Organ	6,840	103	-	-	6,943
Choir robes	376	5	-	-	381
Fabric	5,802	138	-	-	5,940
Clock	-	8,200	-	-	8,200
Vestments	5,000	-	-	-	5,000
	20,196	8,479	-	-	28,675

Previous year:	At 1 January 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 December 2023 £
Bells	295	825	-	-	1,120
Flowers	1,168	-	(110)	-	1,058
Organ	7,036	3,000	(3,196)	-	6,840
Choir robes	372	4	-	-	376
Fabric	5,340	199	(478)	741	5,802
Clock	-	731	(731)	-	-
Vestments	5,000	-	-	-	5,000
	19,211	4,759	(4,515)	741	20,196

ST. MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 December 2024 £
General funds	121,731	119,296	(100,925)	11,051	151,153
Previous year:	At 1 January 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 December 2023 £
General funds	109,378	102,153	(89,800)	-	121,731

20 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
At 31 December 2024:				
Investment properties	32,500	-	-	32,500
Investments	7,205	3,919	123,646	134,770
Barclays Current account	22,351	13,200	-	35,551
Barclays BPA Fabric	-	2,022	-	2,022
Barclays - Bells	-	1,136	-	1,136
Barclays - Flowers	-	1,074	-	1,074
Barclays - Organ	-	6,943	-	6,943
Barclays - Choir robes	-	381	-	381
CBF Rectory and Churchwardens	6,032	-	-	6,032
CBF Victoria Hall	83,065	-	-	83,065
	151,153	28,675	123,646	303,474

ST MARY THE VIRGIN, DISS
PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

20 Analysis of net assets between funds

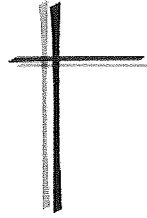
(Continued)

	Unrestricted funds	Restricted funds	Endowment funds	Total
	2023	2023	2023	2023
	£	£	£	£
At 31 December 2023:				
Investment properties	21,500	-	-	21,500
Investments	7,142	3,917	120,893	131,952
Barclays Current account	11,703	5,000	-	16,703
Barclays BPA Fabric	-	1,885	-	1,885
Barclays - Bells	-	1,120	-	1,120
Barclays - Flowers	-	1,058	-	1,058
Barclays - Organ	-	6,840	-	6,840
Barclays - Choir robes	-	376	-	376
CBF Rectory and Churchwardens	5,728	-	-	5,728
CBF Victoria Hall	75,658	-	-	75,658
	<u>121,731</u>	<u>20,196</u>	<u>120,893</u>	<u>262,820</u>

21 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Accounts



Diss Team
Ministry

Diss

ST MARY THE VIRGIN, DISS
ANNUAL REPORT
OF THE
PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED
31st DECEMBER 2023

The PCC is a registered charity No. 1134118

Administrative Information

St. Mary's Church is situated in Mount Street, Diss and is part of the Diss Team Ministry in the Diocese of Norwich within the Church of England and in the Deanery of Redenhall.

The correspondence address is: St. Mary's Church
Mount Street, Diss IP22 4QG
Telephone: 01379 643783

Incumbent Vacant

Team Vicar The Reverend John Cruse
The Vicarage, 61 Roydon Road, Diss, IP22 4LW
Telephone 01379 641259

Assistant Priest The Reverend Maggie Swayze
32 Croft Lane, Diss, IP22 4NA
Telephone 01379 644701

Team Administrator
The Parish Office, St Mary's Church,
Mount Street, Diss IP22 4QG
Telephone 01379 643783

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

Team Vicar	The Reverend John Cruse	(ex officio)	
Curate	The Reverend Samuel Thorp	(ex officio)	Until 23.04.23
Assistant Priest	The Reverend Maggie Swayze	(ex officio)	
LLMs:	Dr Sue Drake	(ex officio)	
	Ms Janice Cruse	(ex officio)	
Wardens:	Mrs Janet Blight	(ex officio)	Until 23.04.23
	Miss Ingrid Scheider	(ex officio)	From 23.04.23
	Mr. Ronald Wheeler	(ex officio)	From 23.04.23
Secretary:	Mrs Sylvia Grace		
Treasurer:	Mrs. Yvonne Gooch		Until 23.04.23
	Mr. Neal Gooch		From 23.04.23
Representatives on the Deanery Synod:	Ms Janice Cruse		Until 23.04.23
	Mrs. Melanie Cowley		From 23.04.23 (Resigned Feb.23)

Elected Members (until APCM 2024)

Mrs Jan Fearn (until 23.04.23), Mr. Neal Gooch, Mrs Yvonne Gooch (until 23.04.23)
Mrs. Janet Blight (from 23.04.23), Mrs. Lesley Morris, Miss Eleanor Parker,
Miss Myra Pinnell (from 23.04.23)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates normally, meeting seven times during the year.

A standing committee is required by law. Its statutory members are the Rector, the Vicar, the two Churchwardens, the Administrator and the Treasurer. This committee has the power to transact the business of the PCC between its meetings.

OBJECTIVES AND ACTIVITIES

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance

The Electoral Roll at the end of 2023 stood at 97.

Review of the Year

The PCC met seven times during the year.

Sylvia Grace, Secretary

Churchwarden Report 2023

Two new Church Wardens were elected in 2023 but were not appointed until July 2023. We have therefore itemized the changes made after the appointments.

- The Cupola and its roof was repaired as rain leaked onto the clock mechanism and bells etc. This work cost £2,420.00
- The Church roof and Church hall roof were repaired. The rear corridor in the Hall has been neglected and subsequently the outside has rotted in places. This work will be completed when the weather has dried the wood. The total cost will be £6,675.00.
- A well qualified builder will inspect the Church and extension (roofs) on an annual basis at a cost of £400.00. This means we no longer require a Window Cleaner to wash the roof which only blocked the guttering. This will save a cost of £1,250 annually.
- The clock on the Church tower has had estimates to be repaired. Subsequently fund raising was implemented and a Grant was applied for. A Grant has been obtained for £8,000.00 and the other £8,000.00 has been raised and promised. The clock is planned to be repaired in 2024.
- A new Ricoh photo copier has been installed which is far superior to the previous model. The monthly cost is approximately the same as for the previous model.

We believe the work already carried out and those proposed will be of benefit to the Church and its financial situation and as Church Wardens we look forward to serving in 2024.

Ron Wheeler & Ingrid Scheider
Church Wardens

Financial Review

2023 was a very tough year for the parish.

Our Bank, Barclays, requires two approvals for every transaction. Sadly, we dropped down to one recognised signature so for the last few months have not been able to make transactions. We had been trying to get new signatories approved by Barclays for many months and they have lost paperwork, rejected it for mistakes made by their staff and changed requirements. For example, it took 3 attempts for them to accept my identity documents. We are now making progress on resolving this issue as I did eventually get through to someone who had enough common sense to explain the changes in requirements (that were never published) and guide me through the modified requirements. These issues are not unique to St Mary's and have been mentioned in the national press on more than one occasion. I also understand that other parishes within the Benefice have had similar issues with other banks.

Our main items of expenditure were utility bills and Parish Share. The gas bills for Winter 2023/24 have been substantially reduced as a new one-year extension to the contract with British Gas Lite was agreed late in 2023 at much lower rates. The rates are still high so heating levels must continue to be kept to a minimum. We do expect to be able secure lower rates again when the current contract expires late in 2024.

The Parish Share agreed to was £67,000 for the year. By the end of October 2023, we had paid £46,200, which equates to 69%. During the last PCC meeting for 2023 it was agreed that we would make a final payment to at least 75%. Sadly, the loss of signatories with Barclays prevented this from happening.

Regular giving reduced slightly from the previous year to just short of £50,000. This is significantly less than our Parish Share on its own without considering all our other running costs.

New bell ropes have been ordered largely paid for by monies donated by the Bell Ringing team and the resulting Gift Aid. The bill for these will arrive during 2024.

The annual accounts show an excess of income over expenditure of nearly £12,600. This gives the wrong impression as, had we operational control of our bank accounts most of this would have been paid in Parish Share. Even if we had paid all of this to Parish Share, we would still have been over £8000 short.

Neal Gooch
Diss PCC Treasurer

Bankers

Barclays Business Banking, Barclays, Leicester, LE87 2BB

Independent Examiner

Mark Johnstone, Argents

Reserves Policy

It is the policy of this Church to hold in reserves the equivalent of two months general running costs and an additional one month's salary costs. It is also the policy of this Church to hold an amount for likely works that may arise as a result of the next quinquennial inspection.

This policy is reviewed on an annual basis.

Notes for Information:

1. The Charities Act 2011 requires charities to have a purpose in holding onto money. A reserves policy shows the purpose for which reserves are held.
2. The reserves are maintained as part of St Mary's investments held in CCLA, the CBF Church of England Deposit Fund

Risk Analysis

This note summarises the key risks to the Church of St Mary the Virgin, Diss, and the steps taken to manage them.

(a) Financial Risks

The church is exposed to financial risk through its financial assets. The key risk is the loss of financial assets resulting in the Parochial Church Council becoming unable to meet its financial obligations necessary to maintain the Church as a viable centre of Anglican Worship in Diss.

The Parochial Church Council during 2015 authorised the Treasurer to relocate all suitable financial reserves to accounts operated under the auspices of the Central Board of Finance.

The Parochial Church Council considers that existing internal controls on the management of cash collections, gifts and other similar monetary amounts are adequate to ensure that these are handled in a safe and professional manner.

(b) Statutory and Operational Risks

Diss Parochial Church Council manages other risks to which it may be exposed:

- By compliance with all relevant legislation
- By the purchase of adequate property and other relevant insurance covers through a scheme operated by the Diocese of Norwich and underwritten by the Ecclesiastical Insurance Group
- By the carrying out of suitable risk assessments and the implementation of appropriate risk management strategies to minimise risks to employees and third parties using the facilities at St Mary’s Church and to reduce the possibility of asset damage or loss.

Approved by the PCC on 2024
Signed on their behalf by Ingrid Scheider (PCC Chair)

Signed.....

Receipts and Payments Account

Diss Parochial Church Council – 1 January 2023 to 31 December 2023

Income	2023	2022	Expenditure	2023	2022
Barclays Bank Loyalty	55.01	50.29	Bank Charges	380.95	366.39
CH Bookings	2,675.00	2,880.00	Break-In Repairs	565.00	0.00
Charitable Shopping Online	37.46	22.63	CH Kitchen	90.27	461.10
Covenants and Gift Aid	37,622.00	40,231.00	CH Wages	3,252.00	2,847.00
Diss Parochial Charity Income	10,000.00	10,000.00	Church Running Expenses - Cleaning	400.99	501.05
Dividends Received - Restricted	107.08	106.49	Church Running Expenses - Electricity	2,248.16	2,681.10
Dividends Received - Unrestricted	3,304.52	3,286.33	Church Running Expenses - Gas	12,502.49	12,607.84
Donations - Restricted	3,000.00	250.00	Church Running Expenses - Insurance	7,009.40	6,531.75
Donations - Restricted Bell Ropes	820.00	0.00	Church Running Expenses - Maintenance	1,300.38	4,694.86
Donations - Restricted Clock	731.00	0.00	Church Running Expenses - Services	1,187.81	1,192.39
Donations - Unrestricted	4,815.33	2,134.02	Church Running Expenses - Social Activities	0.00	150.00
Fees for Church Heating	2,305.00	2,170.00	Clergy Expenses	34.20	0.00
Fees to PCC	2,574.00	3,178.00	Computer Costs	640.23	1,323.63
Fund Raising - Concerts & Other	640.30	1,127.12	Grants to Charities - Home Missions	120.00	120.00
Fund Raising - Fetes	401.60	0.00	Grants to Charities - Secular	40.00	40.00
Fund Raising - Mini Market	1,615.51	1,628.97	Honorarium - Organist	4,863.75	4,250.00
Fund Raising Sales	0.00	156.20	NI Employer Contributions	0.00	8.00
Funeral Collections	130.00	32.50	Parish Share	46,200.00	64,275.00
Funeral Donation to Organ	110.00	105.00	Printing & Stationery	1,110.88	1,088.86
Grants	1,500.00	0.00	Rectory Mower Maintenance	8.70	861.21
Interest Received - Restricted	100.51	10.23	Salaries & Honorarium - Administrator	6,897.00	5,500.00
Interest Received - Unrestricted	2,615.87	1,161.47	Salaries & Honorarium - Verger	625.00	750.00
Kitchen	238.02	135.30	Samuel Leaving Collection Payout	563.00	0.00
Legacies	500.00	10,238.75	Sundries	512.00	744.00
Office Costs Contribution	4,109.82	3,626.33	Telephone & Internet	3,613.63	3,047.53
Organ/Choir	80.00	0.00	Training Costs	150.00	0.00
Refund for Purchases made on behalf	106.14	13.94			
Rent Received	300.00	300.00			
Samuel Leaving Collection	563.00	0.00			
Sunday Collections	1,977.37	3,309.54			
Tax Refund	12,377.20	13,273.46			
Unconvenanted Gifts	10,156.30	11,182.92			
Use of Church Building	350.00	50.00			
Wall Box - FWO	994.28	1,411.04			
Weekday Collections	0.00	388.87			
TOTAL INCOME	106,912.32	112,460.40	TOTAL EXPENDITURE	94,315.84	114,041.71
			EXCESS OF INCOME OVER EXPENDITURE	12,596.48	(1,581.31)

Statement of Assets and Liabilities

Cash Funds	Unrestricted	Restricted	Total	2022
Barclays Current Account	16,703.63		16,703.63	10519.60
Barclays BPA Fabric		1,884.59	1,884.59	1760.25
Barclays Restricted Funds				
Bells		1,119.60		295.05
Flowers		1,057.95		1168.29
Organ		6,840.12		7036.24
Choir Robes		375.55		372.01
			9,393.22	8871.59
CBF Rector & Churchwardens	5,728.24		5,728.24	5,550.36
CBF Victoria Hall *	75,658.09		75,658.09	70,069.51
Receivables net	0.00		0.00	0.00
	<u>98,089.96</u>	<u>11,277.81</u>	<u>109,367.77</u>	<u>96771.31</u>

* includes £5,000 held for vestments (from restricted legacy)

As at 31 December 2022

Investments	Unrestricted	Restricted	Total	2022
CBF Investment Fund (Victoria Hall)*		120,893.14	120,893.14	110,414.27
CBF Investment Fund (Fabric Shares)		3,917.50	3,917.50	3,577.93
CBF Fixed Interest Fund (Old Church Hall)	7,141.36		7,141.36	6,739.76
Land at Roydon Fen*	21,500.00		21,500.00	21,500.00
	<u>28,641.36</u>	<u>124,810.64</u>	<u>153,452.00</u>	<u>142,231.96</u>

* See Notes 2, 8 and 6

The attached notes form part of these financial statements

Total Funds	Unrestricted	Restricted	Total	2022
	126,731.32	136,088.45	262,819.77	239,003.27
Movement on Reserves				
Opening Reserves	239,003.27			
Surplus of Income over Expenditure	12,596.48			
Increase in Value of Investments	11,220.04			
	<u>262,819.79</u>			

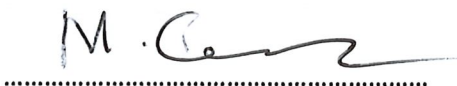
Approved by the PCC on

2024

Signed on their behalf by Ingrid Scheider (PCC Chair) and Mr Neal Gooch (PCC Treasurer)



.....



.....

I have reviewed the accounts and notes presented to me for the year ended 31 December 2023 and have agreed them to the underlying records of The Church of St Mary the Virgin



.....

Mark Johnstone, Argents

Notes

1. Financial Statements

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Victoria Hall Endowment Fund

The Endowment Fund, from the sale of Victoria Hall, must be retained as a Capital Fund and shares may not be sold, but the income is for ordinary church purposes. It is invested in the CBF Church of England Investment Fund and the value as at 31st December 2023 was £ 120,893, an increase of £ 10,478 since 31 December 2022.

3. Payments to PCC Members

None

4. Diss Team Ministry

With effect from 1st September 2013, a new account was created which is not associated with Diss PCC but acts as a 'clearing house' for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

5. Missionary and Charitable Giving

PCC payments were made to Diss and District Churches Together (£120).

6. Roydon Fen

This is land just under 3 acres located in the middle of a field at Roydon Fen. It was valued at £21,500 in 2006 and no subsequent valuations have taken place. Rent is received on this asset.

7. Equipment Policy

Any equipment purchased during the year is shown as an expense and is not capitalised.

8. Victoria Hall Endowment Fund (2)

The Church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum. Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in the Restricted Funds column

9. Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in the above accounts.

Independent Examiners Certificate

Report to the trustees/ members of:

THE CHURCH OF ST MARY THE VIRGIN

On accounts for the year ended:

31 DECEMBER 2023

Charity no (if any):

1134118

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 23 .

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

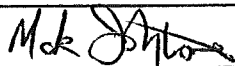
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

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

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

Signed:



Date:

11 / 3 / 2014

Name:

MARK JOHNSTONE

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

ICAEW

Address:

15 PALACE STREET

NORWICH, NORFOLK

NR3 1RT

Section B

Disclosure

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

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

NONE

ST. MARY THE VIRGIN, DISS - REPORTS FOR 2024

GROUP REPORTS FOR ANNUAL MEETING 2024

AGENDA ITEM 4(d) DEANERY SYNOD REPORT

REDENHALL DEANERY SYNOD.

Synod met 3 times during 2023, only twice since the last APCM. Topics covered included:

- 8 February: Paul Dunning, Diocesan Director of Education & Jonathan Richardson from the Children, Youth & Families team came to speak about "Your church and your school". Synod members were urged to make the most of contact with local schools, especially Church of England schools (in our case Diss Junior School), to encourage regular contact and the provision of "chaplains" (not necessarily clergy) for each.
- 6 July: This meeting had no outside speakers as it was mostly concerned with Deanery business,
- 11 October: John Bryden, a member of General Synod but speaking in a personal capacity, came to speak about his backing for the "Save the Parish" group who were calling for a greater emphasis by the Church on the importance of presence and witness in each parish, especially in rural areas. There were questions and comments aplenty after his talk which had touched some raw nerves!

Unfortunately our Deanery Synod Representative, Mrs. Melanie Cowley, has been unable to attend any meetings since her appointment at our 2023 APCM.

AGENDA ITEM 4(e) MISCELLANEOUS REPORTS

ST. MARY'S DISS, TOWER CAPTAIN'S REPORT

Ringling at Diss at present is full of difficulties. We are very short of ringers as not all returned after covid and without the help of ringers from the villages, the bells would be silent. We still manage to ring every Sunday, but I doubt if many of the congregation hear us. Since the times of the services have changed, we have had to finish ringing 15 minutes before the services at Diss start, as the ringers who kindly come and help have commitments at their own churches. Anyone listening will have noticed we only ring the front six bells. This is because the ropes keep breaking and despite Ian Grandfield's efforts there comes a time when there is no rope left to splice. The tenor bell, which weighs 22 ½ cwt, has been silent a long time now, the reason being if the rope on that bell broke while ringing full circle it would put the ringer and everyone else in danger, as the rope would be flying round the ringing chamber free to hook round the guides or even a ringer. The reason for the ropes breaking is obviously use and age but the fact that the tower roof has been leaking badly for a number of years now hasn't helped. Constant wet and dry will rot the natural fibres. Thanks to some very generous donations we have been able to order a new set of ropes which we very much hope will arrive in time for Palm Sunday, which is the 40th anniversary of the restoration of the bells, when we hope to ring a quarter peal to celebrate. Our worry now is that if the tower roof is not fixed by then, the considerable cost of buying the ropes will be wasted as the new ones will deteriorate very quickly. The

damage being done by the damp is not just restricted to ropes, it is affecting the steel frame, the bell fittings and the bell wheels and the timber floors and joists below the bells and in the sound chamber. I would therefore, ask you please to put "tower repair" at the top of your "to do" list. The bells are probably the most valuable items in the church and as such should be looked after better than they are at present. I know funds are short but I wonder if other things have taken priority over the bells as "out of sight, out of mind" could be part of the reason for the delay in making the repairs. 40 years ago a huge amount of money was raised by the inhabitants of Diss to restore our bells and we owe it to all who contributed by way of funding or help to look after our inheritance. Please don't let the bells become silent again.

Betty Baines
St. Mary's Diss Tower Captain

DISCOVER

We held a Lent Course entitled Experiencing God's Love. This course, written by Bishop Steven Croft, was based on passages from the Psalms and St. John's Gospel - how they might transform our experience of God, and increase and deepen our faith.

Sue Drake

FRIDAY COFFEE MORNING

The coffee morning continues to be a place to meet friends and enjoy fellowship. There is a good mix of church members and towns people and occasional visitors. We took part in the MacMillen coffee morning in September and raised £82. Most weeks church funds receive between £25-£35. Besides coffee and biscuits we have cards, books and jigsaw puzzles for sale. My grateful thanks to all those who help keep the coffee morning running week by week.

Linda Curtis

SACRISTY

Many thanks as always to Maria for all her hard work in the vestry and the church and to Sandra for her help after the service. We also thank our head server, Gerry, and all our team of servers. If any one would like to join us please see Gerry. Thank you to all the people who help me clear up at the Wednesday service. Kathy Vincent has been training to serve the priests at Wednesday services at 10.45. Well done Kathy and many thanks to Jane Mould and Linda Curtis for making teas and coffee after the service. Many thanks to Revd. John and all our team of priests and it is lovely to have Sandy back. Thanks also to the churchwardens.

Janet Ransome

SERVERS

What remains of servers are "bumping along the bottom". This would conclude my report if it was not the fact that I need to explain more. When I first became a server here 20 years ago there was a strong team of servers in place, but as time went by the word "multi-skilling" crept in where servers were asked to do other jobs on a Sunday morning leaving us short. I have more servers doing just that now, so I have decided to step back having served in the Church of England around the country for 54 years. Thanks to all who have served with me at St. Mary's, Diss, and special thanks to sacristan, Janet Ransome, for always stepping in when we are short. I am not leaving the church, so see you all around in a different way. God bless.

Gerry Hosking

SILENT PRAYER

We have met throughout this year on most Tuesdays in the church hall. However, in January we have been meeting at Rosemary Boutet's house. We usually take breaks at major festivals and in August. There are regularly four to six of us and we have readings, music and about 40 minutes silence. We are eager to expand our group and new members and seekers are very welcome.

Midge Davidson

STREAMING

We use YouTube to stream our Sunday Eucharists to those who are not able to attend. We have a link on the Diss Team Ministry website that goes straight to the service, which goes live at around 10:55am.

The stream requires two laptops to operate, two cameras for two different angles, one television monitor so the operator can see what is happening on both cameras, various cables and other equipment.

Every Sunday morning, we have anywhere between 5 and 13 people watching the stream, many of whom are unable to attend in person for whatever reason. These numbers do not consider the amount of people who watching, only the single device being used to watch the stream. For example, two people could be watching on one laptop, but only one person will be counted.

Until recently, Neal Gooch and I have been the only people to set up the stream. Before his departure, Samuel Thorp understood the streaming setup and could help if needed. Now it is only me. There are some who know how to operate the stream during the service. These people can also help pack up the equipment after the service ends. I am grateful to all who have been involved past and present.

It is my belief that our streams are a service to our parishioners and should not end. I am willing to do all that I can to ensure it continues. The only issue is that someday I may be unable to come to church. My hope is that I can form a small team of people that collectively have the knowledge to set up the streaming equipment. A team that I can train over time, have them help me before or after services and they can be called upon later to set up the stream for me when I am unable to.

Ellie Parker

Safeguarding Officer's Report

Annual Parochial Church Meetings of the Diss Team Ministry 2024

The aim of our Safeguarding policy is to promote a culture of care where everyone feels welcome, safe, and respected. Our strapline "Welcome, Safe, Respected" is a summary of what we are trying to achieve in our church communities.

We have adopted the Church of England guidance 'Promoting a Safer Church' as the basis for our safeguarding policy and use the Parish Safeguarding Handbook as our reference.

The Benefice Safeguarding Officer takes an overview and advises PCCs and the Team Council on policies and procedures as necessary. She liaises with the Diocesan Safeguarding Advisers and is available to deal with any concerns or allegations and provide confidential advice to church members. Implementation of the policy is the responsibility of the PCCs. Each PCC has appointed a member to act as the Safeguarding Link. Safeguarding is a standing item on each PCC agenda. Accurate records are kept using the Safeguarding Log to ensure that we have a list of key workers together with the necessary checks and training.

We must not overlook the fact that safeguarding principles apply equally to our Ministry Team members as to our congregations. This is especially important during the period of the vacancy whilst resources are so stretched. This links with the Covenant for Clergy Care and Wellbeing.

We have continued to receive excellent support from Sue Brice, Diocesan Safeguarding Adviser, and her team, particularly for advice on individual concerns.

Several matters have been discussed with the Diocesan Safeguarding Adviser and we have acted on her advice. Unfortunately, it has been harder to engage other support services when we have felt it necessary.

For most people Safeguarding training is now available as an online course via the Church of England website. This is proving challenging for many of our members who are not comfortable with computer-based work. The material is not so easy to access even for the computer literate.

Regarding the safeguarding of Vulnerable Adults, the biggest concern continues to be financial abuse. Scams and fraud are targeted on older age groups, particularly those living alone. The scams are becoming increasingly sophisticated, and we all need to be aware of the risks and support our most vulnerable members.

I am looking to retire from the post in the coming year and am hopeful that a new Benefice Safeguarding Officer can be recruited.

Gill Abbott
Safeguarding Officer for the Diss Team Ministry

Accounts

PARISH OF SAINT MARY THE VIRGIN, DISS
in the RURAL DEANERY OF REDENHALL
and the DIOCESE OF NORWICH

Saint Mary's Hall, Mount Street
Sunday, 23rd April, 2023

**ANNUAL MEETING OF PARISHIONERS
AGENDA**

- 1 Prayers
- 2 Minutes of the 2022 Annual Meeting of Parishioners held Sunday, 20th March, 2022 in St. Mary's Church.
- 3 Matters arising from the Minutes of the Meeting held 20th March, 2022
- 4 **ELECTION** of **TWO** Churchwardens – to hold office for **ONE** year.
- 5 Close of Meeting

**ANNUAL PAROCHIAL CHURCH MEETING 2023
AGENDA**

- 1 Apologies for absence
- 2 Minutes of the Annual Parochial Church Meeting held on Monday, 4th April, 2022
- 3 Matters arising from the Minutes of the Annual Parochial Church Meeting held 4th April, 2022
- 4 Reports –
 - (a) The Church Electoral Roll 2022
 - (b) Annual Report on the Proceedings of Diss Parochial Church Council
 - (c) Annual Report and Financial Statements of the PCC and independently examined Accounts for the year ended 31st December 2022
 - (d) Annual Report on the proceedings of Redenhall Deanery Synod
(Items (a) – (d) inclusive are the official reports of the PCC for 2022)
 - (e) Miscellaneous reports
 - (f) The Vicar of Diss
- 5 Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.
Appointment of Safeguarding Officer - Mrs. Lesley Morris
Re-Appointment of Safeguarding Link Person - Revd. Maggie Swayze
- 6 **ELECTION** of Parochial Representatives of the laity –
 - (a) To the PCC – **TEN** representatives to serve for **ONE** year
 - (b) To the Deanery Synod - **Three** representatives to serve for **THREE** years
- 7 Appointment of an Independent Examiner or Auditor to the Council for the coming year.
- 8 Other matters of parochial or general Church interest.
- 9 Close of Meeting

At the conclusion of the Annual Parochial Church Meeting there will be a meeting of Diss Parochial Church Council.

THE PARISH OF DISS

MINUTES of the 2022 Annual Meeting of Parishioners held in St `Mary's Church Diss on Sunday 20 March 2022 starting at 12.00 noon

The Vicar, Revd John Cruse opened the meeting welcoming everyone present giving thanks to the Wardens for keeping things running smoothly during the Covid shutdown, whilst making sure everything was safe for the slow return to the new norm. He emphasised the stresses and strains of the position and the need to support the Wardens more especially with our Rector's retirement later this year and the search for a new incumbent.

Item 1 -The Minutes of the Meeting of Parishioners held on 25 April 2021 were agreed and signed, with no matters arising.

Election of Two Churchwardens – Mrs Janet Blight and Mr Neal Gooch were elected to serve for one year.

Item 2 -Minutes of an Extraordinary Meeting of Parishioners held in St Mary's Church on Sunday 21 November 2021 at 10.45 am.

The Rector, Revd. Canon Tony Billett opened the meeting advising Mr Neal Gooch had stood down as Warden and Mrs Kate Dann was willing to stand. All present were in favour. She was formally sworn in after the Bishop received the necessary paperwork.

Item 3 -On Sunday 20 March 2022 following the 10.45 service

Election of Two Churchwardens – Mrs Janet Blight(proposed and seconded by Miss Myra Pinnell and Mrs Jane Mould) and Mrs Kate Dann (Proposed and seconded by Miss Maria Ricketts and Mrs Janet Ransome)

Meeting closed at 12.15

Signed.....Date.....

THE PARISH CHURCH OF SAINT MARY THE VIRGIN, DISS, NORFOLK

MINUTES of the 2022 Annual Parochial Church Meeting held in St. Mary's Hall, Diss on Monday, 4th April, 2022.

1. There were 17 members of the Church Electoral Roll present. Apologies for absence were received from Miss Ellie Parker, Mrs. Rosemary Palmer, Miss Ingrid Scheider, Mr. Ronald Wheeler, Mrs. Lesley Harding, Mrs. Janet Ransome, Mrs. Penny Cuerden, Miss Myra Pinnell and Mrs. Jackie Crawford.
2. **Minutes** of the Annual Parochial Church Meeting held on Sunday, 25th April, 2021 were agreed and signed.
3. There were no matters arising.
4. **Reports:**
 - (a) **The Church Electoral Roll.** Revd. Maggie Swayze had sent a report to say the Roll now stands at 100. The main reason for it going down was because of death and three members had moved to other parishes.
 - (b) **The Annual Report on the Proceedings of Parochial Church Council** for the year ended 31st December, 2021 was presented and a copy inserted in the Minute Book. One amendment was made to it that Mr. Neal Gooch, church warden, retired in August 2021.
 - (c) **The Annual Report and Financial Statements of the PCC and Independently Examined Accounts** for the year ended 31st December, 2021 were presented and a copy inserted in the Minute Book. The Treasurer, Mrs. Yvonne Gooch, said it had been a difficult year as revenue was down because of covid restrictions and only 81% (£52,220) of the parish share was paid. Also, over £40,000 had been taken out of reserves for the new boilers. The Rector thanked the treasurer for her diligence.
 - (d) **The Annual Report on the proceedings of Redenhall Deanery Synod.** Ms. Janice Cruse reported that they had met three times in 2021. The first meeting was via Zoom, but the other two had been face to face.
 - (e) **Miscellaneous Reports.** Due to restrictions there was only the **Safeguarding Report**. The Rector said how grateful we should be to Mrs. Gill Abbott, safeguarding officer, who looks after us very well. She is in the background making sure everything is done.
 - (f) **The Rector of Diss.** The Rector, Revd. Canon Tony Billett, gave his report. A copy is inserted in the Minute Book. Mrs. Janet Blight, church warden, thanked the Rector on what would be his last APCM, and said "we all owe you a big thank you. It has been a pleasure to work with you and you will be a big act to follow. We wish you a happy retirement".
5. **Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.** The policies were adopted and signed.

Mrs. Gill Abbott was appointed as Parish Safeguarding Officer
Proposed by Mrs. Yvonne Gooch and seconded by Mrs. Linda Curtis. All in favour.

Revd. Maggie Swayze was appointed as Link Person for the Parish
Proposed by Miss Maria Ricketts and seconded by Mrs. Kate Dann. All in favour.
6. **Election of Parochial Representatives of the laity.**
 - (a) To the PCC - Ten representatives to serve for One year. Only Seven representatives were elected: Mrs. Penny Cuerden, Mrs. Jan Fearn, Mrs. Yvonne Gooch, Mrs. Lesley Morris, Miss Eleanor Parker, Miss Ingrid Scheider and Mr. Ronald Wheeler.

These were elected en bloc and all agreed by a show of hands.
7. **Appointment of an Independent Examiner.** Mr. Mark Johnstone of Argents was appointed for the coming year.

Proposed by Mrs. Yvonne Gooch and seconded by Mrs. Kate Dann. All in favour.

8. **Matters of Parochial or General Church Interest.**

Revd. Michael Crawford said that he was here when The Rector was installed and will be here when he leaves and wanted to thank him very much indeed.

Mrs. Kate Dann thanked Revd. Samuel Thorp as it was also his last APCM. She said he had been an absolute blessing and will be very sadly missed.

Mrs. Margaret Ecclestone asked about the rules on using the common cup. The Rector said there were places where it is being offered but the Diss Ministry Team are of the view they are not quite ready yet. He asked for a show of hands, for and against, and there was quite a split. He said we have to work as a team and the view the four clergy came to was not to do it, but it will be reviewed constantly.

Mrs. Linda Curtis asked why Janet Powell had not been mentioned, but she was in the list of deaths that the Rector had reported at the last APCM. The Rector said that he had chosen not to mention Pamela Cobb in his report tonight as her funeral had not yet taken place.

Miss Sandra Walton asked what time next Sunday's service was as it had been shown as 10.30am on the screen last week. It is definitely 10.45am.

The Rector mentioned the Holy Week services including Good Friday. This starts at the Mere at 10.00am and involves all Diss churches. He said he hoped this church would be supportive of the ecumenical services in the future.

The Rector said we must use our two church wardens as they will decide who comes next. Tell them what you want and don't moan afterwards if you don't get what you want. Get behind that person and make it work. An advert can be put in on the day of the Rectors departure, but in the meantime pray for Revd. John Cruse who will be looking after eleven parishes which is not an easy task.

The Rector said that John Herring's last service will be on Sunday, 24th April and that there will be some sort of occasion on that Sunday. We are very grateful to him.

9. **Date of next PCC Meeting.** Sunday, 29th May, 2022 at 3.00 pm.

10. **Close of Meeting.** Revd. John Cruse closed the meeting with prayer and the Grace was said by all present.

Signed..... Date.....



Diss Team
Ministry

Diss

**ST MARY THE VIRGIN, DISS
ANNUAL REPORT**

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED

31st DECEMBER 2022

The PCC is a registered charity No. 1134118

Administrative Information

St. Mary's Church is situated in Mount Street, Diss and is part of the Diss Team Ministry in the Diocese of Norwich within the Church of England and in the Deanery of Redenhall.

The correspondence address is: St. Mary's Church
Mount Street, Diss IP22 4QG
Telephone: 01379 643783

Incumbent Vacant

Team Vicar The Reverend John Cruse
The Vicarage, 61 Roydon Road, Diss, IP22 4LW
Telephone 01379 641259

The Curate The Reverend Samuel Thorp
7 De Lucy Close, Diss, IP22 4YL
Telephone 07506474538

Assistant Priest The Reverend Maggie Swayze
32 Croft Lane, Diss, IP22 4NA
Telephone 01379 644701

Team Administrator Mrs. Alison Cowles
The Parish Office, St Mary's Church,
Mount Street, Diss IP22 4QG
Telephone 01379 643783

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

Incumbent:	The Reverend Canon Tony Billett	(ex officio) (Retired Sept. 2022)
Team Vicar	The Reverend John Cruse	(ex officio)
Curate	The Reverend Samuel Thorp	(ex officio)
Assistant Priest	The Reverend Maggie Swayze	(ex officio)

LLMs:	Dr Sue Drake	(ex officio)
	Ms Janice Cruse	(ex officio)

Wardens:	Mrs Janet Blight	(ex officio)
	Mrs. Kate Dann	(ex officio) (Resigned July 2022)

Secretary: Mrs Sylvia Grace

Treasurer: Mrs. Yvonne Gooch

Representatives on the Deanery Synod: The Revd John Cruse, Ms Janice Cruse

Elected Members (until APCM 2023)

Mrs. Julia Deighton (Resigned 4.4.22), Miss Myra Pinnell (Resigned 4.4.22),
Mrs Penny Cuerden, Mrs Jan Fearn, Mrs Yvonne Gooch, Mrs. Lesley Morris (from 4.4.22),
Miss Eleanor Parker, Miss Ingrid Sheider (from 4.4.22), Mr. Ronald Wheeler (from 4.4.22).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates normally, meeting seven times during the year.

A standing committee is required by law. Its statutory members are the Rector, the Vicar, the two Churchwardens, the Administrator, and the Treasurer. This committee has the power to transact the business of the PCC between its meetings.

OBJECTIVES AND ACTIVITIES

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance

The Electoral Roll at the end of 2022 stood at 100.

Review of the Year

The PCC met six times during the year, twice via zoom and four times face to face.

Sylvia Grace, Secretary

Churchwarden Report 2022

During the earlier part of the year the damp problems in the Vestry were addressed allowing us to have the cupboard lime washed, damaged shelving removed and new storage boxes purchased to house the nativity figures. Once there are enough funds available we will be able to complete the lime wash of the vestry itself. At the same time, repairs were also made to sunken tiles in the Chancel. Internally our only other expenditure was on new microphones for the sound system, and at no cost, with some internal reconfiguring I have been able to create a walk in Sacristy Cupboard for ease of access to seasonal items. There are some minor repairs needed in the Hall corridor, and a re-emulsion which we can manage ourselves.

Externally, the paving alongside the South Porch was levelled and restored late spring time thus enabling us to install proper drain covers at the end of the lower gullies. Members of the congregation may not be aware, but the Cedar of Lebanon tree sheds needles continuously. Whilst the Town Council maintain the churchyard area, it is our responsibility to upkeep the South Porch. It is a constant battle to keep tidy and has taken three years to tackle the overgrown shrubs, in the course of which I have uncovered two more gutters buried under the ivy and weeds. Pigeons also continue to cause us problems with nesting and mess left on the outside windowsills. On the North Side the shrubbery has had all of the ivy removed, which has enabled the border to be made smaller and some pavers and two planters installed. All of the above and the gradual removal of ivy and regular weeding, has greatly improved the continual maintenance of the building.

Long term we will be needing to raise funds for extensive work on the roof, and the upper guttering which is over £1,200 a time to clear. The Cupola is rotting at the base and the flashing around it leaking, all of which need priority over the repairs to the clock. In conclusion I would like to thank the cleaning and the grass cutting teams, but would welcome extra dedicated help on going for outside.

Janet Blight, Churchwarden

Financial Review

The largest item of expenditure for 2022 was the Parish Share of £64,275. This was paid in full by St Mary's to the Diocese of Norwich. The Parish Share requested for 2023 is £67,000. It is unlikely that the PCC will generate sufficient funds during 2023 to meet this in full based on the current level of income and expenditure.

The other major expense was the utility bills. The fixed gas contract with Pozitive Energy ended in November and a new 12-month contract with British Gas was obtained through the Diocese of Norwich Parish Buying service. The rates are considerably higher than previously but were the best available at that time. It should be noted that the 2021 gas bills were lower than average due to the boiler being replaced in April and no gas was used in the first quarter of that year. The bills will be significantly higher in 2023 and the PCC is advised to reduce the heating used in the church and hall.

Regular giving was lower during 2022. Amounts eligible for Gift Aid reduced from £43k to £40k and Uncovenanted giving reduced from £13k to £11k.

Office costs including printing and stationery, telephone and internet are paid in full by Diss PPC. Contributions to these were received from the other 10 parishes within Diss Team Ministry. The old office printer (owned by the PCC) has been replaced by a new rental machine under contract with Ricoh.

Maintenance items include clearing of the guttering, repairs to the vestry and new drain covers in the churchyard.

Two legacies were received in 2022 totalling £10,238.

An additional donation of £5,000 was received from the Diss Parochial Charity, making their total donation £10,000 for 2022.

Overall, the excess of expenditure over income is £1,581 for 2022 compared to an excess of expenditure over income of £42,206 for 2021 (the 2021 figure reflects the cost of the new boilers).

Yvonne Gooch
Diss PCC Treasurer

Bankers

Barclays Business Banking, Barclays, Leicester, LE87 2BB

Independent Examiner

Mark Johnstone, Argents

Reserves Policy

It is the policy of this Church to hold in reserves the equivalent of two months general running costs and an additional one month's salary costs. It is also the policy of this Church to hold an amount for likely works that may arise as a result of the next quinquennial inspection.

This policy is reviewed on an annual basis.

Notes for Information:

1. The Charities Act 2011 requires charities to have a purpose in holding onto money. A reserves policy shows the purpose for which reserves are held.
2. General running costs are approximately £9,500 per month compared to 6,616 in 2021
3. Salary costs are £12,597
4. The reserves are maintained as part of St Mary's investments held in CCLA, the CBF Church of England Deposit Fund

Risk Analysis

This note summarises the key risks to the Church of St Mary the Virgin, Diss, and the steps taken to manage them.

(a) Financial Risks

The church is exposed to financial risk through its financial assets. The key risk is the loss of financial assets resulting in the Parochial Church Council becoming unable to meet its financial obligations necessary to maintain the Church as a viable centre of Anglican Worship in Diss.

The Parochial Church Council during 2015 authorised the Treasurer to relocate all suitable financial reserves to accounts operated under the auspices of the Central Board of Finance.

The Parochial Church Council considers that existing internal controls on the management of cash collections, gifts and other similar monetary amounts are adequate to ensure that these are handled in a safe and professional manner.

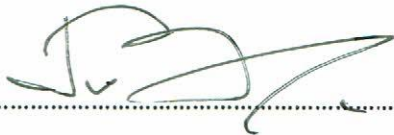
(b) Statutory and Operational Risks

Diss Parochial Church Council manages other risks to which it may be exposed:

- By compliance with all relevant legislation
- By the purchase of adequate property and other relevant insurance covers through a scheme operated by the Diocese of Norwich and underwritten by the Ecclesiastical Insurance Group
- By the carrying out of suitable risk assessments and the implementation of appropriate risk management strategies to minimise risks to employees and third parties using the facilities at St Mary's Church and to reduce the possibility of asset damage or loss. To this end a safety audit of the church and church hall was undertaken by SBJ Safety Solutions in February 2017 and the PCC authorised improvement to the security of the buildings and contents by upgrading the CCTV coverage in 2018

Approved by the PCC on 26th MARCH 2023

Signed on their behalf by Mrs Janet Blight (PCC Chair)

Signed.....

Receipts and Payments Account

Diss Parochial Church Council – 1 January 2022 to 31 December 2022

Income	2022	2021	Expenditure	2022	2021
Barclays Bank Loyalty	50.29	25.74	Bad Debt	0.00	210.00
CH Bookings	2,880.00	775.00	Bank Charges	366.39	255.27
CH Photocopying	0.00	50.00	CH Kitchen	461.10	0.00
Charitable Shopping Online	22.63	28.72	CH Wages	2,847.00	2,761.80
Covenants and Gift Aid	40,231.00	43,144.00	Church Running Expenses - Cleaning	501.05	277.57
Diss Parochial Charity Income	10,000.00	5,000.00	Church Running Expenses - Electricity	2,681.10	906.12
Dividends Received - Restricted	106.49	393.30	Church Running Expenses - Gas	12,607.84	1,468.49
Dividends Received - Unrestricted	3,286.33	3,178.33	Church Running Expenses - Insurance	6,531.75	6,269.42
Donations - Restricted	250.00	20.00	Church Running Expenses - Maintenance	4,694.86	54,502.34
Donations - Unrestricted	2,134.02	1,899.91	Church Running Expenses - Services	1,192.39	935.75
Fees for Church Heating	2,170.00	910.00	Church Running Expenses - Social Activities	150.00	0.00
Fees to PCC	3,178.00	1,424.00	Computer Costs	1,323.63	570.24
Fund Raising - Concerts & Other	1,127.12	0.00	Employee Taxes to HMRC	0.00	10.60
Fund Raising - Mini Market	1,628.97	445.10	Grants to Charities - Home Missions	120.00	120.00
Fund Raising Sales	156.20	0.00	Grants to Charities - Secular	40.00	386.80
Funeral Collections	32.50	30.00	Honorarium - Organist	4,250.00	350.00
Funeral Donation to Organ	105.00	15.00	NI Employer Contributions	8.00	0.00
Interest Received - Restricted	10.23	1.35	Parish Share	64,275.00	52,220.00
Interest Received - Unrestricted	1,161.47	257.13	Printing & Stationery	1,088.86	923.50
Kitchen	135.30	0.00	Rectory Mower Maintenance	861.21	0.00
Legacies	10,238.75	0.00	Salaries & Honorarium - Administrator	5,500.00	4,788.00
Office Costs Contribution	3,626.33	2,244.50	Salaries & Honorarium - Verger	750.00	300.00
Refund for Purchases made on behalf	13.94	100.00	Samuel Thorp Pilgrimage payment to DTM	0.00	1,241.85
Rent Received	300.00	300.00	Sundries	744.00	577.00
Samuel Pilgrimage	0.00	1,241.85	Telephone & Internet	3,047.53	2,733.04
Sunday Collections	3,309.54	1,621.30			
Tax Refund	13,273.46	12,523.33			
Unconvenanted Gifts	11,182.92	13,405.67			
Use of Church Building	50.00	0.00			
Wall Box - FWO	1,411.04	296.97			
Weekday Collections	388.87	270.80			
TOTAL INCOME	112,460.40	89,602.00	TOTAL EXPENDITURE	114,041.71	131,807.79
			EXCESS OF INCOME OVER EXPENDITURE	(1,581.31)	(42,205.79)

Statement of Assets and Liabilities

<u>Cash Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2021</u>
Barclays Current Account	10,519.60		10,519.60	15575.90
Barclays BPA Fabric		1,760.25	1,760.25	1652.09
Barclays Restricted Funds				
Bells		295.05	294.77	
Flowers		1,168.29	1310.47	
Organ		7,036.24	7260.48	
Choir Robes		372.01	371.65	
			8,871.59	9237.37
CBF Rector & Churchwardens	5,550.36		5,550.36	5998.75
CBF Victoria Hall *	70,069.51		70,069.51	65888.51
Receivables net	0.00		0.00	0.00
	<u>86,139.47</u>	<u>10,631.84</u>	<u>96,771.31</u>	<u>98352.62</u>

* includes £5,000 held for vestments (from restricted legacy)

As at 31 December 2022

<u>Investments</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2021</u>
CBF Investment Fund (Victoria Hall)*		110,414.27	110,414.27	125,240.00
CBF Investment Fund (Fabric Shares)		3,577.93	3,577.93	4,058.36
CBF Fixed Interest Fund (Old Church Hall)	6,739.76		6,739.76	7,812.32
Land at Roydon Fen*	21,500.00		21,500.00	21,500.00
	<u>28,239.76</u>	<u>113,992.20</u>	<u>142,231.96</u>	<u>158,610.68</u>

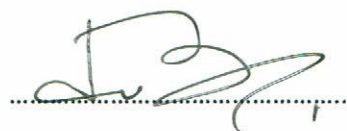
* See Notes 2, 8 and 6

The attached notes form part of these financial statements

<u>Total Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
	114,379.23	124,624.04	239,003.27	256,963.30
Movement on Reserves				
Opening Reserves	256,963.30			
Surplus of Expenditure over Income	-1,581.31			
Reduction in Value of Investments	-16,378.72			
	<u>239,003.27</u>			

Approved by the PCC on 26th MARCH 2023

Signed on their behalf by Mrs Janet Blight (PCC Chair) and Mrs Yvonne Gooch (PCC Treasurer)



I have reviewed the accounts and notes presented to me for the year ended 31 December 2022 and have agreed them to the underlying records of The Church of St Mary the Virgin



Mark Johnstone, Argents

Notes

1. Financial Statements

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Victoria Hall Endowment Fund

The Endowment Fund, from the sale of Victoria Hall, must be retained as a Capital Fund and shares may not be sold, but the income is for ordinary church purposes. It is invested in the CBF Church of England Investment Fund and the value as at 31st December 2021 was £ 110,414, a reduction of £ 14,826 since 31 December 2021

3. Payments to PCC Members

The Diss Team Ministry Administrator, Mrs Jan Fearn, is a member of the Diss PCC and was paid £9,540 in salary during 2022 for her administrative duties. Other churches in the Diss Team Ministry have contributed to this salary cost.

4. Diss Team Ministry

With effect from 1st September 2013, a new account was created which is not associated with Diss PCC but acts as a 'clearing house' for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

5. Missionary and Charitable Giving

PCC payments were made to Diss and District Churches Together (£120), Norfolk Churches Trust (£30), and Norwich Diocese Ringers (£10).

6. Roydon Fen

This is land just under 3 acres located in the middle of a field at Roydon Fen. It was valued at £21,500 in 2006 and no subsequent valuations have taken place. Rent is received on this asset.

7. Equipment Policy

Any equipment purchased during the year is shown as an expense and is not capitalised.

8. Victoria Hall Endowment Fund (2)

The Church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum. Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in the Restricted Funds column

9. Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in the above accounts.

10. Legacies

Two legacies were received during 2022 totalling £10,238.

(END)

ST. MARY THE VIRGIN, DISS - REPORTS FOR 2023

GROUP REPORTS FOR ANNUAL MEETING 2023

AGENDA ITEM 4(d) DEANERY SYNOD REPORT

Redenhall Deanery Synods 2022

The deanery synod met three times in 2022, the first being at Diss on February 3rd, where the principle topic was the Clergy Wellbeing Covenant. After some discussion, the covenant was accepted by Synod who voted “to promote the welfare of clergy and their households so that the whole Church may flourish in the service of God”.

The second meeting was held on June 8th at Earsham, and Synod heard speakers from the Parish Giving Scheme regarding the free advice available to help Parishes with their finances.

The third meeting of the year was on October 5th at Harleston. Here Bishop Jane talked about the Diocesan vision – Transformed by Christ – Prayerful, Pastoral and Prophetic, and how this can become the driving force of our Diocese and our Mission to the people of Norfolk.

Janice Cruse (Diss Deanery Synod Rep.)

AGENDA ITEM 4(e) MISCELLANEOUS REPORTS

Safeguarding Officer's Report

Annual Parochial Church Meetings of the Diss Team Ministry 2023

I am often asked ‘what is the point of Safeguarding?’ My response is that we are trying to build a church environment that is safe and comfortable for all participants, where everyone feels welcome and respected. Our Safeguarding statement has been revised to reflect this emphasis. Our strapline “Welcome, Safe, Respected” is a summary of what we are trying to achieve in our church communities.

We must not overlook the fact that these principles apply equally to our Ministry Team members as to our congregations. Some of the most challenging Safeguarding casework this year has been about protecting the clergy team from unreasonable demands and behaviours. This is especially important during the period of the vacancy whilst resources are so stretched. This links with the Covenant for Clergy Care and Wellbeing.

We have continued to receive excellent support from Sue Brice, Diocesan Safeguarding Adviser, and her team, particularly for advice on individual concerns. Unfortunately, it has been harder to engage other support services when we have felt it necessary.

We have also received good support from Ruth Walker, Diocesan Safeguarding Trainer, in explaining the new Safeguarding Training programme and providing appropriate advice. For most people Safeguarding training is now available as an online course via the Church of England website.

I will not be seeking re-appointment as the Safeguarding Officer for the Diss Team Ministry at the forthcoming Annual Parish meetings as I have decided it is time to retire. I would like to thank you all for your support and forbearance during my period of office.

Gill Abbott

Safeguarding Officer for the Diss Team Ministry.
3/2023.

PARISH OF SAINT MARY THE VIRGIN, DISS
in the RURAL DEANERY OF REDENHALL
and the DIOCESE OF NORWICH

Saint Mary's Hall, Mount Street
Sunday, 23rd April, 2023

**ANNUAL MEETING OF PARISHIONERS
AGENDA**

- 1 Prayers
- 2 Minutes of the 2022 Annual Meeting of Parishioners held Sunday, 20th March, 2022 in St. Mary's Church.
- 3 Matters arising from the Minutes of the Meeting held 20th March, 2022
- 4 **ELECTION** of **TWO** Churchwardens – to hold office for **ONE** year.
- 5 Close of Meeting

**ANNUAL PAROCHIAL CHURCH MEETING 2023
AGENDA**

- 1 Apologies for absence
- 2 Minutes of the Annual Parochial Church Meeting held on Monday, 4th April, 2022
- 3 Matters arising from the Minutes of the Annual Parochial Church Meeting held 4th April, 2022
- 4 Reports –
 - (a) The Church Electoral Roll 2022
 - (b) Annual Report on the Proceedings of Diss Parochial Church Council
 - (c) Annual Report and Financial Statements of the PCC and independently examined Accounts for the year ended 31st December 2022
 - (d) Annual Report on the proceedings of Redenhall Deanery Synod
(Items (a) – (d) inclusive are the official reports of the PCC for 2022)
 - (e) Miscellaneous reports
 - (f) The Vicar of Diss
- 5 Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.
Appointment of Safeguarding Officer - Mrs. Lesley Morris
Re-Appointment of Safeguarding Link Person - Revd. Maggie Swayze
- 6 **ELECTION** of Parochial Representatives of the laity –
 - (a) To the PCC – **TEN** representatives to serve for **ONE** year
 - (b) To the Deanery Synod - **Three** representatives to serve for **THREE** years
- 7 Appointment of an Independent Examiner or Auditor to the Council for the coming year.
- 8 Other matters of parochial or general Church interest.
- 9 Close of Meeting

At the conclusion of the Annual Parochial Church Meeting there will be a meeting of Diss Parochial Church Council.

THE PARISH OF DISS

MINUTES of the 2022 Annual Meeting of Parishioners held in St `Mary's Church Diss on Sunday 20 March 2022 starting at 12.00 noon

The Vicar, Revd John Cruse opened the meeting welcoming everyone present giving thanks to the Wardens for keeping things running smoothly during the Covid shutdown, whilst making sure everything was safe for the slow return to the new norm. He emphasised the stresses and strains of the position and the need to support the Wardens more especially with our Rector's retirement later this year and the search for a new incumbent.

Item 1 -The Minutes of the Meeting of Parishioners held on 25 April 2021 were agreed and signed, with no matters arising.

Election of Two Churchwardens – Mrs Janet Blight and Mr Neal Gooch were elected to serve for one year.

Item 2 -Minutes of an Extraordinary Meeting of Parishioners held in St Mary's Church on Sunday 21 November 2021 at 10.45 am.

The Rector, Revd. Canon Tony Billett opened the meeting advising Mr Neal Gooch had stood down as Warden and Mrs Kate Dann was willing to stand. All present were in favour. She was formally sworn in after the Bishop received the necessary paperwork.

Item 3 -On Sunday 20 March 2022 following the 10.45 service

Election of Two Churchwardens – Mrs Janet Blight(proposed and seconded by Miss Myra Pinnell and Mrs Jane Mould) and Mrs Kate Dann (Proposed and seconded by Miss Maria Ricketts and Mrs Janet Ransome)

Meeting closed at 12.15

Signed.....Date.....

THE PARISH CHURCH OF SAINT MARY THE VIRGIN, DISS, NORFOLK

MINUTES of the 2022 Annual Parochial Church Meeting held in St. Mary's Hall, Diss on Monday, 4th April, 2022.

1. There were 17 members of the Church Electoral Roll present. Apologies for absence were received from Miss Ellie Parker, Mrs. Rosemary Palmer, Miss Ingrid Scheider, Mr. Ronald Wheeler, Mrs. Lesley Harding, Mrs. Janet Ransome, Mrs. Penny Cuerden, Miss Myra Pinnell and Mrs. Jackie Crawford.
2. **Minutes** of the Annual Parochial Church Meeting held on Sunday, 25th April, 2021 were agreed and signed.
3. There were no matters arising.
4. **Reports:**
 - (a) **The Church Electoral Roll.** Revd. Maggie Swayze had sent a report to say the Roll now stands at 100. The main reason for it going down was because of death and three members had moved to other parishes.
 - (b) **The Annual Report on the Proceedings of Parochial Church Council** for the year ended 31st December, 2021 was presented and a copy inserted in the Minute Book. One amendment was made to it that Mr. Neal Gooch, church warden, retired in August 2021.
 - (c) **The Annual Report and Financial Statements of the PCC and Independently Examined Accounts** for the year ended 31st December, 2021 were presented and a copy inserted in the Minute Book. The Treasurer, Mrs. Yvonne Gooch, said it had been a difficult year as revenue was down because of covid restrictions and only 81% (£52,220) of the parish share was paid. Also, over £40,000 had been taken out of reserves for the new boilers. The Rector thanked the treasurer for her diligence.
 - (d) **The Annual Report on the proceedings of Redenhall Deanery Synod.** Ms. Janice Cruse reported that they had met three times in 2021. The first meeting was via Zoom, but the other two had been face to face.
 - (e) **Miscellaneous Reports.** Due to restrictions there was only the **Safeguarding Report**. The Rector said how grateful we should be to Mrs. Gill Abbott, safeguarding officer, who looks after us very well. She is in the background making sure everything is done.
 - (f) **The Rector of Diss.** The Rector, Revd. Canon Tony Billett, gave his report. A copy is inserted in the Minute Book. Mrs. Janet Blight, church warden, thanked the Rector on what would be his last APCM, and said "we all owe you a big thank you. It has been a pleasure to work with you and you will be a big act to follow. We wish you a happy retirement".
5. **Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.** The policies were adopted and signed.

Mrs. Gill Abbott was appointed as Parish Safeguarding Officer
Proposed by Mrs. Yvonne Gooch and seconded by Mrs. Linda Curtis. All in favour.

Revd. Maggie Swayze was appointed as Link Person for the Parish
Proposed by Miss Maria Ricketts and seconded by Mrs. Kate Dann. All in favour.
6. **Election of Parochial Representatives of the laity.**
 - (a) To the PCC - Ten representatives to serve for One year. Only Seven representatives were elected: Mrs. Penny Cuerden, Mrs. Jan Fearn, Mrs. Yvonne Gooch, Mrs. Lesley Morris, Miss Eleanor Parker, Miss Ingrid Scheider and Mr. Ronald Wheeler.

These were elected en bloc and all agreed by a show of hands.
7. **Appointment of an Independent Examiner.** Mr. Mark Johnstone of Argents was appointed for the coming year.

Proposed by Mrs. Yvonne Gooch and seconded by Mrs. Kate Dann. All in favour.

8. **Matters of Parochial or General Church Interest.**

Revd. Michael Crawford said that he was here when The Rector was installed and will be here when he leaves and wanted to thank him very much indeed.

Mrs. Kate Dann thanked Revd. Samuel Thorp as it was also his last APCM. She said he had been an absolute blessing and will be very sadly missed.

Mrs. Margaret Ecclestone asked about the rules on using the common cup. The Rector said there were places where it is being offered but the Diss Ministry Team are of the view they are not quite ready yet. He asked for a show of hands, for and against, and there was quite a split. He said we have to work as a team and the view the four clergy came to was not to do it, but it will be reviewed constantly.

Mrs. Linda Curtis asked why Janet Powell had not been mentioned, but she was in the list of deaths that the Rector had reported at the last APCM. The Rector said that he had chosen not to mention Pamela Cobb in his report tonight as her funeral had not yet taken place.

Miss Sandra Walton asked what time next Sunday's service was as it had been shown as 10.30am on the screen last week. It is definitely 10.45am.

The Rector mentioned the Holy Week services including Good Friday. This starts at the Mere at 10.00am and involves all Diss churches. He said he hoped this church would be supportive of the ecumenical services in the future.

The Rector said we must use our two church wardens as they will decide who comes next. Tell them what you want and don't moan afterwards if you don't get what you want. Get behind that person and make it work. An advert can be put in on the day of the Rectors departure, but in the meantime pray for Revd. John Cruse who will be looking after eleven parishes which is not an easy task.

The Rector said that John Herring's last service will be on Sunday, 24th April and that there will be some sort of occasion on that Sunday. We are very grateful to him.

9. **Date of next PCC Meeting.** Sunday, 29th May, 2022 at 3.00 pm.

10. **Close of Meeting.** Revd. John Cruse closed the meeting with prayer and the Grace was said by all present.

Signed..... Date.....



Diss Team
Ministry

Diss

**ST MARY THE VIRGIN, DISS
ANNUAL REPORT**

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED

31st DECEMBER 2022

The PCC is a registered charity No. 1134118

Administrative Information

St. Mary's Church is situated in Mount Street, Diss and is part of the Diss Team Ministry in the Diocese of Norwich within the Church of England and in the Deanery of Redenhall.

The correspondence address is: St. Mary's Church
Mount Street, Diss IP22 4QG
Telephone: 01379 643783

Incumbent Vacant

Team Vicar The Reverend John Cruse
The Vicarage, 61 Roydon Road, Diss, IP22 4LW
Telephone 01379 641259

The Curate The Reverend Samuel Thorp
7 De Lucy Close, Diss, IP22 4YL
Telephone 07506474538

Assistant Priest The Reverend Maggie Swayze
32 Croft Lane, Diss, IP22 4NA
Telephone 01379 644701

Team Administrator Mrs. Alison Cowles
The Parish Office, St Mary's Church,
Mount Street, Diss IP22 4QG
Telephone 01379 643783

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

Incumbent:	The Reverend Canon Tony Billett	(ex officio) (Retired Sept. 2022)
Team Vicar	The Reverend John Cruse	(ex officio)
Curate	The Reverend Samuel Thorp	(ex officio)
Assistant Priest	The Reverend Maggie Swayze	(ex officio)

LLMs:	Dr Sue Drake	(ex officio)
	Ms Janice Cruse	(ex officio)

Wardens:	Mrs Janet Blight	(ex officio)
	Mrs. Kate Dann	(ex officio) (Resigned July 2022)

Secretary: Mrs Sylvia Grace

Treasurer: Mrs. Yvonne Gooch

Representatives on the Deanery Synod: The Revd John Cruse, Ms Janice Cruse

Elected Members (until APCM 2023)

Mrs. Julia Deighton (Resigned 4.4.22), Miss Myra Pinnell (Resigned 4.4.22),
Mrs Penny Cuerden, Mrs Jan Fearn, Mrs Yvonne Gooch, Mrs. Lesley Morris (from 4.4.22),
Miss Eleanor Parker, Miss Ingrid Sheider (from 4.4.22), Mr. Ronald Wheeler (from 4.4.22).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates normally, meeting seven times during the year.

A standing committee is required by law. Its statutory members are the Rector, the Vicar, the two Churchwardens, the Administrator, and the Treasurer. This committee has the power to transact the business of the PCC between its meetings.

OBJECTIVES AND ACTIVITIES

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance

The Electoral Roll at the end of 2022 stood at 100.

Review of the Year

The PCC met six times during the year, twice via zoom and four times face to face.

Sylvia Grace, Secretary

Churchwarden Report 2022

During the earlier part of the year the damp problems in the Vestry were addressed allowing us to have the cupboard lime washed, damaged shelving removed and new storage boxes purchased to house the nativity figures. Once there are enough funds available we will be able to complete the lime wash of the vestry itself. At the same time, repairs were also made to sunken tiles in the Chancel. Internally our only other expenditure was on new microphones for the sound system, and at no cost, with some internal reconfiguring I have been able to create a walk in Sacristy Cupboard for ease of access to seasonal items. There are some minor repairs needed in the Hall corridor, and a re-emulsion which we can manage ourselves.

Externally, the paving alongside the South Porch was levelled and restored late spring time thus enabling us to install proper drain covers at the end of the lower gullies. Members of the congregation may not be aware, but the Cedar of Lebanon tree sheds needles continuously. Whilst the Town Council maintain the churchyard area, it is our responsibility to upkeep the South Porch. It is a constant battle to keep tidy and has taken three years to tackle the overgrown shrubs, in the course of which I have uncovered two more gutters buried under the ivy and weeds. Pigeons also continue to cause us problems with nesting and mess left on the outside windowsills. On the North Side the shrubbery has had all of the ivy removed, which has enabled the border to be made smaller and some pavers and two planters installed. All of the above and the gradual removal of ivy and regular weeding, has greatly improved the continual maintenance of the building.

Long term we will be needing to raise funds for extensive work on the roof, and the upper guttering which is over £1,200 a time to clear. The Cupola is rotting at the base and the flashing around it leaking, all of which need priority over the repairs to the clock. In conclusion I would like to thank the cleaning and the grass cutting teams, but would welcome extra dedicated help on going for outside.

Janet Blight, Churchwarden

Financial Review

The largest item of expenditure for 2022 was the Parish Share of £64,275. This was paid in full by St Mary's to the Diocese of Norwich. The Parish Share requested for 2023 is £67,000. It is unlikely that the PCC will generate sufficient funds during 2023 to meet this in full based on the current level of income and expenditure.

The other major expense was the utility bills. The fixed gas contract with Pozitive Energy ended in November and a new 12-month contract with British Gas was obtained through the Diocese of Norwich Parish Buying service. The rates are considerably higher than previously but were the best available at that time. It should be noted that the 2021 gas bills were lower than average due to the boiler being replaced in April and no gas was used in the first quarter of that year. The bills will be significantly higher in 2023 and the PCC is advised to reduce the heating used in the church and hall.

Regular giving was lower during 2022. Amounts eligible for Gift Aid reduced from £43k to £40k and Uncovenanted giving reduced from £13k to £11k.

Office costs including printing and stationery, telephone and internet are paid in full by Diss PPC. Contributions to these were received from the other 10 parishes within Diss Team Ministry. The old office printer (owned by the PCC) has been replaced by a new rental machine under contract with Ricoh.

Maintenance items include clearing of the guttering, repairs to the vestry and new drain covers in the churchyard.

Two legacies were received in 2022 totalling £10,238.

An additional donation of £5,000 was received from the Diss Parochial Charity, making their total donation £10,000 for 2022.

Overall, the excess of expenditure over income is £1,581 for 2022 compared to an excess of expenditure over income of £42,206 for 2021 (the 2021 figure reflects the cost of the new boilers).

Yvonne Gooch
Diss PCC Treasurer

Bankers

Barclays Business Banking, Barclays, Leicester, LE87 2BB

Independent Examiner

Mark Johnstone, Argents

Reserves Policy

It is the policy of this Church to hold in reserves the equivalent of two months general running costs and an additional one month's salary costs. It is also the policy of this Church to hold an amount for likely works that may arise as a result of the next quinquennial inspection.

This policy is reviewed on an annual basis.

Notes for Information:

1. The Charities Act 2011 requires charities to have a purpose in holding onto money. A reserves policy shows the purpose for which reserves are held.
2. General running costs are approximately £9,500 per month compared to 6,616 in 2021
3. Salary costs are £12,597
4. The reserves are maintained as part of St Mary's investments held in CCLA, the CBF Church of England Deposit Fund

Risk Analysis

This note summarises the key risks to the Church of St Mary the Virgin, Diss, and the steps taken to manage them.

(a) Financial Risks

The church is exposed to financial risk through its financial assets. The key risk is the loss of financial assets resulting in the Parochial Church Council becoming unable to meet its financial obligations necessary to maintain the Church as a viable centre of Anglican Worship in Diss.

The Parochial Church Council during 2015 authorised the Treasurer to relocate all suitable financial reserves to accounts operated under the auspices of the Central Board of Finance.

The Parochial Church Council considers that existing internal controls on the management of cash collections, gifts and other similar monetary amounts are adequate to ensure that these are handled in a safe and professional manner.

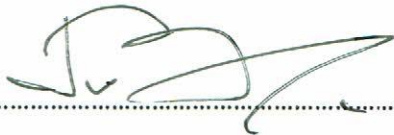
(b) Statutory and Operational Risks

Diss Parochial Church Council manages other risks to which it may be exposed:

- By compliance with all relevant legislation
- By the purchase of adequate property and other relevant insurance covers through a scheme operated by the Diocese of Norwich and underwritten by the Ecclesiastical Insurance Group
- By the carrying out of suitable risk assessments and the implementation of appropriate risk management strategies to minimise risks to employees and third parties using the facilities at St Mary's Church and to reduce the possibility of asset damage or loss. To this end a safety audit of the church and church hall was undertaken by SBJ Safety Solutions in February 2017 and the PCC authorised improvement to the security of the buildings and contents by upgrading the CCTV coverage in 2018

Approved by the PCC on 26th MARCH 2023

Signed on their behalf by Mrs Janet Blight (PCC Chair)

Signed.....

Receipts and Payments Account

Diss Parochial Church Council – 1 January 2022 to 31 December 2022

Income	2022	2021	Expenditure	2022	2021
Barclays Bank Loyalty	50.29	25.74	Bad Debt	0.00	210.00
CH Bookings	2,880.00	775.00	Bank Charges	366.39	255.27
CH Photocopying	0.00	50.00	CH Kitchen	461.10	0.00
Charitable Shopping Online	22.63	28.72	CH Wages	2,847.00	2,761.80
Covenants and Gift Aid	40,231.00	43,144.00	Church Running Expenses - Cleaning	501.05	277.57
Diss Parochial Charity Income	10,000.00	5,000.00	Church Running Expenses - Electricity	2,681.10	906.12
Dividends Received - Restricted	106.49	393.30	Church Running Expenses - Gas	12,607.84	1,468.49
Dividends Received - Unrestricted	3,286.33	3,178.33	Church Running Expenses - Insurance	6,531.75	6,269.42
Donations - Restricted	250.00	20.00	Church Running Expenses - Maintenance	4,694.86	54,502.34
Donations - Unrestricted	2,134.02	1,899.91	Church Running Expenses - Services	1,192.39	935.75
Fees for Church Heating	2,170.00	910.00	Church Running Expenses - Social Activities	150.00	0.00
Fees to PCC	3,178.00	1,424.00	Computer Costs	1,323.63	570.24
Fund Raising - Concerts & Other	1,127.12	0.00	Employee Taxes to HMRC	0.00	10.60
Fund Raising - Mini Market	1,628.97	445.10	Grants to Charities - Home Missions	120.00	120.00
Fund Raising Sales	156.20	0.00	Grants to Charities - Secular	40.00	386.80
Funeral Collections	32.50	30.00	Honorarium - Organist	4,250.00	350.00
Funeral Donation to Organ	105.00	15.00	NI Employer Contributions	8.00	0.00
Interest Received - Restricted	10.23	1.35	Parish Share	64,275.00	52,220.00
Interest Received - Unrestricted	1,161.47	257.13	Printing & Stationery	1,088.86	923.50
Kitchen	135.30	0.00	Rectory Mower Maintenance	861.21	0.00
Legacies	10,238.75	0.00	Salaries & Honorarium - Administrator	5,500.00	4,788.00
Office Costs Contribution	3,626.33	2,244.50	Salaries & Honorarium - Verger	750.00	300.00
Refund for Purchases made on behalf	13.94	100.00	Samuel Thorp Pilgrimage payment to DTM	0.00	1,241.85
Rent Received	300.00	300.00	Sundries	744.00	577.00
Samuel Pilgrimage	0.00	1,241.85	Telephone & Internet	3,047.53	2,733.04
Sunday Collections	3,309.54	1,621.30			
Tax Refund	13,273.46	12,523.33			
Unconvenanted Gifts	11,182.92	13,405.67			
Use of Church Building	50.00	0.00			
Wall Box - FWO	1,411.04	296.97			
Weekday Collections	388.87	270.80			
TOTAL INCOME	112,460.40	89,602.00	TOTAL EXPENDITURE	114,041.71	131,807.79
			EXCESS OF INCOME OVER EXPENDITURE	(1,581.31)	(42,205.79)

Statement of Assets and Liabilities

<u>Cash Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2021</u>
Barclays Current Account	10,519.60		10,519.60	15575.90
Barclays BPA Fabric		1,760.25	1,760.25	1652.09
Barclays Restricted Funds				
Bells		295.05	294.77	
Flowers		1,168.29	1310.47	
Organ		7,036.24	7260.48	
Choir Robes		372.01	371.65	
			8,871.59	9237.37
CBF Rector & Churchwardens	5,550.36		5,550.36	5998.75
CBF Victoria Hall *	70,069.51		70,069.51	65888.51
Receivables net	0.00		0.00	0.00
	<u>86,139.47</u>	<u>10,631.84</u>	<u>96,771.31</u>	<u>98352.62</u>

* includes £5,000 held for vestments (from restricted legacy)

As at 31 December 2022

<u>Investments</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2021</u>
CBF Investment Fund (Victoria Hall)*		110,414.27	110,414.27	125,240.00
CBF Investment Fund (Fabric Shares)		3,577.93	3,577.93	4,058.36
CBF Fixed Interest Fund (Old Church Hall)	6,739.76		6,739.76	7,812.32
Land at Roydon Fen*	21,500.00		21,500.00	21,500.00
	<u>28,239.76</u>	<u>113,992.20</u>	<u>142,231.96</u>	<u>158,610.68</u>

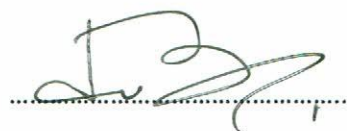
* See Notes 2, 8 and 6

The attached notes form part of these financial statements

<u>Total Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
	114,379.23	124,624.04	239,003.27	256,963.30
Movement on Reserves				
Opening Reserves	256,963.30			
Surplus of Expenditure over Income	-1,581.31			
Reduction in Value of Investments	-16,378.72			
	<u>239,003.27</u>			

Approved by the PCC on 26th MARCH 2023

Signed on their behalf by Mrs Janet Blight (PCC Chair) and Mrs Yvonne Gooch (PCC Treasurer)



I have reviewed the accounts and notes presented to me for the year ended 31 December 2022 and have agreed them to the underlying records of The Church of St Mary the Virgin



Mark Johnstone, Argents

Notes

1. Financial Statements

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Victoria Hall Endowment Fund

The Endowment Fund, from the sale of Victoria Hall, must be retained as a Capital Fund and shares may not be sold, but the income is for ordinary church purposes. It is invested in the CBF Church of England Investment Fund and the value as at 31st December 2021 was £ 110,414, a reduction of £ 14,826 since 31 December 2021

3. Payments to PCC Members

The Diss Team Ministry Administrator, Mrs Jan Fearn, is a member of the Diss PCC and was paid £9,540 in salary during 2022 for her administrative duties. Other churches in the Diss Team Ministry have contributed to this salary cost.

4. Diss Team Ministry

With effect from 1st September 2013, a new account was created which is not associated with Diss PCC but acts as a 'clearing house' for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

5. Missionary and Charitable Giving

PCC payments were made to Diss and District Churches Together (£120), Norfolk Churches Trust (£30), and Norwich Diocese Ringers (£10).

6. Roydon Fen

This is land just under 3 acres located in the middle of a field at Roydon Fen. It was valued at £21,500 in 2006 and no subsequent valuations have taken place. Rent is received on this asset.

7. Equipment Policy

Any equipment purchased during the year is shown as an expense and is not capitalised.

8. Victoria Hall Endowment Fund (2)

The Church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum. Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in the Restricted Funds column

9. Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in the above accounts.

10. Legacies

Two legacies were received during 2022 totalling £10,238.

(END)

ST. MARY THE VIRGIN, DISS - REPORTS FOR 2023

GROUP REPORTS FOR ANNUAL MEETING 2023

AGENDA ITEM 4(d) DEANERY SYNOD REPORT

Redenhall Deanery Synods 2022

The deanery synod met three times in 2022, the first being at Diss on February 3rd, where the principle topic was the Clergy Wellbeing Covenant. After some discussion, the covenant was accepted by Synod who voted “to promote the welfare of clergy and their households so that the whole Church may flourish in the service of God”.

The second meeting was held on June 8th at Earsham, and Synod heard speakers from the Parish Giving Scheme regarding the free advice available to help Parishes with their finances.

The third meeting of the year was on October 5th at Harleston. Here Bishop Jane talked about the Diocesan vision – Transformed by Christ – Prayerful, Pastoral and Prophetic, and how this can become the driving force of our Diocese and our Mission to the people of Norfolk.

Janice Cruse (Diss Deanery Synod Rep.)

AGENDA ITEM 4(e) MISCELLANEOUS REPORTS

Safeguarding Officer's Report

Annual Parochial Church Meetings of the Diss Team Ministry 2023

I am often asked ‘what is the point of Safeguarding?’ My response is that we are trying to build a church environment that is safe and comfortable for all participants, where everyone feels welcome and respected. Our Safeguarding statement has been revised to reflect this emphasis. Our strapline “Welcome, Safe, Respected” is a summary of what we are trying to achieve in our church communities.

We must not overlook the fact that these principles apply equally to our Ministry Team members as to our congregations. Some of the most challenging Safeguarding casework this year has been about protecting the clergy team from unreasonable demands and behaviours. This is especially important during the period of the vacancy whilst resources are so stretched. This links with the Covenant for Clergy Care and Wellbeing.

We have continued to receive excellent support from Sue Brice, Diocesan Safeguarding Adviser, and her team, particularly for advice on individual concerns. Unfortunately, it has been harder to engage other support services when we have felt it necessary.

We have also received good support from Ruth Walker, Diocesan Safeguarding Trainer, in explaining the new Safeguarding Training programme and providing appropriate advice. For most people Safeguarding training is now available as an online course via the Church of England website.

I will not be seeking re-appointment as the Safeguarding Officer for the Diss Team Ministry at the forthcoming Annual Parish meetings as I have decided it is time to retire. I would like to thank you all for your support and forbearance during my period of office.

Gill Abbott

Safeguarding Officer for the Diss Team Ministry.
3/2023.

Independent Examiners Certificate

Report to the trustees/ members of:	THE CHURCH OF ST MARY THE VIRGIN
On accounts for the year ended:	31 DECEMBER 2022
Charity no (if any):	1134118

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/22.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

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

Signed:		Date:	21.02.23
Name:	MARK JOHNSTONE		

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

ICAEW

Address:

15 PALACE STREET

NORWICH, NORFOLK

NR3 1RT

Section B

Disclosure

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

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

NONE

Accounts

SAINT MARY'S CHURCH
Monday 4th April 2022, 7.30pm

ANNUAL PAROCHIAL CHURCH MEETING 2022
AGENDA

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on Sunday 25th April 2021.

Matters arising from the minutes of the Annual Parochial Church Meeting held on 25th April 2021
4. Reports:-
 - (a) The Church Electoral Roll 2021
 - (b) Annual Report on the Proceedings of Diss Parochial Church Council
 - (c) Annual Report and Financial Statements of the PCC and independently examined Accounts for the year ended 31st December, 2021
 - (d) Annual Report on the proceedings of Redenhall Deanery Synod
(Items (a) - (d) inclusive are the official reports of the PCC for 2021)
 - (e) Miscellaneous reports of various organisations/groups/individuals
 - (f) The Rector of Diss
5. Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.
Appointment of Mrs. Gill Abbott - Parish Safeguarding Officer
6. Election of Parochial Representatives of the laity -
 - (a) To the PCC - **TEN** representatives to serve for **ONE** year
- 7. Appointment of an Independent Examiner or Auditor** to the Council for the coming year
8. Other matters of parochial or general Church interest
9. Date of next PCC meeting
10. Close of Meeting

THE PARISH CHURCH OF SAINT MARY THE VIRGIN, DISS, NORFOLK

MINUTES of the **2020 Annual Parochial Church Meeting** held in St. Mary's Church, Diss on Sunday, 25th April, 2021

1. The Curate, Revd. Samuel Thorp, opened the meeting in prayer after welcoming everyone and explaining that there would be three meetings.
2. **The Annual Report on proceedings of Diss PCC in 2019 including Financial Statement and independently examined Accounts for the year ended 31st December, 2019** was accepted and a copy inserted in the Minute Book.
3. **The Report on the proceedings of the Deanery Synod for the year 2019** was accepted and a copy inserted in the Minute Book.
4. **Election to Deanery Synod** - Mrs. Janice Cruse was elected to serve for the three years 2020-2023.
5. Meeting closed.

THE PARISH OF DISS

MINUTES of the **2021 Annual Meeting of Parishioners** held in St. Mary's Church, Diss on Sunday, 25th April, 2021

1. **Minutes** of the 2020 Annual Meeting of Parishioners held on Sunday, 16th February, 2020 were agreed and signed.
2. There were no matters arising.
3. **Election of Two Churchwardens** - Mrs. Janet Blight and Mr. Neal Gooch were elected to serve for one year.
4. Meeting closed.

THE PARISH CHURCH OF SAINT MARY THE VIRGIN, DISS, NORFOLK

MINUTES of the **2021 Annual Parochial Church Meeting** held in St. Mary's Church, Diss on Sunday, 25th April, 2021

1. There were 20 members of the Church Electoral Roll present.
Apologies for absence were received from Revd. Maggie Swayze and Mrs. Janet Blight.
2. **Minutes** of the Annual Parochial Church Meeting held on Monday, 8th April, 2019 were agreed and signed.
3. There were no matters arising.

4. **Reports**

- (a) **The Church Electoral Roll.** Revd. Maggie Swayze had sent a report to say the Roll had been revised and now stands at 109. A list of names (only) was displayed at the back of the church.
- (b) **The Annual Report on the Proceedings of Parochial Church Council** for the year ended 31st December 2020 was accepted and a copy inserted in the Minute Book.
- (c) **The Annual Report and Financial Statements of the PCC and Independently Examined Accounts** for the year ended 31st December, 2020 were accepted and a copy inserted in the Minute Book. The Treasurer, Mrs. Yvonne Gooch said she had nothing else to report.
- (d) **The Annual Report on the proceedings of Redenhall Deanery Synod.** There was no report as no meetings had taken place during the year due to the Covid 19 pandemic.
- (e) **Miscellaneous Reports.** There were no reports of various organisations/groups/individuals due to the pandemic.
- (f) **The Rector of Diss.** The Rector, Revd. Canon Tony Billett, gave his report.
A copy is inserted in the Minute Book.

5. **Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.** The policies were adopted and signed.

Mrs. Gill Abbott was appointed as Parish Safeguarding Officer
Revd. Maggie Swayze was appointed as Link Person for the Parish

6. **Election of Parochial Representatives of the laity.**

- (a) To the PCC - Ten representatives to serve for One year.
Only Six representatives were elected:
Mrs. Penny Cuerden, Mrs. Julia Deighton, Mrs. Jan Fearn, Mrs. Yvonne Gooch, Miss Eleanor Parker and Miss Myra Pinnell
- (b) Sidesmen/women - no limit on numbers. Due to the current pandemic circumstances these are not required at present.

7. **Appointment of an Independent Examiner.**

Mr. Mark Johnstone of Argents was appointed for the coming year.

8. **Matters of Parochial or General Church Interest.** Although election of church officers and representatives does not take place until first PCC meeting, the secretary reported that there was a vacancy for Church Catering Officer as Mrs. Janet Bryant had stood down.

9. **Date of next PCC Meeting.** Sunday, 16th May, 2021 at 3.00 pm via Zoom.

10. Revd. Samuel Thorp thanked everyone for coming and closed the meeting with a prayer.

Signed.....
Date.....

4 REPORTS

(a) The church electoral Roll at December 2001 stood at 107 and now having been revised stands at 100.



**ST MARY THE VIRGIN, DISS
ANNUAL REPORT
OF THE
PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED
31st DECEMBER 2021**

The PCC is a registered charity No. 1134118

Administrative Information

St. Mary's Church is situated in Mount Street, Diss and is part of the Diss Team Ministry in the Diocese of Norwich within the Church of England and in the Deanery of Redenhall.

The correspondence address is: St. Mary's Church
Mount Street, Diss IP22 4QG
Telephone: 01379 643783

Incumbent The Reverend Canon Anthony Charles Billett (Tony)
The Rectory, Diss, IP22 4QP
Telephone 01379 642072

Team Vicar The Reverend John Cruse
The Vicarage, 61 Roydon Road, Diss, IP22 4LW
Telephone 01379 641259

The Curate The Reverend Samuel Thorp
7 De Lucy Close, Diss, IP22 4YL
Telephone 07506474538

Assistant Priest The Reverend Maggie Swayze
32 Croft Lane, Diss, IP22 4NA
Telephone 01379 644701

Team Administrator Mrs. Jan Fearn
The Parish Office, St Mary's Church,
Mount Street, Diss IP22 4QG
Telephone 01379 643783

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

Incumbent:	The Reverend Canon Tony Billett	(ex officio) Chairman
Team Vicar	The Reverend John Cruse	(ex officio)
Curate	The Reverend Samuel Thorp	(ex officio)
Assistant Priest	:The Reverend Maggie Swayze	(ex officio)

LLMs:	Dr Sue Drake	(ex officio)
	Ms Janice Cruse	(ex officio)

Wardens:	Mrs Janet Blight	(ex officio)
	Mr Neal Gooch	(ex officio)

Secretary: Mrs Sylvia Grace

Treasurer: Mrs. Yvonne Gooch

Representatives on the Deanery Synod: The Revd John Cruse, Ms Janice Cruse

Elected Members (until APCM 2022)

Mrs Penny Cuerden, Mrs Julia Deighton, Mrs Jan Fearn, Mrs Yvonne Gooch

Miss Eleanor Parker, Miss Myra Pinnell

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates normally, meeting seven times during the year.

A standing committee is required by law. Its statutory members are the Rector, the Vicar, the two Churchwardens, the Administrator and the Treasurer. This committee has the power to transact the business of the PCC between its meetings.

OBJECTIVES AND ACTIVITIES

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance

The Electoral Roll at the end of 2021 stood at 107.

Review of the Year

2021 continued under Covid restrictions, however the PCC met seven times during the year, via Zoom.

**The Revd Maggie Swayze
(for Sylvia Grace, Secretary)**

Churchwardens Report 2021

In the early part of the year the new boilers were installed. Whilst the Church Victorian pipe work could be flushed through and continue to be used, the Hall however was condemned and replaced throughout with the addition of extra radiators.

On the maintenance side, the bulbs for the Chancel have all been renewed, along with LED lights for the Nave. The Sound System has also needed adjustments, together with some microphones recently being replaced. The loose tiling outside the Vestry has been repaired, and the damage to the Vestment Cupboard caused by damp is in hand and about to be rectified.

Externally, the Gutters and Gulleys were cleaned in late summer and the makeover to South Porch borders and shrubs is almost complete. We have now started to tackle the border outside the Hall. During the recent Gales, one tree lost a large branch and we are waiting an inspection by the Town Council's tree surgeon as to whether due to the damage it may have to be felled.

Janet Blight

(C) Financial Review

The most significant expenditure was the two new boilers purchased from British Gas. The cost of these was met from sale of £40,000 worth of shares in the Fabric fund and donations. The total cost of the boilers in 2021, including work to remove asbestos and additional radiators in the church hall and office was £52,415. This figure excludes the deposit of £4,427.28 which was paid and accounted for in the 2020 year accounts.

The Parish Share paid by St Mary's to the Diocese of Norwich in 2021 was £52,220. This was 81% of the amount requested by the Diocese of £64,275, the same as 2020. The Parish Share requested for 2022 is £64,275.

Excluding the boiler, average running costs this year have been approximately £6,616 per month. Income was variable partly due to Covid restrictions affecting church attendance and collections. Income was also reflective of the limited inability to generate monies from fund raising activities and hire of the church hall. A stewardship was held in late September 2021 which resulted in some donations and a modest increase in standing order giving. Despite the improvement in October and November, we still had insufficient funds to meet the Parish Share in full.

Office costs including printing and stationery, telephone and internet are paid in full by Diss PPC. Contributions to these were received from the other 10 parishes within Diss Team Ministry

No legacies were received in 2021.

Overall, the excess of expenditure over income is £42,206 for 2021 compared to an excess of expenditure over income of £2,491 for 2020.

Yvonne Gooch
Diss PCC Treasurer

Bankers

Barclays Business Banking, Barclays, Leicester, LE87 2BB

Independent Examiner

Mark Johnstone, Argents

Reserves Policy

It is the policy of this Church to hold in reserves the equivalent of two months general running costs and an additional one month's salary costs. It is also the policy of this Church to hold an amount for likely works that may arise as a result of the next quinquennial inspection.

This policy is reviewed on an annual basis.

Notes for Information:

1. The Charities Act 2011 requires charities to have a purpose in holding onto money. A reserves policy shows the purpose for which reserves are held.
2. General running costs are approximately 6,616 per month but this is on the basis of only having paid 81% of the Parish Share
3. Salary costs are approximately £891 per month. This excludes the organist honorarium as our organist has officially retired. Modest payments were made to a freelance organist for services and choir practices in the last quarter of 2021
4. The reserves are maintained as part of St Mary's investments held in CCLA, the CBF Church of England Deposit Fund

Risk Analysis

This note summarises the key risks to the Church of St Mary the Virgin, Diss, and the steps taken to manage them.

(a) Financial Risks

The church is exposed to financial risk through its financial assets. The key risk is the loss of financial assets resulting in the Parochial Church Council becoming unable to meet its financial obligations necessary to maintain the Church as a viable centre of Anglican Worship in Diss.

The Parochial Church Council during 2015 authorised the Treasurer to relocate all suitable financial reserves to accounts operated under the auspices of the Central Board of Finance.

The Parochial Church Council considers that existing internal controls on the management of cash collections, gifts and other similar monetary amounts are adequate to ensure that these are handled in a safe and professional manner.

(b) Statutory and Operational Risks

Diss Parochial Church Council manages other risks to which it may be exposed:

- By compliance with all relevant legislation
- By the purchase of adequate property and other relevant insurance covers through a scheme operated by the Diocese of Norwich and underwritten by the Ecclesiastical Insurance Group

- By the carrying out of suitable risk assessments and the implementation of appropriate risk management strategies to minimise risks to employees and third parties using the facilities at St Mary's Church and to reduce the possibility of asset damage or loss. To this end a safety audit of the church and church hall was undertaken by SBJ Safety Solutions in February 2017 and the PCC authorised improvement to the security of the buildings and contents by upgrading the CCTV coverage in 2018

Approved by the PCC on 20th March 2022 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman).

Signed.....

A handwritten signature in dark ink, appearing to read 'A C Billett', is written over a horizontal dotted line. The signature is fluid and cursive.

Receipts and Payments Account

INCOME	2021	2020
Barclays Bank Loyalty	25.74	58.21
CH Bookings	775.00	365.00
CH Photocopying	50.00	16.00
Charitable Shopping Online	28.72	0.00
Clergy Costs Contribution	0.00	44.40
Covenantants and Gift Aid	43,144.00	38,878.10
Diss Parochial Charities Income	5,000.00	5,000.00
Dividends Received - Restricted	393.30	1,231.33
Dividends Received - Unrestricted	3,178.33	3,069.22
Donations - Restricted	20.00	0.00
Donations - Unrestricted	1,899.91	1,959.98
Fees for Church Heating	910.00	905.00
Fees to PCC	1,424.00	1,269.00
Fund Raising - Concerts & Other	0.00	54.44
Fund Raising - Mini Market	445.10	808.80
Fund Raising Sales	0.00	100.00
Funeral Collections	30.00	125.00
Funeral Donation to Organ	15.00	40.00
Interest Received - Restricted	1.35	9.75
Interest Received - Unrestricted	257.13	567.67
Kitchen	0.00	199.10
Legacies	0.00	250.00
Office Costs Contribution	2,244.50	1,248.00
Refund for Purchases made on behalf of other DTM churches	100.00	0.00
Rent Received	300.00	300.00
Samuel Pilgrimage	1,241.85	0.00
Sunday Collections	1,621.30	1,058.20
Tax Refund	12,523.33	12,515.46
Unconvenanted Gifts	13,405.67	13,990.46
Wall Box - FWO	296.97	258.88
Weekday Collections	270.80	17.40
TOTAL INCOME	89,602.00	84,339.40

EXPENDITURE	2021	2020
Bad Debt	210.00	140.00
Bank Charges	255.27	391.97
CH Wages	2,761.80	2,665.80
Church Running Expenses - Cleaning	277.57	618.10
Church Running Expenses - Electricity	906.12	1,786.53
Church Running Expenses - Gas	1,468.49	2,443.29
Church Running Expenses - Insurance	6,269.42	6,263.17
Church Running Expenses - Maintenance	54,502.34	5,788.46
Church Running Expenses - Services	935.75	955.97
Clergy Expenses	0.00	132.95
Computer Costs	570.24	570.24
Employee Taxes to HMRC	10.60	135.40
Grants to Charities - Home Missions	120.00	120.00
Grants to Charities - Secular	386.80	40.00
Honorarium - Organist	350.00	1,686.20
Parish Share	52,220.00	52,220.00
Posters	0.00	55.00
Printing & Stationery	923.50	1,247.59
Salaries & Honorarium - Administrator	4,788.00	4,788.00
Salaries & Honorarium - Verger	300.00	350.00
Samuel Thorp Pilgrimage payment to DTM	1,241.85	0.00
Sundries	577.00	544.00
Telephone & Internet	2,733.04	3,887.66
TOTAL EXPENDITURE	131,807.79	86,830.33
EXCESS OF INCOME OVER EXPENDITURE	(42,205.79)	(2,490.93)

Diss Parochial Church Council - 1 January 2021 to 31 December 2021

Statement of Assets and Liabilities

<u>Cash Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
Barclays Current Account	15,575.90		15,575.90	15587.26
Barclays BPA Fabric		1,652.09	1,652.09	4258.36
Barclays Restricted Funds				
Bells		294.77	294.73	
Flowers		1,310.47	1310.35	
Organ		7,260.48	7244.76	
Choir Robes		371.65	371.61	
			9,237.37	9221.45
CBF Rector & Churchwardens	5,998.75		5,998.75	8814.29
CBF Victoria Hall *	65,888.51		65,888.51	62677.05
Receivables net	0.00		0.00	0.00
	<u>87,463.16</u>	<u>10,889.46</u>	<u>98,352.62</u>	<u>100558.41</u>

* includes £5,000 held for vestments (from restricted legacy)

As at 31 December 2021

<u>Investments</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
CBF Investment Fund (Victoria Hall)*		125,240.00	125,240.00	109,348.95
CBF Investment Fund (Fabric Shares)		4,058.36	4,058.36	43,869.21
CBF Fixed Interest Fund (Old Church Hall)	7,812.32		7,812.32	8,345.15
Land at Roydon Fen*	21,500.00		21,500.00	21,500.00
	<u>29,312.32</u>	<u>129,298.36</u>	<u>158,610.68</u>	<u>183,063.31</u>

* See Notes 2, 8 and 6

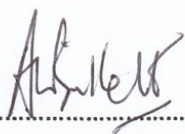
The attached notes form part of these financial statements

<u>Total Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
	<u>116,775.48</u>	<u>140,187.82</u>	<u>256,963.30</u>	<u>283,621.72</u>

Movement on Reserves

Opening Reserves	283,621.72
Surplus of Expenditure over Income	-42,205.79
Reduction in Value of Investments	-24,452.63
Sale of shares	40,000.00
	<u>256,963.30</u>

Approved by the PCC on 20th March 2022 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman) and Mrs Yvonne Gooch (PCC Treasurer)



I have reviewed the accounts and notes presented to me for the year ended 31 December 2021 and have agreed them to the underlying records of The Church of St Mary the Virgin



Mark Johnstone, Argents

Notes

1. Financial Statements

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Victoria Hall Endowment Fund

The Endowment Fund, from the sale of Victoria Hall, must be retained as a Capital Fund and shares may not be sold, but the income is for ordinary church purposes. It is invested in the CBF Church of England Investment Fund and the value as at 31st December 2021 was £ 125,240, an increase of £ 15,892 since 31 December 2020

3. Payments to PCC Members

The Diss Team Ministry Administrator, Mrs Jan Fearn, is a member of the Diss PCC and was paid £7,908 in salary during 2021 for her administrative duties. Other churches in the Diss Team Ministry have contributed to this salary cost.

4. Diss Team Ministry

With effect from 1st September 2013, a new account was created which is not associated with Diss PCC but acts as a 'clearing house' for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

5. Missionary and Charitable Giving

PCC payments were made to Diss and District Churches Together (£120), Norfolk Churches Trust (£30), and Norwich Diocese Ringers (£10).

6. Roydon Fen

This is land just under 3 acres located in the middle of a field at Roydon Fen. It was valued at £21,500 in 2006 and no subsequent valuations have taken place. Rent is received on this asset.

7. Equipment Policy

Any equipment purchased during the year is shown as an expense and is not capitalised.

8. Victoria Hall Endowment Fund (2)

The Church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum. Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in the Restricted Funds column

9. Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in the above accounts.

10. Legacies

No legacies were received during 2021

(d)The Annual Report on the proceedings of Redenhall Deanery Synod

Deanery Synod has met 3 times during 2021. The first meeting on June 19th was via zoom and dealt with synod business and elections.

The second meeting was held at Dickleburgh on October 5th, and was mostly concerned with the Pastoral Principles, a course whereby people with differing views on contentious subjects, can discuss these in a calm and even handed environment. We were given a useful taster of this at the meeting.

The third meeting was held at Diss on February 3rd. Here the main topic for discussion was the Clergy Wellbeing Covenant, which involved care for clergy and their families. This was discussed and adopted by the meeting.

Janice Cruse, Diss Deanery Synod Representative

(e) MISCELLANEOUS REPORTS

Safeguarding Officer's Report Annual Parochial Church Meetings of the Diss Team Ministry 2022

Another year of COVID restrictions has impacted on the Safeguarding work of the church. The Ministry Team has worked hard to ensure that the often changing COVID requirements are met and that all are kept safe.

PCC meetings have continued to take place, mainly by Zoom or telephone. It is established that safeguarding is now a standing item on each PCC agenda so that current issues can be discussed and records kept up to date.

We have concern that as our most vulnerable members have not been able to attend church we have not been able to monitor their wellbeing as before. For those who can access the internet the livestream of the main Sunday service from Diss Church has

helped reduce their feelings of isolation. Scams and fraud that target older age groups and vulnerable people continue to be a cause for concern, especially as they have become quite sophisticated. We have tried to make people aware of some of the more common scams and give relevant advice.

The Rector and the Safeguarding Officer have contacted the Diocesan Safeguarding Adviser on a number of occasions about individual concerns and problems. We have always had a prompt response and been given clear advice on individual cases. In this respect we have felt well supported.

We have been informed that the Church of England Safeguarding guidelines and procedures are currently undergoing revision and updating. A new Parish Safeguarding Handbook will be published later in the year. As part of this revision the Safeguarding training programme has been changed. Most church workers will need to complete the Basic/Foundation courses that are now available online. Certificates are still valid for 3 years so that people who attended the benefice training event held in Diss in January 2020 are up to date. In the Autumn of 2021 the Rector, Vicar and Safeguarding Officer completed the new leadership safeguarding course. An induction programme for Parish Safeguarding Officers has been introduced by the diocese and this was completed by the safeguarding officer for the Diss Team Ministry in January 2022.

Gill Abbott
Safeguarding Officer for the Diss Team Ministry

March 2022

SAINT MARY'S CHURCH
Monday 4th April 2022, 7.30pm

ANNUAL PAROCHIAL CHURCH MEETING 2022
AGENDA

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on Sunday 25th April 2021.

Matters arising from the minutes of the Annual Parochial Church Meeting held on 25th April 2021
4. Reports:-
 - (a) The Church Electoral Roll 2021
 - (b) Annual Report on the Proceedings of Diss Parochial Church Council
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(Items (a) - (d) inclusive are the official reports of the PCC for 2021)
 - (e) Miscellaneous reports of various organisations/groups/individuals
 - (f) The Rector of Diss
5. Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.
Appointment of Mrs. Gill Abbott - Parish Safeguarding Officer
6. Election of Parochial Representatives of the laity -
 - (a) To the PCC - **TEN** representatives to serve for **ONE** year
7. **Appointment of an Independent Examiner or Auditor** to the Council for the coming year
8. Other matters of parochial or general Church interest
9. Date of next PCC meeting
10. Close of Meeting

THE PARISH CHURCH OF SAINT MARY THE VIRGIN, DISS, NORFOLK

MINUTES of the **2020 Annual Parochial Church Meeting** held in St. Mary's Church, Diss on Sunday, 25th April, 2021

1. The Curate, Revd. Samuel Thorp, opened the meeting in prayer after welcoming everyone and explaining that there would be three meetings.
2. **The Annual Report on proceedings of Diss PCC in 2019 including Financial Statement and independently examined Accounts for the year ended 31st December, 2019** was accepted and a copy inserted in the Minute Book.
3. **The Report on the proceedings of the Deanery Synod for the year 2019** was accepted and a copy inserted in the Minute Book.
4. **Election to Deanery Synod** - Mrs. Janice Cruse was elected to serve for the three years 2020-2023.
5. Meeting closed.

THE PARISH OF DISS

MINUTES of the **2021 Annual Meeting of Parishioners** held in St. Mary's Church, Diss on Sunday, 25th April, 2021

1. **Minutes** of the 2020 Annual Meeting of Parishioners held on Sunday, 16th February, 2020 were agreed and signed.
2. There were no matters arising.
3. **Election of Two Churchwardens** - Mrs. Janet Blight and Mr. Neal Gooch were elected to serve for one year.
4. Meeting closed.

THE PARISH CHURCH OF SAINT MARY THE VIRGIN, DISS, NORFOLK

MINUTES of the **2021 Annual Parochial Church Meeting** held in St. Mary's Church, Diss on Sunday, 25th April, 2021

1. There were 20 members of the Church Electoral Roll present.
Apologies for absence were received from Revd. Maggie Swayze and Mrs. Janet Blight.
2. **Minutes** of the Annual Parochial Church Meeting held on Monday, 8th April, 2019 were agreed and signed.
3. There were no matters arising.

4. **Reports**

- (a) **The Church Electoral Roll.** Revd. Maggie Swayze had sent a report to say the Roll had been revised and now stands at 109. A list of names (only) was displayed at the back of the church.
- (b) **The Annual Report on the Proceedings of Parochial Church Council** for the year ended 31st December 2020 was accepted and a copy inserted in the Minute Book.
- (c) **The Annual Report and Financial Statements of the PCC and Independently Examined Accounts** for the year ended 31st December, 2020 were accepted and a copy inserted in the Minute Book. The Treasurer, Mrs. Yvonne Gooch said she had nothing else to report.
- (d) **The Annual Report on the proceedings of Redenhall Deanery Synod.** There was no report as no meetings had taken place during the year due to the Covid 19 pandemic.
- (e) **Miscellaneous Reports.** There were no reports of various organisations/groups/individuals due to the pandemic.
- (f) **The Rector of Diss.** The Rector, Revd. Canon Tony Billett, gave his report.
A copy is inserted in the Minute Book.

5. **Adoption of Safeguarding Policy including Child Protection Policy and Policy for the Protection of Vulnerable Adults.** The policies were adopted and signed.

Mrs. Gill Abbott was appointed as Parish Safeguarding Officer
Revd. Maggie Swayze was appointed as Link Person for the Parish

6. **Election of Parochial Representatives of the laity.**

- (a) To the PCC - Ten representatives to serve for One year.
Only Six representatives were elected:
Mrs. Penny Cuerden, Mrs. Julia Deighton, Mrs. Jan Fearn, Mrs. Yvonne Gooch, Miss Eleanor Parker and Miss Myra Pinnell
- (b) Sidesmen/women - no limit on numbers. Due to the current pandemic circumstances these are not required at present.

7. **Appointment of an Independent Examiner.**

Mr. Mark Johnstone of Argents was appointed for the coming year.

8. **Matters of Parochial or General Church Interest.** Although election of church officers and representatives does not take place until first PCC meeting, the secretary reported that there was a vacancy for Church Catering Officer as Mrs. Janet Bryant had stood down.

9. **Date of next PCC Meeting.** Sunday, 16th May, 2021 at 3.00 pm via Zoom.

10. Revd. Samuel Thorp thanked everyone for coming and closed the meeting with a prayer.

Signed.....
Date.....

4 REPORTS

(a) The church electoral Roll at December 2001 stood at 107 and now having been revised stands at 100.



**ST MARY THE VIRGIN, DISS
ANNUAL REPORT
OF THE
PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED
31st DECEMBER 2021**

The PCC is a registered charity No. 1134118

Administrative Information

St. Mary's Church is situated in Mount Street, Diss and is part of the Diss Team Ministry in the Diocese of Norwich within the Church of England and in the Deanery of Redenhall.

The correspondence address is: St. Mary's Church
Mount Street, Diss IP22 4QG
Telephone: 01379 643783

Incumbent The Reverend Canon Anthony Charles Billett (Tony)
The Rectory, Diss, IP22 4QP
Telephone 01379 642072

Team Vicar The Reverend John Cruse
The Vicarage, 61 Roydon Road, Diss, IP22 4LW
Telephone 01379 641259

The Curate The Reverend Samuel Thorp
7 De Lucy Close, Diss, IP22 4YL
Telephone 07506474538

Assistant Priest The Reverend Maggie Swayze
32 Croft Lane, Diss, IP22 4NA
Telephone 01379 644701

Team Administrator Mrs. Jan Fearn
The Parish Office, St Mary's Church,
Mount Street, Diss IP22 4QG
Telephone 01379 643783

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

Incumbent:	The Reverend Canon Tony Billett	(ex officio) Chairman
Team Vicar	The Reverend John Cruse	(ex officio)
Curate	The Reverend Samuel Thorp	(ex officio)
Assistant Priest	:The Reverend Maggie Swayze	(ex officio)

LLMs:	Dr Sue Drake	(ex officio)
	Ms Janice Cruse	(ex officio)

Wardens:	Mrs Janet Blight	(ex officio)
	Mr Neal Gooch	(ex officio)

Secretary: Mrs Sylvia Grace

Treasurer: Mrs. Yvonne Gooch

Representatives on the Deanery Synod: The Revd John Cruse, Ms Janice Cruse

Elected Members (until APCM 2022)

Mrs Penny Cuerden, Mrs Julia Deighton, Mrs Jan Fearn, Mrs Yvonne Gooch

Miss Eleanor Parker, Miss Myra Pinnell

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates normally, meeting seven times during the year.

A standing committee is required by law. Its statutory members are the Rector, the Vicar, the two Churchwardens, the Administrator and the Treasurer. This committee has the power to transact the business of the PCC between its meetings.

OBJECTIVES AND ACTIVITIES

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance

The Electoral Roll at the end of 2021 stood at 107.

Review of the Year

2021 continued under Covid restrictions, however the PCC met seven times during the year, via Zoom.

**The Revd Maggie Swayze
(for Sylvia Grace, Secretary)**

Churchwardens Report 2021

In the early part of the year the new boilers were installed. Whilst the Church Victorian pipe work could be flushed through and continue to be used, the Hall however was condemned and replaced throughout with the addition of extra radiators.

On the maintenance side, the bulbs for the Chancel have all been renewed, along with LED lights for the Nave. The Sound System has also needed adjustments, together with some microphones recently being replaced. The loose tiling outside the Vestry has been repaired, and the damage to the Vestment Cupboard caused by damp is in hand and about to be rectified.

Externally, the Gutters and Gulleys were cleaned in late summer and the makeover to South Porch borders and shrubs is almost complete. We have now started to tackle the border outside the Hall. During the recent Gales, one tree lost a large branch and we are waiting an inspection by the Town Council's tree surgeon as to whether due to the damage it may have to be felled.

Janet Blight

(C) Financial Review

The most significant expenditure was the two new boilers purchased from British Gas. The cost of these was met from sale of £40,000 worth of shares in the Fabric fund and donations. The total cost of the boilers in 2021, including work to remove asbestos and additional radiators in the church hall and office was £52,415. This figure excludes the deposit of £4,427.28 which was paid and accounted for in the 2020 year accounts.

The Parish Share paid by St Mary's to the Diocese of Norwich in 2021 was £52,220. This was 81% of the amount requested by the Diocese of £64,275, the same as 2020. The Parish Share requested for 2022 is £64,275.

Excluding the boiler, average running costs this year have been approximately £6,616 per month. Income was variable partly due to Covid restrictions affecting church attendance and collections. Income was also reflective of the limited inability to generate monies from fund raising activities and hire of the church hall. A stewardship was held in late September 2021 which resulted in some donations and a modest increase in standing order giving. Despite the improvement in October and November, we still had insufficient funds to meet the Parish Share in full.

Office costs including printing and stationery, telephone and internet are paid in full by Diss PPC. Contributions to these were received from the other 10 parishes within Diss Team Ministry

No legacies were received in 2021.

Overall, the excess of expenditure over income is £42,206 for 2021 compared to an excess of expenditure over income of £2,491 for 2020.

Yvonne Gooch
Diss PCC Treasurer

Bankers

Barclays Business Banking, Barclays, Leicester, LE87 2BB

Independent Examiner

Mark Johnstone, Argents

Reserves Policy

It is the policy of this Church to hold in reserves the equivalent of two months general running costs and an additional one month's salary costs. It is also the policy of this Church to hold an amount for likely works that may arise as a result of the next quinquennial inspection.

This policy is reviewed on an annual basis.

Notes for Information:

1. The Charities Act 2011 requires charities to have a purpose in holding onto money. A reserves policy shows the purpose for which reserves are held.
2. General running costs are approximately 6,616 per month but this is on the basis of only having paid 81% of the Parish Share
3. Salary costs are approximately £891 per month. This excludes the organist honorarium as our organist has officially retired. Modest payments were made to a freelance organist for services and choir practices in the last quarter of 2021
4. The reserves are maintained as part of St Mary's investments held in CCLA, the CBF Church of England Deposit Fund

Risk Analysis

This note summarises the key risks to the Church of St Mary the Virgin, Diss, and the steps taken to manage them.

(a) Financial Risks

The church is exposed to financial risk through its financial assets. The key risk is the loss of financial assets resulting in the Parochial Church Council becoming unable to meet its financial obligations necessary to maintain the Church as a viable centre of Anglican Worship in Diss.

The Parochial Church Council during 2015 authorised the Treasurer to relocate all suitable financial reserves to accounts operated under the auspices of the Central Board of Finance.

The Parochial Church Council considers that existing internal controls on the management of cash collections, gifts and other similar monetary amounts are adequate to ensure that these are handled in a safe and professional manner.

(b) Statutory and Operational Risks

Diss Parochial Church Council manages other risks to which it may be exposed:

- By compliance with all relevant legislation
- By the purchase of adequate property and other relevant insurance covers through a scheme operated by the Diocese of Norwich and underwritten by the Ecclesiastical Insurance Group

- By the carrying out of suitable risk assessments and the implementation of appropriate risk management strategies to minimise risks to employees and third parties using the facilities at St Mary's Church and to reduce the possibility of asset damage or loss. To this end a safety audit of the church and church hall was undertaken by SBJ Safety Solutions in February 2017 and the PCC authorised improvement to the security of the buildings and contents by upgrading the CCTV coverage in 2018

Approved by the PCC on 20th March 2022 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman).

Signed.....

A handwritten signature in dark ink, appearing to read 'A C Billett', is written over a horizontal dotted line.

Receipts and Payments Account

INCOME	2021	2020
Barclays Bank Loyalty	25.74	58.21
CH Bookings	775.00	365.00
CH Photocopying	50.00	16.00
Charitable Shopping Online	28.72	0.00
Clergy Costs Contribution	0.00	44.40
Covenantants and Gift Aid	43,144.00	38,878.10
Diss Parochial Charities Income	5,000.00	5,000.00
Dividends Received - Restricted	393.30	1,231.33
Dividends Received - Unrestricted	3,178.33	3,069.22
Donations - Restricted	20.00	0.00
Donations - Unrestricted	1,899.91	1,959.98
Fees for Church Heating	910.00	905.00
Fees to PCC	1,424.00	1,269.00
Fund Raising - Concerts & Other	0.00	54.44
Fund Raising - Mini Market	445.10	808.80
Fund Raising Sales	0.00	100.00
Funeral Collections	30.00	125.00
Funeral Donation to Organ	15.00	40.00
Interest Received - Restricted	1.35	9.75
Interest Received - Unrestricted	257.13	567.67
Kitchen	0.00	199.10
Legacies	0.00	250.00
Office Costs Contribution	2,244.50	1,248.00
Refund for Purchases made on behalf of other DTM churches	100.00	0.00
Rent Received	300.00	300.00
Samuel Pilgrimage	1,241.85	0.00
Sunday Collections	1,621.30	1,058.20
Tax Refund	12,523.33	12,515.46
Unconvenanted Gifts	13,405.67	13,990.46
Wall Box - FWO	296.97	258.88
Weekday Collections	270.80	17.40
TOTAL INCOME	89,602.00	84,339.40

EXPENDITURE	2021	2020
Bad Debt	210.00	140.00
Bank Charges	255.27	391.97
CH Wages	2,761.80	2,665.80
Church Running Expenses - Cleaning	277.57	618.10
Church Running Expenses - Electricity	906.12	1,786.53
Church Running Expenses - Gas	1,468.49	2,443.29
Church Running Expenses - Insurance	6,269.42	6,263.17
Church Running Expenses - Maintenance	54,502.34	5,788.46
Church Running Expenses - Services	935.75	955.97
Clergy Expenses	0.00	132.95
Computer Costs	570.24	570.24
Employee Taxes to HMRC	10.60	135.40
Grants to Charities - Home Missions	120.00	120.00
Grants to Charities - Secular	386.80	40.00
Honorarium - Organist	350.00	1,686.20
Parish Share	52,220.00	52,220.00
Posters	0.00	55.00
Printing & Stationery	923.50	1,247.59
Salaries & Honorarium - Administrator	4,788.00	4,788.00
Salaries & Honorarium - Verger	300.00	350.00
Samuel Thorp Pilgrimage payment to DTM	1,241.85	0.00
Sundries	577.00	544.00
Telephone & Internet	2,733.04	3,887.66
TOTAL EXPENDITURE	131,807.79	86,830.33
EXCESS OF INCOME OVER EXPENDITURE	(42,205.79)	(2,490.93)

Diss Parochial Church Council - 1 January 2021 to 31 December 2021

Statement of Assets and Liabilities

<u>Cash Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
Barclays Current Account	15,575.90		15,575.90	15587.26
Barclays BPA Fabric		1,652.09	1,652.09	4258.36
Barclays Restricted Funds				
Bells		294.77	294.73	
Flowers		1,310.47	1310.35	
Organ		7,260.48	7244.76	
Choir Robes		371.65	371.61	
			9,237.37	9221.45
CBF Rector & Churchwardens	5,998.75		5,998.75	8814.29
CBF Victoria Hall *	65,888.51		65,888.51	62677.05
Receivables net	0.00		0.00	0.00
	<u>87,463.16</u>	<u>10,889.46</u>	<u>98,352.62</u>	<u>100558.41</u>

* includes £5,000 held for vestments (from restricted legacy)

As at 31 December 2021

<u>Investments</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
CBF Investment Fund (Victoria Hall)*		125,240.00	125,240.00	109,348.95
CBF Investment Fund (Fabric Shares)		4,058.36	4,058.36	43,869.21
CBF Fixed Interest Fund (Old Church Hall)	7,812.32		7,812.32	8,345.15
Land at Roydon Fen*	21,500.00		21,500.00	21,500.00
	<u>29,312.32</u>	<u>129,298.36</u>	<u>158,610.68</u>	<u>183,063.31</u>

* See Notes 2, 8 and 6

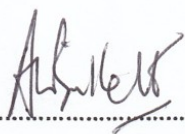
The attached notes form part of these financial statements

<u>Total Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2020</u>
	<u>116,775.48</u>	<u>140,187.82</u>	<u>256,963.30</u>	<u>283,621.72</u>

Movement on Reserves

Opening Reserves	283,621.72
Surplus of Expenditure over Income	-42,205.79
Reduction in Value of Investments	-24,452.63
Sale of shares	40,000.00
	<u>256,963.30</u>

Approved by the PCC on 20th March 2022 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman) and Mrs Yvonne Gooch (PCC Treasurer)



I have reviewed the accounts and notes presented to me for the year ended 31 December 2021 and have agreed them to the underlying records of The Church of St Mary the Virgin



Mark Johnstone, Argents

Notes

1. Financial Statements

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Victoria Hall Endowment Fund

The Endowment Fund, from the sale of Victoria Hall, must be retained as a Capital Fund and shares may not be sold, but the income is for ordinary church purposes. It is invested in the CBF Church of England Investment Fund and the value as at 31st December 2021 was £ 125,240, an increase of £ 15,892 since 31 December 2020

3. Payments to PCC Members

The Diss Team Ministry Administrator, Mrs Jan Fearn, is a member of the Diss PCC and was paid £7,908 in salary during 2021 for her administrative duties. Other churches in the Diss Team Ministry have contributed to this salary cost.

4. Diss Team Ministry

With effect from 1st September 2013, a new account was created which is not associated with Diss PCC but acts as a 'clearing house' for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

5. Missionary and Charitable Giving

PCC payments were made to Diss and District Churches Together (£120), Norfolk Churches Trust (£30), and Norwich Diocese Ringers (£10).

6. Roydon Fen

This is land just under 3 acres located in the middle of a field at Roydon Fen. It was valued at £21,500 in 2006 and no subsequent valuations have taken place. Rent is received on this asset.

7. Equipment Policy

Any equipment purchased during the year is shown as an expense and is not capitalised.

8. Victoria Hall Endowment Fund (2)

The Church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum. Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in the Restricted Funds column

9. Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in the above accounts.

10. Legacies

No legacies were received during 2021

(d)The Annual Report on the proceedings of Redenhall Deanery Synod

Deanery Synod has met 3 times during 2021. The first meeting on June 19th was via zoom and dealt with synod business and elections.

The second meeting was held at Dickleburgh on October 5th, and was mostly concerned with the Pastoral Principles, a course whereby people with differing views on contentious subjects, can discuss these in a calm and even handed environment. We were given a useful taster of this at the meeting.

The third meeting was held at Diss on February 3rd. Here the main topic for discussion was the Clergy Wellbeing Covenant, which involved care for clergy and their families. This was discussed and adopted by the meeting.

Janice Cruse, Diss Deanery Synod Representative

(e) MISCELLANEOUS REPORTS

Safeguarding Officer's Report Annual Parochial Church Meetings of the Diss Team Ministry 2022

Another year of COVID restrictions has impacted on the Safeguarding work of the church. The Ministry Team has worked hard to ensure that the often changing COVID requirements are met and that all are kept safe.

PCC meetings have continued to take place, mainly by Zoom or telephone. It is established that safeguarding is now a standing item on each PCC agenda so that current issues can be discussed and records kept up to date.

We have concern that as our most vulnerable members have not been able to attend church we have not been able to monitor their wellbeing as before. For those who can access the internet the livestream of the main Sunday service from Diss Church has

helped reduce their feelings of isolation. Scams and fraud that target older age groups and vulnerable people continue to be a cause for concern, especially as they have become quite sophisticated. We have tried to make people aware of some of the more common scams and give relevant advice.

The Rector and the Safeguarding Officer have contacted the Diocesan Safeguarding Adviser on a number of occasions about individual concerns and problems. We have always had a prompt response and been given clear advice on individual cases. In this respect we have felt well supported.

We have been informed that the Church of England Safeguarding guidelines and procedures are currently undergoing revision and updating. A new Parish Safeguarding Handbook will be published later in the year. As part of this revision the Safeguarding training programme has been changed. Most church workers will need to complete the Basic/Foundation courses that are now available online. Certificates are still valid for 3 years so that people who attended the benefice training event held in Diss in January 2020 are up to date. In the Autumn of 2021 the Rector, Vicar and Safeguarding Officer completed the new leadership safeguarding course. An induction programme for Parish Safeguarding Officers has been introduced by the diocese and this was completed by the safeguarding officer for the Diss Team Ministry in January 2022.

Gill Abbott
Safeguarding Officer for the Diss Team Ministry

March 2022

Independent Examiners Certificate

Report to the trustees/ members of:

THE CHURCH OF ST MARY THE VIRGIN

On accounts for the year ended:

31 DECEMBER 2021

Charity no (if any):

113 4118

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

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

Signed:



Date:

04.02.2022

Name:

MARK JOHNSTONE

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

ICAEW

Address:

15 PALACE STREET

NORWICH, NORFOLK

NR3 1RT

Section B

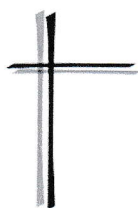
Disclosure

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

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

NONE.

Accounts



Diss Team
Ministry

Diss

ST MARY THE VIRGIN, DISS

ANNUAL REPORT

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED

31st DECEMBER 2020

The PCC is a registered charity No. 1134118

Administrative Information

St. Mary's Church is situated in Mount Street, Diss and is part of the Upper Waveney Benefice in the Diocese of Norwich within the Church of England and in the Deanery of Redenhall.

The correspondence address is:	St. Mary's Church Mount Street, Diss IP22 4QQ Telephone: 01379 643783
Incumbent	The Reverend Canon Anthony Charles Billett (Tony) The Rectory, Diss, IP22 4QP Telephone 01379 642072
Team Vicar	The Reverend John Cruse The Vicarage, 61 Roydon Road, Diss, IP22 4LW Telephone 01379 641259
The Curate	The Reverend Samuel Thorp 7 De Lucy Close, Diss, IP22 4YL Telephone 07506474538
Assistant Priest	The Reverend Maggie Swayze 32 Croft Lane, Diss, IP22 4NA Telephone 01379 644701
Team Administrator	Mrs. Jan Fearn The Parish Office, St Mary's Church, Mount Street, Diss IP22 4QG Telephone 01379 643783

PCC Members who have served from 1st January 2020 until the date this report was approved are:

Incumbent:	The Reverend Canon Tony Billett	(ex officio)	Chairman
Team Vicar	The Reverend John Cruse	(ex officio)	
Curate	The Reverend Samuel Thorp	(ex officio)	
Assistant Priest :	The Reverend Maggie Swayze	(ex officio)	
Readers:	Dr Sue Drake	(ex officio)	
	Mrs Janice Cruse	(ex officio)	
	Mrs Angela Gardner	(ex officio)	
Wardens:	Mrs Janet Blight	(ex officio)	
	Mr Neal Gooch	(ex officio)	
Secretary:	Mrs Sylvia Grace		
Treasurer:	Mrs. Yvonne Gooch		
Representatives on the Deanery Synod	(until March 2020)		
	Mrs Jackie Young		
	Mr Patrick Young		

Elected Members (until APCM 2020)

Mrs Penny Cuerden	Miss Hilary Jenkins
Mrs Julia Deighton	Miss Myra Pinnell
Mr Edward Farr	Miss Eleanor Parker
Mrs Jan Fearn	Mr Rodney Parker
Mrs Yvonne Gooch	Miss Sandra Walton

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

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OBJECTIVES AND ACTIVITIES

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance

The Electoral Roll at the end of 2020 stood at 111. Mr. Tony King and Mrs. Janet Powell had been removed.

Review of the Year

2020 was a very difficult year due to the Covid 19 pandemic. A PCC meeting was held in January and the Annual Meeting of Parishioners was held in February, but all meetings after that, including APCM, were cancelled. All members were asked to stay in office until such time as an APCM could take place. An extraordinary meeting did take place via Zoom in June plus a PCC meeting in October also via Zoom.

Sylvia Grace
Secretary

Church Maintenance

Churchwardens Report 2020

Despite spending most of the year in Lockdown, or Semi-isolation, we were still able to continue with some of the maintenance of the Church. Our priority has been the two boilers. One had ceased working safely and the other was showing signs of ageing. However, due to Asbestos being found, this did involve specialist removal, thereby incurring a substantial increase to the budget. Finally with all relevant paperwork completed and DAC approval they were both removed in January 2021 and the installation of the two boilers and new flues are on track to be in full working order within the next few weeks.

Throughout the shutdown period the Church itself has undergone a thorough clean and tidy with weekly maintenance from our cleaner Barbara Minns, Janet Ransome and myself. (JB). The bulk of the Churchyard continues to be maintained by Diss Town Council and our volunteers maintain the area outside the Hall and pathway to South Porch.

This was also the year for our Quinquennial Inspection, whilst we have not yet received the full written report, we are able to confirm that whilst there are a few items to address, they are able to be dealt with in due course as funds and priority allow.

On the communications side, a better deal has been obtained from BT and the Office Phone updated to handsfree. At the same time, we are looking at the various options available for when we are in a position to replace the current sound system. (NG).

During a small part of the year we were able to hold Sunday Services in Church. Changes had to be made, and we would like to thank you all for helping us to comply as best we could with the Covid Regulations. We are also grateful for an anonymous donation which has enabled us to install a new door to the Church Office, that now provides a much safer working environment for our Administrator.

Janet Blight and Neal Gooch

Financial Review

The most significant expenditure was the Parish Share and the amount paid by St Mary's to the Diocese of Norwich in 2020 was £52,220. This was 81% of the amount requested by the Diocese of £64,275. The Parish Share requested for 2021 is £64,275.

Average running costs this year have been approximately £7,236 per month. Income has averaged £7,025 per month. Both are reflective of the lockdowns and inability to generate income from fund raising activities, hiring out of the church hall, reduction in congregations due to social distancing measures and the inability to have a full programme of services over the Easter and Christmas seasons.

Other one-off costs this year included almost £500 incurred to reopen after the first lockdown and a further £500 for extension of the Wi-Fi from the office to the church to allow for live streaming of services.

Office costs including printing and stationery, telephone and internet are paid in full by Diss PPC. Contributions to these were received from the other existing 5 parishes within Diss Team Ministry. Unfortunately, due to limited income because of the COVID pandemic, not all of these parishes were able to contribute their full allocation which has resulted in the writing off of the bad debt item in the Expenditure for 2020.

One legacy was received of £250. No large legacies have been received.

Overall, the excess of expenditure over income is £2,491 for 2020 compared to an excess of income over expenditure of £19,917 for 2019.

From January 2019 current account charges were applied by Barclays Bank. We compared to charges from comparable banks at that time and as we qualify for a loyalty discount Barclays remain competitive. Barclays waived the charges for two months in the first lockdown only.

Two new boilers were ordered from British Gas at the end of 2019. The deposit of £4,427 was paid in December 2020. The remaining cost of these and the additional asbestos removal work which is also required will be met from reserves in 2021.

Yvonne Gooch
Diss PCC Treasurer

Bankers

Barclays Business Banking, Barclays, Leicester, LE87 2BB

Independent Examiner

Mark Johnstone, Argents

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It is the policy of this Church to hold in reserves the equivalent of two months general running costs and an additional one month's salary costs. It is also the policy of this Church to hold an amount for likely works that may arise as a result of the next quinquennial inspection.

This policy is reviewed on an annual basis.

Notes for Information:

1. The Charities Act 2011 requires charities to have a purpose in holding onto money. A reserves policy shows the purpose for which reserves are held.
2. General running costs are approximately £7,236 per month.
3. Salary costs are approximately £883 per month
4. The reserves are maintained as part of St Mary's investments held in CCLA, the CBF Church of England Deposit Fund

Risk Analysis

This note summarises the key risks to the Church of St Mary the Virgin, Diss, and the steps taken to manage them.

(a) Financial Risks

The church is exposed to financial risk through its financial assets. The key risk is the loss of financial assets resulting in the Parochial Church Council becoming unable to meet its financial obligations necessary to maintain the Church as a viable centre of Anglican Worship in Diss.

The Parochial Church Council during 2015 authorised the Treasurer to relocate all suitable financial reserves to accounts operated under the auspices of the Central Board of Finance.

The Parochial Church Council considers that existing internal controls on the management of cash collections, gifts and other similar monetary amounts are adequate to ensure that these are handled in a safe and professional manner.

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Diss Parochial Church Council manages other risks to which it may be exposed:

- By compliance with all relevant legislation
- By the purchase of adequate property and other relevant insurance covers through a scheme operated by the Diocese of Norwich and underwritten by the Ecclesiastical Insurance Group
- By the carrying out of suitable risk assessments and the implementation of appropriate risk management strategies to minimise risks to employees and third parties using the facilities at St Mary's Church and to reduce the possibility of asset damage or loss. To this end a safety audit of the church and church hall was undertaken by SBJ Safety Solutions in February 2017 and the PCC authorised improvement to the security of the buildings and contents by upgrading the CCTV coverage in 2018

Approved by the PCC on 21/3 2021 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman).



Signed.....

Receipts and Payments Account

Diss Parochial Church Council – 1 January 2019 to 31 December 2019

INCOME	2020	2019	EXPENDITURE	2020	2019
Barclays Bank Loyalty	58.21	123.21	Bad Debt	140.00	0.00
Bells	0.00	52.00	Bank Charges	391.97	615.86
CH Bookings	365.00	2,015.00	CH Kitchen	0.00	177.36
CH Photocopying	16.00	22.95	CH Repairs	0.00	69.70
Clergy Costs Contribution	44.40	362.15	CH Wages	2,665.80	2,520.60
Covenants and Gift Aid	38,878.10	41,635.80	Church Running Expenses – Cleaning	618.10	369.92
Diss Parochial Charities Income	5,000.00	5,000.00	Church Running Expenses – Electricity	1,786.53	3,051.58
Dividends Received – Restricted	1,231.33	1,195.50	Church Running Expenses – Gas	2,443.29	3,928.78
Dividends Received – Unrestricted	3,069.22	2,979.90	Church Running Expenses – Insurance	6,263.17	6,232.47
Donations – Restricted	0.00	300.00	Church Running Expenses – Maintenance	5,788.46	2,307.56
Donations – Unrestricted	1,959.98	1,688.70	Church Running Expenses – Maintenance Restrict	0.00	350.00
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Fees to PCC	1,269.00	2,838.00	Church Running Expenses – Social Activities	0.00	23.00
Fees to Secretary/Verg	0.00	75.00	Clergy Expenses	132.95	970.50
Fund Raising – Concerts & Other	54.44	436.94	Computer Costs	570.24	785.05
Fund Raising – Fetes	0.00	125.50	Employee Taxes to HMRC	135.40	101.40
Fund Raising – Mini Market	808.80	3,811.37	Grants to Charities – Home Missions	120.00	120.00
Fund Raising Sales	100.00	335.00	Grants to Charities – Secular	40.00	805.00
Funeral Collections	125.00	211.78	Honorarium – Organist	1,686.20	1,717.00
Funeral Donation to Organ	40.00	85.00	Legacy Refund	0.00	11,768.58
Interest Received – Restricted	9.75	22.36	Parish Share	52,220.00	64,000.00
Interest Received – Unrestricted	567.67	830.21	Posters	55.00	289.00
Kitchen	199.10	917.65	Printing & Stationery	1,247.59	1,682.40
Legacies	250.00	35,305.75	Rectory Mower Maintenance	0.00	248.76
Office Costs Contribution	1,248.00	1,500.00	Salaries & Honorarium – Administrator	4,788.00	4,788.00
Rent Received	300.00	300.00	Salaries & Honorarium – Verger	350.00	550.00
Sunday Collections	1,058.20	4,441.03	Sundries	544.00	322.00
Tax Refund	12,515.46	12,648.19	Telephone & Internet	3,887.66	3,180.47
Unconvenanted Gifts	13,990.46	11,020.00			
Wall Box – FWO	258.88	989.85	TOTAL EXPENDITURE	86,830.33	113,056.16
Wall Boxes – Flower Fund & Donations	0.00	19.41			
Weekday Collections	17.40	514.70			
TOTAL INCOME	84,339.40	132,972.95	EXCESS OF INCOME OVER EXPENDITURE	(2,490.93)	19,916.79

Statement of Assets and Liabilities

<u>Cash Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2019</u>
Barclays Current Account*	15,587.26		15,587.26	22,629
Barclays BPA Fabric		4,258.36	4,258.36	3,024
Barclays Restricted Funds				
Bells		294.73		294
Flowers		1,310.35		1,403
Organ		7,244.76		7,199
Choir Robes		371.61		371
			9,221.45	9,267
CBF Rector & Churchwardens	8,814.29		8,814.29	8,777
CBF Victoria Hall	62,677.05		62,677.05	59,351
Receivables net	0.00		0.00	0
	<u>87,078.60</u>	<u>13,479.81</u>	<u>100,558.41</u>	<u>103,048</u>

* includes £5,000 held for vestments (from restricted legacy)

As at 31 December 2020

<u>Investments</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2019</u>
CBF Investment Fund (Victoria Hall)*		109,348.95	109,348.95	102,285
CBF Investment Fund (Fabric Shares)		43,869.21	43,869.21	41,035
CBF Fixed Interest Fund (Old Church H	8,345.15		8,345.15	8,064
Land at Roydon Fen*	21,500.00		21,500.00	21,500
	<u>29,845.15</u>	<u>153,218.16</u>	<u>183,063.31</u>	<u>172,884</u>

* See Notes 2, 8 and 6

The attached notes form part of these financial statements

<u>Total Funds</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2019</u>
	<u>116,923.75</u>	<u>166,697.97</u>	<u>283,621.72</u>	<u>275,932</u>
Movement on Reserves				
Opening Reserves	275,932.00			
Surplus of Expenditure over Income	-2,490.93			
Increase in Value of Investments	<u>10,179.31</u>			
	<u>283,620.38</u>			

Approved by the PCC on 21 / 03 / 2021 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman) and Mrs Yvonne Gooch (PCC Treasurer)

.....


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I have reviewed the accounts and notes presented to me for the year ended 31 December 2020 and have agreed them to the underlying records of The Church of St Mary the Virgin

.....


Mark Johnstone, Argents

Notes

1. Financial Statements

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Victoria Hall Endowment Fund

The Endowment Fund, from the sale of Victoria Hall, must be retained as a Capital Fund and shares may not be sold, but the income is for ordinary church purposes. It is invested in the CBF Church of England Investment Fund and the value as at 31st December 2020 was £ 109,348, an increase of £ 7,063 since 31 December 2019

3. Payments to PCC Members

The Diss Team Ministry Administrator, Mrs Jan Fearn, is a member of the Diss PCC and was paid £7,908 in salary during 2020 for her administrative duties. Other churches in the Diss Team Ministry have contributed to this salary cost.

4. Diss Team Ministry

With effect from 1st September 2013, a new account was created which is not associated with Diss PCC but acts as a 'clearing house' for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

5. Missionary and Charitable Giving

PCC payments were made to Diss and District Churches Together (£120), Norfolk Churches Trust (£30), and Norwich Diocese Ringers (£10).

6. Roydon Fen

This is land just under 3 acres located in the middle of a field at Roydon Fen. It was valued at £21,500 in 2006 and no subsequent valuations have taken place. Rent is received on this asset.

7. Equipment Policy

Any equipment purchased during the year is shown as an expense and is not capitalised. During the year, the only new equipment purchased was the extension to the WiFi.

8. Victoria Hall Endowment Fund (2)

The Church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum. Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in the Restricted Funds column

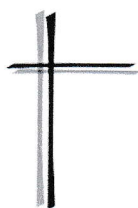
9. Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in the above accounts.

10. Legacies

The receipt of legacies during 2020 was £250

(END)



Diss Team
Ministry

Diss

ST MARY THE VIRGIN, DISS

ANNUAL REPORT

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED

31st DECEMBER 2020

The PCC is a registered charity No. 1134118

Administrative Information

St. Mary's Church is situated in Mount Street, Diss and is part of the Upper Waveney Benefice in the Diocese of Norwich within the Church of England and in the Deanery of Redenhall.

The correspondence address is:	St. Mary's Church Mount Street, Diss IP22 4QQ Telephone: 01379 643783
Incumbent	The Reverend Canon Anthony Charles Billett (Tony) The Rectory, Diss, IP22 4QP Telephone 01379 642072
Team Vicar	The Reverend John Cruse The Vicarage, 61 Roydon Road, Diss, IP22 4LW Telephone 01379 641259
The Curate	The Reverend Samuel Thorp 7 De Lucy Close, Diss, IP22 4YL Telephone 07506474538
Assistant Priest	The Reverend Maggie Swayze 32 Croft Lane, Diss, IP22 4NA Telephone 01379 644701
Team Administrator	Mrs. Jan Fearn The Parish Office, St Mary's Church, Mount Street, Diss IP22 4QG Telephone 01379 643783

PCC Members who have served from 1st January 2020 until the date this report was approved are:

Incumbent:	The Reverend Canon Tony Billett	(ex officio)	Chairman
Team Vicar	The Reverend John Cruse	(ex officio)	
Curate	The Reverend Samuel Thorp	(ex officio)	
Assistant Priest :	The Reverend Maggie Swayze	(ex officio)	
Readers:	Dr Sue Drake	(ex officio)	
	Mrs Janice Cruse	(ex officio)	
	Mrs Angela Gardner	(ex officio)	
Wardens:	Mrs Janet Blight	(ex officio)	
	Mr Neal Gooch	(ex officio)	
Secretary:	Mrs Sylvia Grace		
Treasurer:	Mrs. Yvonne Gooch		
Representatives on the Deanery Synod	(until March 2020)		
	Mrs Jackie Young		
	Mr Patrick Young		

Elected Members (until APCM 2020)

Mrs Penny Cuerden	Miss Hilary Jenkins
Mrs Julia Deighton	Miss Myra Pinnell
Mr Edward Farr	Miss Eleanor Parker
Mrs Jan Fearn	Mr Rodney Parker
Mrs Yvonne Gooch	Miss Sandra Walton

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church regular attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates normally, meeting seven times during the year.

A standing committee is required by law. Its statutory members are the Rector, the Vicar, the two Churchwardens, the Administrator and the Treasurer. This committee has the power to transact the business of the PCC between its meetings.

OBJECTIVES AND ACTIVITIES

The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance

The Electoral Roll at the end of 2020 stood at 111. Mr. Tony King and Mrs. Janet Powell had been removed.

Review of the Year

2020 was a very difficult year due to the Covid 19 pandemic. A PCC meeting was held in January and the Annual Meeting of Parishioners was held in February, but all meetings after that, including APCM, were cancelled. All members were asked to stay in office until such time as an APCM could take place. An extraordinary meeting did take place via Zoom in June plus a PCC meeting in October also via Zoom.

Sylvia Grace
Secretary

Church Maintenance

Churchwardens Report 2020

Despite spending most of the year in Lockdown, or Semi-isolation, we were still able to continue with some of the maintenance of the Church. Our priority has been the two boilers. One had ceased working safely and the other was showing signs of ageing. However, due to Asbestos being found, this did involve specialist removal, thereby incurring a substantial increase to the budget. Finally with all relevant paperwork completed and DAC approval they were both removed in January 2021 and the installation of the two boilers and new flues are on track to be in full working order within the next few weeks.

Throughout the shutdown period the Church itself has undergone a thorough clean and tidy with weekly maintenance from our cleaner Barbara Minns, Janet Ransome and myself. (JB). The bulk of the Churchyard continues to be maintained by Diss Town Council and our volunteers maintain the area outside the Hall and pathway to South Porch.

This was also the year for our Quinquennial Inspection, whilst we have not yet received the full written report, we are able to confirm that whilst there are a few items to address, they are able to be dealt with in due course as funds and priority allow.

On the communications side, a better deal has been obtained from BT and the Office Phone updated to handsfree. At the same time, we are looking at the various options available for when we are in a position to replace the current sound system. (NG).

During a small part of the year we were able to hold Sunday Services in Church. Changes had to be made, and we would like to thank you all for helping us to comply as best we could with the Covid Regulations. We are also grateful for an anonymous donation which has enabled us to install a new door to the Church Office, that now provides a much safer working environment for our Administrator.

Janet Blight and Neal Gooch

Financial Review

The most significant expenditure was the Parish Share and the amount paid by St Mary's to the Diocese of Norwich in 2020 was £52,220. This was 81% of the amount requested by the Diocese of £64,275. The Parish Share requested for 2021 is £64,275.

Average running costs this year have been approximately £7,236 per month. Income has averaged £7,025 per month. Both are reflective of the lockdowns and inability to generate income from fund raising activities, hiring out of the church hall, reduction in congregations due to social distancing measures and the inability to have a full programme of services over the Easter and Christmas seasons.

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Approved by the PCC on 21/13 2021 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman).



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Receivables net	0.00		0.00	0
	<u>87,078.60</u>	<u>13,479.81</u>	<u>100,558.41</u>	<u>103,048</u>

* includes £5,000 held for vestments (from restricted legacy)

As at 31 December 2020

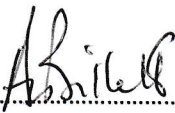
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Opening Reserves	275,932.00			
Surplus of Expenditure over Income	-2,490.93			
Increase in Value of Investments	<u>10,179.31</u>			
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Approved by the PCC on 21 / 03 / 2021 and signed on their behalf by the Reverend Canon A C Billett (PCC Chairman) and Mrs Yvonne Gooch (PCC Treasurer)

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I have reviewed the accounts and notes presented to me for the year ended 31 December 2020 and have agreed them to the underlying records of The Church of St Mary the Virgin

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The Diss Team Ministry Administrator, Mrs Jan Fearn, is a member of the Diss PCC and was paid £7,908 in salary during 2020 for her administrative duties. Other churches in the Diss Team Ministry have contributed to this salary cost.

4. Diss Team Ministry

With effect from 1st September 2013, a new account was created which is not associated with Diss PCC but acts as a 'clearing house' for funeral and wedding costs, office costs and the Parish Administrator's salary. Money received for these purposes is distributed between all the churches in Diss Team Ministry (fees), Norwich Diocese (fees) and the Diss Team Administrator (salary). The accounts are therefore cost neutral.

5. Missionary and Charitable Giving

PCC payments were made to Diss and District Churches Together (£120), Norfolk Churches Trust (£30), and Norwich Diocese Ringers (£10).

6. Roydon Fen

This is land just under 3 acres located in the middle of a field at Roydon Fen. It was valued at £21,500 in 2006 and no subsequent valuations have taken place. Rent is received on this asset.

7. Equipment Policy

Any equipment purchased during the year is shown as an expense and is not capitalised. During the year, the only new equipment purchased was the extension to the WiFi.

8. Victoria Hall Endowment Fund (2)

The Church is entitled to receive income from this investment but has no entitlement to manage or draw down on the capital sum. Dividends from this investment are unrestricted. For the purposes of these accounts, the investment has been included in the Restricted Funds column

9. Former Heywood School Fund

The PCC Treasurer also administers the Former Heywood School Fund, a charitable fund for educational purposes. This is separate to and not included in the above accounts.

10. Legacies

The receipt of legacies during 2020 was £250

(END)

Independent Examiners Certificate

Report to the trustees/ members of:	THE CHURCH OF ST. MARY THE VIRGIN
On accounts for the year ended:	31 DECEMBER 2020
Charity no (if any):	1134118

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

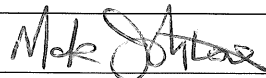
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

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

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

Signed:



Date:

16.02.2021

Name:

MARK JOHNSTONE

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

ICAEW

Address:

15 PALACE STREET

NORWICH, NORFOLK

NR3 1RT

Section B

Disclosure

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

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

NONE