

***St Peter & St
Paul
Swaffham***

**Church
Annual**

Reports 2025

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Agenda for Annual Parochial Church Meeting - Sunday, 6th April 2025

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Electoral Roll

In accordance with the Church six year cycle of the electoral roll , which happened this year, the old roll was deleted and a new one established. This took place in March; the final date for enrolment to allow voting at the AGM was March 23rd. I am pleased to say that the membership of the electoral at this time stands at 69. Obviously, the roll can be joined at any time in accordance with the stipulations on the application forms. These enrolment forms will be available at the back of the Church or from me. I would be grateful if anyone knows, as the year moves on, of a member moving away or has, sadly, died would keep me informed in order to update the roll.

Michael Atkinson - Electoral Roll Officer

Churchwardens Report

To summarise this very busy year, items are listed alphabetically after Church Services which are, after all, the focus of the Church. To begin:

Church Services - Our sincere thanks go to Canon Neil, Canon Stuart, Revd John, Padre Eddie and Andy Mash those who have provided our services including Sundays, weekdays, Baptisms, Weddings, Funerals and all the Festival and one-off services during the year. Canon Stuart ensured that nothing was missed using his long list of contacts when our regulars were otherwise engaged. We must not forget the team of servers, chalice assistants, readers and sidesmen who willingly support the services.

We acknowledge the considerable work of Ralph Clarke who organises the rotas for the readers and chalice assistants, prints the readings, puts together the Pew Sheet every week without fail, opens the church for Sunday and Wednesday services, prepares the altar, lights candles, ensures the heating is programmed, to name but a few of the tasks he quietly undertakes, and he looks after the finances. Thank you Ralph.

And we are also indebted to Bridget Lewin who organises the Sunday coffee rota. Bridget is always ready to step in if someone is unable to take their turn, and always without a grumble. These are an important way for us to mingle and enjoy being part of the church family.

Christmas Bazaar and Tree Festival - The Bazaar at the end of November was a success as in previous years. December 2023 saw the Tree Festival successfully rebooted by Lindsey Beech. This year we were very grateful to have the experienced team of Gill and Keith Creed and the 'Just Hair' team. And it was a great success. Many parishioners and friends volunteered to help in the various aspects of the nine-day event, with Gill running a furrow in the path between her salon and the church to ensure it ran smoothly and that her clients were not neglected.

Church as a Venue - St Peter and St Paul is a splendid venue for events in this town and has been enjoyed for concerts, a film launch, antiques valuation day and cream teas during the year. We are looking forward to more such events in the coming year.

Churchyard Tidying - Thanks to a recommendation from our sister church in Sporle, we were successful in engaging the Community Payback Scheme to assist with this. They arrived at the start of the year and within a few weeks had cleared ground gulleys, wall moss, overgrown shrubs, path edges, and the ashes interment plots. Many local residents have commented on the improvements. This will hopefully continue as we are now on their list to return as and when required.

Cleaning – This large church needs much care and we are very grateful to our loyal team of volunteers who keep the dust at bay and ensure regular attenders and visitors alike find a church that is cared for. Added to this, many hours of spring cleaning this year has brought an extra shine to the church.

Coffee Mornings – Saturday Coffee mornings are an essential part of our outreach and fund raising. Each week delicious cakes and savoury items are on sale with probably the cheapest coffee in the area if not the country. We are grateful to Susan Butler who has organised this for many years and is now ably assisted by Susan Nairn, and to all who bake, serve, wash-up and take the cash. Visitors and market shoppers join with some of our church attenders in enjoying the delicious bakes and having a good ‘mardle’.

Entrance upgrade / Visitors – Early summer saw a brighter and more welcoming entrance to the church. Large blue banners and a card donation machine have helped to raise both our profile and much needed funds.

Flowers and Flower Festival – Each day outside of Lent, fresh flowers are displayed in the church by a loyal and talented team of flower arrangers. Their skills are to be admired, and particularly so during the Biennial Flower Festival which was a great success at the August Bank Holiday.

General Maintenance – Quietly and probably unnoticed by many, little (and not so little) maintenance tasks are attended to in the church. Not all are to be envied such as unblocking toilets and clearing pigeon droppings from the belfry tower, but all are essential & we are immensely grateful to Bernard Hunt for his commitment to this.

Lucky Ball – 2024 saw this launched and it is proving successful at raising funds. It was mooted a couple of years ago but didn’t take off for many reasons. However, we are grateful to two supporters of our Saturday Coffee mornings, Zoe Gabriele and Di Smith, who stepped forward and organised this.

Music & Church Choir – Mel Gay in his report has not mentioned his own role during the music interregnum. Veronica, as a Churchwarden and a member of the choir, would like to say that it was due to his, not inconsiderable, efforts that enabled the smooth continuation of the choir’s role in services. This involved selecting and providing all the music and taking choir practices over a period of three months. All accomplished with Mel’s inimitable good humour. The choir and Keith, our temporary organist, appreciate all that he has done to make things as easy and pleasant as possible during a difficult time.

Repairs – Major repairs to the Nave and the Belfry Chamber were urgently required. The Fabric Team of Denis Bishop, Mel Gay and Bernard Hunt battled the complexities of paperwork, permissions and insurance claims. Together they achieved excellent results with repaired louvres in the bell tower, and a nave floor that is now safe to walk on. The gutters are cleared and preliminary steps taken towards improving the drainage at the west end so that any future flood risk is mitigated.

Safeguarding – Thanks to the work of Nigel Maggs-Oosterhagen we are all now trained, aware of safeguarding issues and updated with the diocese.

Website and Publicity – The website may be last on the list but it was one of the first things to be tackled. Like all technology, the old website was tired, out of date and difficult to manage. Denis Bishop found a contact, Paul Long of Blackbox, who built a new website and has given many hours of his time to supporting us. He has done this without charging us for his labour. We are grateful to Denis for designing and sourcing the banners, updating the visitor information guide and organising the printing of all material such as cards and guides. We now have a striking image that is reproduced across our publicity. Visual impact is vitally important in the 21st century.

In conclusion, none of the above would have been achieved without effort, time and commitment. We are immensely grateful to all who help in any way and together we are hopefully in a good position to move forward with Revd Nigel. Thank you all.

Veronica Hutchby - Churchwarden

Alms & Missions

In September 2024 members of the Committee met to review the giving of 2024 and to compose the pattern of giving for 2025.

It was agreed that the ‘Second Collection’ should continue to support local, national and world-wide charities. Recent collections have been lower this year, possibly owing to the fact that less cash is being used generally, but this is still a very important part of our outreach as a Parish.

It is hoped that a representative of one of the charities may come to address our congregation during 2025.

Forthcoming planned collections: April-Leprosy Mission; May -Christian Aid; June – Malawi Music Fund; July- Mission to Seafarers; August – Swaffham & Litcham Home Hospice; September – Discretionary Fund.

Gillian Gay.

Bellringers

2024-25 has been a year of consolidation. We sustain a weekly practice which can withstand the occasional absences by experienced ringers, which we weren't really able to do a year ago. Several of our ringers help with practices at Castle Acre also, on a Wednesday evening.

In August '24 during the school holidays, we organised a very successful mid-week outing to North-East Suffolk, visiting Wilby, Tannington, Dennington, Badingham, Chediston and Rumburgh. We held a Christmas meal at Cressingham Windmill, rather spoiled by a very intrusive and loud live music event – a different venue this year!

We have rung on Sundays for key services during the year and will identify more opportunities to do so during the coming year. Of course, we've had the usual set of weddings to ring for and it has been a pleasure not to have to spend lots of time trying to find ringers from across the county to visit to help.

There have been no major maintenance issues during the year ; the only real issues being a failure of the clock's striking mechanism which was quickly identified and resolved at no cost – thank you Bernard! The bell-chamber remains tidy and repairs to the bell-chamber louvres mean that the space is well-protected from both the weather and pigeons.

We have a mix of experienced older ringers and some younger (and older) learners, making good progress. Our Friday sessions are sociable and fun, even on the coldest of Winter evenings! We welcome any visitors interested to see what ringing is about; we meet at 7:30pm.

I should conclude this short report by formally thanking those who visit us to help – particularly Frank Rivett and Philippa Whittington from Dereham, who have committed huge amounts of their time to help us and assist teaching our learners. We are also grateful for the support and encouragement of Rev. Stuart Nairn who has rung with us on some occasions but always been supportive and encouraging.

Simon Rudd (Tower Captain)

Breckland Deanery Synod Report 2024

Two Deanery Synod meetings were held. The first on 22nd May at Ashill but none of our elected members had been able to attend. Irene Ranner gave a brief report from the minutes that she had received, which basically listed nominations for the forthcoming Diocesan Synod plus request for payment of our Parish Share.

The second was on 13th November at Watton, when again none of our representatives were able to attend & no report available to give to the PCC meeting. Our current representatives are Geraldine Ellison and myself with one vacancy.

Irene Ranner - Synod Representative

Commonwealth War Graves

Within the Eastern area of the Churchyard, we have four WW1 CWGC burials. Two have the traditional CWGC headstone and two private (family) headstones.

BANHAM	Karl Felgate	Able Seaman	Royal Navy
BUCKERIDGE	Guy Dennis	Lieutenant	Royal Flying Corps
HUDSON	Arthur	Private	Lancashire Fusiliers
REGESTER	George	Rifleman	Rifle Brigade



Last summer, the Church received correspondence from the CWGC informing us that as part of their funding review, if we did not reply with clarification that we wished to continue receiving the very small triannual grant, it would be discontinued. I duly completed the form requesting that we remain on their payment list, and they responded in the affirmative.

I have continued to keep the war grave areas weed free and in a tidy condition, but combatting the disturbance caused by rabbits is an ongoing problem.

The CWGC representatives inspect the graves on an approximate two-year cycle, they inspect and report, but do not maintain. When it becomes necessary, the private gravestones will be replaced with a traditional CWGC headstone.

During the Royal British Legion Poppy Appeal period, I placed remembrance crosses on each grave. In addition, there are two other sites in the town with CWGC graves, the Baptist Chapel graveyard in White Cross Road (WW1) and the Brandon Road, Town Cemetery (WW2).

WE WILL REMEMBER THEM.

Bernard Hunt - March 2025

Criss Cross (formerly Churches Together)

CrissCross, aka Churches Together, in Swaffham and Sporle. It may be helpful to be reminded of the circumstances that brought CrissCross into being. The AGM of Churches Together in Swaffham was held in May 2023, convened before the Revd. Janet Allan retired. Sadly, it was very poorly attended, and the decision was taken by those present to alter the structure of our inter-denominational relationship. It was agreed to dispose of the money in the CT bank account and to clear it by making a donation to Cafod, and to Christian Aid. It was also agreed that a new relational association would be established that was to be known as CrissCross and it would not have the formality of a constitution, regular meetings, an AGM, a bank account, a chair, secretary, treasurer and elected committee members etc. It was also agreed that the clergy/leaders of the denominations would commit to regular meetings, and that an email/WhatsApp group and Facebook page would be set up to facilitate good communications and inter-church notices of events. The latter was set up by the Revd. Jacqui Horton, Methodist Minister, and the 'administrator' is now the Revd. Anne Richardson, the present Methodist Minister. It was also agreed that wherever and whenever possible, the existing CT events would be continued. Since then, there have been a number of ecumenical events: a united Harvest Thanksgiving service; the Week of Prayer for Christian Unity in January; the interdenominational World Day of Prayer in March; several ecumenical services during Lent as well as frugal lunches. Plus, of course the Food Bank that was originally set up under the auspices of the CT and continues its valuable work to this day. Unfortunately, it has not been possible to reinstate the May street collections for Christian Aid Week. CrissCross asks for support and prayers, and if anyone would like to be included in the CrissCross email/WhatsApp/Facebook please ask the undersigned.

John Handley (Revd).

Fabric Report

1. At the Annual Vestry & Church Meeting held in the church at 11.00am following the Morning Service on Sunday April 2024 no person had come forward to take on the position of Fabric Officer.
2. After considerable discussion PCC Members Denis Bishop and Melvyn Gay agreed to meet with Bernard Hunt in an attempt to establish a Fabric Team and to share the Fabric operation during the interregnum.
3. The Team met following the AV&CM, agreed to proceed by sharing the many and varied Fabric issues.
4. The Team reviewed the current situation, considered the latest Quinquennial Report, carried out a visual survey of the interior and external fabric of the church, contacted the quinquennial report architect and established an initial Project priority list for the May 2024 PCC meeting.
5. The team agreed to share the varied activities as they became current and included: - annual and renewable service contracts, urgent or immediate maintenance, longer term projects, funding, contact with architects and contractors, and PCC reporting.
6. A realistic priority list included:-
 - a. Day to day maintenance items - managed by Church Wardens and BH
 - b. Tolling Bell and striking bar - Tower Captain and BH
 - c. Maintaining audio system - BH and RC
 - d. Review service contracts and contacts - ALL
 - e. Heating boiler/system maintenance and refurbish - BH and RC
 - f. West Door external drainage survey - DB and Spire Architect COMPLETE
 - g. Flood damage to nave floor & subsequent insurance claim - All with MG dealing with Insurers COMPLETE
 - h. Belfry louvred windows - DB COMPLETE**
 - i. North and South elevation guttering and downpipe clearance - DB COMPLETE
 - j. Pigeon damage and protection against further damage - BH
 - k. Trees in Church Walk - BH and Church Warden COMPLETE
7. A number of priority projects have been initiated, developed and completed during the interregnum and the immediate day to day maintenance issues have been managed by the church wardens and the Fabric Team members.

8. The future priority schedule and the current quinquennial will require discussion with the PCC
Denis Bishop. Melvyn Gay, Bernard Hunt - Fabric Team

Flower Group Report - see 'Churchwardens' report.

Mother's Union Swaffham Report 2024

Our group had another active and enjoyable year. We currently have 16 members but are regularly joined at meetings by non- members who we actively encourage to come along.

We continued on occasions to join with other groups in our area. In August we joined with others at Fakenham Church for Mary Sumner day and a shared lunch; in May we joined South Wootton's meeting for a talk about the Pandora charity which helps victims of domestic violence.

At the beginning of October groups from the whole Diocese gathered in Norwich cathedral for our annual Festival Service. This is always a very uplifting occasion, and the Bishop of Thetford gave the address.

We have valued these opportunities to share fellowship and ideas with others.

Mothers Union continued to support Rev Adrian Bell and Rev Stuart Nairn at Baptisms, of which there were 8 this year. We then send cards to the families on the anniversaries until the child is 5.

We were very proud this year in July to mount an exhibition entitled "Souls of our shoes ", as part of a national initiative to highlight the serious issues related to domestic violence. We received extremely positive feedback from this, and it was viewed by a large number of visitors.

We have met monthly as always and enjoyed some excellent speakers; Rev John Handley began the year for us, followed in February by Caroline Dudley from "Riding for the disabled". In March we celebrated Holy Communion together in church and also provided hospitality on Maundy Thursday to the Student Cross Pilgrims, en route to Walsingham.

In April we attended a Diocesan Members Day at St. Luke's church in Norwich, where our Chaplain, the Rev James Stewart, helped provide entertainment by playing the piano for a lively sing song!

In May we held a fund-raising coffee morning and Bring and Buy in aid of one of our charities - AFIA (Away from It All holidays).

Our speaker in June was meant to be Mrs. Joy Taylor (wife of Rev Taylor) but she was, sadly, seriously ill and has since passed away. Rev Canon Neil Crawford- Jones very kindly stepped in, with a talk entitled "3 promises ".

Inspired by the talk about Riding for the Disabled, we arranged a visit in July to their centre in Runcton Holme, which included a delicious cream tea!

In September one of our Diocesan Trustees, Jenny Holcombe, updated us on Mother's Union's involvement with the Norfolk Refugee programme.

In October we welcomed Maggie Anderson from Baby Basics. Based in Dersingham, this is one of the charities we support regularly.

In November one of our members, Beryl Neyt, led us in a Christmas Craft session and we ended our year as always with a special Christmas meeting of carols, readings and a shared lunch.

Throughout the year alongside these activities, we never forget our purpose as Mothers Union members; prayer underpins everything we do, and we begin each meeting with worship and prayer. We have raised funds for our Diocesan charities, particularly AFIA- Away From It All, providing family holidays for those in need. At Christmas we supported the Angel Tree project and supplied (in conjunction with the Prison Fellowship) gifts for prisoner's children at Wayland Prison in Watton. We had a stall at the Church Bazaar with the majority of our profit going to church funds, and the rest for our charities. We had an MU tree at the church Christmas tree festival, and we have also supported Baby Basics and the Syrian refugee families in Norwich, for whom Mothers Union provides all the bedding in their allocated housing.

We have supported international projects and national campaigns, such as Rise Up, which focuses on domestic violence.

I would like to sincerely thank our retired clergy- Revs Stuart, Neil and John, and lay- reader Andy, during this interregnum, for their support for Mothers Union. We are also most grateful to the Baptist Church for the use of their lovely room, and thanks to Father Mark from Our Lady of Pity for letting us use their church car park.

Last but definitely not least I am so grateful to our loyal members, and particularly our very hard-working committee, for their enthusiasm and support throughout the year.

Julia Higbee (Branch Leader)

Organist & Choir Report 2024

We are very fortunate to still have a church choir, and one which can sing in 4 parts.

2024 was another satisfying year for the choir, for the most part, under the leadership of our organist Johnathon White. I'm sure Johnathon would wish me to express his thanks to the choir for all their hard work, loyalty and dedication. I would also like to express thanks to Johnathon for all he did

to ensure that the Sunday Services were well supported musically and for his closing organ voluntaries which were very much appreciated by everyone.

Unfortunately Johnathon decided it was time to move to pastures new and he resigned with his last service being at the end of September. The congregation and Choir made a small presentation and wished him well in the future.

This left a vacancy for the position of Organist and we were so very pleased and thankful that our own Keith Baines was immediately able to step into the post for October and November. He then went into temporary retirement whilst David Flood took over fully as Organist and Choirmaster for December.

We were delighted to be under the direction of David and with his vast experience the augmented choir presented both Advent and Christmas Carol services with challenging music to a high standard. It was a rewarding and satisfying experience for the choir and I hope for the congregation. We are most grateful to David and express our sincere thanks to him.

Keith Baines came back out of retirement once again for January.

We have seen several changes during 2024 and now have more to come. We extend a very warm welcome to Jonathan Dodd our new Organist and Choir leader and we look forward to working under his professional direction.

Finally I would like to say how much we miss Shirley Matthews who has been an important and loyal member of our choir. I would like to think she is having a short break and that she will find the strength to join us again when she is ready. Meantime Shirley we send our love and good wishes.

Melvyn Gay (Chorister)

Saturday Coffee

A big thank you to all those who gave of their time and talents during 2024-25 Coffee Mornings, making it such a success, raising a magnificent total of £12142.00, an increase of £3956.25 on the previous year.

Unfortunately near the end of the year, several of our members have stood down and another has moved away but thankfully others have stepped forward to fill the gap. However, we would still like to hear from anyone who would be interested in joining us in this important outreach and we would also welcome anyone who could help us with the occasional baking or willing to cover emergencies. Once again many thanks to all our helpers, servers, bakers, cashiers, washers up and the movers of tables & chairs, without whose tireless efforts those mornings would not be possible. A special thank you also goes to Veronica Hutchby, who has agreed to take over keeping our provisions well stocked. After 24 years, I have decided to stand down from organizing the Saturday Coffee Rota, and Susan Nairn has kindly agreed to take this on. To anyone who has helped me over years in any way a big THANK YOU.

Susan Butler (Organiser)

Schools

HEARTWOOD CHURCH of ENGLAND PRIMARY SCHOOL, SWAFFHAM (White Cross Road)

The school continues to embed and embolden its relationship with the parish church and a joyous and fruitful interaction is regularly enjoyed by all. Principally through its full-school services in the church at Easter, Harvest Thanksgiving and Christmas 2024 and at the end of the previous academic year. Members of our Ministry Team have maintained a presence at all such occasions throughout the interregnum (usually the Lay Reader). The Church has also been represented on the school's Ethos Monitoring Group; has responded to pupils' enquiries about the RE Curriculum; and was invited to contribute specifically to the recent application pack for a new Headteacher.

A new RE Co-Ordinator (Becky Watts) from Spring 2024 has enhanced the relationship and worship occasions still further. Services in the church are rich and uplifting in devotional quality, led by pupils and filled with interactive participation; and they are well-attended by parents, families and friends (the church is invariably full). Collective Worship in school is provided by a variety of denominational visitors.

The former Headteacher, Emily McMillen, left for promotion at Christmas 2024 and her successor was appointed in February 2025: Rebecca ("Bex") Starman, who was previously the Deputy Head.

The school receives rightful praise and acclaim from external sources (such as the Diocese) for its best practice in "spirituality" and Religious Education and for its underpinning Christian values and ethos. It is never less than hospitable and always open to fresh ideas. Whilst, as a Church of England school of course being inclusive and welcoming to those of all faiths or none, it wears its C of E tradition and affinity with humble pride and diligence and values its relationship with the parish church highly.

I am not aware of a similar level of regularity or depth of interaction at present with the parish's other Church of England Primary School/Academy (Brandon Road). But then, its location is a longer walking distance away from the church for young children; and the cost (and ready availability) of coach transport is beyond most schools' budgets these days.

Places for Parish Church representatives on the governing bodies of both schools have been unfilled since the departures of our former Incumbent and Curate (although Heartwood's governors include several known to be supportive and knowledgeable of church schools). Governance at the Brandon Road C of E Academy is directed by the Diocesan multi-academy trust (MAT) of which it is a member. (A similar depth of relationship and interaction exists between the Benefice and its other C of E Primary School [Academy] at Sporle where the parish church/PCC and Ministry Team also enjoy strong and regular involvement; and where MAT governance arrangements are similar).

Andy Mash (Lay Reader & PCC member)

Social Committee

Our years fundraising began with a St George's Day Soup & Pudding Lunch which raised £430.00. Our next event was on 6th June, D-Day, this lunch raised £515.00. A Strawberry tea followed on 18th July & £632.00 was raised. This included a Tombola. Our last event was the Harvest Supper. This was not so well attended and only raised £309.00. The total for the year was £1886.00.

Our thanks to all who made soup, cakes and puddings etc., and to Kim who gave the strawberries for our Strawberry Tea.

My thanks to Jean Clarke, Sheila Fowler, Meg Heale, Linda Burton & Ralph Clarke, also to Geraldine Ellison on Raffle Duty and Jan Edwards for running the Tombola, Shirley Matthews for her endless supply of meringues at the Strawberry Tea, plus all those who help with the washing up. Thanks also to Gloria & Bernard Hunt for packing away the tables & chairs.

To everyone - THANK YOU.

Dorothy Starling (Social Chairman)

Sunday Coffee

The number of helpers on the Sunday coffee rota is much reduced this year so I am most grateful for the dedication and hard work of these willing volunteers who ensure that we are able to continue to offer refreshments after the Sunday service each week. This is an important time during which we can welcome visitors, catch up with news and discover whether anyone is needing help or support. I must also thank those members of the congregation who step in to help when we are busy. We look forward to the arrival of our new vicar and his wife and give thanks for the retired clergy and the Chaplain from RAF Marham who have worked hard to cheerfully guide us through the interregnum.

Bridget Lewin (Rota Organiser)

Website and Social Media report – see 'Churchwardens' report.

Swaffham PCC
Receipts and payments
Selected period: 01 January 2024 to 31 December 2024

Note	From To	01 January 2024 31 December 2024	01 January 2023 31 December 2023
Fabric Des - Fabric Des (Designated) Fund			
Income and endowments			
Donations and legacies			
Donations (Restricted)		430.00	-
Listed Places of Worship Grants		533.31	-
Legacies		1,119.00	-
Total Donations and legacies		2,082.31	-
Other trading activities			
Sale of fittings		100.00	-
Total Other trading activities		100.00	-
Investments			
CBF Deposit Int		426.52	219.21
Transfer from General (Part CBF Div)		2,546.83	2,507.83
Total Investments		2,973.35	2,727.04
Total Income and endowments		5,155.66	2,727.04
Expenditure			
Other expenditure			
Heating System Maintenance		700.80	-
Minor Repairs		505.51	2,008.67
Routine maintenance/cleaning		231.17	-
Audio system		1,119.00	-
Total Other expenditure		2,556.48	2,008.67
Total Expenditure		2,556.48	2,008.67
Excess of Income and endowments over Expenditure		2,599.18	718.37
Brought forward balance		7,906.29	7,187.92
Transfers to/(from)		-	-
Total carried forward balance		10,505.47	7,906.29
Church Rooms - Church Rooms Fund (Designated) Fund			
Income and endowments			
Donations and legacies			
Grants		4,658.73	6,987.72
Total Donations and legacies		4,658.73	6,987.72
Total Income and endowments		4,658.73	6,987.72
Expenditure			
Other expenditure			
Insurance		-	410.64
Utilities		-	245.92
Total Other expenditure		-	656.56
Total Expenditure		-	656.56
Excess of Income and endowments over Expenditure		4,658.73	6,331.16

Note	From To	01 January 2024 31 December 2024	01 January 2023 31 December 2023
Brought forward balance		(4,658.73)	(10,989.89)
Total carried forward balance		-	(4,658.73)
Discretionary - Discretionary (Restricted) Fund			
Income and endowments			
Investments			
CBF Deposit Int		0.44	0.27
Total Investments		0.44	0.27
Total Income and endowments		0.44	0.27
Excess of Income and endowments over Expenditure		0.44	0.27
Brought forward balance		9.32	9.05
Total carried forward balance		9.76	9.32
Organ - Organ (Restricted) Fund			
Income and endowments			
Investments			
CBF Deposit Int		145.23	87.39
Total Investments		145.23	87.39
Total Income and endowments		145.23	87.39
Expenditure			
Other expenditure			
Organ Maintenance		500.00	-
Total Other expenditure		500.00	-
Total Expenditure		500.00	-
Excess of Income and endowments over Expenditure		(354.77)	87.39
Brought forward balance		3,038.98	2,951.59
Total carried forward balance		2,684.21	3,038.98
Filling The Gap - Filling The Gap (Restricted) Fund			
Income and endowments			
Investments			
CBF Deposit Int		12.93	7.82
Total Investments		12.93	7.82
Total Income and endowments		12.93	7.82
Excess of Income and endowments over Expenditure		12.93	7.82
Brought forward balance		270.62	262.80
Total carried forward balance		283.55	270.62
Flowers Festival - Flowers Festival (Restricted) Fund			
Income and endowments			
Donations and legacies			
Donations (Restricted)		50.00	-
Total Donations and legacies		50.00	-
Other trading activities			
Other Fund Raising		1,219.80	50.00

Note	From To	01 January 2024 31 December 2024	01 January 2023 31 December 2023
	Total Other trading activities	1,219.80	50.00
Investments			
CBF Inv Fund Income		128.14	-
	Total Investments	128.14	-
Total Income and endowments		1,397.94	50.00
Expenditure			
Other expenditure			
Flower Festival Expenses		1,447.94	-
	Total Other expenditure	1,447.94	-
Total Expenditure		1,447.94	-
Excess of Income and endowments over Expenditure		(50.00)	50.00
Brought forward balance		50.00	-
Total carried forward balance		-	50.00
Fabric Rest - Fabric Rest (Restricted) Fund			
Income and endowments			
Donations and legacies			
Town Estates		14,964.00	5,000.00
	Total Donations and legacies	14,964.00	5,000.00
Investments			
CBF Deposit Int		1,148.37	685.54
CBF Inv Fund Income		137.95	102.33
	Total Investments	1,286.32	787.87
Total Income and endowments		16,250.32	5,787.87
Expenditure			
Other expenditure			
Churchyard		91.20	780.00
Heating System Maintenance		-	773.19
Tower repairs		8,040.00	-
CCTV		1,230.07	1,596.57
Electricity circuitry test and maintenance		604.52	1,152.00
Routine maintenance/cleaning		636.00	-
Oct23 flood damage repair		1,644.00	346.80
	Total Other expenditure	12,245.79	4,648.56
Total Expenditure		12,245.79	4,648.56
Excess of Income and endowments over Expenditure		4,004.53	1,139.31
Brought forward balance		23,159.28	22,019.97
Total carried forward balance		27,163.81	23,159.28
Windows East Rest - Windows East Rest (Restricted) Fund			
Income and endowments			
Donations and legacies			
Income Tax Recovered		13.75	6.25
Donations (Restricted)		15.00	102.00
	Total Donations and legacies	28.75	108.25
Investments			
CBF Deposit Int		303.97	181.89

Note	From To	01 January 2024 31 December 2024	01 January 2023 31 December 2023
	Total Investments	303.97	181.89
Total Income and endowments		332.72	290.14
Excess of Income and endowments over Expenditure		332.72	290.14
Brought forward balance		6,363.58	6,073.44
Total carried forward balance		6,696.30	6,363.58
Flowers Gen - Flowers Gen (Restricted) Fund			
Income and endowments			
Donations and legacies			
Donations (Restricted)		110.00	60.00
	Total Donations and legacies	110.00	60.00
Other trading activities			
Other Fund Raising		531.07	433.50
	Total Other trading activities	531.07	433.50
Investments			
CBF Deposit Int		156.57	53.93
CBF Inv Fund Income		-	125.36
	Total Investments	156.57	179.29
Total Income and endowments		797.64	672.79
Expenditure			
Other expenditure			
General Flower Expenses		666.81	311.70
Harvest Flowers		39.00	171.00
Patronal Festival Flowers		-	255.00
	Total Other expenditure	705.81	737.70
Total Expenditure		705.81	737.70
Excess of Income and endowments over Expenditure		91.83	(64.91)
Brought forward balance		878.85	943.76
Total carried forward balance		970.68	878.85
Bells - Bells (Restricted) Fund			
Income and endowments			
Other trading activities			
Donations/Fees for Church Use		-	80.00
	Total Other trading activities	-	80.00
Investments			
CBF Deposit Int		56.59	33.01
	Total Investments	56.59	33.01
Total Income and endowments		56.59	113.01
Excess of Income and endowments over Expenditure		56.59	113.01
Brought forward balance		1,184.36	1,071.35
Total carried forward balance		1,240.95	1,184.36
Flowers Legacy - Flowers Legacy (Restricted) Fund			
Income and endowments			
Investments			

Note	From To	01 January 2024 31 December 2024	01 January 2023 31 December 2023
		-	37.25
		386.72	381.58
	Total Investments	386.72	418.83
Total Income and endowments		386.72	418.83
Expenditure			
Other expenditure			
Christmas Flowers		624.90	99.35
Easter Flowers		130.00	23.45
Confirmation Service Flowers		105.00	-
	Total Other expenditure	859.90	122.80
Total Expenditure		859.90	122.80
Excess of Income and endowments over Expenditure		(473.18)	296.03
Brought forward balance		2,206.16	1,910.13
Total carried forward balance		1,732.98	2,206.16
Church Rooms Investment - Church Rooms Sale Investment Fund (Restricted) Fund			
Income and endowments			
Investments			
CBF Inv Fund Income		4,128.16	1,026.94
	Total Investments	4,128.16	1,026.94
Total Income and endowments		4,128.16	1,026.94
Excess of Income and endowments over Expenditure		4,128.16	1,026.94
Brought forward balance		1,026.94	-
Total carried forward balance		5,155.10	1,026.94
General - General Fund (Unrestricted) Fund			
Income and endowments			
Donations and legacies			
Tax Efficient Planned Giving		19,195.74	17,832.61
Income Tax Recovered		11,996.73	6,434.72
Collections (Cash)		5,652.42	5,255.26
Other Planned Giving		1,452.00	1,567.00
Visitors Donations		4,210.20	2,183.92
Donations (General)		31.90	874.48
Legacies (General)		2,531.03	-
2nd and Other Collections		1,856.15	1,002.27
Town Estates		6,235.00	2,000.00
Grants		30.00	840.00
	Total Donations and legacies	53,191.17	37,990.26
Other trading activities			
Christmas Bazaar		1,987.11	2,229.24
Flower Festival		5,382.94	-
Cycle Ride		698.25	581.88
Other Fund Raising		2,309.50	2,927.66
Patronal Festival		-	538.70
Bookstall sales		109.70	50.00
Christmas Tree Festival		4,333.43	4,874.11
Sunday Coffee		417.23	365.15
Saturday Morning Coffee		12,142.00	8,185.75

Note	From To	01 January 2024 31 December 2024	01 January 2023 31 December 2023
Statutory Fees		4,790.00	4,923.00
Donations/Fees for Church Use		1,360.00	912.00
	Total Other trading activities	33,530.16	25,587.49
Investments			
CBF Inv Fund Income		5,093.67	5,015.67
	Total Investments	5,093.67	5,015.67
Other income			
Anon income		-	1,615.00
	Total Other income	-	1,615.00
Total Income and endowments		91,815.00	70,208.42
Expenditure			
Raising funds			
Bookstall		458.51	51.12
Social Events/Presentations		75.34	100.62
Saturday/Sunday Coffee Expenses		140.25	15.98
Fund Raising Costs		1,303.57	155.00
Card payment charges		106.46	-
	Total Raising funds	2,084.13	322.72
Expenditure on charitable activities			
2nd/Other Collections		1,856.15	1,002.27
	Total Expenditure on charitable activities	1,856.15	1,002.27
Other expenditure			
Parish Share		36,000.00	54,000.00
Church running costs		189.06	144.53
Costs of Services		2,151.34	1,688.70
Insurance		7,277.72	6,995.30
Utilities		19,995.87	7,309.52
Organist Salary		3,825.00	4,950.00
Admin/Posts/Phones/Stationery		5,186.56	2,984.19
Bank Charges		577.30	500.69
Transfer to Fabric (Designated)		2,546.83	2,507.83
	Total Other expenditure	77,749.68	81,080.76
Total Expenditure		81,689.96	82,405.75
Excess of Income and endowments over Expenditure		10,125.04	(12,197.33)
Brought forward balance		(2,195.97)	10,001.36
Transfers to/(from)		-	-
Total carried forward balance		7,929.07	(2,195.97)

Independent Examiners Certificate

Report to the trustees/ members of:

ST PETER & ST PAUL CHURCH
SWAFFHAM PCC

On accounts for the year ended:

31 DECEMBER 2024

Charity no (if any):

1134160

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/24 pages 1-12

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:

Susan Nairn

Date:

31/03/2025

Name:

SUSAN NAIRN