

# **The Diocese of St Edmundsbury and Ipswich**

## **The Chadbrook Benefice**



### **Annual Report and Financial Statements**

**For the year ended 31<sup>st</sup> December 2020  
Parochial Church Council**

**Holy Trinity Church with St Catherine's  
Long Melford, Suffolk**

**APCM meeting will be held at Holy Trinity Church, Long Melford  
at 7.30pm on Tuesday 27<sup>th</sup> April 2021**

## **Prayer**

Loving God,  
once more we thank you for our church  
and for the fellowship we share with one another.  
We praise you for all whose contribution to our life together  
we recognise and acknowledge this day –  
all who have served the church over the years,  
who have nurtured and encouraged our faith,  
who have been part of our continuing life and witness.

We pray for those who offer their services this day:  
those who will take on new positions of responsibility –  
equip them to fulfil their duties wisely and faithfully;  
those who will continue in the office  
they have already been undertaking –  
give them renewed inspiration and vigour in their work;  
those who will stand down from office –  
may they know their labours have been appreciated.

Holy Spirit, Lord God, Giver of life,  
come to us as a refreshing and strengthening power;  
purge out of our lives all that denies your inspiration;  
keep us alert to your challenges;  
let us be open to your new demands, both in the world and in the  
church;  
give us humility that we may see your vision and, trusting in your power,  
commit ourselves to it,  
In the name of Jesus Christ our Lord

**AMEN**

## **Annual Vestry Meeting**

### **Agenda**

1. Prayer
2. Apologies
3. Minutes of the last Vestry Meeting held on 20<sup>th</sup> October 2020
4. Election of Churchwardens for 2021-2022

**MINUTES OF THE LAST MEETING ARE IN ADDENDUM 1**

## **Annual Parochial Meeting**

### **Agenda**

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on 20<sup>th</sup> October 2020
3. Matters arising from the minutes
4. Electoral Roll Report
5. Financial Statement for the year ended 31<sup>st</sup> December 2020 including the Independent Examiners report
6. Report on the Fabric, goods and ornaments of Holy Trinity and St Catherine's churches
7. Group reports and Deanery Synod report (attached)
8. Elections  
Three lay representatives to the Parochial Church Council – each for three-year terms.
10. Appointment of Independent Examiner for 2020
11. Results of Elections, if any
12. Any other business
13. Rectors Report

**MINUTES OF THE LAST MEETING ARE IN ADDENDUM 2**

## **Parochial Church Council 2020**

### **Administrative Information**

Holy Trinity Church Long Melford is situated at the northern end of the village green, overlooking the village. St Catherine's, in St Catherine's Road is situated in the heart of the residential area of the village further south. They are part of the Diocese of St Edmundsbury and Ipswich. The correspondence address is The Rectory, The Green, Long Melford, Sudbury, Suffolk CO10 9DT.

The Parochial Church Council (PCC) is a charity requiring registration to the Charity Commission, as a church with an income greater than £100,000. PCC members as this report was prepared are:

<b>Chairman:</b>	Rev Matthew Lawson	
<b>Church Warden(s)/ vice chair:</b>		
<b>Church Treasurer:</b>	David Walters	
<b>PCC Secretary:</b>	Cheryl Morgan	
<b>Representative on</b>	John Watts	ex-officio (2020-2023)
<b>Diocesan Synod</b>	David Walters	ex-officio (2020-2023)
	David Hamand	ex-officio (2020-2023)
<b>Curate</b>	Judith Offord	

### **Elected Members:**

Melanie Clubb	2019 - 2022
Alan Douglas	2019 – 2022
Alison Ewbank	2020 – 2023
Charlotte Harkness	2018 – 2021
Harry Mee	2019 - 2022
Cheryl Morgan	2020 – 2023
Fiona Pearson	2020 – 2023
Helen Spear	2019 - 2022
Carolyn Spraggons	2019 - 2022

### **Structure Governance and Management**

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

### **Objectives and Activities**

Holy Trinity and St Catherine's PCC has responsibility for co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church buildings of Holy Trinity and St Catherine's and the Glebe land, Long Melford.

## **Church Services**

Throughout 2020 there were long periods of lockdown where the congregation and members of the public from the wider community could access the services via livestreaming through Facebook. Attendance was good with approximately 100 people joining in with the service.

## **Elders**

There are currently eight Lay Elders in the Chadbrook Benefice;

Charlotte and Richard Blyth  
Malcolm Brunwin  
Jean Cook  
Jane Kohler  
Nicky Lawson  
Christine Smith  
Pam Tonks

## **Parochial Church Council – Review of the Year**

During the year there have been six meetings of the Parochial Church Council and all were held virtually via Zoom with an average attendance of 13 people. For the majority of the year services were held either from The Rectory Study or from church via the wonders of livestreaming. Revd Lawson has also been burning DVD's of the service and arranging distribution to care homes and to those without internet facility. We are planning to continue livestreaming the services even when we are back in church and are having a professional system installed in 2021.

This review highlights the main activities of the PCC, whilst the Finance and Fabric Reports to follow summarise further work carried out by the PCC in these areas. Members of the PCC meet regularly to address the issues that arise from the responsibility of such a historic and important building and to consider aspects of ministry concerning the church community in Long Melford.

2020 was challenging due to the coronavirus pandemic however, the PCC continued developing the Diocesan initiative 'Growing in God' and the development of the children's ministry. Our Family and Youth worker has been working to continue to build strong relationships with the Primary School which is a member of the Diocesan Academy. Pam Tonks together with a band of volunteers continue to build the youth groups - Connect, Base Camp, Fusion and Messy Church, and although it has not been possible to meet in person, there has been a story each week for the babies and toddlers and Messy Church continued via Zoom. The Church is making a real impact on the youth of the village. The PCC have also been working to create improved communications where the two main focuses have been the Web Site and Facebook. Our website and Facebook are now up and running. By the end of December 2020, the Holy Trinity Facebook page had 462 'followers' and the Connect Facebook page has 200 'followers'. The Children at Church group has 51 members

Members have also spent time managing the legacy from the late Ken and John Talbot of property located in Bridge Street and residual estate funds. The PCC acknowledge, and are very grateful for the many hours of work that Alan Douglas has put in to overseeing this project. Options for future capital investment are being explored

Work to maintain the facilities both in Holy Trinity Church and St Catherine's will be ongoing and is highlighted later in this report.

The committee receive regular reports on the Diocesan Synod and Deanery Synod meetings keeping them advised on the wider church in Suffolk. A synopsis of these are included later in this report.

Thanks to all PCC members for their continued dedication and service to the Church and community.

***Cheryl Morgan, PCC Secretary***

## **CHURCH REPORTS**

### **Treasurer's report to 2021 APCM**

The 2020 approved and examined accounts, with front sheet and Independent Examiner's Statement, have been on display for 3 weeks, and spare copies are freely available in both churches. There will not be time available at the APCM to go through these in great detail, but please take a look at them and get back to me with any questions or concerns that you may have.

The format of the accounts varies to an extent as times change and situations evolve, so it is not too surprising that parts of the accounts look slightly different this year because of three major factors: start of work on stained glass restoration, increased online and contactless transactions, and of course the effect of covid-19. The last of those factors contributed in part to our having a net £15,000 current-account deficit on the year which needs to be addressed, but we should be in a better position to deal with this than most other Churches. I make some general financial comments in section 12 of the accounts, so there is no need to repeat those here.

I continue to be extremely grateful to Deputy Treasurer David Tweed, Cashier Ron Davies and Planned Giving Officer Theresa Munford for the essential work they do and the highly efficient way in which they cheerfully carry it out. We are also very grateful to our examiner Neil Pearson for his highly professional work at no charge, and he has agreed to continue with this despite moving to Bildeston.

I have now served 6 years as PCC Treasurer, and, while I would be prepared to continue for longer, I would be delighted if a volunteer interested in taking over were to come forward. The changes I have made to the way that we operate financially during my time as Treasurer, and the excellent financial support team that we have, means that the job is not as hard or as time-consuming as when I started in 2015. Anyone who feels called in this direction is warmly invited to speak to me.

***David Walters, Honorary Treasurer***

### **Choir Review Report for the HTLM PCC AGM**

2020 has been a year that has thrown up considerable challenges for the choir at HTLM – and two very low points dominate this review – in that we lost two very dear people who were

central to our family. The loss of Doreen Hamand, and then James Recknell were two events that loomed large and affected the whole choir. Our love goes to David and to Bron and their respective families. It goes without saying that both James and Doreen are sadly missed as lovely people as will both of their contributions to the choir at HTLM.

The outbreak of the pandemic in February and the subsequent lockdown, release and then further restrictions and further lockdowns meant that music-making was very difficult to sustain and added complications to rehearsals and services when we were allowed to sing together. The introduction of social distancing meant that choir members had to take more independent responsibility for the line/part they were singing, and this had to be done at a 2m distance from each other – hence the strange appearance of blue insulating tape crosses on the music desks to keep the singers away from each other! Who would have thought that a risk assessment would be necessary to sing in a church choir?

The choir however rose to the occasion and everyone played (or sang) their part when they could. Different combinations of voices – to give everyone who wished to sing – were organised, so that we could nearly always put together a four-part anthem and hymns. We were working towards the first evensong of the year when the pandemic struck, and this is something we are all keen to get back to – especially as this appears to be an area which the Telegraph at least seems to be suggesting has been a growth area during lockdown, with lots of young people searching out the 1662 liturgy on YouTube.

We were unable to have the full choir together at any point last year and this has to be a priority when it is safe to do so, when permitted, and when everyone feels comfortable to do so. I know that so many have missed the joy of singing, the camaraderie, and the challenge. The choir was making huge progress and taking on some challenging work when we were first locked down, and then later in the year rose to that challenge again, when in small groups we were rehearsing on a Friday evening (scattered around the nave) and putting a performance on a Sunday morning – with the added pressure of being livestreamed! We have yet to negotiate the choir member's fees for this live broadcast.....

Advent and Christmas carol services were done – against the odds and were done without any compromise. New music was performed, and this reflects the effort and perseverance of the choir. This is one of the great achievements for the choir – because it has led to a greater confidence and belief – because of the need to take the load of one's own part. The outcomes were obvious. It is this which we look to build upon in the near future.

The choir also joined that of Lavenham choir one Sunday afternoon to record (whilst socially distanced) a video of two anthems – An Advent Gloria and a Carol for the Epiphany) as part of the St. Edmundsbury In Harmony project, recording music for use by anyone in the diocese. This is a project which is likely to continue into the future, as is the possibility of working with Lavenham choir for the occasional joint venture.

As we move out of the restrictions and hopefully back to some sort of normality, we look forward to being able to rehearse and sing altogether again, to re-grasp the enjoyment and the purpose of singing in church, and hopefully to greeting back those people who for genuine reasons have not been able to sing with us at all for the past year.

This is also a time to look forwards and to try to expand the choir – we currently draw upon 6 basses, 5 tenors, sometimes 2 altos and at full complement, 6 sopranos. However, this year it is a priority to expand the numbers that regularly sing and continue to expand our repertoire as we do so. We will be looking to cast the net to see if we can catch a few to persuade to try singing who might have thought about it, and also to see if there aren't a few younger people out there who could be encouraged to join us.

Nigel would like to thank all in the choir who have turned out when requested and who have tolerated the restrictions, have considered and weighed up the risk and have stoically put up with the conditions – here's hoping that it will not be too long before we can get together and lead the worship as we would prefer to, rather than having to do so in what at times felt like individual isolated bubbles in the choir stall.

Nigel Brown  
Organist/Choirmaster

### Big Bells

2020 feels a bit like 'the year that never was' and yet it is a year we will never forget, a year of Covid-19 which brought with it disease, isolation, shielding and lockdown. The year started off promising to be one of the busiest ever for weddings with more scheduled than any other year. We also had several visiting ringers scheduled in for tours; sadly, with lockdown enforced to try and protect people from Covid-19 all but 3 weddings were cancelled and the bells at Holy Trinity have been silent for most of the year.

However, we did manage to toll the tenor bell each Thursday during the clap for NHS and key workers and for D-Day and we also tolled the bell in support of Cancer research when a group of supporters started a charity walk from Holy Trinity Church. There was no festive gathering of the ringers this year but hopefully in summer 2021 we will be able to hold a social gathering / picnic instead.

We pray that before long the Church bells will once again ring out, calling people to worship and in celebration of weddings.

Linda Goodban  
Tower Captain, Holy Trinity Church

### Hand Bells

The hand bell ringers met only once during 2020 and as a result of Covid-19 restrictions, for the first year in a decade, there were no Christmas performances.

Theresa Munford  
Hand Bells Holy Trinity Church

### **Bells note:**

It is hoped during 2021, once lockdown and socialising restrictions are lifted, that we will hold 'taster sessions' for both Big bells and Hand bells, allowing anyone who may be looking for a new hobby or interest as we come out of lockdown, to try out these activities and see if they would like to join our bands.

For further information contact:

Linda Goodban on 07786 151650 / email: [linda@rodbridge.com](mailto:linda@rodbridge.com) (Big bells)  
Theresa Munford on 07979 918027 / email: [theresamunford1@aol.com](mailto:theresamunford1@aol.com) (hand bells)

### Deanery Synod Report to APCM and details of zoom meeting on 16<sup>th</sup> March 2021.

The synod has had regular three-monthly meetings throughout the lockdown. The Rural Dean Stephen Morley has chaired the meetings which involved sharing and highlighting



positive activities and events in all parishes of the Deanery. Hence in the pandemic there has been communication between parishes and useful ideas have been exchanged. The lay chair David Lamming has kept us up to date with the decisions of the General Synod. David Walters (Deanery Organiser) has kept a watchful eye on financial matters and has reported any changes throughout the year.

#### Meeting on 16<sup>th</sup> March.

Stephen Morley opened the meeting with a prayer.

The Reverend Tom Mumford will become Assistant Rural Dean.

Canon Mark Hawarth gave a presentation about the Diocesan Environmental Group which has taken responsibility for church actions to make it eco-friendlier. Church buildings and schools should do all possible to reduce the carbon footprint. The 6<sup>th</sup> June marks environmental Sunday and actions to enhance eco-friendly projects could be highlighted. Churches will be rewarded for enhancing God's creation and a detailed document (Previously circulated to the PCC) has been produced.

Suggestions made include a small "forest area" in every churchyard, the provision of charging points in churchyards and general tree planting initiatives through church organisations. Justin Welby has stressed the need to care for God's world and after the pandemic we need to rethink our approach. We have the capacity for change. Eco church has provided many leaflets on this subject.

The Deanery Plan.

Key items were highlighted.

1. A joint deanery service to be held on Sunday 25<sup>th</sup> July at 10.30.
2. A deanery away day will be arranged.
3. A parish nurse for Sudbury will be appointed.
4. More churches in the deanery will become eco churches.
5. All resources for technology will be shared.

Deanery Organiser's Report.

The Diocese kept books open until 16<sup>th</sup> February and funds show it close to breaking even. This year's Parish Share is down by 2%. David Walters is available in the Deanery to give advice on giving in general.

The Archdeacon's Visitation will take place on 23<sup>rd</sup> June at Long Melford.

The meeting ended with a prayer.

John Watts (April 2021)

#### Report for St Catherine's March 2021

I have put together a Risk Assessment and a Policy document in readiness for the returned use of St Catherine's, and a possible future let following COVID guidance.

Awaiting COVID guidance laminated signs, hands ,face, space etc from Vicky also to add.

I have updated the First Aid box and put all of the items in a new, clear plastic box. I have added a set of PPE. Pam has agreed to purchase a digital thermometer for future use.

I have cleaned the kitchen surfaces and decluttered to make it more COVID friendly, things are away in the cupboards, other items disposed of, old cloths, scourers etc

I have liaised with Mrs Kistruck about the removal of various items, overalls and aprons hanging in the kitchen, at least until they are needed again.

Risk Assessment and policy document have been laminated and pinned on kitchen notice board.

Outside toilet, also cleaned, de cobwebbed. Paper towel, squirty soap, toilet wipes etc also placed in a clear plastic box with guidance, again laminated. (all donated)

Steve has cut the grass. We have done some of the shrubbery area, still some to do.

A cleaner has been secured and will do an initial clean over the Easter holidays and come in to clean toilet and kitchen if groups only meet outside. Also, in the main building when needed.

Carolyn and Steve will continue to do the garden, voluntarily at this current time.  
We will continue to put the brown bin out now it has finally been emptied once again.

Carolyn Spraggons

**End of reports**

**Minutes of the Annual Parishioners Meeting for Holy Trinity Church, Long Melford and St Catherine's held on Tuesday 20<sup>th</sup> October 2020 at 7.30pm in Holy Trinity Church, Long Melford**

**1. Members Present**

Melanie Clubb, Alan Douglas, Alison Ewbank, David Hamand, Charlotte Harkness, Revd M. Lawson, Ian MacDonald, Fiona Pearson, David Walters, John Watts, Graham Wegg, Judith and Malcolm Offord, and 8 parishioners

**2. Apologies**

Apologies were received from Helen Spear, Carolyn and Stephen Spraggons

**3 Minutes of the previous Annual Parishioners Meeting**

The minutes of the last meeting were approved as a true record

**4 Matters Arising**

There were no matters arising

**5 Election of Churchwardens for 2020-2021**

In the absence of election forms, churchwardens were proposed and seconded as follows:

Ian McDonald - Proposed by Fiona Pearson, Seconded by David Walters

Graham Wegg - Proposed by John Freeborn, Seconded by Charlotte Harkness

Graham and Ian were accepted as churchwardens. Revd Lawson said he would check that the procedures were legal with the diocese.

Signed.....

Date.....

**Minutes of the Annual Parish Council Meeting of Holy Trinity Church with St. Catherine's held on Tuesday 20<sup>th</sup> October 2020 at 7.30pm in Holy Trinity Church, Long Melford**

Revd. Lawson welcomed all to the meeting and spoke of the challenges of Covid since the previous APCM.

The meeting opened in prayer.

**1. Members Present**

Melonie Clubb, Alan Douglas, Alison Ewbank, David Hamand, Charlotte Harkness, Revd M. Lawson, Ian MacDonald, Fiona Pearson, David Walters, John Watts, Graham Wegg, Judith and Malcolm Offord, and 8 parishioners

**2. Apologies**

Apologies were received from Helen Spear, Carolyn and Stephen Spraggons

**3. Minutes of the previous Annual Parochial Church Meeting**

The minutes of the last meeting were approved as a true record

**4. Matters Arising**

Under item 6, David Walters said that he was very grateful to the Rector for presenting the report and fielding the questions in his absence. But David considered that it was necessary to answer the question regarding the funding of the Youth & Family costs in the following way.

In 2018, the Youth-Worker time and all the other Children/Family/Youth costs were more than covered by revenue which had been restricted or designated for that purpose, as stated clearly in item 9 of the 2018 accounts. David added that this was certainly not true in 2019, because the house was vacant for more than 8 months in that year. So, the PCC agreed to cover that temporary shortfall from the unrestricted general fund, which nevertheless still ended the year in considerable surplus. In 2020 it looks as though the full Children/Family/Youth costs will again now be more than covered by the restricted and designated income, despite the extraordinary circumstances this year.

**5. Electoral Roll Report**

Last year there was the 6-yearly review of the electoral roll and there was no report.

**6. Financial Statement for the year ended 31<sup>st</sup> December 2019 , including the independent Examiners Report**

The Financial report had been previously distributed. David Walters added that the finances were looking reasonably healthy but that we were in extraordinary financial times. He reminded the meeting that the report was for 2019. David Walters expressed his gratitude to David Tweed, Ron Davies and Teresa Munford for their continued support. He explained that the support of these people enabled David to leave the finances in their capable hands whilst he was away.

**7. Annual Report for 2019 for the APCM**

Cheryl Morgan reported that on page 5, Graham Wegg and Ian McDonald were omitted as churchwardens and the Synod Members should read Deanery and not Diocesan.

David Hamand reported that Canterbury Cathedral Glass Studios would be prepared to restart work again on the medieval windows in the new year (2021). Also, because a visit from the Clopton family didn't happen this year, they donated approx. £4000

Revd Lawson spoke about the sad loss of James Recknell (choirmaster)

Revd Lawson mentioned the work that Pam Tonks was doing with school.

Revd Lawson reported the positive work of the school and the extraordinary work the staff had been doing through the pandemic.

John Watts mentioned the March meeting of Deanery Synod held virtually which had been a roundup of what all the churches were doing. There was a meeting planned for November which would possibly be face-to-face. He added that there was a great spirit of 'carrying on'.

#### **8. Elections of PCC members**

3 members were nominated via nomination forms:

Alison Ewbank  
Cheryl Morgan  
Fiona Pearson

These were all appointed for 3 years from 2020 to 2023

#### **9. Election of Deanery Synod members**

3 members were nominated:

David Walters - Proposed Ian McDonald Seconded Fiona Pearson  
John Watts - Proposed by John Freeborn Seconded by Graham Wegg  
David Hamand - Proposed Alan Douglas Seconded Alison Ewbank

These were all appointed for 3 years from 2020 - 2023

#### **10. Appointment of Sidesmen/women**

Revd Lawson explained that sidesmen/women did not now have to be appointed at the APCM. Revd Lawson thanked the sidesmen for their work in the church

#### **11. Appointment of Independent Examiner for 2020**

David Walters proposed Neil Pearson as Independent Examiner Seconded by John Freeborn

#### **12. Rectors Report**

Revd Lawson said that it had been a full-on time over the last few months and thanked the churchwardens for helping him to get through this tricky period. He thanked all the people who were involved in the church and for the service given. He added that he really loved being part of the church family. He thought that going forward would be challenging and people were feeling irritable, however this was an

opportunity as a church community to try and set the spiritual tone for the months ahead. He asked that everyone tried to reach out. in particular to those alone and those suffering with mental illness.

### **13. Any Other Business**

JW thanked Revd Lawson for leading not only in a spiritual way but in a technological way and it had been good to continue worshipping throughout lockdown. Revd Lawson reported that it was approximately half and half of those now back in church and those worshipping at home. Through the livestream they had attracted new members of the church. This had opened doors to more people and people had more time to reflect on what was important. Lockdown had shown how important community was. He had been really impressed with the way the village pulled together and helped those in need. He felt that going forward the local community would help to shape the future and there could be a positive role for the church to play. Regarding livestream he said that people had varying degrees of anxiety entering public buildings and those who could not yet return livestreaming reached out to them.

James Harkness echoed John Watts thoughts.

David Hamand promoted his calendars and reported that following sales, already £800 had been banked.

Alan Douglas reported that tenants of Convallaria had paid up for the whole year in advance - £11k.

IM commented that the church shop had re-opened and 2 ladies had stepped forward and trained the shopworkers emphasising that they were the first point of contact for the public visiting the church.

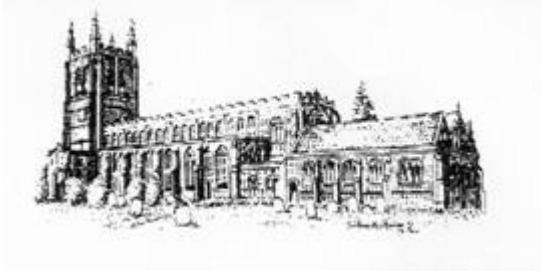
Following The Grace being said the meeting closed at 8.30pm

Signed.....

Date.....

# Holy Trinity with St Catherine's Long Melford

Registered Charity Number: 1169680



## **PCC Annual Accounts**

***For the Year 1<sup>st</sup> January – 31<sup>st</sup> December 2020***

## **Independent Examiner Report to the Parochial Church Council of Holy Trinity Church, with St Catherine's Long Melford**

I report on the accounts of the PCC for the year ended 31st December 2020 which are set out on pages 1 to 10.

### **Respective responsibility of the PCC (the Trustees), and Independent Examiner**

The PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the 2011 Act;
- b) Follow the procedures laid down in the general direction given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- c) State whether particular matters have come to my attention.

### **Basis of Independent Examiners Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently no opinion is given as to whether the accounts present "a true and fair view", and the report is limited to those matters set out in the statement below.

### **Independent Examiner Statement**

In connection with my examination no matters have come to my attention:

- 1. which give me reasonable cause to believe that, in any material respect, the requirements
  - 1a. to keep accounting records in accordance with section 130 of the 2011 Act or
  - 1b. to prepare accounts which accord with these accounting records and comply with the accounting requirements of the 2011 Act

have not been met, or

- 2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: NJP

Dated: April 4, 2021

Address: 87 High Street  
Biddenham  
IP7 7ER



**Parochial Church Council of Holy Trinity with St Catherines Long Melford Suffolk**  
**Statement of Financial Activities for year ending 31 December 2020**

**INCOMING RESOURCES**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	2019 £
<i>Incoming resources from donors</i>	2a	70,258	102,087		172,345	117,855
<i>Other Voluntary incoming resources</i>	2b	0	863		863	2,985
<i>to further the Council's objects</i>	2c	6,255	3,249		9,505	13,317
<i>to generate funds</i>	2d	8,147	312		8,459	22,865
<i>Income from Investment</i>	2e	534	515		1,049	2,012
<i>Other ordinary incoming resources</i>	2f	10,957	0		10,957	4,942
<b>TOTAL INCOMING RESOURCES</b>		<b>96,151</b>	<b>107,027</b>		<b>203,177</b>	<b>163,977</b>

**RESOURCES EXPENDED**

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	2019 £
<i>Activities directly relating to the work of the Church</i>	3a	96,503	75,702		172,205	126,934
<i>Church Management &amp; Administration</i>	3b	10,904	0		10,904	13,299
<i>Cost of generating funds</i>	3c	4,208	0		4,208	5,430
<i>Grants</i>	3d	0	1,079		1,079	3,316
<i>Fund Transfers and Internal Pre-Payments</i>	3e	0	0		0	1,019
<b>TOTAL RESOURCES EXPENDED</b>		<b>111,615</b>	<b>76,780</b>		<b>188,395</b>	<b>149,999</b>

<b>NET INCOMING/OUTGOING RESOURCES</b>		-15,464	30,246		14,782	13,978
<b>INVESTMENT DISPOSALS</b>		0	0		0	-512
<b>GAINS AND LOSSES ON INVESTMENTS</b>	6	0	0	453	453	923

<b>APPRECIATION IN VALUE OF PROPERTY</b>	5a	15,000	0		15,000	0
<b>CAPITAL ITEMS ADDITIONS/INCREASE</b>	5b	310	0		310	5,305
<b>CAPITAL ITEMS WRITE-OFFS</b>	5b	0	0		0	-1,325
<b>CAPITAL ITEMS DEPRECIATION</b>	5b	-3,107	0		-3,107	-5,340
<b>MOVEMENT OF STOCK</b>	5c	2,745	0		2,745	-602

<b>NET MOVEMENT IN FUNDS</b>		-516	30,246	453	30,183	12,426
------------------------------	--	------	--------	-----	--------	--------

<b>BALANCES BROUGHT FORWARD AT 1st JANUARY</b>		526,552	102,388	6,725	635,664	623,239
--	--	---------	---------	-------	---------	---------

<b>BALANCES CARRIED FORWARD AT 31st DECEMBER</b>		<b>526,035</b>	<b>132,634</b>	<b>7,178</b>	<b>665,847</b>	<b>635,664</b>
--	--	----------------	----------------	--------------	----------------	----------------

**Parochial Church Council of Holy Trinity with St Catherines Long Melford Suffolk**  
**Balance Sheet as at 31 December 2020**

	Note	2020 £	2019 £
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	5a&b	364,631	352,428
Investment Assets	5d	7,178	6,725
		<b>371,809</b>	<b>359,153</b>
<b>CURRENT ASSETS</b>			
Shop Stock	5c	10,631	7,886
Short Term Deposits		248,145	247,096
Cash in Current Account		41,525	25,629
HMRC Debtors	7	14,871	13,517
Other Debtors		239	1,101
		<b>315,411</b>	<b>295,230</b>
<b>LIABILITIES</b>			
Creditors		3,056	7,449
Pre-paid income		18,316	11,270
		<b>21,373</b>	<b>18,719</b>
<b>NET CURRENT ASSETS</b>			
		<b>294,038</b>	<b>276,511</b>
<b>NET TOTAL ASSETS</b>			
		<b>665,847</b>	<b>635,664</b>
<b>FUNDS</b>			
	6		
Unrestricted		526,035	526,552
Restricted		132,634	102,388
Endowment		7,178	6,725
		<b>665,847</b>	<b>635,664</b>

Approved by the Parochial Church Council on 8/3/21 And signed on its

behalf by *Rev Matthew Lanson*

**Chairman**

The notes to the financial statements on pages 3 to 10 form part of these accounts

# **Parochial Church Council of Holy Trinity with St. Catherine's Long Melford Suffolk**

## **Notes to the Financial Statements for year ending 31st December 2020**

### **1 ACCOUNTING POLICIES**

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, together with applicable accounting standards and the Statement of Required Practice, Accounting and Reporting by Charities (FRSSE SORP).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

#### **Funds**

The unrestricted general fund represents the funds of the PCC that are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. If some of this fund is designated for a particular purpose of the PCC (e.g. children & youth work), it is also unrestricted. Details of all of the funds are given in section 6 of these notes to the accounts.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of Church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

#### **Incoming Resources**

##### ***Voluntary Income and Capital Sources***

Collections are recognised when received by or on behalf of the PCC.

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the original donation is recognised, which may be some time before the money is received from HMRC. There may be a difference between the totals initially estimated by the Cashier and finally established by the Planned Giving Officer and agreed by HMRC, and any such difference after closure of the accounts is then included in the accounts for the following year. Some Gift-Aid income is received directly from HMRC and some is received via the Parish Giving Scheme (PGS), who claim it from HMRC immediately and forward it to the PCC within days. The split of this Gift Aid income and its allocation between funds and other charities is described in section 7 of these notes to the accounts.

Grants and legacies to the PCC are accounted for as soon as the PCC is formally notified of its legal entitlement, the amount due is quantifiable, and its ultimate receipt by the PCC is reasonably certain.

Income from online card donations and contactless card donations is accounted for net within incoming resources. Details of gross income and charges are given in section 11 of these notes to the accounts.

Funds raised by any fund-raising activity are accounted for gross, provided that information is available.

The sales from the Church Shop are all accounted for gross.

##### ***Other Income***

Rental income from the letting of church premises or church property is recognised when due and received, any payments received in advance are classified as pre-paid income.

##### ***Income from Investments***

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same Accounting year.

##### ***Gains and Losses on Investments***

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31<sup>st</sup> December

## **Resources Expended**

### ***Activities directly relating to the work of the Church***

The Diocesan Parish Share is accounted for when paid.

All known liabilities for payments at 31<sup>st</sup> December are provided for in these accounts as an operational liability and are shown as Creditors in the Balance Sheet.

Any significant but unquantifiable liability is assessed as close as possible to the expected value and provisioned accordingly within accruals.

### ***Grants***

Grants and donations made to other charities by the PCC are accounted for when paid over or when awarded, if that award creates a binding obligation on the PCC. Any applicable Gift-Aid is credited at the time of the grant or donation and claimed in due course from HMRC

## **Fixed Assets**

### ***Consecrated Property and moveable Church Furnishings***

Consecrated and Benefice Property is not included in the accounts in accordance with sections 10(2)(a) and (c) of the Charities Act 2011. Heritage assets are not accounted for as they do not form part of the objects of the PCC.

Moveable Church Furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the Church Inventory which can be inspected at any reasonable time.

For inalienable property acquired prior to the Year 2000 there is insufficient cost information available and therefore such assets are not valued in the accounts. Large items acquired since 1 January 2000 have been capitalised and depreciated in the accounts together with other assets that are able to have been valued, over their currently anticipated useful economic life. Depreciation is usually calculated as 25% of the reducing balance per annum.

A re-valuation of all tangible assets within and around the Church buildings, to estimate their actual practical value, is carried out on occasions to ensure a realistic value for these assets.

All expenditure in the year on consecrated or beneficed buildings or on the repair of moveable church furnishings acquired before 1 January 2004 is written off.

### ***Other Fixtures, Fittings or Office Equipment***

Equipment used within the Church premises is normally depreciated at 25% of the reducing balance per annum.

Any item of equipment with a purchase price of less than £1,000 may be written off when the asset is acquired, in accordance with the latest Church Accounting Regulations and as agreed by the PCC in January 2017. Any existing individual item with a residual value of less than £100 is usually written off.

### ***Investments***

Investments are valued at market value at 31<sup>st</sup> December

### ***Current (Cash) Assets***

Amounts owing to the PCC at 31<sup>st</sup> December in respect of fees, rents, Gift Aid or any other income are shown as Debtors, less provision for amounts which may prove uncollectable

Short term deposits include cash held on deposit with the CBF (CCLA) Church of England Funds.

Any outstanding advance payments at the end of the year are shown within Debtors or are deducted from pre-paid income, whichever is judged the more appropriate for the item in question.

### ***Transitory Income***

In accordance with the SORP, transitory income which passes through the PCC account as agent is not included in the SOFA, but major items are summarised for information in section 10 of these notes to the accounts.

**Parochial Church Council of Holy Trinity with St Catherines Long Melford Suffolk**  
**Notes to the Financial Statements for year ending 31 December 2020**

**2 INCOMING RESOURCES**

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2020 £	2019 £
2(a) Incoming resources from donors						
Standing Orders, BACS and PGS		39,381			39,381	31,651
Numbered White Envelopes		6,165			6,165	7,798
Unrestricted G-Aided Yellow Envelopes		1,405			1,405	6,301
Loose Collections at 10:30 Holy Trinity		1,560			1,560	5,858
Other Holy Trinity loose collections		424			424	3,535
St. Catherines loose collections		5			5	29
Other small non-GA donations in church		2,723	85		2,809	7,050
Received for stained glass restoration			97,156		97,156	0
Grants and other donations, incl. cards	11	2,938	778		3,716	1,702
Gift Aid recovered on all donations	7	13,110	4,068		17,178	14,274
Legacies		2,546			2,546	39,657
		<u>70,258</u>	<u>102,087</u>		<u>172,345</u>	<u>117,855</u>
2(b) <i>Other Voluntary incoming resources</i>						
Donations for other charities etc.			863		863	2,985
			<u>863</u>		<u>863</u>	<u>2,985</u>
2(c) <i>Income from operating activities:</i>						
<i>to further the Council's objects</i>						
Weddings & Funerals Stat Fees		2,223			2,223	4,641
Weddings & Funerals Other		3,185	112		3,297	6,082
Magazine Sales		848			848	972
Children's & Youth Work Donations			3,137		3,137	1,621
		<u>6,255</u>	<u>3,249</u>		<u>9,505</u>	<u>13,317</u>
2(d) <i>Income from operating activities:</i>						
<i>To generate funds</i>						
Magazine Advertisements		1,671			1,671	2,275
Use of Church Buildings		380			380	3,657
Catering					0	17
St Catherine's Coffee & Cake		53			53	966
HCT Ride & Stride		541			541	305
Other Unrestricted Fundraising		80			80	54
Sale of Church Calendars		1,040			1,040	0
Flower Fund Revenue (excl. weddings)			246		246	305
Open Gardens					0	3,046
Jeremy Nicholas Event					0	1,022
Childrens & Youth Fundraising					0	55
New Years Eve Social			66		66	0
Shop Receipts		4,382			4,382	11,164
		<u>8,147</u>	<u>312</u>		<u>8,459</u>	<u>22,865</u>
2(e) <i>Income from Investment</i>						
Dividends & Interest		534	515		1,049	1,671
Closure of Osmunds Funds					0	341
		<u>534</u>	<u>515</u>		<u>1,049</u>	<u>2,012</u>
2(f) <i>Other ordinary incoming resources</i>						
Rental Income from Convallaria		10,957			10,957	4,942
		<u>10,957</u>			<u>10,957</u>	<u>4,942</u>
<b>TOTAL INCOMING RESOURCES</b>		<u><b>96,151</b></u>	<u><b>107,027</b></u>	<u><b>0</b></u>	<u><b>203,177</b></u>	<u><b>163,977</b></u>

**Parochial Church Council of Holy Trinity with St Catherines Long Melford Suffolk**  
**Notes to the Financial Statements for year ending 31 December 2020**

<b>3 RESOURCES EXPENDED</b>		Unrestricted Restricted Endowment			Total Funds	
		Funds	Funds	Funds	2020	2019
		£	£	£	£	£
3(a) <i>Activities directly relating to the work of the Church</i>						
Parish Share		58,512			58,512	57,428
Other Ministry & Mission costs		5,294			5,294	5,542
Church Running Expenses						
Utilities		6,451			6,451	10,110
Insurance		6,317			6,317	6,145
New Facilities and Equipment		310			310	11,250
General Repairs & Cleaning		5,271			5,271	3,515
Stained Glass Restoration			70,492		70,492	548
Other Holy Trinity Restoration			3,226		3,226	3,020
Bell Maintenance (Holy Trinity)					0	5,579
Catering					0	16
Flowers (excl. Weddings & Funerals)			10		10	370
Organist fees (excl. transitory)	4	3,870			3,870	7,020
Other music costs		566			566	635
Parish Magazine Printing		364			364	888
Specific children's, youth & family work	4	9,549	1,973		11,522	14,868
		96,503	75,702		172,205	126,934
3(b) <i>Church Management &amp; Administration</i>						
Administrator Time & Expenses	4	8,676			8,676	9,286
Other Administration Costs		1,528			1,528	1,744
Maintenance & running costs of Convallaria		700			700	2,269
		10,904	0		10,904	13,299
3(c) <i>Cost of generating funds</i>						
Shop purchases		4,157			4,157	4,980
Fund raising events expenses		51			51	450
		4,208	0		4,208	5,430
3(d) <i>Grants to other charities</i>						
Kagera, from Lent appeal			381		381	683
Water Aid			16		16	0
Edens project, Sudbury			300		300	970
Sudbury District Scouts & their charities					0	295
St. Nicholas Hospice, from Lent appeal			381		381	0
Christians Against Poverty					0	171
Royal British Legion					0	910
Barnardiston PCC					0	213
USPG					0	74
		0	1,079		1,079	3,316
3(e) <i>Fund Transfers and Pre-Payments</i>						
Request to transfer to restricted funds					0	541
Earlier years gift-aid adjustment					0	478
		0	0		0	1,019
<b>TOTAL RESOURCES EXPENDED</b>		<b>111,615</b>	<b>76,780</b>	<b>0</b>	<b>188,395</b>	<b>149,999</b>

**Parochial Church Council of Holy Trinity with St. Catherine's Long Melford Suffolk**  
**Notes to the Financial Statements for year ending 31st December 2020**

**4. PAYMENTS TO INDIVIDUALS FOR SERVICES SUPPLIED**

The PCC has no employees but makes payments at agreed rates to self-employed individuals who supply their services as required. Payments in 2020 and 2019 were:

	<u>2020</u>	<u>2019</u>
Payments to Administrator:	8,676	9,286
Payments to Organists:	3,870	7,020
Payments to Children & Youth Worker:	11,349	12,567
Totals:	<u>23,894</u>	<u>28,873</u>

In accordance with the SORP, the above figures do not include any transitory income (e.g. payments to organists through the PCC for weddings and funerals), but do include payment of properly-approved expenses to the administrator and youth worker. The youth worker payments above do not include all purchases of children/youth-related equipment, or some items for Messy Church or Connect.

No payments were made to PCC members apart from transitory income (e.g. vergers, bells and chorister fees), and properly-approved reimbursement of incurred expenses.

**5. FIXED ASSETS FOR USE BY THE PCC**

**5(a) *The House 'Convallaria' in Bridge Street***

This was received as part of a legacy in 2015 and its value at the end of 2016, after major refurbishments and improvements, was estimated at £330,000. Its value at the end of 2020, taking into account house price changes locally over the last 4 years, has been conservatively estimated at £355,000. The changes in its value are taken into account in the balance sheet and the SOFA. The property has been occupied since October 2019 and the rent up to October 2021 has been received, and is classified as pre-paid income until it becomes due. Use of this rental income is described in section 8.

**5(b) *Other Tangible Fixed Assets***

Fixed tangible assets considered to be the property of the PCC include the furniture in the shop and some other parts of the church buildings, fire equipment, heating systems in the Lady Chapel and St. Catherine's, alarm and bird-proofing systems, storage sheds, some carpets, sound and video systems. The value of these assets is regularly updated and revised to ensure that they are reasonably well aligned with the Church Terrier, insofar as this is permitted by the charity accountancy regulations.

The only item purchased during 2020 which has been added to this list is a set of lighting equipment to facilitate parking on the Green at night. The value of this new asset is £310, as listed in the SOFA. There were no write-offs of assets at the end of 2020 because, even after allowing for depreciation, all remaining assets were considered to have some value.

Based on the one new capital item addition and a nominal depreciation of 25% pa, the value of the tangible assets within and around the church buildings has been revised to a rough figure of £9,631 as of the end of 2020. Adding this to the estimated value of Convallaria gives the figure of £364,631 for tangible fixed assets quoted in the Balance Sheet. The valuation revisions are shown in the SOFA.

**5(c) *Shop Stock***

It was not possible to carry out a full stock-take at the end of 2020 because of the Covid-19 restrictions, so based on the start-of-year value, sales during the year and an estimate by the shop managers of the sale value of the new stock purchased, the value of the stock at year end has been estimated at £10,631 as shown in the Balance Sheet. The estimated change in stock value is shown in the SOFA.

**5(d) *Investment and Endowment Funds***

The PCC no longer has any investment funds apart from two permanent endowment funds which are held by the diocese. These are detailed as part of section 6. The increase in their value is shown in the SOFA and their total value at the end of 2020, as entered in the Balance Sheet, was £7,178.

## 6. DETAILS OF FUNDS

The name of each fund, and the amounts held in them at the start and end of 2020, are given below.

<u>Value at</u> <u>31/12/19</u>	<u>Fund Title</u>	<u>Value at</u> <u>31/12/20</u>
166,237	Unrestricted General Fund	150,773
15,998	Preservation & Protection Fund	18,846
1,821	Gourmet Gang Catering Account	1,828
4,925	Bell Fund	4,946
403	Flower Fund	642
68	Children & Youth Fund	2,793
7,193	Organ Fund	7,223
2,204	Stained Glass Fund	29,511
64,235	Restoration Fund (Closed to additions)	62,045
5,542	Appeal Fund (Closed to additions)	4,799
<u>268,625</u>		<u>283,407</u>
 <u>Endowment Funds</u>		
402	Charlotte Allen Churchyard Trust	430
6,323	Miss Sophia Louise Faulkner Trust	6,749
<u>6,725</u>		<u>7,178</u>

The **Unrestricted General Fund** is the main operating fund of the PCC. All unrestricted transactions described in the SOFA relate to this fund. The money held in this fund reduced during 2020, primarily because of the net reduction in incoming resources apparent in section 2, and mentioned in more detail in section 12.

**The Preservation & Protection Fund** is a fund set up to receive donations restricted to the preservation and maintenance of the general fabric of the Church building, including the major part of the insurance if required. Any donations or fundraising income specifically for the church building, and not for the wider ministry and mission of the Church, are now normally allocated to this fund.

**The Bell Fund** receives contributions from donors and visiting bands specifically for the maintenance of the bells and frame at Holy Trinity.

**The Flower Fund** is used to buy flowers and related material for the decoration of the church and receives payments or donations specifically for that purpose.

**The Children & Youth Fund** is a fund restricted to paying for the work with children, families and young people. This includes Basecamp on Sundays, Messy Church, the Fusion youth group, the Connect mother & toddler group at St. Catherine's, and any other family and youth initiatives.

**The Organ Fund** was set up during 2018 to receive donations and fundraising revenue towards major refurbishment and enhancement of the church organ.

**The Stained-Glass Fund** was set up during 2019 to handle the money received and paid out for the work on the restoration and protection of the eight medieval stained-glass windows. All donations, fundraising and grants for the stained-glass work are paid into this fund, and all payments by the PCC for that restoration and protection work are made from it.

The above seven funds are currently active, and are expected to remain active in 2021 and beyond.

**The Gourmet Gang Fund** was a fund set up to account for the income and expenses of the Gourmet Gang catering volunteers. Income was to be used firstly to improve the Church catering facilities with any surplus to be used for any other Church activity as determined from time to time by the members of the Gourmet Gang. This fund is in the process of being spent out and closed.

**The Restoration Fund** is closed to new donations and will eventually be spent out as building restoration work proceeds. Donations restricted to restoration can now be made to the Preservation & Protection Fund.



**The Appeal Fund** was a fund set up to account for any donations that may accrue and any expense incurred with regard to the Heat/Light/Sound/ Bells appeal launched in 2007. Recent improvements to the heating and lighting at Holy Trinity, and a minor part of the major bell maintenance programme in 2019, were paid for out of this fund. It too is closed to new additions and it is planned to spend the remainder on further improvements to the heating system at Holy Trinity during 2021.

**The Charlotte Allen Churchyard Trust** is for keeping in good order and condition the Churchyard and requesting that the graves and memorials of William and Charlotte Richold and of Charlotte Allen and her husband be given adequate attention. This is a permanent endowment fund held by the diocese.

**The Miss Sophia Louise Faulkner Trust** is an endowment fund for the upkeep of the memorial window in memory of Miss Faulkner's father and mother and for general repair of the church. This too is a permanent endowment fund held by the diocese.

The capital appreciation of these two endowment funds is shown as an endowment gain in the SOFA, and their total capital value is listed under investment fixed assets in the Balance Sheet.

## Separate but Related Charity

### **Friends of Long Melford Church Building Trust**

This is an independently registered charity (commission no. 1069008) whose purpose is defined as 'To administer funds and trusts to assist the PCC in the repair of the fabric of Holy Trinity Church, Long Melford'.

One of the important elements of the PCC's relationship with the Friends is the project to preserve the medieval glass, for which the Friends hold restricted funds donated by members of the Clopton family. The PCC received £69,250 from this fund in 2020, to cover the cost of the work on the first of the 8 windows.

## 7. INCOME TAX RECOVERED FROM HMRC THROUGH GIFT AID

Some of the income in this category is received by the PCC direct from HMRC as a result of our Gift-Aid claim, and some is received via PGS who immediately claim the money on behalf of the PCC and forward it directly to us. The split of this income, and its subsequent distribution to the respective funds and charities, is shown in the tables below.

### Sources of Tax Recovered Through Gift-Aid, and its Allocation

	<u>2020</u>	<u>2019</u>
Received Directly from HMRC:	14,871	13,517
Received via PGS (Parish Giving Scheme):	2,407	756
Total:	<u>17,278</u>	<u>14,274</u>
Donations to Charities through the Church:	216	331
Preservation and Protection:	0	211
Stained Glass Fund:	3,068	0
Children, Youth & Family Work:	784	405
Share of Benefice Donation to Alpheton & Shimpling:	100	0
Unrestricted:	<u>13,110</u>	<u>13,326</u>
Total:	<u>17,278</u>	<u>14,274</u>

## 8. FUNDING OF CHILDREN, FAMILY AND YOUTH WORK COSTS

The rental income from the house mentioned in 5(a), after an allowance for routine upkeep and maintenance costs, has been designated by the PCC to fund Children and Youth work. In addition, the Children & Youth fund receives, on occasions, donations or fundraising revenue specifically restricted for that purpose. In 2020 the net profit from Convallaria plus the available restricted Children and Youth income came to a total of £14,188, so that there was a surplus of over £2,800 after the 2020 Children and Youth costs were covered.

## 9. RESERVES POLICY

The reserves policy of the PCC, which is reviewed annually, is based on an estimate of 3 months' parish share and 3 months of maintenance, insurance and all other expenses totalling £33,000, to be held as part of the Unrestricted General Fund. As is clear from the figures in section 6, this was comfortably covered in 2020.

## 10. TRANSITORY INCOME

In accordance with recommended accounting practice, transitory income is not shown in the SOFA, but major items of possible interest are summarised for information in the following table.

### Summary of Major Transitory Income

	<u>2020</u>	<u>2019</u>
Parish share from Alpheton & Shimpling via Long Melford:	0	11,268
Administration payments from Alpheton & Shimpling:	2,164	2,158
Share of Ministry costs from Alpheton & Shimpling:	839	833
Share of Benefice Donation and Fundraising to A&S:	417	0
Diocesan fees for weddings and funerals:	844	1,242
All other transitory payments for weddings and funerals:	2,654	6,446
	<u>6,918</u>	<u>21,947</u>

From 2020 onwards the parish share from Alpheton and Shimpling is paid by them direct to the diocese rather than via Long Melford, and so our transitory income is now correspondingly lower.

## 11. INCOME FROM CONTACTLESS CARD DONATIONS AND ONLINE CARD DONATIONS

£200.50 from these facilities in 2020 counted as shop revenue, £83.32 was benefice fundraising and the net balance of £1,283.07, after charges, was classified with other one-off donations in section 2a. The gross income and charges relating to each of these sources in 2019 and 2020 are tabulated below.

<u>Card Donations Credits and Costs</u>	<u>Gross Credits</u>		<u>Charges</u>	
	<u>2020</u>	<u>2019</u>	<u>2020</u>	<u>2019</u>
Contactless Donations	2,106.47	92.00	633.68	48.10
Online Donations	96.00	0.00	1.90	0.00

The contactless facility started in November 2019 and the online card facility in mid-December 2020, and both are expected to increase in importance in the future.

## 12. COMMENTS ON INCOME AND EXPENDITURE DURING 2020 AND IN THE FUTURE

As can be seen from the SOFA (page 1) and the details given in sections 2 and 3, there was a deficit in our General Fund of £15,464 for the year 2020. It was of course an extraordinary year because of the Covid-19 pandemic, and the ongoing financial effects of this will impact on our finances in 2021, and probably beyond that. The effect of the pandemic and lockdowns has been to reduce our income from the following sources very significantly: loose collections, visitor donations, other casual donations, tours, commercial events, wedding income, funeral income, shop revenue, fundraising activities and magazine revenue. Balanced against that, though to a much smaller extent, there was a reduction in utility costs and organist fees, and also a somewhat encouraging increase in both regular and casual online giving. But the overall effect of the pandemic on our finances has definitely been a negative one, as is true for the vast majority of Churches.

We are fortunate enough to have reserves in both unrestricted and restricted funds which should enable us to cope with this deficit in the short term, and also to cover the major structural repairs which will shortly need to be carried out. But we would be failing in our obligations to past benefactors, and in our responsibilities towards future generations, if we did not manage to rebuild those reserves and balance our budget in the future. While there may be some opportunities to replenish our preservation fund with grants and/or with some specific fundraising events, the cost of our basic Ministry and Mission really needs to be better covered by an increase in our regular giving by something of the order of 15%, and this will hopefully be addressed during 2021.

## **Independent Examiner Report to the Parochial Church Council of Holy Trinity Church, with St Catherine's Long Melford**

I report on the accounts of the PCC for the year ended 31st December 2020 which are set out on pages 1 to 10.

### **Respective responsibility of the PCC (the Trustees), and Independent Examiner**

The PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the 2011 Act;
- b) Follow the procedures laid down in the general direction given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- c) State whether particular matters have come to my attention.

### **Basis of Independent Examiners Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently no opinion is given as to whether the accounts present "a true and fair view", and the report is limited to those matters set out in the statement below.

### **Independent Examiner Statement**

In connection with my examination no matters have come to my attention:

- 1. which give me reasonable cause to believe that, in any material respect, the requirements
  - 1a. to keep accounting records in accordance with section 130 of the 2011 Act or
  - 1b. to prepare accounts which accord with these accounting records and comply with the accounting requirements of the 2011 Act

have not been met, or

- 2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: NJP

Dated: April 4, 2021

Address: 87 High Street  
Biddenham  
IP7 7ER