

The Diocese of St Edmundsbury and Ipswich

The Chadbrook Benefice



Annual Report and Financial Statements

**For the year ended 31st December 2025
Parochial Church Council**

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

**APCM meeting will be held at St Catherine's Church, Long Melford
on Monday 18th May 2026 7.00pm**

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 12th May 2025
4. Election of Churchwardens for 2026-2027

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 12th May 2025
3. Matters arising from the minutes
4. Electoral Roll Report
5. Financial Statement for the year ended 31st December 2025 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 – current vacancies as listed:
 - Deanery Synod Elections 2026 - three vacancies for term of three years
 - Five lay representatives to the Parochial Church Council – 1 vacancy for a term of 1 year, 1 vacancy for a term of 2 years and 3 vacancies for a term of 3 years
9. Election of Deanery Synod Representatives and PCC Members
10. Appointment of Independent Examiner for 2026
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 2025

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.

This report reflects the Church and PCC from 1st Jan to 31st Dec 2025. PCC members during this period:

Chairman:	Rev Matthew Lawson
Church Warden(s)/ vice chair:	Linda Goodban Deborah Blake
Church Treasurer:	Chris Badger
PCC Secretary:	Sheryl Risley
Representative on Deanery Synod	John Watts ex-officio (2023-2026) David Walters ex-officio (2023-2026)
Assistant Priest	Judith Offord
Assistant Priest	Henry Heath
Lay Reader	Malcolm Offord
Lay Reader	Kevin Powell
Curate	Charlotte Harkness
Ordinand	Nicola Lawson

PCC Elected Members:

Alan Douglas	2025 - 2028
Cheryl Morgan	2025 - 2028
Sheryl Risley	2025 - 2028
Melanie Clubb	2024 - 2027
Sally McDonald	2024 - 2027
Graham Wegg	2024 - 2027
Chris Badger	2023 - 2026
Judi Moss	2023 - 2026
Terry Straight	2024 - 2026

Co-opted Members: Katrina Allen - July 2025 – May 2026 (Representative on Deanery Synod)

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 2025 the following services took place at Holy Trinity Church:

Christenings	9
Weddings	2
Funerals	17
Interments	3

Average Attendance at combined Sunday services was 85 Adults & 7 Children

Livestreaming of Holy Communion and Evensong continued with several people joining the services online in addition.

Attendance at special services held at Holy Trinity Church were as listed:

Easter Day	350
Clopton Rose	77
Harvest	75
Remembrance	400
Carol Service	480
Crib Service	190
Midnight Mass	230
Christmas Day	128

Licensed Ministers

Pam Tonks	License Family and Children's Worker
Nicola Lawson	Licensed Pioneer and '4 o'clock community'.

Elders

There are currently 6 Lay Elders in the Chadbrook Benefice.

Charlotte Blyth	Richard Blyth
Christine Smith	Ian McDonald
Linda Goodban	
Karen Straight	

Elders support the ministry team in Worship, services and in the wider community. The Elders also visit parishioners in their homes, at The Willows Lawshall, Melford Court and Steeds Meadow (both of Long Melford), where they offer a combination of home communion, private prayer, a short private service and companionship.

If you would like a home visit for any of this type of support please contact a member of the ministry team.

Wardens' report for the year 2025

General

Gridley's completed work on electrics arising from the Quinquennial report (autumn 2004).

As we were not satisfied with the work done by Command, a new company, Border Roofing, was approached by Graham Wegg to carry out a deep clean of the gutters, outflows, gulleys, drainpipes etc. This work was done in December during which a large amount of debris was removed. Border Roofing provided a report on the work with photographs which has since been forwarded to the church architect.

The usual inspections of the roof alarm and fire extinguishers were carried out during the year. Command continues to supply pest control.

Stained Glass

The fourth medieval stained glass window, having been conserved at Canterbury Glass Studios, was reinstalled in February 2025. In late 2025 it was decided to go ahead with the conservation of the fifth window in early 2026 since there was enough in the stained glass fund, with a further contribution from the Friends of Holy Trinity Church, to cover this. It was hoped that we might be able to recover the VAT through the DCMS listed places of worship scheme whose future at the time was unsure.

Fall of Cornice from Nave Roof

In July a bit of cornice measuring at least 5ft fell from the east end of the nave roof and was found on the floor in front of the altar. The Rector was alerted to this and immediately closed the church. The wardens ascertained from the insurance company that the church would need to remain closed for a roof inspection. It soon became clear that without our knowledge the church architect, Simon Marks from Purcell's Colchester office, had retired and another qualified architect would need to be found to carry out this work. After a lot of chasing by Linda Goodban just in advance of her trip to Australia, church architect Janet Jury from Purcell's Norwich office was identified as able to come to carry out the inspection on 29 and 31 July via cherry picker. All the cornices were touch- tested and at the end of the inspection Janet gave the go-ahead to re-open the church. It had been closed for three weeks, with consequent loss of revenue from donations, the shop, weddings etc.

The wardens would like to thank Vicky Moakes for her excellent work rearranging weddings and funerals at this time, which was clearly stressful for everyone involved.

While the main church was closed services were moved to the Lady Chapel. Thanks to all involved in making this work: organist, choir, sacristans, sidesmen and vergers, and particularly to Darryl Poynter for wiring the Lady Chapel for sound and livestreaming.

The Suffolk Art Society, which was due to have its summer exhibition in the Lady Chapel, had to move at extremely short notice to Lavenham (more loss of revenue).

In late August Janet Jury forwarded the wardens a detailed report on her survey of the roof. No absolutely definitive reason for the fall of the cornice was identified but a leak close by from the nave roof onto the altar steps was a possible contributing factor.

Appointment of new Church architect

We clearly needed to appoint an architect following the retirement of Simon Marks. Following research and recommendations, plus a meeting with those members of the PCC who cared to attend, Deborah Blake recommended Marta Gazicka from Purcell's Cambridge office to the PCC, this recommendation being accepted.

Tower and Possible Bells Augmentation Project

Suffolk Guild have been left a significant legacy by the late Adrian Knight, to be used to augment bells by 1 or more in existing towers. They approached Holy Trinity suggesting they would like to consider our tower as a Flagship project to augment from 8 to 10 bells. Existing bells would be removed, recast into 10 bells and rehung. Following discussions with PCC an expression of interest was submitted and accepted after eligibility confirmed. Quotes were obtained from 4 bell founders / bell hangers between September and November and the Guild Grant Committee will consider these together with other grant applications and confirm in Jan/Feb 2026 who the recipients of grants will be.

St Catherine's

During the course of the year the buggy shelter in the garden plus fencing and door into the garden at the west side were finalised.

In December new infrared heating was installed in the church and kitchen. The original plan for this, which involved putting a 100 Amp supply, had to be abandoned when it became clear from UK Power Networks that this would involve replacing poles in the street and cost up to £20,000. It was ascertained that if slightly lower wattage heaters were used we could make do with an 80 Amp upgrade which cost nothing and was put in by UK Power Networks in October.

Following a breakdown in relations between the owners of the old school building to the south of St Catherine's and various representations from them concerning the outbuildings to the south of the toilet block which are owned by the church but had been being used for storage by at least one of the parties for years, the PCC decided to give 6 months notice that we would be taking these buildings back into our use, this notice to expire end of March 2026.

Deborah Blake

Linda Goodban

CHURCH REPORTS

Treasurer's report

The 2025 approved and examined accounts, with front sheet and Independent Examiner's Statement, are displayed at Holy Trinity and can be downloaded from the Church website.

I do not propose to go over the accounts in detail here, save as to say that our total incoming resources for 2025 were £370,203 compared to £292,745 in 2024 and our expenditure for 2025 was £355,204 compared to £287,150 in 2024. Please contact me if you have any questions that you would like me to answer.

The reintroduction of the Sunday Morning Service collections has contributed to our improved income for 2025, as has an improvement in revenue generated from the church shop. The main reason for the jump in expenditure is the cost incurred with the roof repairs connected with the falling roof beam that occurred last summer.

These numbers demonstrate the importance in focusing on increasing our income in the coming year. We need to take steps to increase regular giving and develop further fundraising. I have confidence that with some of the fundraising ideas being discussed at the PCC, together with a drive on achieving improved donations, we can work to improve our financial position, in doing so however we must recognise that the current financial climate for many is difficult with increasing energy and utility costs and as such we must be sensitive in our approach. I am well aware that many Parish Churches throughout the country are facing similar financial situations, and we are in a stronger position than many of those.

I would add that fundraising requires significant effort and commitment and the PCC would welcome support from the wider congregation to assist in either the provision of fundraising activity ideas or perhaps more importantly assisting with carrying out those fundraising activities.

I am incredibly grateful for the continued and invaluable support that I receive from David Walters who continues to assist me in keeping our finances (and me!) on the right track. I also wish to extend my heartfelt thanks to David Tweed, Ron Davies and Theresa Munford for the work that they do and which is essential to the smooth running of our financial processes and systems. David Tweed has stepped back this year, and I would like to take this opportunity to recognise and thank him for his contribution to the finance team and to wish him well. Loretta Shewring has stepped in to the gap left by David, and I am very grateful to Loretta for agreeing to join the finance team.

This year we are fortunate to have a new Independent Examiner in David Richardson, and I am grateful to David for his work at no cost in picking up the task of examining the Church Accounts.

Chris Badger, Honorary Treasurer

REVISION OF ELECTORAL ROLL AS AT 29TH MARCH 2026

A full revision of the Church electoral roll was required in 2025 and several people did not respond in time to confirm that they wished to remain on the roll, so that at the last APCM on the 12th of May 2025 the number officially on the roll had reduced to 116. Since then, some have confirmed that they wished to rejoin the roll and several names have been added for the first time, so that as of the 29th of March 2026 the number on the roll had risen to 124. It is likely that there will be a further increase in this number in the near future as more people are approached.

The current roll, just displaying names and not addresses, is displayed in the Church porch and anyone wishing to be added to it, or indeed to leave, is invited to contact me.

Sadly, we have lost Jill Ward and Tony Jones-Lloyd during the last year, may they rest in peace and rise in glory.

Of the 124 people on the roll at the end of March 2026, 26 are resident outside the parish but are regarded as regular worshippers at Holy Trinity, and the other 98 are resident within the parish.

David Walters, Electoral Roll Officer

Children & Youth

Schools – Long Melford Primary School (LMPS) and All Saints Lawshall (AS)

As usual Matthew and I have continued to visit both schools and affiliated schools for worship, services and celebrations.

I in particular, have visited LMPS more frequently, doing a series of weekly assemblies telling the story of Joseph as per their worship plans and a workshop for the year one pupils explaining Christian symbols. My weekly visits to the Nursery and Reception classes have continued where we tell Bible stories through songs and interactive storytelling. Photos are shared with the parents so when I meet them in the street or outside school they know immediately who I am.

We also still provide each class with a 'Real' advent calendar and a prize Easter egg which contain the true story of Christmas and Easter respectively. These are in addition to special assemblies sharing the good news with all the pupils and staff.

In return, LMPS have hosted a couple of Messy Church events for us.

Youth Group - Fusion and Fusion Plus

In January 2025 we split our youth group into 2. This is because we were regularly having 40 youngsters attend despite some of our older youth not attending. We made the decision to continue Fusion for the year 6 - 8 pupils and start Fusion Plus for the Year 9 and above.

It was decided to hold this new group for the older youth at the Rectory. Weather permitting we start outside and then retire into the house for the remainder of the session. We have involved the group in decision making and have welcomed this opportunity to strengthen and build on positive relationships between the adults and teens. Our sessions are more diverse and discussion based, but taking place in ML's home, there is also the chance to cook from time to time. It was due to a love of music by members of Fusion Plus that we decided to have a talent show for Christmas which both groups attended.



We were lucky enough to receive a donation from a local charity which allowed us to hold a session for each group at Old Joe's Adventure Golf at a greatly reduced price.

In April 2025 two of our members joined me at The Big Weekend in Sizewell for a Christian Retreat weekend with around 100 other young people. We had an amazing time and I'm happy to say that one of those girls we will be attending again in 2026.

Connect Babies and Toddler Group

Sadly we said Goodbye this year to many of our group who were born in Covid and who were now starting school or nursery. One of our mums was in tears as she left as we have been a weekly constant for her, through good times and bad, for eight years. Research shared through a webinar I participate in, *Talking Toddlers*, has demonstrated how important such groups are for leading adults and young people to faith as well as their impact on mental health.

Our older toddlers have been replaced by new babies and it is good to welcome not only first time parents and carers but returning parents with their new offspring. A number of our newer members in 2025 came from us thanks to the warm welcome they had received in Church.

Recognise - Lambeth Palace

In July 2025 I was lucky to have been invited to Lambeth Palace along with nearly 50 other people from all over Great Britain. This was a chance to be thanked, on behalf of all the people who work with families, children and youth. It was an honour to have been chosen. We also received a letter of thanks, direct from the King at Buckingham Palace.

It all goes to show how important every element of the work we do in the Chadbrook Benefice is to grow faith in new disciples.

Pam Tonks, Family and Children Worker

4 o'clock Community

(Shine Informal Worship, Café Church, Wild Church, Socials, Messy Church ... and more!)

A visiting Dinosaur at our Halloween Light Gazebo!



Photo by guest Samantha Greenwood (Used with permission)

Highlights and Struggles

4 o'clock literally brought our autumn's 'Light' theme to our community with our well received light gazebo on an estate's central play area with crafts and refreshments for passing trick or treaters and their families – provoking conversations in the village shop half a mile away - many guests asked us to do it again next year! This was a real delight as it has been a dream for some time to be able to do something with this particular community on the recreation ground. The idea and its implementation was led by some of our new leaders. We hope to develop this emerging prayer and outreach team further next year by participating in Envoy. More highlights have been seeing our 'Shine' informal service gradually growing, with encouraging testimonies from participants every time

we meet, and a desire from young adults at a successful pub Alpha over autumn to continue and become a monthly pub gathering. Our 'Wild church' team are also starting to develop ideas for eco projects. Earlier in the year we had a theme of 'Hope' and gave out 'Hope boxes' devised by one of our new leaders to wider community members in need. Men's breakfast has been a source of friendship and encouragement for a diverse bunch of church and non-church participants.

We have graduated from Growing New which has particularly helped with team development, safeguarding (helped by our new safeguarding administrator) and are starting to strengthen our governance. Our Lay pioneer has been receiving a GiG grant, and is in ministerial training, for a planned pioneer curacy including 4 o'clock in 2026. Struggles have included major health issues and bereavement in our core team earlier this year, so we are very grateful for wider team members who have stepped in and helped (and hopefully grown in their gifts and confidence as they've done so!). Our Café church has now paused while we support a new monthly 4pm family service at Lawshall which is building links with the adjacent school with a children's choir – but we hope that it will restart in more neutral community spaces such as village halls when appropriate.

Church Bells - Bell Ringers' Annual Report

The past year has been one of both challenge and encouragement for the band of bell ringers at Holy Trinity.

We have continued to serve the church faithfully, ringing for regular services as well as weddings and funerals, although it is noted that there were fewer weddings during 2025. Our ringing remains an important part of the life and witness of the church community.

During July, ringing was paused due to roof issues affecting the main church building. We were pleased to resume once it was safe to do so.

Within the band, we have supported one another through personal circumstances. We particularly remember our young ringer Ewan, who sadly lost his father suddenly in December. He remains very much in our thoughts and prayers. Two of our more senior ringers also experienced health challenges during the year, but we are delighted to see them now recovering and gradually returning to ringing.

It has also been a year of welcome and achievement. We were pleased to welcome a new ringer, Jane, into the band. Congratulations are especially due to our young ringer Brooke Wearn on qualifying as a Guild member—an excellent accomplishment and a testament to her dedication.

We would also like to express our sincere thanks to our bell maintenance team—David, Craig, Danny and Alan—whose ongoing care ensures the bells remain in good working order. This has included the repair of several broken stays, very much part of the realities of a leaning tower, and their time and skill are greatly appreciated.

During the year, we have also been approached by the Suffolk Guild to consider the potential augmentation of the bells from eight to ten, with the possibility of grant assistance from the Adrian Knight Legacy held by the Guild. This is at an early stage, quotes have been obtained from 3 bell founders/fitters and discussions continue between Suffolk Guild, Adrian Knight Legacy team and Holy Trinity PCC.

Special thanks are extended to Theresa and Craig, who kindly undertook the roles of Tower Captain and Deputy during a three-month period of absence by Linda (Tower Captain), ensuring the continued organisation and operation of the tower.

We remain grateful for the commitment of all our ringers, both experienced and new, young and old, who continue to give their time and skill so generously.

Linda Goodban
Tower Captain, Holy Trinity Church

Holy Trinity Long Melford – Choir Report

The choir continues to be a central part of the worship at Long Melford church and consists of some 25 regular members who commit to rehearsals on a Thursday evening from 7 – 8.30pm, and then on Sundays, rehearsing prior to the service at 10am and in the service itself. This entails leading hymns, the mass setting, and then singing hymns and anthems during the distribution of communion. The choir is made up of adults who sing in four or more parts (SATB) and this is reflected in the anthems chosen. The music is varied, and this selection of church music spans from the 15th to the current century. New music is constantly being rehearsed, and the choir repertoire is both large and eclectic.

In addition, the choir sings Choral Evensong on the 1st Sunday of the month from March through to November – usually at 6.30pm. Again, this choir is augmented by other singers who join Melford choir to sing this lovely service – and the choir will often number 30-35, and the service attracts a good-sized congregation, who enjoy this beautiful service with its familiar and reassuring text and traditional feel. We are lucky to have had the services of several excellent organists from the cathedral in Bury St Edmunds who come and accompany the service. This year, Evensongs will also be sung by a few other choirs as well as the Parish Church choir.

An exciting project for the past 18 months has been the addition of a junior choir to the music at Melford – and this is something which is planned to expand. Some 10-12 children from the ages of 9-12 joined the main choir for Christmas, Easter and Remembrance, and the plan is that this will expand to include Harvest, and eventually that the junior choir will be a permanent feature to bolster the soprano (treble) line. We welcome any interest from parents of children that might be encouraged to join and try out. Rehearsals for the children run generally from 6 – 7.15pm on a Thursday evening, overlapping for 15 minutes with the adult choir. Safeguarding is secure and there are always two chaperones, and parents are invited to sit in and watch/listen – or indeed come and sing themselves! Links are being forged with the Primary school in the village, but also at a few other schools locally in order to expand the junior choir.

Whilst we have already welcomed several new members recently, other people are always welcomed to come and try out the choir – in all parts – specifically Alto, Tenor and Bass and 2026 will see a recruitment drive to encourage people who might like to try out to come along and have a go at a rehearsal or two.

The choir is often augmented for large festivals, by a number of people who come from a number of other places, and who enjoy singing with Melford choir. The choir is also augmented at Christmas when there is an invitational choir from many sources that numbered 42 last year! The choir has been asked to sing at several large funerals and weddings held at the church this past year, and the choir is proud and honoured to be asked to lead the singing at important life events.

The choir library has been lucky to acquire quite a wealth of music recently – from other choirs looking to re-house it, and so the range of music that the choir can access has increased hugely, with relatively little cost.

We are delighted that people will often comment on how good the choir are, and for a relatively small village (with a huge church!), we are very lucky to have a large, regular and hugely committed choir that can provide such a service. One of the key points is that people enjoy singing – it is good for so many aspects of life – well-being, physical health, concentration, focus, knowledge and sociability. It offers a regular chance to learn new music, to improve one's own ability and confidence in singing, and then there is the joy of making music with others – all in a worship context. It is also hugely enjoyable, and we have a great deal of fun at rehearsals at the same time. As Director of Music, I am so grateful to those who give up their time, work so hard and are prepared to put in the commitment and effort to be part of the choir.

Future plans:

- An expansion of the junior section of the choir
- Recruitment of new adult singers in all choir parts (SATB)
- Collaboration with other local choirs
- Learn new music – including settings for evensongs, but also generally, anthems
- Learn a different Mass setting or two for Sunday eucharist services.

***“Bless O Lord us your servants that minister in your temple,
grant that what we sing with our lips may we believe in our hearts
and what we believe in our hearts may we show forth in our lives. Amen”***

This is what is known as The Chorister's prayer – one that has been used by the Royal School of Church Music since 1934., although its origins are thought to date back further to the 13th Century. It is still prayed regularly at HTLM at the end of each rehearsal, and often in the vestry, before or after services.

**Nigel Brown
Director of Music
Holy Trinity Church**

Report on JAM and FaithChat

Chaotic and anarchic are not words that normally spring to mind when describing a Bible study group or home group. However, they seem eminently appropriate when describing JAM (Jesus And Me) and FaithChat (no space), the two small groups operating in our parish of Holy Trinity Long Melford. Seemingly chaotic and anarchic – but under the surface the work of the Holy Spirit can be discerned. And it occurred to me (apologies if this sounds patronising) that when God created the world, He created it out of chaos, 'a formless void' according to Genesis 1.1. I would like to think that God is creating something beautiful from the 'formless void' that many of us feel we are! Many members of the groups testify to the way in which their understanding of Christian things and church procedures has progressed. Their enthusiasm to learn more, their willingness to express where they are in their faith, their honesty and openness to listen to and support each other are real signs of maturity. What is interesting is to realise that there is a considerable overlapping of personnel between the two groups – people are very keen to exploit these opportunities to discuss and deepen their faith.

It should be pointed out that the focus of the two groups is quite different. What they have in common is that each meets in the home of a generous church family, who always supplies refreshments, which seem to facilitate discussion!

At JAM we concentrate on in-depth Bible study. Indeed, the depth is sometimes so profound that it can take us a very long time to progress much beyond two or three verses of a passage of Scripture in a single session. We spent quite a few weeks on Paul's fantastic letter to the Philippians, more recently on James's letter, which is so rich in practical advice to us Christians.

At FaithChat we tend to devote each session to a specific topic. One of the most moving was our meeting the day after dear Rev Henry's funeral when we assessed his legacy to the church and shared testimony as to his contribution to our growth as Christian individuals over his long service at Holy Trinity. Our most recent session saw us battling with the impossible question of free will. At other sessions we have explored the person and ministry of the Holy Spirit, the role of mountains as sites of important teaching, how church leaders prepare their sermons, prayer, forgiveness, personal faith.

These are not 'closed' groups. We would be very happy to welcome more enquiring Christian minds and their owners to our meetings.

Malcolm Offord

DEANERY SYNOD REPORT TO APCM

The Synod meets every three months in various churches in the Deanery. Simon White, who has chaired the meetings in a very efficient manner is still referred to as "acting" Rural Dean.

We are updated on financial matters by David Walters (Deanery Organiser). News around the Deanery is announced and discussed and we are also briefed about Diocesan and National Synod decisions,

Topics presented this year have included:

"Love Rural" a community set up to unite and help people in need and to help those scattered in the countryside. Also the organisation has brought younger people in our villages,

The cost-of-living crisis and its effect on the church community and what actions we need to take. It was concluded that any actions that the church could take eg food banks, financial advice etc. would be productive.

The March Synod covered the topic "Signs of Growing in God in our Schools" presented by clergy and lay members. After this Bill Box (husband of the Reverend Tricia Box of Little Cornard) on his work in secondary schools, mainly Thomas Gainsborough.

Other news includes the merging of All Saints and St Gregory's Sudbury which is now formally proceeding. A draft Deanery Plan has also been produced.

The Lay Chair is shortly to step down and we are short of other Deanery Officers. David and I have noticed that the quality of our Synod meetings has improved significantly and it is vital that this continues to enhance communication and understanding in the Deanery. Hopefully there will be more volunteers to help with this work.

David W and myself are at present the PCC members and there is one vacancy. It is vital that the organisation continues to make a significant contribution to our Deanery.

John Watts (Deanery Synod Member) April 2026

FRIENDS OF LONG MELFORD CHURCH BUILDING TRUST REPORT
Registered Charity No. 1069008
December 2025

Another year has nearly passed since we last wrote to you. It has been a quieter year following the busy time we had in 2024 with the Clopton Reunion. We have appointed another trustee, Mrs. Maureen Clayton, which brings the committee up to a full complement. Maureen is Melford born and bred, her family goes back some seven generations, she is also member of the choir in Holy Trinity Church.

Medieval Windows. As in previous years our main focus has been on the restoration and preservation of the medieval glass in the north aisle widows. As mentioned in our last newsletter the fourth window was completed this year, reaching the half way mark for the project. The Friends donations to date, including the experimental costs required before the work could commence, amounts to £324,326 towards the total cost of circa £404,500, over 84% of the total to date.

This has been achieved from earmarked donations, from our general fund and mainly from the William B. Clopton gift which is invested for the restoration of the historical fabric of the Church. The growth and interest has all but been exhausted, meaning that we will no longer be able to make any more large donations to the window project. We are now looking to reinvest the principal with an eye to the future, when all the windows are completed, we can then donate towards 'other historical' restoration in the Church from the WBC fund, an example of this occurred recently when a piece of carved cornice made of oak fell from the roof in the chancel. This led to the Church being closed until a safety inspection of all the cornices had been checked. Photographs showing on the left the the external glazing, on the right the complete window.

(Photos R. Michette)



Clopton Rose Ceremony. This year saw the 41st. Payment of one red rose to the Clopton Family Association by the townsfolk of Hadleigh, Suffolk. In 1438 John Clopton of Toppesfield Manor leased land for the building of a Guildhall in Hadleigh at a peppercorn rent, this rent was later amended to one Red Rose. Mr. Gene Clopton, late of New York, when researching the Clopton Heritage discovered the "payment" was unpaid 500 years! This eventually led to the Clopton

Reunions and the Rose Ceremony, the first being in Long Melford in 1984 organised by Gene (in the USA) and in Suffolk a committee headed by Charles Hayle-Brown, John Abbott (LM Parish Council Chairman) and Rev'd Christopher Sansbury (the Rector).



2025 Rose Ceremony (photo Richard Michette)



John & Marlene Abbott (centre) with 2 Clopton's at a CFA Reunion in USA (photo courtesy of Claire Ingram)

In our last newsletter we said that we were planning a tour of the Church in the spring with Simon Edge, we have had to postpone this until next year.

We thank you for your continuing support.
With best wishes for 2026.

John Watts (Hon. Chairman
Richard Michette(hon. Secretary)
Alan Sawyer(Trustee)

*If you wish you can donate, by bank transfer to:- NatWest Bank,
Account name:- Friends of Long Melford Church
Building Trust
Sort code:- 60-21-03
Account Number:- 52605655*

*Or by cheque to
Richard Michette, 7, Clopton Drive, Long Melford, Suffolk , CO10 9LJ
Cheques made out to "Friends of Long Melford Church Building Trust"*

ADDENDUM 1

Minutes of the Annual Parishioners Vestry Meeting of Holy Trinity Church with St Catherine's held on Monday 12th May 2025, 7.30pm at St Catherine's Church, Long Melford

1. Members Present:

Rev Matthew Lawson, Cheryl Morgan, Deborah Blake, Graham Wegg, David Walters, John Watts, Linda Goodban (secretary), Sally McDonald, Melonie Clubb, Sheryl Risley Judith Offord and Malcolm Offord,
John Freeborn, Ron Davies, Jan Hewitt, David Hamand, Alan Douglas, Susie Tweed, David Tweed, Patricia Roberts, Loretta Shewring, Paddy Kemp, Kate Allen, Max Holland and Maggie Holland

2. Apologies: Judi Moss, Harry Mee, Chris Badger, Terry Straight, Nicky Lawson, Pam Tonks, Mary MacDonald, Lynda Badger, Wendy Rothwell

3. Minutes of the previous Annual Parishioners Vestry Meeting:

The minutes of the previous meeting held on 29th April 2024 were approved and signed by Rev Matthew Lawson

4. Election of Church Wardens: Two nominations received.

Deborah Blake - elected (proposed by Sue Plastow, seconded by Susie Tweed)

Linda Goodban - elected (proposed by Jan Hewett, seconded by Ron Davies)

Graham Wegg - to continue supporting as Assistant Church warden

No Objections. No other nominations received.

All nominations unanimously approved by all present

5. Any other Business: No other business

There being no further business the meeting closed at 19.40

ADDENDUM 2

Minutes of the Annual Parochial Church Meeting of Holy Trinity Church with St Catherine's held on Monday 12th May 2025, 7.40pm at St Catherine's Church, Long Melford

The meeting began with all present singing hymn 128, followed by the prayer on page 2 of Annual Report

6. Members Present:

Rev Matthew Lawson, Cheryl Morgan, Deborah Blake, Graham Wegg, David Walters, John Watts, Linda Goodban (secretary), Sally McDonald, Melonie Clubb, Sheryl Risley Judith Offord and Malcolm Offord,

John Freeborn, Ron Davies, Jan Hewett, David Hamand, Alan Douglas, Susie Tweed, David Tweed, Patricia Roberts, Loretta Shewring, Paddy Kemp, Kate Allen, Max Holland and Maggie Holland

7. Apologies: Judi Moss, Harry Mee, Chris Badger, Terry Straight, Nicky Lawson, Pam Tonks, Mary MacDonald, Lynda Badger

8. Minutes of the previous Annual Parochial Church Meeting:

The minutes of the previous meeting held on 29th April 2024 were approved and signed by Rev Matthew Lawson

9. Electoral Roll Report: ML gave the following report on behalf of Mary MacDonald;
In the past year we have sadly lost Dudley Kemp, Audrey Wreford and Ann Clubb
May they Rest in Peace.

We also remember before God June Douglas and Hugh Edgecombe).
We are happy to have welcomed Jean Johnson and Ingeburg Sabine
The Electoral Roll stands at 171 (177 in 2024)

10. Finance Report: David Walters gave the following report on behalf of Chris Badger;
Referring to the financial summary statement in the Annual Report, a deficit of £15,936 in the general fund was identified.

It is therefore important that we continue to increase our income and do everything we can to improve our revenue in the coming year. The Treasurer has confidence that with some fundraising ideas being discussed at the PCC, together with a drive on achieving improved donations, this can be achieved and that we can deal with the financial challenges ahead. As we know, we are not alone in facing these challenges, with many Parish Churches throughout the country facing similar, and in many instances, far more difficult situations.

Chris is now at the end of his first year as treasurer which has gone largely without any problems and he is enjoying the experience of being treasurer which on some occasions has been a real eye opener. Chris also acknowledged with grateful thanks the continued and invaluable support from former treasurer David Walters and also David Tweed, Ron Davies and Theresa Munford who carry out essential work to ensure the smooth running of our financial processes and systems.

PCC will need to select and appoint an external auditor for year end accounts 2025 as Neil Pearson has now stepped down from this role (to be discussed at next full PCC meeting).
A vote of thanks was also offered by ML to the Friends for their continued financial support on the Stained Glass Windows project.

ML stated that the role of Treasurer for HT is very substantial with over 1600 transactions per annum and financial activity multiple times daily. A vote of thanks was given to CB for his conscientious hard work and commitment to supporting the PCC as Treasurer.

11. Fabric Report: Fabric report and stained glass fund report were received and noted as per Annual Report document.

A question was asked about memorial plaques for donations made in memory of someone for a complete window refurbishment. ML advised that church is moving away from this practice, however on the window in question a small inscription has been made on the glass referring to the person in memoriam.

There has been extensive additional work for the Wardens following the 2 break-ins resulting in theft of goods and damage to property. A vote of thanks to Cheryl and Deborah for all their hard work on managing this.

Stained glass windows project continues however extensive fund raising will be required to complete the project. It was noted that there currently appears to be no specific fund raising projects in hand. SR advised there is a fund raising committee who are exploring several options for fund raising events, the main challenge being finding volunteers to manage or support such events. JH advised she would like to do some specific events to raise funds for the cleaning of the Reredos.

Wardens and Elizabeth Rossi have now put together booking forms for events at Church that clearly identify fees/costs rather than 'negotiating' donations for each individual event.

LS asked if the proposals for upgrading tower end of church had now ceased. Confirmed these were currently paused following the extensive works carried out last year for the clerestory repairs. Phase 1 of works is now complete following electrical improvements. It is also essential that improved heating is put in place at the back end of church before we proceed with any works to the tower.

RD commented that Weddings for 2025 are lower in number, could this be in part due to lack of appropriate toilet facilities with only 1 toilet in church. Advised toilet facilities are not a factor in reduced number of weddings. Mostly it is believed this is down to costs/recession impacting on couples choices for weddings.

12. Group Reports and Deanery Synod report: Reports from Church groups and Deanery Synod received and noted as per Annual Report document.

ML informed the meeting that Fusion youth club has shown extensive growth with up to 38 young people now split into 2 group sessions, older group meet at the Glebe land at the rectory while the younger group meets at St Catherines.

ML was successful in obtaining a substantial grant to fund 40's community worship for 2 more years. Consideration will need to be given on how we maintain funding these worship groups once the grant expires.

MO commented that as a Reader he had been missed off the report (page 4), LG apologised, this was an error on producing the report. Report amended by ML to include MO as reader at HT.

Further asked that several smaller groups should be included in the report, Faith Chat, JAM (Jesus And Me), Prayer groups. These are all new groups, some of which commenced in 2025 and will be included in 2025 report. It was agreed a full review of all groups be taken to ensure they are included in future Annual Reports.

Faith group is a small group of people who gather approximately every 4-6 weeks to discuss issues that perplex or confuse people within church. There have been 5 sessions so far, all very well attended.

JAM is a group that originally formed during an ALPHA course and who have recently become Christians. This group meets fortnightly.

There is also a small prayer group that meets regularly in Church.

ML and Wardens to review all small groups for invitation to submit annual reports

13. Elections to PCC: Three lay representatives to the Parochial Church Council each for three year terms.

Nominations received were:

Cheryl Morgan;	Proposed Deborah Blake,	Seconded Ron Davies
Sheryl Risley;	Proposed Chris Badger,	Seconded Lynda Badger
Alan Douglas;	Proposed David Walters,	Seconded David Hamand

No further nominations were received. All three nominations unanimously accepted to serve for 3 year period

Harry Mee, who has come to the end of his period of service, has now moved with his family to Clare, however he has kindly offered to continue to claim VAT on project costs on behalf of HT if PCC wish him to do so.

ML extended a vote of thanks to Harry for his service and wished Harry and his family every happiness in their now home.

14. Election to Deanery Synod: David Walters and John Watts continue to serve until 2026.

One further vacancy remains unfilled, anyone with an interest is invited to speak with John Watts or David Walters for further information.

15. Appointment of independent examiner:

Neil Pearson will no longer continue in this role.

PCC to consider an elect independent examiner at next full PCC meeting.

16. Any other Business: The following items raised:

(a) Replacement Silver: JH advised she will be meeting tomorrow to receive replacement silver from items stolen during break ins last year.

(b) Minutes of PCC Meetings: RD asked why copy of PCC minutes are not on public display.

ML confirmed that copy of all PCC minutes are available to anyone who is on the current Electoral Roll upon request but they are not for public display as per CofE guidance.

17. Rectors Report: Rev Matthew Lawson gave the following report;

Looking back on the year;

This year I had a Sabbatical for 12 weeks, although there was a great deal of extra work preparing for this, and an equally great amount playing catch up with everything on my return, this sabbatical provided me with very welcome time with family, time for study and time for spiritual reflection. In particular I looked at the lives of John and Charles Wesley. I learned from this time that things can change and indeed I see change often in our daily activities; We have more young men making connections, more young people exploring and discovering faith, 4 o'clock community groups helping growth in the church and our church family.

It also allowed me time to reflect on my personal relationship with God, hopefully allowing me to become softer, more humble and hopefully trusting less on myself and more on God.

Thank you to everyone who enabled my sabbatical, in particular Henry Heath, Judith and Malcolm Offord.

New ABC:

There is now a new Pope, this is significant for world-wide Church.

We also had the resignation of the Arch Bishop of Canterbury, this was an unpleasant business that highlighted a gap between central authority in CofE and local parish Priests.

There has been an extensive range of emotions, some good, some bad.

Prayer is my strength and my hope for the future.

God is bigger than CofE!

Safeguarding:

Safeguarding is a priority, it has been clearly identified as a significant reason for not attending Church, where some people "don't feel safe".

Bureaucracy in safeguarding can be overwhelming and not parish friendly. During this past year I sometimes spend up to a day a week on safeguarding related activities.

Thank you to CM and Ros Dickinson for their support in brining our Safeguarding status up to date.

Thank you to those of the ministry team, particularly the Elders, who have had to complete extensive safeguard training to continue in these roles.

Year Ahead:

Keep on Worshipping!

I look forward to worship and through prayer I can get on with being a parish Priest!

We continue to nurture opportunities, through music, choir, young choristers, small groups, faith chat, discipleship and wider development of our 4o'clock community.

Ministry Team:

- We have welcomed Kevin Powell as a second Lay Reader
- We now have 2 Ordinands; Charlotte Harkness (Ordained Deacon) and Nicky Lawson (Pioneer Minister). Nicky currently has the challenge of studying, running the 4 o'clock community and supporting her sister who is very unwell but Nicky continues making good progress
- Charlotte will be working part time with St Nicholas Hospice and part time with HT
- Whilst we are encouraged in our ministry team, it is sad to hear that the number of theology students in colleges and universities appears in decline.
- Nicky and Pam Tonks, ably supported by Lynda Badger and Kate Allen continue with youth work through Messy Church and work within our schools.
- Our Elders are to be commissioned / re-commissioned at a service on 22nd June 2025, Karen Straight will be joining our team of Elders at this time. ML plans to be more structured in his approach to the ministry team.
- Henry, Judith and Malcolm, your continued support and encouragement in worship is invaluable.

Illness:

- There have been many challenges with health this year all of which have impacted on my time and work.
- Vicky was unwell at the beginning of the year with extended stays in hospital.
- Nicky has also been unwell earlier this year, and now she is supporting family and in particular her sister who is terminally ill.
- Pam is now recovering from surgery to her leg and will be absent for a period of time as she recovers.
- We hold all those who are unwell, and those who support the sick, in our hearts and prayers.

Easter:

Easter services were all very well attended and supported. In particular I found the Good Friday walk of the Cross profoundly moving; from those who struggled to walk asking to carry 'the burden of the cross' and walk with it, to those who audibly narrated the Lords Prayer as we passed by. It was a profoundly emotional and humbling experience shared by those known to us and with strangers watching as we passed by. Similarly I appreciated having different worship styles together in the main service.

Thanks: I would like to offer personal thanks to the following

- Ministry Team; for your good example of Christian Witness
- PCC; for your continued support and commitment to the upkeep of our Church building and our church family.
- Chris Badger; for your diligence and commitment in managing our financial matters.
- To all the many volunteers in all the groups that keep our church running so well - there are too many to mention individually but sincere thanks to each and everyone of you.
- Patricia Roberts; for your time, commitment and energy in running the Church shop for so many years, and in particular these past 2 years as we strived to find a replacement for this role.
- Church Wardens; Thanks to Deborah and Cheryl for all your time, effort and support
- Secretary: Thank you to Linda for preparing everything for the Annual Meeting and for service as secretary. Thanks also to Sheryl for taking up this role
- Darryl: For all he does to ensure smooth running of our IT systems and live streaming of services allowing us to reach those who cannot come to church.

Thank you to you ALL who are seeking to service Christ and love God and neighbour. Thank you for your encouragement in faith, I am humbled by your faith, kindness and encouragement.

John Watts responded on behalf of everyone with a vote of thanks to Matthew, "you are the inspirational within a special parish, you are the inspiration for the team, you encourage and support us and we are immensely grateful for your leadership".

There being no further business the meeting ended at 21.20

Signed:

Date:



Return of Parish Finance January to December 2025

Parish Name: Long Melford Holy Trinity
w. St. Caths

If the form is NOT completed for the entire parish,
please list below the churches included:

Parish Code (6 digits): 330296
Deanery: Sudbury
Diocese: St. Eds. & Ips

30 Accruals

RECEIPTS/INCOME			UNRESTRICTED (nearest £)	RESTRICTED (nearest £)	PAYMENTS/EXPENDITURE			UNRESTRICTED (nearest £)	RESTRICTED (nearest £)
	Voluntary giving					Costs of generating funds			
1	Regular giving		52,966.00		17	Costs of fundraising activities		£ 538	
3	Collections at services		£ 7,909			Church activities			
4	All other giving and voluntary receipts, including special appeals (recurring and one-off)		£ 14,726	£ 11,924	18	Mission giving and donations			£ 2,626
6	Gift Aid recovered (regular giving and one-off donations)		£ 16,109	£ 1,435	19	Diocesan parish share contribution		£ 68,349	
7	Legacies received (capital value)				20	Salaries, wages and honoraria		£ 39,437	£ 10,930
8	Grants (include recurring and one-off)		£ 2,288	£ 147,362	21	Clergy and staff expenses		£ 3,604	
	Total voluntary giving		£ 93,998	£ 160,721		Church expenses			
	Activities for generating funds				22	Mission and evangelism costs		£ 5,951	£ 633
9	Fundraising activities (gross proceeds)		£ 14,044	£ 8,546	23	Church running expenses (including governance)		£ 22,366	£ 57
	Income from investments				24	Church utility bills		£ 14,029	
10	Dividends, interest, income from property etc.		£ 18,887	£ 4,846	25	Costs of trading		£ 13,697	
	Church activities					Major capital expenditure			
11	Fees retained by PCC (weddings, funerals etc.)		£ 2,892		27	Major repairs to the church building		£ 40,526	£ 107,106
12	Trading activities (gross proceeds), NOT fundraising		£ 14,468		28	Major repairs to church hall/other PCC property including redecoration			
	Other incoming resources				29	New building work to the church, church hall, clergy housing or other PCC property.		£ 25,355	
13	Other receipts/income not already listed					Other expenditure			
	PLEASE NOTE BRIEF DETAILS IN BOX E		£ 51,801		99	Other payments/expenditure not already listed			
	Totals (from Financial Statements)		Unrestricted	Restricted		PLEASE NOTE BRIEF DETAILS IN BOX E			
A	RECEIPTS/INCOME		£ 196,090	£ 174,113		Totals (from Financial Statements)		Unrestricted	Restricted
B	COMBINED TOTAL		£ 370,203		C	PAYMENTS/EXPENDITURE		£ 233,852	£ 121,352
	PLANNED GIVERS AND LEGACIES				D	COMBINED TOTAL		£ 355,204	
14	Number of regular givers		77			CASH AND INVESTMENT BALANCES		UNRESTRICTED	RESTRICTED
16	Number of new legacies received in year		0		31	Cash and deposit balances as at 31/12/25		£ 50,513	£ 176,761
					32	Investments as at 31/12/25			£ 8,821

Please refer to the accompanying notes to help clarify what is included in each section. The item numbers refer to RPF notes, consistent with the guidance provided in *PCC Accountability*, 5th edn..

Name

Position

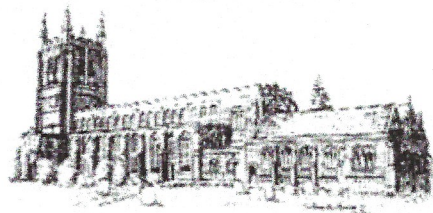
Email or telephone

PCC Treasurer

david.walters@rodbridge.com

Looking back across 2025, were there any exceptional circumstances (other than COVID 19) that may have led to unusual figures? Please provide details in this box.

Holy Trinity with St Catherine's Long Melford
Registered Charity Number: 1169680



PCC Annual Accounts

For the Year 1st January – 31st December 2025

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 2025 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

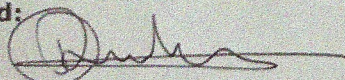
In connection with my examination no matters have come to my attention:

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:



David Richardson

Dated:

08/05/2026

Address: 9a Woollards Gardens, Long Melford, Sudbury, CO10 9LN

Parochial Church Council of Holy Trinity with St Catherine's, Long Melford, Suffolk
Statement of financial activities for the year ended 31st December 2025

INCOMING RESOURCES

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	Total funds 2024 £
<i>Incoming resources from donors</i>	2a	92,236	139,773	-	232,009	198,973
<i>Other voluntary incoming resources</i>	2b	-	2,294	-	2,294	2,023
<i>to further the Council's objects</i>	2c	4,654	18,654	-	23,308	10,659
<i>to generate funds</i>	2d	28,512	8,546	-	37,058	58,760
<i>Income from investment</i>	2e	3,498	4,846	-	8,344	6,220
<i>Other ordinary incoming resources</i>	2f	67,190	-	-	67,190	16,110
TOTAL INCOMING RESOURCES		196,090	174,113	-	370,203	292,745

RESOURCES EXPENDED

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total funds 2025 £	Total funds 2024 £
<i>Activities directly relating to the work of the Church</i>	3a	196,667	118,676	-	315,343	242,692
<i>Church management & administration</i>	3b	22,950	50	-	23,000	24,864
<i>Cost of generating funds</i>	3c	14,235	-	-	14,235	16,889
<i>Grants to other charities</i>	3d	-	2,626	-	2,626	2,705
TOTAL RESOURCES EXPENDED		233,852	121,352	-	355,204	287,150
NET (OUTGOING)/INCOMING RESOURCES		(37,762)	52,761	-	14,999	5,595
Investment gains (losses)	6	-	-	123	123	422
Increase in capital items	5b	-	-	-	-	-
Capital items written off	5b	-	-	-	-	(7,592)
Depreciation	5b	-	-	-	-	-
Increase/(decrease) in shop stock	5c	8,662	-	-	8,662	1,670
NET MOVEMENT IN FUNDS		(29,100)	52,761	123	23,784	95
BALANCES BROUGHT FORWARD AT 1st JANUARY		459,809	124,000	8,697	592,506	592,411
BALANCES CARRIED FORWARD AT 31st DECEMBER		430,709	176,761	8,820	616,290	592,506

Parochial Church Council of Holy Trinity with St Catherines Long Melford Suffolk
Balance sheet as at 31st December 2024

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	5a&b	355,000	355,000
Investment assets	5d	8,821	8,697
		<u>363,821</u>	<u>363,697</u>
CURRENT ASSETS			
Shop stock	5c	<u>25,195</u>	<u>16,534</u>
Short term deposits		191,616	183,319
Cash in current account		29,285	22,494
HMRC debtors	7	12,102	15,267
Other debtors		<u>8,629</u>	<u>2,767</u>
		<u>266,827</u>	<u>240,381</u>
LIABILITIES			
Creditors		(11,958)	(9,531)
Pre-paid income		(2,400)	(2,041)
		<u>(14,358)</u>	<u>(11,572)</u>
NET CURRENT ASSETS		<u>252,469</u>	<u>228,809</u>
NET TOTAL ASSETS		<u>616,290</u>	<u>592,506</u>
FUNDS			
Unrestricted	6	430,709	459,809
Restricted	6	176,761	124,000
Endowment	6	8,820	8,697
		<u>616,290</u>	<u>592,506</u>

Approved by the Parochial Church Council on 16 /03/2026 and signed on its behalf by

Chairman

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

M. Lanson 16/3/26

Parochial Church Council of Holy Trinity with St. Catherine's, Long Melford, Suffolk
Notes to the Financial Statements for the year ended 31st December 2025

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 this and of the restricted funds are given in note 6.

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 and other donations 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 received, 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), which claims it from HMRC immediately and forwards it to the PCC within days. The split of this Gift Aid income and its allocation between funds and other charities is described in note 7.

Grants and legacies to the PCC are accounted for only when received.

Income from donations via the Church website, QR code, and contactless card donations is accounted for net within incoming resources. Details of gross income from, and charges for, these are given in note 11.

Funds raised by any fund-raising activity are accounted for gross, provided that the 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 received. Interest is accounted for when it is received. Any 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 31st December

Resources Expended

Activities directly relating to the work of the Church

The Diocesan Parish Share is accounted for when paid. Bank charges are accounted for when debited by the bank.

All known liabilities for payments at 31st 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 with a value of over £1,000 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 has been 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 normally written off, and assets with a higher value may be written off when considered appropriate.

Investments

Investments are valued at market value at 31st December

Current (Cash) Assets

Amounts owing to the PCC at 31st 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.

Parochial Church Council of Holy Trinity with St Catherine's, Long Melford, Suffolk
Notes to the financial statements for the year ended 31st December 2025

2 INCOMING RESOURCES

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	2024 £
2(a) Incoming resources from donors						
Standing orders, BACS and PGS		52,016	-	-	52,016	47,873
Numbered white envelopes		950	-	-	950	1,130
Unrestricted G-aided yellow envelopes		2,746	15	-	2,761	2,031
Loose collections at 10:30 Holy Trinity		5,444	-	-	5,444	2,825
Other Holy Trinity loose collections		2,465	-	-	2,465	2,159
St. Catherine's loose collections		-	-	-	-	20
Other non-GA donations in Church	11	10,218	9,565	-	19,783	23,457
Stained Glass donations & grants		-	125,852	-	125,852	43,498
Grants & sundry other donations		2,288	2,906	-	5,194	55,573
Gift Aid recovered on all donations	7	16,109	1,435	-	17,544	20,407
Legacies		-	-	-	-	-
		<u>92,236</u>	<u>139,773</u>	<u>-</u>	<u>232,009</u>	<u>198,973</u>
2(b) Other voluntary incoming resources						
Donations for other charities etc.		-	2,294	-	2,294	2,023
		<u>-</u>	<u>2,294</u>	<u>-</u>	<u>2,294</u>	<u>2,023</u>
2(c) Income from operating activities:						
to further the Council's objects						
Weddings & funerals stat fees		2,892	-	-	2,892	4,806
Weddings & funerals other		1,762	50	-	1,812	3,752
C, Y & F. E. Work Donations & Grants		-	18,604	-	18,604	2,101
		<u>4,654</u>	<u>18,654</u>	<u>-</u>	<u>23,308</u>	<u>10,659</u>
2(d) Income from operating activities:						
To generate funds						
Commercial use of church buildings		11,593	3,416	-	15,009	17,358
Tower abseiling (for Preservation)		-	-	-	-	17,121
Stained Glass Fundraising		-	4,463	-	4,463	5,470
HCT Ride & Stride		125	-	-	125	203
Open Gardens		1,822	-	-	1,822	3,636
Flower Fund revenue (excl. weddings)		-	452	-	452	325
Bell Fund revenue		-	215	-	215	385
Village Fete		504	-	-	504	-
Concert for Stained Glass		-	-	-	-	2,153
Shop receipts	12	14,468	-	-	14,468	12,109
		<u>28,512</u>	<u>8,546</u>	<u>-</u>	<u>37,058</u>	<u>58,760</u>
2(e) Income from Investment						
Dividends & interest	13	3,498	4,846	-	8,344	6,220
		<u>3,498</u>	<u>4,846</u>	<u>-</u>	<u>8,344</u>	<u>6,220</u>
2(f) Other ordinary incoming resources						
Insurance claims and compensation		51,801	-	-	51,801	4,040
Rental income from Convallaria	8	15,389	-	-	15,389	12,070
		<u>67,190</u>	<u>-</u>	<u>-</u>	<u>67,190</u>	<u>16,110</u>
TOTAL INCOMING RESOURCES		<u>196,090</u>	<u>174,113</u>	<u>-</u>	<u>370,203</u>	<u>292,745</u>

Parochial Church Council of Holy Trinity with St Catherine's, Long Melford, Suffolk
Notes to the financial statements for the year ended 31st December 2025

3 RESOURCES EXPENDED		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 2024 £	
3(a) Activities directly relating to the work of the Church						
	Parish Share	68,349	-		68,349	66,422
	Other ministry & mission costs	9,161	-		9,161	6,510
	Church running expenses					
	Utilities	14 14,029	-		14,029	5,250
	Insurance	10,902	-		10,902	9,914
	New facilities and equipment	25,355	-		25,355	9,023
	General repairs & cleaning	22,551	-		22,551	11,962
	Stained glass restoration	-	100,014		100,014	60,331
	Other Holy Trinity restoration	17,975	7,047		25,022	39,424
	Bell expenses	-	45		45	1,519
	Flowers (excl. weddings & funerals)	-	640		640	800
	Organist fees (excl. transitory)	4 9,815	-		9,815	7,915
	Other music costs	2,249	-		2,249	1,705
	Children's, Youth & Fresh Expressions	4 16,281	10,930		27,211	21,917
		<u>196,667</u>	<u>118,676</u>	<u>-</u>	<u>315,343</u>	<u>242,692</u>
3(b) Church management & administration						
	Administrator direct costs	4 13,341	-	-	13,341	14,951
	Other administration costs	8,183	-	-	8,183	6,199
	Bank charges	13 730	50	-	780	800
	Maintenance & running costs of Convallaria	696	-	-	696	2,914
		<u>22,950</u>	<u>50</u>	<u>-</u>	<u>23,000</u>	<u>24,864</u>
3(c) Cost of generating funds						
	Shop purchases, charges and costs	12 13,697	-	-	13,697	7,650
	Tower abseiling expenses	-	-	-	-	8,345
	Other commercial & fund raising costs	538	-	-	538	894
		<u>14,235</u>	<u>-</u>	<u>-</u>	<u>14,235</u>	<u>16,889</u>
3(d) Grants to other charities						
	Kagera, Lent Appeal	-	830	-	830	905
	Storehouse foodbank, Lent Appeal	-	-	-	-	905
	Number 72, Lent Appeal	-	830	-	830	-
	Royal British Legion	-	602	-	602	490
	Barnardiston PCC	-	254	-	254	320
	Sudbury District Scouts and their charities	-	110	-	110	85
		<u>-</u>	<u>2,626</u>	<u>-</u>	<u>2,626</u>	<u>2,705</u>
TOTAL RESOURCES EXPENDED		<u>233,852</u>	<u>121,352</u>	<u>-</u>	<u>355,204</u>	<u>287,150</u>

Parochial Church Council of Holy Trinity with St. Catherine's Long Melford Suffolk
Notes to the Financial Statements for year ending 31st December 2025

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, all of whom also supply their services to other organisations. Payments in 2025 and 2024 were:

	<u>2025</u>	<u>2024</u>
Benefice Administrator:	13,341	14,951
Organists:	9,815	7,915
Children & Youth Worker	16,281	14,506
Technical support, mainly livestreaming	5,650	4,412
General cleaning at both buildings	2,040	2,059
Totals:	<u>47,127</u>	<u>43,842</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.

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, allowing for house price changes locally over the previous 4 years, was conservatively re-estimated at £355,000. It is still shown at that value in the balance sheet, though its current market value is likely to be higher. The property has been occupied under a short-term tenancy since March 2024 and regular rental income is being received. Use of this rental income is described in note 8.

5(b) Other tangible fixed assets

It was our practice until 2024 to estimate the value of tangible assets such as church shop fittings, hymn books, chairs, and components of the sound/livestreaming equipment, and to include the total value of those items, along with the estimated value of the house 'Convallaria' in the total fixed assets figure entered in the balance sheet. That practice has now been discontinued and Convallaria is now regarded as the only fixed asset.

5(c) Shop Stock

A full stock-take is now carried out at the end of each year to estimate the total sale value of the stock held. The increased need for this annual stock-take is mentioned in note 12, which summarises shop activity in 2024 and 2025. The asset value of the shop stock, following a stock take at the end of 2025 has been estimated at £25,195, as shown in the balance sheet.

5(d) Investment and Endowment Funds

The PCC no longer has any investment funds apart from two permanent endowment funds which are invested with CCLA through the diocese. The valuations of these at end of 2025 are shown in note 6 and in the balance sheet, and the change in value is shown in the SOFA.

6. DETAILS OF FUNDS

The name of each fund, and its cash value rounded to the £ at the start and end of 2025, are given below.

Deleted the summation of restricted and unrestricted, otherwise unchanged

<u>Value at</u> <u>31/12/24</u>	<u>Fund Title</u>	<u>Value at</u> <u>31/12/25</u>
<u>88,275</u>	Unrestricted General Fund	50,513
	<u>Restricted Funds</u>	
1,607	Preservation & Protection Fund	7,661
3,602	Bell Fund	3,926
188	Flower Fund	0
16,730	Children & Youth Fresh Expressions	25,397
9,479	Organ Fund	13,320
<u>92,394</u>	Stained Glass Fund	<u>126,457</u>
<u>124,000</u>		<u>176,761</u>
	<u>Endowment Funds</u>	
518	Charlotte Allen Churchyard Trust	525
<u>8,179</u>	Miss Sophia Louise Faulkner Trust	<u>8,295</u>
<u>8,697</u>		<u>8,821</u>

The **Unrestricted General Fund** is the main operating fund of the PCC. All unrestricted transactions described in the SOFA, and in the details given in notes 2 and 3 to these accounts, relate to this fund.

The Preservation & Protection Fund is a fund set up to receive donations restricted to the preservation and maintenance of the general fabric of Holy Trinity Church building, including the major part of the insurance if required. Any donations, legacies, or fundraising income specifically for the church building in general, and not for the wider ministry and mission of the Church, are 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. This fund was discontinued during 2025 following PCC agreement.

The Children, Youth & Fresh Expressions Fund is a fund restricted to paying for the work with children, families, young people, and for other new outreach initiatives. This includes Messy Church, the Fusion youth group, the Connect mother & toddler group, and the Diocesan 'Lightwave' projects.

The Organ Fund was set up during 2018 to receive donations and fundraising revenue towards major refurbishment and enhancement of the church organ. Routine maintenance of the organ is paid for out of the General Fund.

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 received into this fund, and all payments by the PCC for that restoration and protection work are made from it.

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.

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. During 2025 the Friends transferred a total of £99,000 of this money to the PCC, which covered most of the spend on Stained Glass restoration during the year.

7. INCOME TAX RECOVERED FROM HMRC THROUGH GIFT AID

Some of this income is received by the PCC directly from HMRC through our Gift-Aid claims, and some is received via PGS (Parish Giving Scheme) which claims the money on behalf of the PCC and forwards it to the PCC account each month. The split of this income, and its subsequent distribution to the respective funds and charities, is shown in the tables below.

	2025	2024
Received Directly from HMRC:	12,102	15,267
Received via PGS (Parish Giving Scheme):	5,442	5,140
Total:	17,544	20,407
Donations to Charities:	332	362
Children, Youth & Family Work:	339	518
Stained Glass Fund:	201	4,422
Organ Fund:	550	198
Preservation and Bells	13	25
Unrestricted:	16,109	14,882
Total:	17,544	20,407

8. FUNDING OF CHILDREN, FAMILY AND YOUTH WORK COSTS

A successful application for grant funding was made to the diocese last year, and some of this funding will cover, amongst other things, some of the cost of our Children, Families and Youth Worker over the 3 years 2024 to 2026.

The rental income from the house mentioned in note 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 to that, the Children & Youth fund receives donations or fundraising revenue specifically restricted for that purpose. In 2025, total donations (as distinct from grants) were £1540, with an additional £339 in Gift Aid as described in note 7.

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 £35,000, to be held as part of the Unrestricted General Fund. It is clear from the figures in note 6 that although the unrestricted reserves have reduced, they are sufficient to comply with this policy.

10. INCOME FROM CONTACTLESS CARD DONATIONS, QR CODE AND ONLINE ONE-OFF DONATIONS

The gross income and charges relating to each of these sources in 2025 and 2024 are tabulated below.

<u>Card and Online Button Donations Credits and Costs</u>	<u>Gross Credits</u>		<u>Charges</u>	
	<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>
'Box' Contactless Donations	3,410	4,920	642	696
'SumUp' Contactless Donations	10,136	11,408	222	418
Online Button/QR Code Donations	2,906	2,318	33	16

Net charges for these facilities vary greatly, being 14% for the older machine, 3.7% for the SumUp machines and only 0.7% for the QR code facility. It is possible that one reason for the drop in the donations from the SumUp and Box card machine is the reintroductions of the weekly collection during the Sunday Morning Service. The above shows an increase in the Online Button donations.

11. CHURCH SHOP ACTIVITY

Shop revenue increased in 2025 by over £2,300 compared with the previous year, and that increase would have been higher if it had not been necessary to close the main church for the whole of July because of the potential structural problem. There was a large increase in purchased stock in 2025, and this increase to a year-end estimated value of over £25,000 is shown in the Balance Sheet and SOFA. So while the net profit on sales minus purchases was not particularly high in 2025, it will hopefully be much higher in 2026 and future years.

12. ALLOCATIONS OF BANK CHARGES AND INTEREST

Interest earned on the CCLA deposit account is allocated to each of the funds itemised in note 6 in proportion to the amount held in each fund at the start of the year.

Bank charges on the NatWest account totalled £780 and a roughly estimated £50 from those charges was debited against the Stained-Glass fund, with the remainder debited against unrestricted. It was not considered necessary to debit charges against any of the other restricted funds.