SKC Church

England & Wales · Charity number 1171576

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN THE BAPTIST, SAXMUNDHAM
Status	Registered
Legal form	Other
Registered	2017-02-13
Register	View on the Charity Commission register

Contact

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Activities

Objects: PROMOTING IN THE PARISH THE WHOLE MISSION OF THE CHURCH, PASTORAL, EVANGELISTIC, SOCIAL AND ECUMENICAL.

Activities: The promoting of religious activities in connection with the Church of England Anglican church

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£220,272	£215,575	-	-
2024-12-31	£182,110	£166,531	-	-
2023-12-31	£195,066	£192,867	-	-
2022-12-31	£112,580	£106,655	-	-
2021-12-31	£101,195	£76,176	-	-
2020-12-31	£115,470	£119,479	-	-

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Trustees

Name	Role	Appointed
Rev David Nathan Preece	Chair	2021-03-30
ANTHONY JOHN GIBBS		2008-04-15
Arthur Robin Potter Secretary		2021-04-13
Carol Ann Cotton		2018-03-20
Cheryl Audrey Payne		2022-11-09
Christopher Cotton		2025-04-27
David Ian Kenneth May		2022-11-09
Frances Barbara Raven		2026-04-26
Geoffrey Pattisson Boult		2026-04-26
Jacqui Studd		2025-04-27
Julia Margaret Kinsey		2024-05-12
Katherine Anne Dunnett		2025-09-01
REV NICHOLAS JON STUCHFIELD		2018-03-12
Rev Amanda Louise Tucker		2025-01-01
Rev Sheila Elizabeth Hart		2022-09-28
Robert Leonard Fleming		2024-05-12
Roger Hedley Lewis		2022-05-17
Sarah Hunter		2024-05-12
Shirley Marion Johnson		2025-09-01
Tom Simon Boswell		2009-04-25

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SKC Church

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Accounts

Annual Report and Accounts for the Benefice of Saxmundham with Kelsale cum Carlton for calendar year 2025

The Church Council of SKC Church, comprising of St John the Baptist, Saxmundham and St Mary and St Peter's, Kelsale with St Peter's, Carlton.

The trustees present their reports and the audited financial statements of the charities for the year ended 31 December 2025.

Aims and Purposes of the Church Council

The Church Council (CC) has the responsibility of cooperating with the incumbent to promote, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The CC is also specific responsible for the maintenance of the Church building(s) of which there are three church buildings and one church hall.

Rector Comment – looking back and forwards

As I write this in February 2026, we are approaching the five-year anniversary of me serving as your church leader. It is remarkable to think of all that God has done in and through us over the last five years and the huge amount of change that we have seen in the church and in society.

When I first arrived, our formal services were meeting in person, masked, with no singing and no sharing Communion. Our informal service, as Connections, was being streamed from the Boswell's living room with everyone joining online in their pyjamas. The world we find ourselves in today is so different!

The ancient Greek philosopher Heraclitus said that 'No man ever steps in the same river twice, for it's not the same river and he's not the same man.' I think this is quite applicable to the church too. Over 2025 we saw new people come and join our worshipping community and we welcome them with joy. We also said goodbye to some much-loved members too including Wendy Browning, Janice Cobb, and Sally Hartley. The church is ever-changing and as we seek to follow Jesus my hope is that we are ever-changing more into his likeness too.

I am encouraged though that Jesus does not change. Hebrews 13:8 declares that Jesus Christ is the same yesterday and today and for ever. We can hold on to that truth when the change feels a little too much or we feel we lack control of events.

There is far too much to comment on or name that happened in 2025 but one of the highlights for me was the Awake Suffolk Coastal Mission in September. It was so encouraging to see people step up and serve in new ways as we sought to declare the gospel to our local communities. I have been really encouraged by Stephie's Art for the Soul that emerged from the Mission last year. Similarly, our Sunday's at 4pm offerings on the fourth Sunday were launched after the Mission and these reach people who don't often engage in our Sunday morning offerings. Often, the families who come to these we have had contact with through Busy Bees and the Holiday Club.

I do want to take this opportunity to thank everyone who has been involved in the life of our benefice in 2025. Some people's service is obvious and public, but many others quietly serve where no-one, but God sees. Each is equally valuable and brings glory to God, so thank you.

Future Plans

In last year's report I wrote with hope about the toilet in Kelsale. Great steps have been taken to move this project forward, however, with the problems with the chancel arch happening in the autumn we also have those to contend with. I do hope that this year we can see huge progress in both projects.

I have been reflecting recently on how people can get involved in the life of our benefice. I heard a really simple phrase recently that was Pray – Help – Give. We often highlight in our weekly email the opportunities for people to pray and we will continue to offer lots of ways for people to engage in prayer.

I would love to see more opportunities for people to help across our benefice. We have lots of people who do amazing things, but it is not always obvious for newer people how they can get involved. My hope for 2026 is that we can make clear avenues for people to help across our benefice.

Finally, Give. Our benefice is blessed by the regular giving of our members. However, not everyone who considers themselves part of our church are regular givers, and we would love to see more people committing to give. For a long time, we have wanted an administrator in the benefice. To finance this, we believe we need to raise a further £15,000 a year so that we can pay the real living wage, and decent pension contributions. If 100 people gave an extra £12.50 a month, we could do this, or if 50 people gave an extra £25 a month, we would also reach this target. Please could you pray and consider whether you can support the mission and ministry here in this way.

Rev. Dave Preece (Rector)

Worship
11:00 Communions

I have been asked to report on our more formal services – those involving Holy Communion.

Our pattern of worship within SKC Church continued unchanged in 2025, with Communion services (using Common Worship) generally taking place at 11am, with the exception of fifth Sundays where those occur (and other special events), when the service has been at 10. As previously, on the first and third Sundays in each month, the service has been held at Kelsale, while St John's has hosted on the second and fourth.

We also continued the tradition of Summer services in Carlton on third Sunday afternoons between April and September, using the 1662 Book of Common Prayer.

Who's up front?

Our full roster of Lay Elders (Marjorie, Stephen, Fran, Malcolm and Jill) had led most services during the year, ably supporting Dave and myself who have often preached and presided at Communion. The number of Elders has declined during the year (and Stephen's convalescence has taken him off the rota for now in 2026) and we would welcome interest from anyone who might be considering serving as Elders.

Mandy has been more active in our Communion services during 2025, preaching and presiding occasionally since her being ordained Priest in June 2025. We have also welcomed Sheila, Olwen, Paul and Phil to preach and preside as well. The variety of individual styles in all aspects of the service has ensured that there is much of interest Sunday by Sunday. In addition, we also had guest speakers from charities which we support as a Church: including the Doxa Project and Christians Against Poverty.

Who's in the pews?

One of the delights of our 11 o'clock congregation is the fact that a large proportion of those who attend do so wherever the service is happening, week-by-week. This really creates a powerful worshipping community and makes for great fellowship at the end of each service. It is rare for worshippers to disperse sooner than 40 minutes after the Blessing, such is the mutual love and friendship of the group.

Numbers have remained steady. My sense is that the small number of people ceasing to worship with us (through house moves, infirmity or being called to a heavenly worship venue) is equalled by the body of newcomers, who are warmly welcomed by sidespeople and congregation alike. That said, the average age of the congregation remains high, and it is sad to report that where people cease to be part of our congregation it is usually because they have died.

Teaching

During the year, we continued to use the Revised Common Lectionary throughout the Church's seasons (Christmas, Epiphany, Lent, Easter etc.) but we have also had a brief sermon series on the book of Ruth and the letter to the Philippians, as well as a long series of whole-church Alpha teaching throughout the Summer. In addition to services to reflect our mission partners' work, we had special services on Christian Unity, Safeguarding and Remembrance. All in all, a packed and varied programme.

Rev. Nic Stuchfield (Assistant Priest)

Children and Youth on Sundays

We continue to meet on the 1st and 3rd Sunday of each month at the 9.30 service. Numbers still fluctuate from 2 to 10! But each time between Paul and myself deliver teaching, activities, games and crafts to the children. Topics we have looked at this year are Experiencing God in the Psalms, The Lost Son – Living Like Jesus and most recently Bible Characters such as Samuel, Solomon, David and Ruth. Along with Sue Cowling and Lynn Williams this makes up our band of helpers. It would be really wonderful if others would volunteer now and again to take the pressure off. Please have a think and speak to me if you think this is something you could help with.

Ideally, we would like to start up a high school age group meeting at perhaps another time or day, but again with lack of leaders and volunteers this remains on the 'like to do' pile!

It's been great to see some of the children and youth take part in recent services. Please encourage them to continue to explore their gifts and get involved where they can!

All in all, we consider it still to be a vital part of our church ministry to offer children and young people's groups so please continue to pray for this work.

Lou Boswell

9:30 Informal

We have had a great year in our 9:30 services. Thank you to everyone who has been involved leading services, doing talks, setting up the tables, serving the refreshments, playing in and leading the band, clearing everything away at the end, welcoming, running the laptop and livestream, and generally being wonderful! There are too many people to name individually as it really is a team effort each week.

The conversations on the table have thrived throughout the year and we love having them in our services as we seek to work out how to follow Jesus in today's world.

We are looking forward to the upgrade to the screens and the sound system to enable the other bits we do in our services.

The 9:30 Leadership team consists of Dave and Hannah, Tom and Lou, Julia and Adrian, Geoffrey, and Mandy. We meet together to discuss what is going well and what needs tweaking in our services but also to pray and support one another.

We are also really encouraged by the number of new people joining us this year and hope to see more in 2026!

Fourth Sunday services at 4pm

In September 2025 we launched a new suite of services to further reach children and families in our local area. We had had regular feedback following Muddy Church services and activities like the Light Party and the Holiday Club that people would like to come more to that type of thing. A few of us attended the Leading Your Church into Growth conference and we started conversations about what we could do.

We were also aware of the time pressure on the fourth Sunday of the month where both the 9:30am service and the 11:00am service are held in St Johns.

The result was that we started the fourth Sunday services at 4pm. These include Brick Church, Wild Church, and Sunday Mayhem. These have started small, but we have noticed the same families coming along who do not engage in our other Sunday offerings. The families who have been coming have started to invite their friends too.

It is interesting to note that the families who come have often had contact with us before through Busy Bees.

We will continue these services into 2026 and assess how they are going.

Rev. Dave Preece (Rector)

Midweek Communion

The Tuesday Communion service continues to attract a good number of people. It is based around a Celtic Service which offers a slightly different feel from our usual Sunday worship. We don't sing! But the service is interspersed with gentle music which helps to create a peaceful atmosphere.



Members of the congregation read the lessons and intercede on our behalf. Others help in all sorts of ways behind the scenes in preparing and enabling the service to happen.

By contrast to the quieter atmosphere in the service and in true benefice style, our time together after the service offers us the opportunity to share chatty fellowship and delicious hospitality.

Thank you to each and every one of you for just being there worshipping our Lord.

Rev. Olwen Field

Curate's Update

Looking back on 2025 it was a year of change but also challenge for me. Curacy is a learning post, and I completed diocesan provided training on weddings, funerals, and Holy Communion. Alongside this I have been learning the practical elements of ministry in our benefice supported by Dave, as my Training Supervisor, and other clergy in the parish.

One of the most valuable sessions here was the slow Holy Communion service that was led by Dave and Nic. Around 15 of us gathered in St John's one Wednesday evening for a structured service of Communion service, with explanations around the words we say, why things are in a certain order and how all the elements of the service fit together. This was a great opportunity for me, and others, to stop and think about why we do and say what we do on a Sunday morning.

On a very hot day at the end of June 2025, I was ordained as a priest. I want to thank all of you who were there to support me, and all those who have prayed and supported me in the development of my ministry. It was a day I will never forget, which was then followed the next morning by me presiding over Holy Communion for the first time. It is a tremendous privilege and a joy to preside. Afterwards there was a BBQ in the Rectory garden which was a lovely way to celebrate with you all.

This year I have also taken my first wedding service, funerals and a burial of ashes. I have supported our neighbouring benefice by leading and presiding at Holy Communion services in Knodishall and Aldeburgh, all great experience for me.

As many of you will know this year has not been without its challenges. My dad was diagnosed with cancer in August 2025 and sadly died in October. He had made it to my Ordination in June, something I will always be grateful for. Dad died in hospital near where he lived in Gloucestershire, and he had been visited by the hospital chaplain in the last couple of weeks. This visit renewed my dad's faith and that gives me great comfort.

My dad's illness and passing have meant that I took a step back from ministry and training for several months as I had been spending a lot of time travelling across to visit him, and then there was a lot to organise after he died. I am so thankful for you, my church family, who held us in prayer during such a difficult time.

At Christmas I began to step back into my ministry and lead the Christmas morning service which was so joyful.

In 2026 I will continue with some diocesan training and complete my interim curacy portfolio. I will be planning for curacy placements where I will get to experience ministry in a different setting for a while. I'm also looking forward to leading, speaking and presiding at our various services across the benefice, including a wedding in Carlton!

Revd Mandy Tucker (Curate)

Home Groups and Discipleship

We have a handful of homegroups that continued to meet to read the Bible, pray, and support one another this year. In 2026 we are looking at how to make it easier for people to join home groups in the hope that everyone has the opportunity to be in one.

In Lent we did the Be Still course using videos and resources from 24/7 Prayer. It was a helpful course encouraging us to take time each day to pause, be still, and read the Bible.

To equip us for the Awake Suffolk Coastal Mission we gave over our Sunday mornings to Alpha throughout the summer. We used the videos and materials to inform our preaching and the conversations that followed. We used the Sizewell Weekend Away to explore the Holy Spirit more and be guided by Matt Levett through the Alpha weekend materials.

We also led an Alpha course after the summer.

Rev. Dave Preece (Rector)

Pastoral Care

John quotes Jesus when he writes: "And this commandment we have from him: *whoever loves God must also love his brother [or sister]"*. (1 John 4:21, ESVUK, emphasis and additional text mine).

As a church, we are to love one another, so that we are obedient to God's command (and with the result that all people will know that we are disciples of Jesus). I'm sure all of us do that to a greater or lesser extent. Some when someone experiencing any type of affliction is in front of us: others, much more intentionally.

And, of course, this is not the preserve of clergy. I estimate that collectively more love shown in pastoral care is offered by lay members of the church than clergy. For our pastoral care is the gold standard of loving one another: if we do not ensure that we fully support those in any kind of need (physical illness, emotional or spiritual distress, including grieving for lost loved ones and financial hardship) then what does that say about our love for one another? That especially applies to those within the community of faith but also, within reasonable bounds, those in the wider community.

So, what do we do?

- Home Communions – mainly clergy, especially Olwen (I looked in the Sax Service Register recently and saw that 5 successive services were Home Communions conducted by Olwen in different settings!). We used to have some Lay Elders having Communion with those who are housebound but that seems to have lapsed;

- Care Home services – Olwen conducts Communion services once a month in Swann House;

- Hospital visiting – when a member of our congregation is in hospital as an in-patient, Nic will try and visit them and also engage the support of the Chaplaincy team;

- Informal visiting and contact – regular contact by members of the pastoral team to those experiencing isolation;

- Outreach – volunteers at the Café, the Community Fridge and at Poverty Action are providing pastoral care to those who are lonely, hungry or experiencing poverty;

- Prayer – either through the original telephone-based prayer chain or the newer, increasingly popular, WhatsApp prayer group many pray into situations of specific need;

- Home Groups – although not formally pastoral care, the mutual love that is generated by home groups provides real pastoral support and encouragement when one of their number is experiencing difficulties of any kind. Dave and I are delighted that work is being carried out by Jill and Adrian to reinvigorate Home Groups and encourage attendance at existing and new groups.

All these aspects have continued throughout 2025. We are grateful to Chris W and Sue P who have coordinated our pastoral activities with a light touch over the year and to all those who have sought to show Christ's love through pastoral care in the many ways described above.

Rev. Nic Stuchfield (Assistant Priest)

Swann House

Swann House is a lovely, peaceful modern environment for people of a certain age to enjoy communal living in individual flats with the advantage of having assisted living. A group of church members have had the privilege of taking Holy Communion to residents for the last few years.

Over the last year, largely because of the enthusiasm of a member of staff, the profile of our visits has increased and now our visits are time-tabled and advertised. It is a joy to share the love of God through reading the scriptures, interactive talks, singing hymns, praying and sharing Communion. In return, the residents very kindly offer us hospitality and a chance to chat (and put the world right) about their individual thoughts on modern issues.



Thank you to all who give up their valuable time to enable this small piece of outreach in our community to happen.

Rev. Olwen Field

Life Events

One of the privileges of being a part of the Church of England is that we get to do baptisms, weddings, and funerals for our community and church. We had a couple of baptisms in Kelsale for members of the local community and we're looking forward to more in 2026.

2025 continued to be a busy year with funerals and they were a real opportunity to walk with people in their grief and show the love of God in their time of need. Our All-Souls' Service in November continues to grow and be appreciated by those who wish to remember loved ones.

We had four weddings across the benefice, and we have a few in the diary for 2025 as well.

Rev. Dave Preece (Rector)

Deanery Synod

On 18th June 2025 There was an open meeting of the Deanery Synod at St John's Church, Saxmundham to hear James Rolls the diocesan Net Zero Carbon Officer.

On Tuesday 14 October we met at Aldeburgh Church Hall. Katie de Bourcier, the Diocesan Mission Enabler led a discussion into the following questions:

Where is God leading us? Looking around and looking ahead – what are we doing as a Deanery? How is it going? What are the challenges that we still face?

Aspects of our Deanery felt to be good included the energy, positivity, friendliness and diversity of people, gender and places. Also, that people now felt more comfortable attending other places to worship than just their own parish church. The Clergy Chapter meet regularly and use a WhatsApp Group to help them by sharing ideas and supportive reflections.

Among the challenges, comment was made regarding the intense hurt and pain to many local people (particularly the elderly) from the effect of the massive infrastructure projects connected to Sizewell C and Scottish Power. The previous known experience of living in this Deanery was being severely undermined, and in many churches, people were feeling overwhelmed.

Our third meeting was on Wednesday 25th February 2026 at Leiston Community Centre.
The first part of the meeting was led by Rev Nic Stuchfield. He gave us an overview of how 'Suffolk Coastal Poverty Action' has adapted to the needs of the community over the last few years.
Business items then included a decision to close the little-used Deanery Bank Account and to share hosting of events and any running costs across the deanery.

Future dates 2026
16th June - Deanery Synod meeting in the Yoxmere Benefice
14th October- Deanery Synod meeting in Aldeburgh
14th May 7.30pm The Ascension Day service in Leiston
4th June 7.30pm The Archdeacon's Visitation Service in Saxmundham

Richard Finch gave notice of his retirement from his post at Leiston from 16th June 2026, and he will stand down as Rural Dean at the end of April. Consultation by the diocese has been started with the licensed clergy within the deanery and the appointment will be made by Bishop Joanne is due course.

The Deanery Synod elections are this year. Our representatives for the last 3 years have been Tony Gibbs, David May, Stephen Hart and Fran Raven.

Fran Raven

Safeguarding

2025 was the year some of our volunteers needed to repeat their training. Most of whom have the done the necessary repeat modules. The training modules are easy to access via the diocesan website. They can be completed either online or in face-to-face groups.

Completing the necessary training is not just a tick box exercise. It is a way for each of us to ensure we maintain our knowledge and awareness of safeguarding procedures and guidelines. As I have said before, safeguarding is everyone's responsibility.

Of the few disclosures that were brought to my attention last year, they either involved CAP clients or people in our Saxmundham community who came into contact with the church, either via the shop, the community fridge or Busy Bees. This highlights the fact that safeguarding isn't just about Sunday services but encompasses all our activities.

I have 120 names on my training list. Of these about 1/3rd are not our church attendees but help with community fridge or SCPA (some of whom attend other churches). We are grateful to all our volunteers, whether they attend SKC or not. Because we are the 'sponsoring' church for these two community activities, all their volunteers undertake the Church of England safeguarding training.

If you think you need to do any training, please contact me juliamkinsey@gmail.com"

Julia Kinsey (Safeguarding Officer)

Report from The Parish Church of St. Peter's, Carlton

We enjoyed our usual programme of services in St Peter’s, Carlton from Easter until Harvest. These are attended by some of our regular Kelsale congregation but also some who we only see in Carlton. There were a few funerals and burials of ashes in St Peter’s, most notably that of Sally Hartley at the end of the year.

One of the highlights for me is always the Candlelit Carols in December and this was well attended as usual.

Rev. Dave Preece (Rector)

Report from St Mary & St Peter's Church, Kelsale



Sadly, late last year there was a fall of masonry and plaster in the chancel. The area has been cleared, boarded, scaffolded and roped off but we can no longer allow the church to be open every day. We are continuing to hold regular services and await a visit from the church architect and a structural engineer to confirm the extent of the damage.

Repairs will almost certainly be costly, and we also have plans for a toilet/kitchenette to consider. Rob Potter has been moving forward with these, and we now have a kitchen design drawn up by Andy Vale, at Aldringham.

For now, we can only "stand and wait"!

Despite the problems, we have been able to continue the church's link with Kelsale Primary School as Rev Dave holds regular termly services for the pupils, which are always well received by the children, staff and parents.

We had a successful programme of fundraising during the year and have enjoyed working in conjunction with the village hall committee. A Quiz with Puds evening, the Harvest Supper, an afternoon tea with wonderful songs and music provided by singing teacher Rebecca Wright's pupils, Christmas wreath-making, were all well attended, events that we hope to repeat in 2026.

We thank Carrie Wright for her sterling work cleaning the church, which cannot be easy at the moment. Thanks also to the flower arrangers although at the moment this has come to a halt until we know more about repairs.

Tony Driver, from Aldeburgh Garden Maintenance, has been keeping the churchyard under control, although we did have to explain to one parishioner that the area is left to its own devices until the end of June so the wild flowers can set seed and the interesting and varied wildlife can thrive during the breeding season.

Our main event, the Flower Festival, took place at the end of June and once again drew many visitors to see delightful, inspired, arrangements on the theme Stories from the Bible.
We are hoping to be able to do something similar but probably on a reduced scale, this summer.

Cheryl Payne

Report from St John the Baptist, Saxmundham

Firstly, huge thanks to all of you who have served on the church rotas and in so many other ways.



Well, what have your Churchwardens been up to since their swearing in by the Archdeacon as seen here modelling one of the highly successful bags (available locally and given to newcomers)?
We've supported clergy at weddings, funerals and internments of course, but one highlight was attending a LYCIG (Lead Your Church Into Growth) day course, timely for the year of the September mission. Events have included: a Work-Party, a Curry Nite with our MP; the Sizewell Weekend; Saxfest; Mandy's Ordination and BBQ; the Prayerathon and Mission; the Radio Suffolk Community Awards with the nomination to the Community Fridge; the Wreath-making Workshop and Christmas Festival.

Estate works (with extensive input from Rob Potter) have included resurfacing the Car Park which was grant funded and included improvements to external lighting. A shout-out here to our neighbour who replaced boundary fencing! The Lower Hall ceiling has been insulated. Tower Entrance notice boards have been revamped to improve communication. Maintenance has been undertaken to the Kelsale organ pipes. Planned maintenance has included extinguisher maintenance etc. Potholes have opened up at the base of the Drive and the Landowner notified.

The hedges and grass to the Closed Graveyard have been cut by ESDC. An ecological survey was undertaken by Kate Car-Tansley.

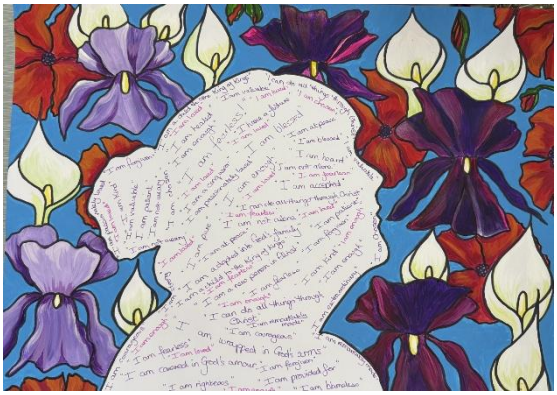
Use of the Hall seems to have increased, and bookings can be seen on Churchsuite.

Roger and Carol have been involved (together with Rob Potter) in many things this year but have both decided to step down as Churchwardens. We will be around to support the new Churchwardens and note that it has been a privilege to serve you as Churchwardens.

Carol Cotton and Roger Hedley Lewis (Churchwardens)







Our Schools (including Open the Book)

2025 was a turbulent year for Kelsale Primary School. We began the year with an interim headteacher as we continued the search for a full-time replacement for Mrs Wells who left in December 2024. After numerous rounds of applications and interviews we appointed Mrs Johnson and she started in September 2025. The children and staff handled the extended time of transition well.

I continue to lead collective worship approximately once a fortnight. The children came to Kelsale Church for various services but unfortunately, due to the weather, we needed to hold their Christmas services in the school.

Dr Matthew Sullivan stepped down from his role as foundation governor once we had appointed Mrs Johnson and we were delighted to appoint Chris Fry as the second foundation governor. We value his expertise and insights on the governing board.

We welcomed various classes from Saxmundham Primary to St Johns Church a few times in the year. It is always a great joy to see the children visit with their teachers and helpers; they ask the most interesting questions.

Open the Book visited both of our schools every half term in 2025, which made six visits to each school. The children are always excited to see us, and it is a privilege to open the Bible stories to them and plant seeds. Our prayer is that God continues to grow and develop the seeds in them.

Rev. Dave Preece (Rector)

Busy Bees – Toddler Group Mondays 9-11am

Busy Bees continues to be a safe haven for many families, and we are blessed and privileged to journey with them. In July we lost around 15 children and their parents and carers who went to Primary School or began nursery. This was a massive loss and very sad too as they were all dearly loved. We started up again in September and our numbers were at an all-time low…however, we were not to panic as we are now back up into the high 30's each week and the church is buzzing once more with children! We have had new families come through our door nearly every week this year!

We had an amazing entertainment morning to celebrate the end of term in July '25 with Jonny Jaffacake who came and did balloon modelling, magic and games and the children LOVED it. We had a wonderful Christmas party with a visit from Santa and each week if there is plenty to go round, we are able to give away food from the Community Fridge which I know the families are grateful for. This year's big purchase was a new climbing frame set which we paid for from our subs.

The phrase of the year for us is to 'be more intentional'. We are dropping in the good news of Jesus more and more and praying every week for our families who we have contact with. So many have issues to cope with and if we can just offer them the promise of prayer and a listening ear or a kind word then that is why we do what we do. Our place is not to judge, but to be Jesus to all who come through our door.

As always, a huge thanks must go to my team of ladies, who week in week out bring their gifts, skills and loving hearts to the work we do. So, thank you to Katherine, Mum, Sue.C, Sue.M, Lynn, Jill and Caroline. You are all superstars!

Lou Boswell

Awake Suffolk Coastal - 6-14 September

1. Prayer. I am convinced it made a huge difference to the success of the 9 days. Special thanks to Julia, Marion and Sheila who led on this. We started the week expectantly thanks to prayer.
2. Media. We advertised in the Sax and Leiston news, on the radio, and around the town. We put 900 fliers through the doors in Sax., and 250 in Leiston. Special thanks to Adrian for all the posters and adverts, to those who delivered fliers and Fran Parish, for local radio plugs. Also, everyone who posted on social media.
3. Events. Thank you to individuals who regularly run events, Lou at Busy Bees, and Marion at The Fridge, who welcomed the TFM team.

Special thanks as well to those who created events just for the week:

The evening with JB Gill and Dave Bemment, attended by 109 people, mostly visitors. Drawing together in Christ, New Creations, Love Actually, Silent Discos, The Walk of Witness, the Sax market stall and the Hog Roast, the films in the Fromus Centre. In addition, 4 wonderful services at St John's and the remarkable Healing Service at Kelsale.

1. Accommodation and Hospitality. 6 homes were hosts of the TFM team. The teams who provided food for the TFM team for the whole week: at ATC, at the church hall, in homes and on the hoof were wonderful.
2. The whole TFM team were so willing to partner with us, to share their experiences as evangelists. They never failed to show up, to do the DTDs (Door to Doors), gave their testimony, spoke at Services, sang in the streets and at the Bandstand in Leiston and prayed for so many people. We were very blessed by them and to Paul Preston who led them.

Outcomes

1. Gratitude. God showed up and blessed us with safety, the weather and so many answered prayers. He brought the right people to events and literally opened doors for us.
2. The mission strengthened us as a church family, made us bolder as evangelists and by inviting friends to events meant the number of people who had never been into church before was well over 100. Over 60 members of SKC took an active role in the Mission.
3. Outreach: We went out: to the URC in Sax., the beach in Aldeburgh and to their Friendship Friday in the Library. We went to Leiston for D2D walkabouts and joined the prayer, worship and outreach at the Leiston Bandstand. We visited Sax and Kelsale primary schools with Open the Book. We visited pubs, the Social Bar and the Kelsale Social Club. We opened up At The Crossroads, for food and meetings including Grill the Vicar. We invited young and old to Games in the Park, Tennis at the Sax courts, Films in the Fromus Centre and to the Flower arranging in the Town Hall. We lifted the name of Jesus in Fromus Square on two mornings.
4. The Door-to-Door sessions, 5x2 hours sessions. Knocked on over 600 doors. 258 questionnaires were answered, and many God inspired conversations were had. Over 300 Knowing God Personally booklets were handed out, and 19 people prayed the prayer in the booklet and asked for follow up.

5. In addition, thank you to the 7 people who went out with TFM team doing D2Ds in Saxmundham and Leiston. It was not easy, especially with so many houses empty. 90+ questionnaires were also done in the Saxmundham market on the Sat morning, with many responding v positively to the booklet KGP, and the questions. They all got a LOVE Sax bag from C Cotton.
6. Follow up: We have to keep visiting and encouraging people who made a commitment. Inviting to Alpha and other outreach events as well as Sunday services.

It was costly, a huge commitment and was overwhelmingly well received.

Geoffrey Boult (Mission Coordinator)

Saxmundham Community Fridge (SAXCF)

We now have a core team who help to manage the project in addition to the many volunteers who help to run the town centre sessions and who collect the regular donations.

Once again, we want to take this opportunity to express HUGE thanks to our regular supporters who continue to be vital to the on-going success of this project. These include Tesco and Waitrose (through the FareshareGo scheme), Heavenly Hair (gloves), Pump Street Bakery, Munchy Seeds, Maple Farm, Platt's and Harvey &Co.

Thanks also go to The Bell and At The Crossroads for making our coffee every week. Joining the list this year has been the Cornish Bakery, Willows and Still Good Food. Thank you all so much. Please be assured you are greatly appreciated by the whole team.

Other businesses have been generous to us including a new banner from The Black Dog Deli in Saxmundham. A talk hosted by Steve at the SocialBar on Loneliness raised some funds for us. Aarran at Jennie Jones also provided us with much-needed replacement airpots and coffee cups.

What has happened in 2025

New Venue In September we moved to a new venue behind The Old Bank and in the Riverside Gardens. We are extremely grateful to Clare and her team at The Art Station for their wonderful welcome and generosity in providing us with a new home. It was a pleasure to be a part of the Art Stations contribution to the Saxmundham Christmas Fayre.

Tesco National Report We were delighted to feature in Tesco's 10 year Food Waste report 2025. This is a national Tesco report where we appear as one of the spotlights on p14 – see the full report at https://www.tescoplc.com/sustainability/planet/food-waste (it's the "Read our 2025 Impact Report " button).

BBC Radio Suffolk Award Nomination We were nominated in the green category for BBC Radio Suffolk's "Make A Difference" award. We didn't win but we did receive a rather nice "Highly Commended" award.

RHS State of Gardening Report at Houses of Parliament Following an introduction from Andy of East Suffolk Council the RHS invited Marion to a reception at the Houses Of Parliament to launch their new reports on the "State of Gardening" and "Space to Grow" on Community Gardening.

Sizewell C Grant We applied to the **Sizewell C Community Fund** for the difference between our budget and our expected donations – however the panel were so impressed by us that they gave us enough to cover all our on-going costs for the next 3 years.

Christmas Week 2025 Christmas week saw our second SAXCF "Flash Fridge". This resulted from a large donation from the supermarkets late on Christmas Eve… An amazing **34 people** were able to come to the church hall following a Facebook announcement. The food was also shared with their friends and neighbours.

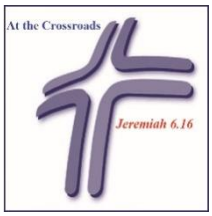
Foundation Fitness The "Foundation Fitness" weekly sessions started by one of our volunteers, for volunteers and friends, continues to flourish. This class encourages and educates on movement and flexibility as we grow older. It again has raised a considerable amount of money for Third World projects.

Links We are delighted to see that our good friends Ruth and Lauren have now launched FramFridge - a Community Fridge in Framlingham! We wish them all the success in their exciting project.

Family Cooking with The Art Station We have partnered with The Art Station for their excellent new "Family Cooking" Sessions. These are designed to be a relaxed, fun and creative way to cook together as a family. The sessions are run in 6 week blocks and are led by cook Zoe Cosgrove using produce from us to create simple tasty meals.

Miscellaneous This Autumn we were delighted to host 9 students from The Suffolk New College for two sessions and a Slow Cooker Demo Day organised by East Suffolk Council's Centres For Warmth.

Marion Hedley Lewis



At the Crossroads

At the Crossroads continues to be a constant presence on the High Street, providing a friendly meeting place for our customers and being part of the community, where the Community Fridge can make their coffee and opening up for the Saxmundham Christmas street fayre. At the Crossroads is a venue where different groups regularly meet, including the book club, a home group and a contemplative prayer group, as well as one off events such as a craft sale in aid of SCPA and an afternoon tea for From Kenya with Love. We were pleased to be able to provide space for the wake of one of our most regular customers, for which her family were very grateful. Before and during the Awake Mission, At the Crossroads was a centre for signing up to events and provided the team with a lunchtime meeting place during the week as well as being a venue for a couple of evening events.

In the cafe, we saw our regular customers most days and during the summer we had different visitors come in, some returning, whilst on holiday in the area. On a couple of occasions people came in, asking if there was someone who could pray for them and if there was a bible they could read, both of which we were able to accommodate.

As well as the cafe, the shop continues to offer Christian greetings cards, books and gifts and also regular orders for Bible Study notes. This year Christmas card and gift sales were boosted by the sale after the services at St John's one Sunday in November.

A special thank-you goes to Chris Williams who stepped down as Chair of the management committee but agreed to stay on the management committee. Also, during the year, she organised a pre-loved clothes sale and a festive lunch which raised a substantial amount to help fund At the Crossroads, including the replacement of the heaters.

At the Crossroads is manned by a fantastic group of volunteers, who are vital in providing a friendly and warm atmosphere, serving refreshments, engaging in conversations and offering a listening ear when needed. Without these people and those behind the scenes who are responsible for shop and catering purchases, rotas and repairs, amongst other things, At The Crossroads could not function, so a huge thank-you must go to them.

Katherine Dunnett

Suffolk Coastal Poverty Action

2025 was a landmark year for Suffolk Coastal Poverty Action. For one thing, we changed our name from the Suffolk Coastal Debt Centre reflecting a new strategy that places tackling poverty holistically for our service users at the centre of what we do, rather than having a primary focus on debt relief. As with all strategies, it will take some time to reach the objectives that we have set ourselves, but we have made a very good start in a number of areas, as follows.

Suffolk Coastal Poverty Action
Churches working in partnership in East Suffolk

Leadership

We strengthened the leadership of the charity (which still remains under the umbrella of SKC Church) by enrolling a number of new people into the team, covering fundraising, employment support and strategy. We have sought to streamline our monthly PALM (Poverty Action Leaders' Meeting) to focus more on realising our medium-term goals and less on day-to-day casework. We now represent more churches and cover a wider range of functional areas as well as improving our succession planning.

Recruitment

At the end of 2025, our phenomenally loyal and compassionate debt coach, Chris Cotton, stepped back from his role, which he first took on when Kirsty went on maternity leave as long ago as 2019! Chris has been immensely supportive and generous with his time. He gave us plenty of notice of his intentions, so we were able to plan his replacement.

During the year we recruited Helen Peats to lead our School-based work (in March), Rebecca Parkes to inaugurate our Employment Support activity – a key strategic objective to help overcome poverty (in September) and Simon Bowles (in October) to take the lead in our debt coaching, not only replacing Chris but also alleviating much of Laura's debt help workload. This has freed Laura up to take on the growing management responsibilities that the charity now has and also to pioneer our triage activity (how we work out with users what their poverty-related circumstances are – both cause and effect).

We have also continued to recruit volunteers from across our large catchment area (so it now feels SKC Church is under-represented in our wider team!).

Debt Help

Our core Debt Help service saw growing demand year-on-year, using up all our capacity for it. As in recent years, we have observed a steady deterioration in both the levels of well-being (or lack of it) of newly taken-on clients as well as their budgetary circumstances. The struggles that those facing unmanageable debt bring to us have in large part been the catalyst for our changed strategy: often we can't help people with their debt until we have supported them in other problems in their lives (e.g. mental health, emergency needs) and once we have dealt with their debt, we are finding that many remain in serious poverty. Only a holistic approach – following a process of triage - addresses the person's entire experience of poverty.

Despite the ongoing cost-of-living crisis, we managed to limit our waiting list for appointments to manageable proportions. CAP has been very flexible in allowing us to vary the number of new client households per month we take on (for much of the year it has been three rather than two) and so we have been able to manage both demand and our capacity in tandem.

Debt First Responders

In 2023-24 we pioneered the concept of the DFR. A DFR is a volunteer who has been trained in a number of important areas to support debt help and other service users in a way that goes beyond the normal befriender role. These areas include Money Coaching, mental health awareness and specific training on forms of emergency assistance available to those in poverty.

Where a new debt help client has a first appointment that is more than one month into the future, the Debt Coach handling the client will call upon the services of a DFR to intervene immediately. Given that most people who ring Bradford only do so when in dire distress, the need to provide an immediate response is vital. The DFR may be able to sit alongside the client to help organize emergency financial support (e.g. a Discretionary Housing Payment) or simply to hear their story. The DFR is able to help the client collate financial information speeding the process of Debt Coach meetings when the appointments start and is likely to get a sense as to the ability of the client to complete the CAP process (by no means a certainty!).

Although the early response role of the DFR explains why we designed the concept originally, our deployment of DFRs is increasingly associated with supporting those in poverty who do not have excessive debt (about half of all DFR cases). Such people do not fit into the CAP model (which is primarily about getting people out of debt) but constitute a very large proportion of those experiencing poverty. CAP nationally has shown great interest in the concept (meeting both of the above objectives) and is now committed to working with us to roll out the concept nationally. We continue very much to appreciate and enjoy our bilateral relationship with CAP.

In recognition of the more generic nature of the role carried out by DFRs, we have offered them the opportunity to enhance their skills by becoming triage agents alongside Laura. During Q1 2026, we have comprehensively retrained and up skilled our existing and potential DFRs. We continue to seek new volunteers.

Employment Support

The recruitment of Rebecca Parkes in September was specifically focussed on creating this function. Whilst it is possible to survive on benefits, it does not appear to be possible to escape poverty without paid employment and so supporting people into work is vital to addressing service users' experience of poverty, where their circumstances allow.

Autumn 2025 was a time for training and course development and so Rebecca, who brings employment-focussed volunteering experience, has only been offering the service in 2026, working closely with the Job Centre+. Initial results are positive and I am optimistic they will improve further as the methodology evolves over time.

CAP Money Coaching

CAP Money comes in adult, youth and children's formats.
The recruitment of Helen Peats, whose salary was funded by a grant from the MSE Charity, has reinvigorated our schools work enabling us to take the children's material into 15 schools (more than 20 classes) during 2025 and we are optimistic about further funding from a different source to take this into 2026.

Keith Pickersgill took on the management of our adult Money Coaching work in early 2025, releasing Julia Rose to focus on Life Skills. It continues to be both an integral part of our DFR programme enabling it to be used flexibly to support the needs of DFR service users as well as a standalone course activity.

CAP Life Skills

The Life Skills course is designed for up to 10 people to learn, amongst other things, how to deal with the pressure to spend, cooking cheap but healthy meals, spotting a good deal, improving relationships and a number of other essential life skills. Aside from the coaching, the key benefit of the course has been the opportunity to combat social isolation: startlingly in our technologically networked society, large numbers of people lack opportunities for social interaction. Those who attended the courses have felt loved by the team, by Christ and by each other by the end of the eight-week course, which we run twice a year in different locations across East Suffolk. Julia Rose has been able to focus fully on this since Keith took on leadership of Money Coaching (although she continues to help out in lots of different areas of our work!). Our next Life Skills course will begin in Framlingham after Easter.

Other activities

We continue to seek to expand our church partnerships (done by John Anthony, Laura and Nic). It really feels like many more churches in East Suffolk are recognising not only the need to support social justice ministry but also that we have a major role to play in that field. Doug Fletcher has carried on doing our general administration and (working with Julia Kinsey) our safeguarding administration. Halcyon Meldrum, a professional safeguarding lead, has offered to help with case work. Grant Masom has joined the team and supports Nic on strategy-related matters and Martin Lynas manages our newsletters and helps Nic with the ongoing task of fundraising. Our need for funding continues to be blessed by God (but we have never yet turned away humanly initiated gifts!) so that we are currently funded until the Summer. Our 2026 budget is now about 80% of the size of the church part of SKC Church!

2026 will continue to be a year of great change as we roll out our triage process in a more structured way. We (Keith and Nic) are working with CAP on ways to capture more information about our client's journeys with us beyond the voluminous but basic debt-related information currently held. Laura continues to develop excellent relationships with referrers so that the issue we face is more about avoiding excessive demand for our services than going in search of those in need. As Jesus said: "*For you always have the poor with you*" (Matthew 26:11).

I am privileged to be able to be part of such a gifted and committed team, leading a mission that is manifestly dear to God's heart of covenant love and compassion.

Rev. Nic Stuchfield (Chair, Suffolk Coastal Poverty Action)

SKC Church
Saxmundham, Kelsale, Carlton



Annual accounts and report for the year ended 31st December 2025

Administrative Information

Trustees

The Trustees are:

- Rev. Dave Preece (Chair)
- Tom Boswell
- Carol Cotton
- Chris Cotton
- Katherine Dunnett
- Tony Gibbs
- Robert Fleming
- Rev. Sheila Hart
- Shirley Johnson
- Roger Hedley-Lewis
- Sarah Hunter
- Julia Kinsey
- David May
- Cheryl Payne
- Rob Potter
- Rev. Nicolas Stuchfield
- Jacqui Studd
- Rev. Mandy Tucker

Correspondence

The Correspondence address of the Charity is

The Secretary
Cavendish House
The Spinney
Saxmundham
Suffolk IP17 1AR

Bankers

CAF Bank
CCLA

Structure and Governance

The Charity was restructured on 31st December 2022 to cover the activities of

St John the Baptist Church in Saxmundham
St Mary and St Peter's Church in Kelsale
St Peter's Church in Carlton

Funds are held together in accounts with the above Banks and not separated between the Churches unless Designated as such or raised for a Restricted purpose.
The Church operate 3 separate activities for which separate funds are held.

- Churches - the SKC General account covers all activities of the three Churches
- Suffolk Coastal Poverty Action - (SCPA) this is an activity which provides support and advice to those who are experiencing poverty. It has 4 part time staff who receive referrals and support clients to avoid or escape poverty. It also employs a Schools worker who visits schools in the area to help students learn money skills that will be priceless to them in later life. The Group operates in partnership with Christians Against Poverty, a national debt help charity with a Christian ethos.
- At The Crossroads - "@tc". This is a small café / retail unit in Saxmundham High Street open several days each week, manned by volunteers. It serves hot and cold drinks and light refreshments and is also used by the Church as an outreach centre and some small group meetings are held in there.

SKC Church is a Real Living Wage employer.

Treasurers Report

SKC has once again had a successful year in each of its operations.
Collectively overall funds fell by £3,800 in the year, but lots was achieved.
Overall donations rose by £37k, despite a small decrease in general fund donations to the central Church account.

Expenditure increased by £41,000 caused by an increase in SCPA activity and works on the Church external Electrics in the driveway and car park and other issues mentioned below.
We are delighted that once again we were able to pay our Parish Share allocation in full and increase our charitable giving to £6,500.

Central to the operations of the Church was the Mission in September 2025, led by Through Faith Missions. Their team was fully integrated and worked together with many Church members. The financial cost of the Mission was around £5,000 but the benefits were huge; lots of people reached and we hope some of these will be drawn to the faith in 2026.

The car park at St John's was resurfaced by the local authority after hard negotiation by Carol Cotton. The money already raised for the project allowed the lighting to be improved and although modest in size, the area is much safer to walk on and better lit.

SCPA continues to grow its operations and now has 4 staff providing a range of support including Debt Help, Money Coaching and Life Skills training, Employment support and Schools work in addition to its emergency Relief Fund and providing financial support to service users requiring it.

Despite significant growth in the scale of its operations, funds to cover the work continue to come in with the support of a faithful band of supporters and under the tireless leadership of Rev Nic Stuchfield and his team of volunteers and staff.

@tc, the Café, had a good year and generated a financial surplus as well as being an important presence in Saxmundham High Street.

Finally, Church is all about people wanting to come together and worship our God. A huge thank you to everyone who supports our work with gifts of time, money, prayer (and especially to those who do all 3!). Special thanks to Rev. Dave for his leadership and Rev. Nic for his friendship, support and good humour which together make SKC a special family to be part of.

Robert Fleming
Treasurer
February 2026

Independent examiner's report to the trustees of

The Parochial Church Council of:

Benefice of Saxmundham with Kelsale cum Carlton

I report on the accounts of the Trust for the year ended 31st December 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 charity 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the 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.

Name: Mrs Ann Clarke **Signature:** A Clarke

Relevant professional qualification or body: HND Business & Finance

Address: 4 Abercorn Way, Witham, Essex, CM8 2UF

Date: 01/03/2026

SKC Church
Consolidated Statement of Financial Affairs
For year ended 31st December 2025

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	89,374	40,583	57,296	187,253	150,986
Charitable activities	7,371	2,912	2,038	12,321	13,464
Other trading activities	-	12,927	-	12,927	9,763
Investments	7,361	410	-	7,771	7,897
Total Income	**104,106**	**56,832**	**59,334**	**220.272**	**182,110**
Expenditure on					
Raising funds	153	1,208	(822)	739	1,897
Charitable Activities	97,387	48,123	46,957	192,467	151,040
Other expenditure	(1,064)	15,639	7,794	22,369	13,893
Total expenditure	**96,476**	**64,970**	**54,129**	**215,575**	**166,530**
Net surplus for period. (A)	**7,630**	**(8,138)**	**5,205**	**4,697**	**15,579**
Transfers in	23,206	44,626	9.797	77,629	30,277
Transfers out	(39,377)	(33,512)	(4,740)	(77,629)	(30,277)
Gains/(Losses)on investments	-	-	(707)	(707)	4,025
Net movement in funds (B)	**(16,170)**	**11,114**	**4,350**	**(707)**	**4,025**
Funds brought forward (C)	100,423	49,693	115,385	265,451	245,877
Funds carried forward (A+B+C)	**91,881**	**52,670**	**124,920**	**269,471**	**365,451**

SKC Church

Consolidated Balance sheet 31st December 2025

	As at 31st December 2025	As at 31st December 2024
Fixed Assets		
Current Assets		
Bank Current accounts	13,084	23,413
Bank deposit accounts	35,516	40,448
CCLA Investment accounts	224,218	203,148
Total current Assets	**270,818**	**267,009**
Less		
Current liabilities	**1,347**	**1,528**
Net assets	**269,471**	**265,481**
Represented by:-		
Unrestricted funds	91,881	100,423
Designated funds	52,670	49,693
Restricted funds	124,920	115,365
Total funds	**269,471**	**265,481**

Approved by the joint council of SKC Church and signed on its behalf by:

D. Preece

Rev D Preece (Rector and Chair)

18/3/2026.

Date

Independent Examiners report

SKC Church
Consolidated Statement of Financial Affairs
For year ended 31st December 2025

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	89,374	40,583	57,296	187,253	150,986
Charitable activities	7,371	2,912	2,038	12,321	13,464
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Investments	7,361	410	-	7,771	7,897
Total Income	**104,106**	**56,832**	**59,334**	**220.272**	**182,110**
Expenditure on					
Raising funds	153	1,208	(822)	739	1,897
Charitable Activities	97,387	48,123	46,957	192,467	151,040
Other expenditure	(1,064)	15,639	7,794	22,369	13,893
Total expenditure	**96,476**	**64,970**	**54,129**	**215,575**	**166,530**
Net surplus for period	**7,630**	**(8,138)**	**5,205**	**4,697**	**15,579**
Transfers in	23,206	44,626	9.797	77,629	30,277
Transfers out	(39,377)	(33,512)	(4,740)	(77,629)	(30,277)
Gains/(Losses)on investments	-	-	(707)	(707)	4,025
Net movement in funds	**(16,170)**	**11,114**	**4,350**	**(707)**	**4,025**
Funds brought forward	100,423	49,693	115,385	265,451	245,877
Funds carried forward	**91,881**	**52,670**	**124,920**	**269,471**	**365,451**

SKC Balance Sheet (Church only)

	As at 31st December 2025	**As at 31st December 2024**
Fixed Assets		
Current Assets		
Bank Current accounts	5,386	2,147
Bank deposit accounts	6,823	40,447
CCLA Investment accounts	224,218	203,148
Total current Assets	**236,427**	**245,742**
Less		
Current liabilities	**412**	**1,528**
Net assets	**236,014**	**244,214**
Represented by:-		
Unrestricted funds	91.881	100,423
Designated funds	35,427	36,938
Restricted funds	1098,706	106,855
Total funds	**236,014**	**244,214**

Statement of Funds (Includes Church, SCPA and Shop trading)

	Unrestricted	Designated	Restricted	Total	2024
General fund	91,881	-	-	91,881	100,423
At The Crossroads Reserve	-	1,526	-	1,526	1,526
AudioVisual St Johns	-	5,370	-	5,370	-
Busy Bees	-	216	-	216	386
Car Park Project St John's	-	-	-	-	5,000
Comm Fridge (Des=Fridge, Res=Allotment)	-	5,320	-	5,320	1,491
Fabric	-	-	-	-	1,703
Flowers	-	-	-	-	430
Mission & Outreach	-	19,176	-	19,176	24,382
Porch Remodel	-	3,820	-	3,820	-
SCPA Life Skills	-	510	-	510	1,671
SCPA Main	-	12,849	-	12,849	7,762
Shop Trading	-	3,883	-	3,883	3,322
Sizewell 2025 Weekend	-	-	-	-	2,020
Adnams Grant	-	-	1,050	1,050	-
Agency collection	-	-	(135)	(135)	(135)
Busy Bees	-	-	793	793	708
Car Park Project St John's	-	-	-	-	117
Carlton Fabric	-	-	3,881	3,881	3,629
Carlton Porch	-	-	1,949	1,949	1,949
Carlton Window	-	-	4,967	4,967	4,967
Churchyard Grant	-	-	-	-	2,060
Comm Allotment & CATS	-	-	-	-	580
Community Barn	-	-	5,517	5,517	6,117
Ephesian Fund	-	-	2,947	2,947	-
Fabric	-	-	-	-	100
Hand Bells	-	-	412	412	412
Kelsale Bell	-	-	60,176	60,176	60,883
Kelsale Fabric	-	-	10,405	10,405	4,685
Kelsale Reordering	-	-	13,913	13,913	13,913
Porch Remodel	-	-	1,100	1,100	-
SCPA Debt Help	-	-	4,610	4,610	-
SCPA Employment Support	-	-	2,147	2,147	-
SCPA Money Coaching	-	-	138	138	352
SCPA Relief Fund	-	-	7,426	7,426	6,208
SCPA Schools	-	-	(75)	(75)	1,032
SCPA Youth Opportunity Grant	-	-	919	919	919
Suffolk Coastal Poverty Action	-	-	471	471	4,560
Tower Bells	-	-	309	309	309
Tree	-	-	2,000	2,000	2,000
Total	**91,881**	**52,670**	**124,920**	**269,471**	**265,481**

Suffolk Coastal Poverty Action Report

2025 was a year of strategic change for SCPA. Changing its name from the Suffolk Coastal Debt Centre to reflect its wider strategy of tackling poverty holistically, SCPA recruited three additional staff to:

- Strengthen its core Debt Help function
- Renew its work in the schools of East Suffolk and
- Launch its Employment Support function.

The first and third elements of this were generously funded for a total of two years by Valhalla Ventures, the trading arm of the O'Hare family, whilst the Schools work was supported by the MSE Charity. During the year, grants were also gratefully received from the Suffolk Community Foundation, the Rope Trust, the Belstead-Ganzoni Trust and the Adnams Community Trust. Moreover, an increasing number of Churches and Christians contributed to SCPA's funds.

During the year, and in response to the growing strategic breadth of the work, the leadership team was enlarged to provide greater scrutiny and oversight, especially in the fundraising and strategy areas.
The net result was that more service users were supported across a wider range of services in a more holistic fashion. Poverty-related issues remain intractable in rural East Suffolk but by the grace of God and with the inspiration of Jesus, we press on.

Rev Nic Stuchfield
Chair

SCPA only - statement of financial affairs

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	-	30,709	37,492	68,201	26,705
Charitable activities	-	586	-	586	-
Investments	-	404	-	404	35
Total Income	**-**	**31,699**	**37,492**	**69,161**	**26,740**
Expenditure on:					
Raising funds	-	1,133	-	1,133	1,020
Charitable Activities	-	26,840	29,589	56,430	25,916
Total expenditure	**-**	**27,973**	**29,589**	**57,563**	**26,936**
Net surplus for period	**-**	**3,726**	**7,903**	**11,629**	**(196)**
Transfers in	-	200	-	200	600
Transfers out	-	(-)	(200)	(200)	(600)
Net movement in funds	**-**	**3,926**	**7,703**	**11,629**	**(196)**
Funds brought forward	-	9,433	8,511	17,944	18,140
Funds carried forward	**-**	**13,359**	**16,214**	**29,573**	**17,944**

SCPA Balance Sheet

	As at 31st December 2025	As at 31st December 2024
Fixed Assets		
Current Assets		
Bank Current accounts	3,815	17,945
Bank deposit accounts	26,693	-
Total current Assets	**30,508**	**17,945**
Less		
Current liabilities	**934**	**-**
Net assets	**29,574**	**17,945**
Represented by:-		
Unrestricted funds	-	-
Designated funds	13,359	9,433
Restricted funds	16,215	8,512
Total funds	**29,574**	**17,945**

@tc SOFA

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	-	9,348	-	9,348	7,933
Charitable activities	-	0	-	-	-
Investments	-	7	-	7	8
Total Income	**-**	**9,355**	**-**	**9,355**	**26,740**
Expenditure on:					
Raising funds	-	60	-	60	60
Charitable Activities	-	8,733	-	8,733	9,345
Total expenditure	**-**	**8,793**	**-**	**8,793**	**9,405**
Net surplus for period	**-**	**560**	**-**	**560**	**(1,464)**
Funds brought forward	-	3,322	-	3,322	4,786
Funds carried forward	**-**	**3,882**	**-**	**3,882**	**3,322**

@tc - At the Crossroads Report

Income

Overall income is up £1414 from last year. This includes payments from the other properties for their share of the water invoice and £250 from SKC towards the cost of being the venue for various SKC meetings.

The overall income of the shop and cafe sales this year is up by £179. Card sales are up by £155 and gift sales are up by £313.

Cafe income is up by £336. Donations which were larger this year by £207, included a private donation in memory of a customer, by her family.

Miscellaneous income is up by £1059. Other miscellaneous income includes income from the second-hand clothes sale (£422) and the festive lunch (£650).

Expenditure

Overall expenditure is down by £612.

Property maintenance costs have increased by £839 this year due to unforeseen costs of new heaters (£1004) and a new dishwasher (£269). Insurance is down by £173 and utility costs are down by £474, mainly due to lower electricity costs.

Shop costs are up by £109. Cafe costs are down by £946. Last year there were costs of food hygiene training and the coffee machine. The Account programme used by SKC doesn't show costs for Sum Up (£20) and cafe expenses (£514) paid from Petty Cash. It works with nett income shown on bank statements.

Taking that into account, Cafe income was actually £4748 and expenditure was £732. Profit in 2025 for the shop was £882 and cafe was £4016.

Overall, at the end of 2025 there was a surplus (£561) for the first time in the last three years.

Against this year's budget, overall, costs were over the budget by £1203, mainly due to property maintenance This was buffered by an underspend on utilities, insurance costs, the proceeds of the clothes sale and the festive lunch.

Katherine Dunnett

Notes to the Accounts

The Charity produces accounts for all three elements of its operation on a Receipts and Payments basis with the exception of salary-related payments to HMRC and pension providers which are handled on an accrual's basis.
The accounts of each part of the Charity are reviewed bi-monthly by Church Council. However, the Charity Accounts comprise all three elements consolidated.

1. **Funds maintained**

Unrestricted funds are general funds raised by the Church and can be used to support any part of the operation.
Designated funds comprise monies put aside by the Church Council to fund current and future projects.
Restricted Funds. Before the forming of SKC, Kelsale Church had some historic funds with restricted use towards the upkeep of that building. The Charity is looking at the Kelsale Bell fund and investigating whether this may now be subject to a change of use; the installation of a toilet and servery area in Kelsale Church is more immediately required than works to maintain the Bell Tower

2. **Staffing**

SCPA employees 4 part time staff, none are members of the Church Council, and none receive more than £60,000 annually.
SKC Church is a Real Living Wage employer.

3. **Related parties**

Rev Preece is a stipendiary Minister paid by the Church Commissioners. No Trustees are paid by the Charity. Some Trustees claim reimbursement for purchases made or expenses incurred on behalf of the Charity.

SKC Church

England & Wales - Charity number 1171576

Accounts

Annual Report for the Benefice of Saxmundham with Kelsale cum Carlton for calendar year 2024

The Church Council of SKC Church, formerly known as the Parochial Church Council of St John the Baptist, Saxmundham and the Parochial Church Council of St Mary and St Peter's, Kelsale with St Peter's, Carlton.

The trustees present their reports and the audited financial statements of the charities for the year ended 31 December 2024.

Aim and Purposes

The Church Council (CC) has the responsibility of cooperating with the incumbent to promote, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The CC is also specific responsible for the maintenance of the Church building(s) of which there are three church buildings and one church hall.

Rector's Comment

Lamentations 3:22-23 that says:
The steadfast love of the Lord never ceases,
his mercies never come to an end;
they are new every morning;
great is your faithfulness.

2024 was another year of seeing God's faithfulness as we grew and changed in the benefice. This report gives a glimpse into what happened as God worked in us but there is always more that can be said than we have space for.

Our mission is to love God, love one another, and love our communities.

We seek to do that by:
Encountering the love of Jesus in our life and worship
Growing as Spirit filled disciple-making disciples
Seeing communities transformed through the love of God

We did so much towards our vision as God led us in mission and worship in 2024.

Some of the highlights include (in absolutely no order whatsoever!):
Visits from Stewart McCulloch from CAP and the DOXA team, Mandy's ordination to the diaconate, a hog roast, journeying with Nic on his sabbatical and pilgrimage, the 30th anniversary of women priests and our celebration with Olwen and Pam in Kelsale, my licensing as Rector, confirmations in Aldeburgh and baptisms and re-affirmations of baptism in the sea in Sizewell, achieving the Bronze Eco Church awards in all three churches, our Light Party, the Lectio Course for Lent, the growth of the Community Fridge, developments in our café At the Crossroads, sustained efforts to tackle poverty through the Suffolk Coastal Debt Centre, the good news proclaimed through Open the Book and school assemblies, continued dedication to safeguarding, and of course all the services and gatherings on Sundays and midweek. Phew!

It continues to be an absolute joy and privilege to be a part of this benefice and its huge variety of life and service in the community. Everyone had a part to play and so I want to thank you for all that you did last year.

Most importantly, all we do is for the glory of God and to see God's kingdom come in our benefice. To quote Thomas Ken's hymn from 1674:
Praise God, from whom all blessings flow;
Praise Him, all creatures here below;
Praise Him above, ye heav'nly host;
Praise Father, Son, and Holy Ghost.
Amen!

Rev. Dave Preece (Rector)

Future Plans

In 2025 we are travelling on twin tracks of mission and prayer.

Our vision to see communities transformed through the love of God will only be met through us engaging with those around us who don't yet know Jesus and showing and declaring to them who Jesus us. We are seeking to engage in 25 missional things in 2025 (or '25 in 25' for short) and as part of that are hosting a mission week in September enabled by Through Faith Mission.

Mission doesn't just happen on set weeks or by particular people though. We are all called to the people and places that God has placed us in.

Mission cannot happen without an underpinning of prayer as we seek God's will and lift all we do to God in prayer. Similarly as we draw closer to God in prayer it moves us back into mission.

We will continue to offer a variety of ways to engage with prayer both together (corporately) and individually as we seek to be filled with the Holy Spirit.

One other thing that we are hoping to take great steps forward with this year is the toilet in Kelsale. We have been engaging with our architect to draw up plans and with water and drainage suppliers to see what can be achieved for the church. I am indebted to those with knowledge and expertise in these areas and can drive this forward.

A huge thank you to those who have been involved with the financial side of things!

I am excited to look back when I write the report for next year's meeting to see where God has led us in 2025.

Worship in 2024

We continued to offer a variety of ways to worship and encounter Jesus in our life and worship, for example 9:30 informal services, and 11:00am Holy Communions, benefice services, Music with a Message, New Wine celebrations, worship nights, Celtic Communions and contemplative prayer gatherings.
In our preaching and teaching we spent time in the Lectionary during seasonal times (post-Christmas, Lent, post-Easter, Advent) and took the opportunities out of those times to delve into other topics. We explored prayer in June and July and Connecting with God in August. We delved into Hot Topics in the Autumn including science, climate change, prejudice, and assisted dying to name just a few.

Hebrews 4:12 remains true 'For the word of God is alive and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart.'

Thank you to everyone who has enabled worship to happen in our benefice from service leaders, preachers, musicians and singers, refreshment providers, Bible readers, prayer leaders, door openers, people welcomers, book givers, collection counters, children's leaders, washer uppers, candle lighters, chair and table movers, laptop operators, streaming geniuses, wine and bread providers, and so so many more!

Rev. Dave Preece (Rector)

9:30 Informal

The 9.30 service continues to go well with new faces joining us regularly, whether that be folk on holiday or people coming to check us out. Some have stayed which is amazing and we have loved having them as part of our church family.

We sadly said goodbye to Rob and Lesley Aldred which left a big hole in our worship team. We were able to celebrate them and send them off with our prayers, love and blessing.

Over the past year we have continued to stream live to Facebook and have seen some regulars who watch. A big thanks to Izzy Boswell who does a great job in running the tech for all of this alongside the camera work. We are looking for other folk to be able to run this side of things so please speak to me or feel free to shadow Izzy on a Sunday!

Please continue to pray for the core team who plan and prepare the content for the 9.30 services. Pray that we will know what it is that God wants us to bring to the congregation, how we reach out into our community successfully and purposefully and how we serve God the best we can in all that we do. We want to see more people coming to know Jesus Christ, more people stepping out in faith, more baptisms! and more of Gods holy spirit doing work in people's lives.

Rev. Dave Preece (Rector)

11:00 Communions

I have been asked to report on our more formal services – those involving Holy Communion.

Our pattern of worship within SKC Church continued unchanged in 2024, with Communion services (using Common Worship) generally taking place at 11am, with the exception of fifth Sundays where those occur (and other special events), when the service has been at 10. As previously, on the first and third Sundays in each month, the service has been held at Kelsale, while St John's has hosted on the second and fourth.

We also continued the tradition of Summer services in Carlton on third Sunday afternoons between April and September, using the 1662 Book of Common Prayer.

Who's up front?

Our full roster of Lay Elders (Marjorie, Stephen, Fran, Malcolm, Jill, Jacqui and Viv) had led most services during the year, ably supporting Dave and myself who have often preached and presided at Communion. Mandy has been more active in our Communion services during 2024 and we look forward to her being ordained Priest this coming June. That said, we have also welcomed Sheila, Olwen, Phil and Mandy to preach and (pace Mandy) to preside as well. The variety of individual styles in all aspects of the service has ensured that there is much of interest Sunday by Sunday. In addition, we also had guest speakers from charities which we support as a Church: Ray Balmer from the Doxa Project and Stewart McCulloch from Christians Against Poverty.

Who's in the pews?

One of the delights of our 11 o'clock congregation is the fact that a large proportion of those who attend do so wherever the service is happening, week-by-week. This really creates a powerful worshipping community and makes for great fellowship at the end of each service. It is rare for worshippers to disperse sooner than 40 minutes after the Blessing, such is the mutual love and friendship of the group.

Numbers have remained steady. My sense is that the small number of people ceasing to worship with us (through house moves, infirmity or being called to a heavenly worship venue) is equaled by the body of newcomers, who are warmly welcomed by sidespeople and congregation alike.

Teaching

During the year, we continued to use the Revised Common Lectionary throughout the Church's seasons (Christmas, Epiphany, Lent, Easter etc.) but we have also had a long sermon series on Prayer in its many forms and another on Connecting with God, reflecting on the stories of characters in the Bible. A 6-sermon series over the Summer on "Hot topics" (including Climate change, Assisted Dying, prejudice, politics etc.) was well received. In addition to services to reflect our mission partners' work, we had special services on Christian Unity, pilgrimage, Safeguarding and Remembrance. All in all a packed and varied programme.

Rev. Nic Stuchfield (Assistant Priest)

Children and Youth on Sundays

Sunday Kids continues to meet every 1st and 3rd Sunday with a ranging amount of children and an even wider range of ages!!!! Sadly we said goodbye to Jess in September as she went to Uni in Wales. This was a big loss as she was a key part in our children's work and we thank her hugely for all she has done. Thankfully Paul Atherton was waiting in the wings and alongside myself we lead this group helped by Sue.C and Paula each week. Big thanks to them also!

Subjects we have covered over the past year are : Christian Foundations- looking at Who is Jesus, The Bible, From Heaven to Earth. Encounters with Jesus – Road to Emmaus , Thomas, Samaritan Woman and the Sermon on the Mount and the Life of Jesus. We try to get the mix right in terms of teaching and fun stuff, however at the moment it is a struggle with the huge age range. We would love to make 2 separate groups to be able to cater better to the children so if you feel led to be able to lead a group then please speak to Dave or Lou.

Sadly the youth group folded due to lack of helpers and also regular attendance which is a shame. Again, if you feel this is something you feel you may be able run with then speak to Dave. Please continue to pray for these guys as some have GCSE's this May and look to start college or Sixth Form.

Lou Boswell

Midweek Communion

The midweek service continues to attract good numbers of people and provides a warm relaxed style of worship. This is followed by lively fellowship and refreshments and is where people catch up with each other and share the joys and sorrows of life. This year, several people have shared significant birthdays and enjoyed delicious birthday cakes with us.

These occasions would not be as enjoyable without the willing participation of its members. It has proved to be a good environment for people to 'have a go' at reading where perhaps a Sunday Service might be too daunting.

My thanks go to everyone who has contributed to this service being made possible – not least those who have the skill to put the sound system on! And of course those who have provided refreshments, read, prayed, welcomed, helped to set up the Holy Table and put it all away, but most of all thank you to everyone who has come to worship our Lord.

Let us continue to 'Worship the Lord in the beauty of Holiness.' (Psalm 96:9)

Rev. Olwen Field

Curate's Update

Following my ordination in June 2024 I was officially licensed as curate for SKC.

Curacy is a time of training and development for ministry, meaning I'm not just an extra pair of hands and there is increased workload for Dave as he acts as my training supervisor over the next few years.

A key aspect of this for me is to experience the different services and activities we have in our benefice, alongside formation evenings with our Bishop and training modules.

I have continued to lead and speak at the 9:30 services at St John's and Kelsale, and you will have seen more of me at the 11:00 communion services. At these I am able to watch and learn how our clergy conduct holy communion, a great opportunity to see how things are done in advance of my protesting in 2025.

Of course church is not just about our Sunday morning services. As curate I am part of our standing committee and church council, giving me an opportunity to get involved in the leadership of the church and providing an insight into the wider activities in the benefice.

I was reflecting on what is different for me since ordination and one element has been being present in the community wearing a clerical collar. I've spent more time at both our community fridge and church café both of which are part of our outreach to our local community. You can usually find me at these on a Friday morning.



The conversations with regulars and newcomers to these outreach areas have been fulfilling and at times challenging and this is definitely an area of ministry I will continue to develop.

Highlights of the year include my first baptism, which was such a privilege, and supporting our community and school Christingle services.

Looking forward, 2025 will be another year of challenge and change.

Rev. Mandy Tucker (Curate)

Home Groups and Discipleship

My hope is that we all grow as Spirit filled disciple-making disciples. There are twin elements to this – that we are filled with the Spirit *and* that we also make disciples as we grow and follow Jesus ourselves.

Our home groups continued to meet in people's homes throughout 2024, although a couple have ceased to meet. A new group started following our very successful Christianity Explored course and they meet At the Crossroads.

In Lent we ran the Lectio Course which was super helpful in equipping people with another way of praying and spending time listening to God through Spirit and Word.

As ever we continue to seek new ways of engaging with discipleship. Later in 2025 we will be engaging with the Alpha course and it may be an opportunity to start new home groups. If you feel called to lead or start a home group please do speak to Dave!

Rev. Dave Preece (Rector)

Pastoral Care

Jesus said: A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. *By this all people will know that you are my disciples*, if you have love for one another." (John 13:34-35, ESVUK, emphasis mine).

As a church, we are to love one another, with the result that all people will know that we are disciples of Jesus. Personally, I think that we do pretty well on that score but we could do better and our pastoral care is the gold standard of loving one another: if we do not ensure that we fully support those in any kind of need (physical illness, emotional or spiritual distress, including grieving for lost loved ones and financial hardship) then what does that say about our love for one another? That especially applies to those within the community of faith but also, within reasonable bounds, those in the wider community.

So what do we do:

- Home Communions – mainly clergy, especially Olwen, but some Lay Elders visiting those who are housebound;

- Care Home services – Olwen conducts Communion services once a month in Swann House;

- Hospital visiting – when a member of our congregation is in hospital as an in-patient, Nic will try and visit them and also engage the support of the Chaplaincy team;

- Informal visiting and contact – regular contact by members of the pastoral team to those experiencing isolation;

- Prayer – either through the original telephone-based prayer chain or the newer, increasingly popular, WhatsApp prayer group many pray into situations of specific need;

- Home Groups – although not formally pastoral care, the mutual love that is generated by home groups provides real pastoral support and encouragement when one of their number is experiencing difficulties of any kind.

All these aspects have continued throughout 2024. I am grateful to Chris W and Sue P who have coordinated our pastoral activities with a light touch over the year and to all those who have sought to show Christ's love through pastoral care.

Rev. Nic Stuchfield (Assistant Priest)

Life Events

As in 2023, funerals remain a large part of our pastoral ministry and life events. Again, we conducted over 20 funerals and burials of ashes across the benefice. In November we held our annual All Souls service where we remember those whom we love who we see no more and it was well received (despite a fuse tripping and plunging us all into darkness just before the service).

Unusually there were no weddings in our benefice in 2024 but we did have two re-affirmations of wedding vows which were both joyous occasions.

We had two lots of sea-baptisms this year and they were fantastic! We also had a handful of baptisms for children in the churches themselves.

Rev. Dave Preece (Rector)

Deanery Synod

The Deanery Synod met 3 times in the past year.

On 19th June 2024, at the Riverside Centre, Stratford St Andrew, there was an opportunity for new members to get to know each other over tea, coffee and cake. We then used a large deanery map to highlight the many and varied facilities, activities and resources spread across our parishes.

On 8th October 2024, at Aldeburgh Church Hall, we continued the theme of shared resources and networking. In a group activity we focused on how to use limited resources to make an impact and how pooling resources and sharing strengths across our parishes could transform our initiatives.

On 25th February 2025 we took a creative look at how we can use church buildings and parishes to extend outreach and mission beyond our regular worshipping communities. Speakers from different parishes in the deanery shared ways in which they had opened up their churches for creative, artistic and musical activities. Events contributed to fund raising but also gave opportunities to link with their communities beyond usual attenders.

Our deanery will remain in its current structure next year as no pastoral reorganisation in neighbouring deaneries is planned.

Our Rural Dean Richard Finch will be on Extended Study Leave (Sabbatical) from 12th May to 3rd August inclusive.

SKC Deanery Synod members this year were Tony Gibbs, Stephen Hart, David May and Fran Raven

Fran Raven (Deanery Synod Rep)

Safeguarding

The church of England nationally hit the headlines last year over historical safeguarding issues that had been poorly handled. This was sad and regrettable, particularly as the issue of safeguarding has been talked about for many years now. Whilst we can not change the past, we can, moving forward, do our very best as individuals and as a local church to ensure such mistakes are never made again. To that end we need to ensure any of our activities fall into line with our safeguarding policy. All that we do needs to reflect the love of God. We must care for the wounded, the victims, the vulnerable and all people who walk through our doors.

I am pleased to say that the number of people having completed safeguarding training is rising slowly. Thank you to anyone who completed training when I have prompted them. Training is not just a tick box exercise. It is a means by which everyone can gain the necessary information to conduct themselves in a safe way and also informs us of the types of behaviour to look out for when running activities.
I have had 7 safeguarding referrals made to me this year. In 2 cases the police were already involved and I was informed as a courtesy. 2 other cases were already being monitored by social service agencies and the other 2 were handled in house as pastoral care by myself and/or the clergy, 1 is currently being monitored after discussion with the diocese.

If you know you need training or would just like to get some basic training to inform yourself, please talk to me and I can show you how to access the courses. If you can't manage an online course there are several face-to-face options available.

As we look ahead to our mission week later this year and anticipate more people being involved in our churches and activities we need to remember that safeguarding is not just up to me or the clergy. Safeguarding is everyone's responsibility.

Julia Kinsey (Safeguarding Officer)

Report from The Parish Church of St. Peter's, Carlton

St Peter's, Carlton, resumed services on Sunday 21st April 2024 (4th Sunday after Easter) and subsequently every third Sunday in the month with Holy Communion until Harvest Communion (Trinity 17) on 22nd September. Grateful thanks to Dave, Nic, and Phil Abrey for being celebrants at those services, and also particular thanks to Jacqui Studd who supported me in services. There was a total of 6 Communion services throughout the summer and a total of 62 Communicants.

The annual Candlelit Carol Service took place on 8th December with 74 people and 3 children attending and followed by mulled wine and mince pies.

£229.40 was donated to the St Elizabeth Children's Hospice.

There was 1 Funeral (Sir Peter Batho) on 8th May and 1 Funeral and Memorial Service for Beth Sellwood, who had been a faithful and much-loved parishioner at St Peter's. There was also 1 burial of ashes (Alexander Hurley) on 11th July.

Total collections (excluding collection for St Elizabeth Children's Hospice) were £164.50.

Again, many grateful thanks to Ann Moynihan, Sonya and Claire for faithfully and beautifully decorating the church for every service.

Tony Driver maintained the churchyard regularly, and issues in relation to St Peter's fabric are highlighted in the Church Council's strategy. A Quinquennial inspection is due.

Nigel Pite (Former Churchwarden)

Report from St Mary & St Peter's Church, Kelsale



A floral feast of red, white and blue greeted visitors to St Mary and St Peter's flower festival in June. Co-inciding with the village's celebrations to mark the 80th anniversary of D-Day, we took that as our theme and many a model Spitfire was spotted tucked into the wonderful arrangements. A mannikin dressed in Michael Marson's flying suit stood guard at the entrance and we dressed in 40s attire to welcome visitors.





That evening saw a concert given by Julian Larkin (harpsichord) and Caroline Foster (flute), which boosted funds still further. We raised the amazing total of £1,350, the majority of which after paying for some of the flowers, went to the fabric fund, boosting our efforts to raise money for a toilet at church. Thanks, too, to Elizabeth Rowson and the Barnabas and Emmaus Home Group who held two coffee mornings during the year, the proceeds of which, more than £1,000, have also been donated to the Kelsale Fabric Fund. Work continues towards the addition of a toilet in church.

Over the past few months, we have been strengthening our links with the village and have plans for further collaborations in 2025, the next being a Harvest Supper at the Village Hall.

There have been several special services throughout the year and two well-attended Muddy Church events took place in the churchyard at Easter and Christmas. A moving All Souls service was held in November and our carol service, followed by mulled wine and mince pies, was joyful, as usual. The Midnight service on Christmas Eve is always special, attracting many who do not normally attend church. Harvest Festival saw food items collected for the local food bank and Community Fridge.

The church is filled to capacity with young voices a couple of times per term when Revd Dave leads a service for all children at Kelsale CEVC Primary School and a Christingle service was also enjoyed.
Our family service has now been rebranded as Intergenerational, to welcome everyone of whatever age and takes place on the second Sunday of the month.

During the year at St. Mary and St. Peter's there were four baptisms, nine funerals and three burials of ashes. No weddings, surprisingly but we are making up for that this year when we already have three booked.

Regular cutting and upkeep of the churchyard is maintained thanks to Tony Driver and his team and it is worth noting that after the spring flowering, the grass is not cut until the end of June to protect seeds and wildlife. We have explained this to the very few people in the village who take exception to "untidiness". We enjoyed seeing the Ride and Striders in September, who visited both Kelsale and Carlton, raising money for our churches and Suffolk Historic Churches Fund.

Once again we held a spring cleaning day and our thanks go to Rob Potter who cleared away the many high-level cobwebs, to the annoyance of our arachnid friends!! We are fortunate to have Carrie Wright, our cleaner, shared with St. John's and have had many lovely comments in the visitors' book on the spick-and-span appearance of the church.

Cheryl Payne and Jacqui Studd

Report from St John the Baptist, Saxmundham

It has been a privilege and honour to serve as Churchwardens to St John's. We are both very grateful for the support and love we have received from the church and without which our role would be much more demanding. Below are some of the things we together with the CC Secretary have been involved with over the year.

There has been the ongoing maintenance, a Cleaning Day and Work Party. The church has gained an Eco-church Bronze Award, tree work has been undertaken, visits were received from Diocesan Officers and the Rural Dean. New information leaflets were produced. Oh, we also planned a Gathering of Churchwardens at Sizewell Hall and meet fortnightly with the Standing Committee.



As we write, SKC is well poised for a year of mission with good attendances over 2024 at Services, the Filling Station, Christianity Explored, the Lectio Course, Home Groups and Prayer Triplets. Events at St John's have included Dave's induction, a Curry Nite, a CAP meal, the Art Festival, Parliamentary Hustings, St John's Eve Hog Roast, the Garden Party, two Sea Baptisms, a Worship Nite, Ride and Stride, a Wreath-Making Workshop and Nic's Talk on his amazing 500-mile Camino Walk. The Town's Christmas Fayre was cancelled due to bad weather, but Dave managed to dress up as a Christingle – would you Adam and Eve it!

We have submitted plans to the Diocese and East Suffolk District Council relating to refurbishment of the car park area adjacent to the church hall. This is necessary to improve the safety as the original surface laid some 16 years ago has deteriorated.



Fundraising has included: £400 towards the Car Park project from the Wreath-Making workshop; £1750 to Elizabeth Hospice raised over Christmas; grants from the Diocese of towards the Christmas activities and community bags; a grant of £5000 from the Diocese towards the Car Park; a grant of £2700 from the Benefact Trust towards the Car Park.

It has been good to see members of the church engaged within the community and supporting each other in different ways over the year, and also in discussing controversial topics with a level of respect for each other! It's been a privilege as Churchwardens to see not only the close teamworking of the clergy and leadership, but also the outworking of the weekly and monthly rotas. So, thank you all! And yes, Jesus is alive!

Carol Cotton and Roger Hedley Lewis (Churchwardens)

Our Schools (including Open the Book)

It has been another good year for our schools' work. Dave has been in Kelsale Primary School leading collective worship every fortnight throughout the year. The entire school comes up to Kelsale Church at least once a term for a bigger celebration in which we see 180+ children and 80+ adults squeeze in leaving standing room only for the last adults who join!

At Christmas the school came up and shared a special Christingle service which saw over 170 lit Christingles brought forwards by the children.

Thank you to David May for regularly helping sort the space when the school are coming and to those who helped at the Christingle.

We have had a successful year with Open the Book too. It has been really encouraging to see the children's excitement when they realise we're coming in. We head into Kelsale Primary and Saxmundham Primary every half term.

Thank you so much to all the team who give up time, dress up, and present the love of God to the children!

Rev. Dave Preece (Rector)

Busy Bees – Toddler Group Mondays 9-11am

Busy Bees has continued grow over the past year and we have the privilege of working alongside many families in the area and beyond. Most Mondays we have between 35 and 45 children along with their parents, grandparents and carers. It has been wonderful to get to know both the children and the adults over the past year. We said goodbye to a few who have started school in September and also some who have started nursery. We have had very sad farewells to some treasured Grandparents who we've grown to love dearly which is one of the hard parts of our job. We have been blessed with new babies which we watch grow up before our eyes so fast!

At Christmas we enjoyed our Christmas Party where we had a visit from Santa where 56 children all went away with a gift bag! Some of our families came to the Crib Service which was very special and we also did our annual collection for The Moses Project collecting items and clothes for newborns.

Many people comment on how lovely our group is which is testament to our fabulous team who spend time loving and supporting the adults and also playing and caring for the children. It has been great to see friendships blossom between the adults and the children and creating a space that is welcoming and loving to all. We are very keen to share with the adults that we pray after each session and make it our goal to follow up on issues that they may be dealing with. Please pray for our little community of Bees as so many families have struggles and issues and we count it a privilege to be able to love and support them. Pray for our team – Katherine, Carol, Sue.M, Sue.C, Lynn, Jill and Caroline as we serve God in this way. I couldn't do it without them!

Lou Boswell

Saxmundham Community Fridge (SAXCF)

We have seen a large increase in the number of people reached by the project in 2024. Tesco asked if we could take on an extra evening collection – long story short, this has resulted in our being able to give a weekly donation to a toddler group, two local nurseries, and an early Wednesday morning pop-up CF at Saxmundham Primary School. This means we are reaching a wider range of ages (not just those able to visit us at 10:30am on Monday and Friday) especially young families.



As you can see from this photo, our volunteer team is getting younger by the minute! This young lad is our youngest volunteer and helps every Wednesday… For those you of a Health and Safety persuasion, this box was actually feather-light!!

Christmas week saw the first SAXCF "Flash Fridge"! This resulted from a large donation from the supermarkets late on Christmas Eve… 18 people were able to come to the church hall following a Facebook announcement. In addition these people were able to give food to their friends and neighbours – see some stats:



We are now part of the East Suffolk Food Network and recently sent volunteers to the inaugural Suffolk Food Summit in Stowmarket.

We continue to work hard at building relationships with other local food projects and we all help each other as and when we can. We have recently been asked by the East Suffolk Food Network to meet with two ladies hoping to open a Community Fridge/Pantry in Framlingham. They were very enthusiastic about the SAXCF, took lots of notes and are hoping to follow a similar model to ourselves and we look forward to supporting them in the future.

Having said that we are not a crisis food bank we have continued to support and build local relationships with families, through our links with the Suffolk Coastal Rural Debt Centre. We are able to respond quickly to a need by giving a SAXCF "Pay It Forward" voucher for Project 40Seven and IP17 GNS using donations given to us.

We were again asked to be involved in the SAX Art Fest 2024 as a community project. We were once again able to provide a community-focused area in the car park that Saturday. Amongst other things we provided free tea and coffee and St John's church (now SKC Church) provided Take Home Messages and a cake stall. Representatives from East Suffolk council also gave us field to fork kits to hand out, and provided Food Savvy information.



We held our fourth Apple Pressing session using apples provided by William again! We were able to give out freshly-squeezed apple juice to everyone who came along to the church hall.

The "Foundation Fitness" weekly sessions started by one of our volunteers, for volunteers and friends, continues to flourish. This class encourages and educates on movement and flexibility as we grow older. It has raised a considerable amount of money for Third World projects.

Our FaceBook page also continues to grow and now has nearly 1,000 members.

Marion and Martin (Community Fridge Team)

Historic Churches Ride and Stride

The SHCT annual sponsored ride and stride took place on Saturday 14th September 2024 700 Suffolk churches and chapels were open to receive visiting cyclists and walkers.

This year we had a good number of striders completing a route which took in 5 churches, starting in Kelsale and returning to Saxmundham via Carlton. We enjoyed coffee and biscuits in Kelsale and Carlton and picnic lunch at St John's.



(Plus the Preece Family who had already hurried on for extra time at the playground !)

The SKC combined total raised was a brilliant £2,360 !

Huge thanks to the team who staffed our 3 churches throughout the day welcoming visitors and to all who generously sponsored our riders and walkers helping to raise money for our church buildings.

Thank you all !

And the date for this year's event is **Saturday 13th September.**

Fran Raven

At the Crossroads

At the Crossroads continues to be a constant presence on the High Street, providing a friendly meeting place for our customers. We enjoy being part of the community, offering a place where the Community Fridge can make their coffee and opening up for the street fayres. Groups from Church also meet here when the cafe is shut, including the book club, a home group and a contemplative prayer group.

During the year we have looked at developing the cafe side of things. We promoted a couple of mornings, inviting Church members to pop in for a coffee. We also trialed a coffee machine, which was not as successful as was hoped. Some days are quieter than others in the cafe- Mondays seem to be quiet but Wednesdays are usually very busy.

As well as the cafe, the shop has continued to offer Christian greetings cards, books and gifts. There have been regular orders for Bible Study notes and sales were boosted by orders for Lent Course resources for SKC and other churches. Approaching Christmas, the new stock of gifts and cards proved popular, and a sale of them after the services at St John's on one Sunday in October was successful.

At the Crossroads is manned by a fantastic group of volunteers, who are vital in providing a friendly and warm atmosphere, serving refreshments, engaging in conversations and offering a listening ear when needed. Without these people and those behind the scenes who are responsible for shop and catering purchases, rotas and repairs, amongst other things, At The Crossroads could not function, so a huge thank-you must go to them.

Katherine Dunnett

Suffolk Coastal Debt Centre

The Debt Centre continued to grow in both scope and scale in 2024, helping to meet the growing needs of those experiencing poverty across East Suffolk.

The leadership team, drawn from six different churches, has worked extremely effectively during the year, with no loss of energy, despite the fact that there has been some turnover during the year, with Mike and Sue Rugg-Gunn moving to Bromley to be near their family and Keith Pickersgill joining our number to take on Adult Money Coaching co-ordination.

Debt Help

Our core Debt Help service saw steady demand year-on-year, using up all our capacity for it both internally and within CAP. As in recent years, we have observed a steady deterioration in both the levels of well-being (or lack of it) of newly taken-on clients as well as their budgetary circumstances. Despite the ongoing cost-of-living crisis, we managed to limit our waiting list for appointments to manageable proportions. Our contract with CAP limits us to two new client households per month and we need to look for ways of increasing our capacity.

We still continue to seek to recruit and train a new Debt Coach to work alongside Laura and the evergreen Chris Cotton (who share our current Debt Help workload) and to increase our contract with CAP. However, neither of these proved to be possible so we had to innovate: we created the concept of the Debt First Responder (DFR) that is covered in more detail below. By the end of the year, however, although we are still at full capacity, we no longer had a long waiting list for appointments.

Debt First Responders

A DFR is a volunteer who has been trained in a number of important areas to support debt help and other service users in a way that goes beyond the normal befriender role. These areas include: Money Coaching, mental health awareness and specific training on forms of emergency assistance available to those in poverty.

Where a new debt help client has a first appointment that is more than one month into the future, the Debt Coach handling the client will call upon the services of a DFR to intervene immediately. Given that most people who ring Bradford only do so when in dire distress, the need to provide an immediate response is vital. The DFR may be able to sit alongside the client to help organize emergency financial support (e.g. a Discretionary Housing Payment) or simply to hear their story. The DFR is able to help the client collate financial information speeding the process of Debt Coach meetings when the appointments start and is likely to get a sense as to the ability of the client to complete the CAP process (by no means a certainty!).

Although the early response role of the DFR explains why we designed the concept originally, our deployment of DFRs is increasingly associated with supporting those in poverty who do not have excessive debt. Such people do not fit into the CAP model (which is primarily about getting people out of debt) but constitute a very large proportion of those experiencing poverty. CAP nationally has shown great interest

in the concept (meeting both of the above objectives) and is now committed to working with us to roll out the concept nationally. We continue very much to appreciate and enjoy our bilateral relationship with CAP.

Ten DFRs have been fully trained and most of them are actively involved with clients whose needs are often protracted and complex. We are seeking new volunteers.

CAP Money Coaching

CAP Money comes in adult, youth and children's formats.
After our success in Schools in 2023 (when we were funded by Suffolk County Council to run the Primary school format in 20 classes), 2024 was a quieter year for our Schools work. Using a different, Church Sponsorship, funding model we took the course into 5 classes during 2024 but 2025 has already seen a marked uptick in this work with more funding and the recent recruitment of a dedicated Schools and Teaching co-ordinator.

The Adult variant of CAP Money – now called Money Coaching and completely revamped in late 2023 as a four-session course – was well-co-ordinated by Julia Rose to offer budgeting advice whenever requested or proposed by our Debt Coaches to clients. In late 2023 it was integrated into our DFR programme and this has enabled it to be used flexibly to support the needs of DFR service users. Keith Pickersgill is picking up the management of this aspect of our work in 2025.

CAP Life Skills

Under the leadership of Sue Rugg-Gunn, our Life Skills manager, our programme of Life Skills group courses really blossomed in 2023 (we were commissioned to run three (9-week) courses by East Suffolk District Council). The course is designed for up to 10 people to learn, amongst other things, how to deal with the pressure to spend, cooking cheap but healthy meals, spotting a good deal, improving relationships and a number of other essential life skills. Aside from the coaching, the key benefit of the course has been the opportunity to combat social isolation: startlingly in our technologically-networked society, large numbers of people lack opportunities for social interaction. Those who attended the courses have felt loved by the team, by Christ and by each other by the end of the nine-week course. Sue left us last Summer to move to Bromley, with Julia Rose, for a long time a stalwart of the Life Skills course themselves, changing responsibility to this aspect of our work from her previous leadership of Money Coaching. Our next Life Skills course will begin in Woodbridge after Easter.

Other activities

We continue to seek to expand our church partnerships (mainly done by Laura and Nic). Doug Fletcher has carried on doing our newsletter, administration and (working with Julia Kinsey) our safeguarding. To that he added DFR and Befriender co- ordination. Julia took over Life Skills from Sue Rugg- Gunn and Keith took over Money Coaching from Julia! So, we had an organisational game of musical chairs with the additional twist that we keep adding chairs rather than removing them!

Our need for funding continues to be blessed by God (but we have never yet turned away humanly-initiated gifts!) so that we are currently funded until late Summer.

The success of the DFR concept in meeting the needs of a wider range of people experiencing poverty (but who do not have unmanageable debt) together with our growing understanding of the complex dynamics of poverty and its causes in people's lives, is causing us to review our strategy radically. At a superficial level, this will entail a change of name as well as a different relationship arrangement with CAP (though still very much in partnership). We will be rolling out this revised Strategy during Q2.

I am privileged to be able to be part of such a gifted and committed team, leading a mission that is manifestly dear to God's heart of covenant love and compassion.

Rev. Nic Stuchfield (SCDC Chair)

Annual Accounts of SKC Church

For the year ended 31st December 2024

Reg Charity no 1171576

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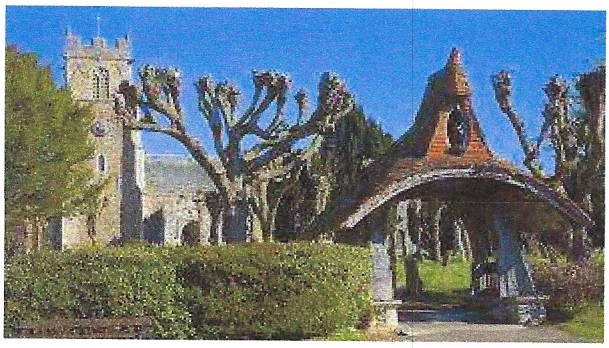
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Introduction

SKC Church was formed in January 2023 as a result of a restructure and combined the assets of 2 parishes, comprising 3 churches:-

St John's Church, Saxmundham – a large well used Church in the heart of Saxmundham with a very versatile worship space





St Mary and St Peter's Church, Kelsale – in the heart of the next village north.



St Peter's Church, Carlton, a delightful, small rural Church with no mains service. All worship is by candlelight!

A Scheme was approved by Special Parochial Church Meetings in each parish to create a Joint Church Council (under the 2020 revision to the Church Representation Rules) with effect from January 1st 2023. The Scheme included the amalgamation of the two parishes' assets within SKC Church, the new name of both the Benefice and the Registered Charity.

Report of the Trustees

The trustees present the financial statements of the charity for the year ended 31 December 2024. The accounts have been reviewed by our Independent Examiner.

Aim and Purposes

The Church Council (CC) has the responsibility of cooperating with the Incumbent to promote, in the ecclesiastical parishes, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The CC is also specifically responsible for the maintenance of the Church building(s) of which there are three Churches, one Church Hall and a Café (At the Crossroads) on Saxmundham High Street.

Background

Kelsale and Carlton (2 and 3 on page 3 above) became a united parish in the late 19th Century. The creation of a Joint Church Council (under the 2020 revision to the Church Representation Rules) on January 1st 2023 saw the assets of the 2 parishes (Saxmundham and Kelsale-cum-Carlton) combined under the leadership of Rector, Rev. Dave Preece and Assistant Priest, Rev. Nic Stuchfield.

SKC – our Church funds

The 3 pillars of SKC remain in place:-

The Church is at the core of our activities, covering all 3 buildings and communities. The SOFA of the Church alone is included on Page 7.

The Café "At the Crossroads, or "@tc" is a small unit in Saxmundham High Street, manned by volunteers and serving coffee and snacks and a selection of Christian themed books, cards and gifts, with mission orientation. The SOFA and report are included on Page 10.

Suffolk Costal Debt Centre is based at St Johns but serves and supports folk with money and debt advice and training along the Suffolk coast area from Beccles to Woodbridge. The Debt Centre SOFA and report are included on Page 12.

These are brought together as Consolidated Charity accounts for the purpose of this document.

Following the combination of the 2 parishes' accounts at the beginning of 2023 a healthy surplus in the Unrestricted "pot" was apparent. The CC made a decision in 2023 to use some of this to further the word of God in the area. They failed to need this and the Church made a surplus! They again budgeted a deficit for 2024 but failed here too, carrying out all the Mission we identified, giving over £5k to Mission partners and still having a surplus. In nearly 2 years of being involved with the Church, I have yet to report a deficit for a period.

SKC Church

Sofa Consolidated

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	100,597.40	21,843.84	28,544.64	150,985.88	170,891.70
Income from charitable activities	6,363.51	3,759.92	3,340.55	13,463.98	13,895.44
Other trading activities	-	9,763.05	-	9,763.05	6,569.67
Investments	7,853.87	42.82	-	7,896.69	3,709.41
Total income	**114,814.78**	**35,409.63**	**31,885.19**	**182,109.60**	**195,066.22**
Expenditure on:					
Raising funds	21.60	1,197.60	378.05	1,597.25	821.65
Expenditure on charitable activities	97,572.11	35,856.75	17,611.22	151,040.08	147,852.40
Other expenditure	141.49	12,005.39	1,746.65	13,893.53	44,193.48
Total expenditure	**97,735.20**	**49,059.74**	**19,735.92**	**166,530.86**	**192,867.53**
Net income / (expenditure) resources before transfer	**17,079.58**	**(13,650.11)**	**12,149.27**	**15,578.74**	**2,198.69**
Transfers:					
Gross transfers between funds - in	13,571.06	15,675.57	1,030.40	30,277.03	61,489.10
Gross transfers between funds - out	(14,471.20)	(15,041.46)	(764.37)	(30,277.03)	(61,489.10)
Gains/losses on investment assets	-	-	4,025.32	4,025.32	(1,721.18)
Gains on revaluation, fixed assets	-	-	-	-	(7,362.21)
Net movement in funds	**16,179.44**	**(13,016.00)**	**16,440.62**	**19,604.06**	**(6,884.70)**
Total funds brought forward	**84,243.42**	**62,708.79**	**98,924.83**	**245,877.04**	**238,037.32**
Total funds carried forward	**100,422.86**	**49,692.79**	**115,365.45**	**265,481.10**	**231,152.62**

SKC Consolidated Balance Sheet

31st December 2024

		As at 31/12/2024	As at 31/12/2023
Current assets			
	SKC Church (CAF Current)	2,146.85	5,580.54
	Debt Centre (CAF current)	17,944.77	18,140.60
	At the Cross Roads (CAF Current)	3,321.93	4,786.27
	Kelsale Bell fund (CCLA Investment)	60,883.40	56,858.08
	SKC Church CCLA Deposit	142,264.10	135,328.37
	SKC Church (CAF deposit)	40,447.60	25,545.70
	Total Current assets	**267,008.65**	**246,239.56**
Liabilities			
	Agency Collections	1,527.55	362.52
	Total Liabilities	**1,527.55**	**362.52**
	Net Asset surplus (deficit)	**265,481.10**	**245,877.04**

Represented by Funds

General (Unrestricted)	100,422.86	84,243.42
Designated	49,692.79	62,708.79
Restricted	115,365.45	98,924.83
Total	**265,481.10**	**245,877.04**

Treasurer's Report

"SKC" has had another very successful year.

Following its creation, and the amalgamation of the accounts, it became clear at the beginning of the year that the newly-reorganised Charity would have a healthy general unrestricted reserve and consequently, in a declaration of faith the Church Council (CC) set a deficit budget for the year 2023 to use some of these reserves. We were able to deliver God's work during the year and had a small surplus.

In 2024 we had again budgeted to use part of our accumulated general reserve to fund our work. Again God and our supporters had other plans!

At the end of the year, there was an amount of tidying up and rationalisation of the funds we hold. A balance of £4.5k was collected by SKC Church and shown as a Restricted reserve for the Debt Centre, partly from donations following Nic's very successful walk of the entire Camino de Santiago (nearly 500 miles!) and by a long-term supporter having a fundraising "special" birthday event where proceeds supported the Debt Centre. These funds were transferred in January 2025 and are shown in the accounts as a post-Balance Sheet transfer.

The accounts are presented in detail below. The previous two pages comprise a consolidated Statement of Financial affairs for the Charity and a Balance sheet.

A few comments are made with each section.

Finally I would like to thank Rev Dave Preece and Rev Nic Stuchfield for their friendship and support through the year and for their leadership of a Church team that is enthusiastic and dedicated to the cause. Church Council meetings are always rewarding events as members debate and challenge on matters discussed showing a good understanding of the various issues that surround "Being Church"

Table of major Funds

Fund	Unrestricted	Designated	Restricted
General	100.423		
Car Park repairs		5,000	
Debt Centre		9,433	13,072
Mission & Outreach		24,382	
At the Crossroads		3,322	
Church away weekend deposits		2,020	
Carlton Fabric			10,545
Kelsale Fabric			4,685
Community Barn & Fridge			6,698
Kelsale Bells			60,883
Kelsale Reordering			13.913
Other funds		2,976	5,569
Total	**100,423**	**49,693**	**115,365**

The Church

SKC Church

Sofa Separate Designated

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	100,597.40	2,417.94	21,265.76	124,281.10	135,393.56
Income from charitable activities	6,363.51	3,759.92	3,340.55	13,463.98	13,895.44
Other trading activities	-	1,830.00	-	1,830.00	150.00
Investments	7,853.87	-	-	7,853.87	3,681.38
Total income	**114,814.78**	**8,007.86**	**24,606.31**	**147,428.95**	**153,120.38**
Expenditure on:					
Raising funds	21.60	117.60	378.05	517.25	324.85
Expenditure on charitable activities	97,572.11	13,720.57	13,831.79	125,124.47	117,993.93
Other expenditure	141.49	2,660.18	1,746.65	4,548.32	35,241.09
Total expenditure	**97,735.20**	**16,498.35**	**15,956.49**	**130,190.04**	**153,559.87**
Net income / (expenditure) resources before transfer	**17,079.58**	**(8,490.49)**	**8,649.82**	**17,238.91**	**(439.49)**
Transfers:					
Gross transfers between funds - in	13,571.06	15,125.57	980.40	29,677.03	58,507.10
Gross transfers between funds - out	(14,471.20)	(14,491.46)	(714.37)	(29,677.03)	(58,507.10)
Post balance sheet transfer - out	-	(4,016.34)	(543.27)	(4,559.61)	-
Gains/losses on investment assets	-	-	4,025.32	4,025.32	71,961.97
Net movement in funds	**16,179.44**	**(11,872.72)**	**12,397.90**	**16,704.62**	**71,522.48**
Reconciliation of funds					
Total funds brought forward	**84,243.42**	**44,793.88**	**93,912.87**	**222,950.17**	**151,427.69**
Total funds carried forward	**100,422.86**	**32,921.16**	**106,310.77**	**239,654.79**	**222,950.17**

Unrestricted or "running Income and costs"

Unrestricted income was £115k Church members continue to support the Churches and give generously. Stripping out historic Gift Aid reclaims and other one-off factors in 2023, total giving rose by around 3%. Maximum use is made of Gift aid recoverable and most funds are kept in a high interest account, leading to a more than doubling of interest income to £7,800.

Unrestricted expenditure was £98k before transfers. Parish Share of £76k was once again paid in full and the other costs of £22k included Insurance, maintenance contracts and upkeep of the Church buildings and grounds and service-related costs.

The transfer in of £13.5k is a designated fund (General Reserve) set up some years ago to keep a contingent fund to cover running costs should giving cease. This has now been combined with the general reserve and the balance of £100k would run the Churches for 12 months, even if no income were received. Once again, the CC will try to reduce these reserves by setting a deficit budget for unrestricted funds for 2025.

The transfer out of £14k is to clear some other designated funds operated during the year such as Hall running costs, training and Youthwork. It also includes a transfer of £5k to our Giving to Mission and Charities fund. This sum was distributed during the year to local, national and international Charities.

Designated or "money put aside for a purpose"

Designated funds have reduced by £11.9k to £33k. The reduction is entirely due to the reclassification of the General Reserve fund to the Unrestricted funds. This total carried forward is mainly constituted by funds held for Mission and Outreach (£24,400) which will fund multiple mission activities in 2025.

Restricted funds or "funds received which can only be used for a particular purpose"

Restricted funds have increased to £106k. This includes funds comprising money raised for Kelsale reordering (£14k). Members of Kelsale are desperate to have toilet facilities on their site and are raising money to increase these funds to the level needed to fund the installation of these facilities. The Kelsale Bell Fund now totals £61k, with very limited scope for being spent on its original purpose.

In the latter part of the year £4.5k was received into Church bank account on behalf of the Debt Centre. It was transferred to the Debt Centre bank in January, but is shown as a post balance sheet transfer.

Money is also held as the balance of grants and donations to support the work of the Community Fridge and Barn operated under the umbrella of the Church.

Finally, I would like to thank Rev Preece, the Church Council and people of SKC for making me so welcome and not forgetting the support, help, encouragement and friendship of Nic which has made serving the Benefice such a pleasure.

Robert Fleming
Treasurer

Statement of Going Concern

Accounts are regularly reported to the SKC Church Council. Annual costs include essentials such as Insurance and Utility costs, "Obligations" such as Parish share and costs of maintaining and delivering Mission and Ministry. In 2024, unrestricted costs were £98k. Unrestricted reserves are £100k, meaning that the financial strength of the Charity means its reserves could support the Charity for 12 months, should it receive no further income.

The Church Council believe there are no financial barriers to its operations and consider the Church a going concern.

Robert Fleming
Treasurer

SKC in the High Street



SKC maintains its presence in Saxmundham High Street with the Café serving hot and cold drinks as well as selling Christian cards, books and literature. It is manned by volunteers and run by a separate Management committee which includes members of the SKC Church Council.

During the year, the Management Committee and representatives of CC made some minor improvements to the Café to make it look more welcoming and to encourage people in. Modest costs have been incurred in doing this but there are green shoots of growth appearing that encourage us that the annual deficit is reducing.

Income from café sales was almost £1,300 higher than 2023 and sales of books remained at similar levels. Total income was £1,500 higher, although £500 was a transfer of funds from a reserve held by the Church.

Costs were almost £400 higher due to extra purchases of coffee and café supplies.

SKC places huge importance on having the café and are looking to further develop it, including running some courses/meetings in there which will generate rental income.

At the Crossroads		
Statement of Financial Activities for the year ended 31st December 2024		
	Unrestricted Funds	
	2024	**2023**
Income from:		
Other Trading activities	7.933.05	6,419.67
Interest from Investment	7.82	6.78
Total Income	**7,940.87**	**6,426.45**
Expenditure on:-		
Raising funds	60.00	50.00
Other Expenditure (Shop sales)	9,345.21	8,952.39
Total Expenditure	**9,405.21**	**9.002.59**
Net Income/(Expenditure for the year	(1,464.34)	(2,575.94)
Surplus brought forward	4,786.27	7,362.21
Total Funds carried forward	**3,321.93**	**4,786.27**

SKC and CAP – the Suffolk Coastal Debt Centre (SCDC)

The Debt Centre was established in 2018 to help people experiencing debt distress manage their debt and become debt-free. The Debt Centre works in partnership with Christians Against Poverty and helps people in a large area along the coast from the River Deben in the south to the Waveney in the North (a total area of some 1,000 km^2).



It has a Management Committee drawn from a range of partner churches, chaired by Rev Stuchfield. It operates its own bank account and records and reports its results to the SKC Church Council. The centre is funded by Grants and donations, pays a Debt Centre Manager but is supported by a significant number of volunteers, SKC also provides meeting space free. SCDC is a REAL Living Wage employer.

Note 3 below shows the financial affairs of the Debt Centre.

Total Income in 2024 amounts to £26.7k in the year. However during the year, as mentioned elsewhere a friend of SCDC held a special birthday celebration and Nic walked the Camino de Santiago, both in aid of the work of SCDC. The funds, along with some other amounts, amounting to £4,559 in total were received into the SKC Church bank account. They were transferred into the SCDC account in January and are shown as a post-Balance sheet transfer.

As mentioned above, the Centre bears the full payroll cost of the Debt Centre Manager together with her (and others') expenses. Total expenditure was £26.9k. Taking into account the post-Balance Sheet transfer (of SCDC funds earned in 2024 to its own account), the surplus for the year across all SCDC funds amounted to £4,363.

The distribution of reserves across the range of SCDC funds at the year-end was:

Main Fund:	£11.779
Life Skills Courses	£1,671
Money Coaching Adults	£352
CAP Money Schools	£1,032
Debt Centre Relief Fund	£6,751
Youth Opportunity Grant	£920

There are amazing testimonies' from clients who have approached the Debt Centre and have not only been helped to improve their financial affairs but have been exposed to the message of the Gospel and become practising Christian believers.

Suffolk Coastal Debt Centre
Sofa Separate Designated
For the period from 01 January 2024 to 31 December 2024

	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:				
Donations and legacies	19,425.90	7,278.88	26,704.78	35,498.14
Investments	35.00	-	35.00	21.25
Total income	**19,460.90**	**7,278.88**	**26,739.78**	**35,519.39**
Expenditure on:				
Raising funds	1,020.00	-	1,020.00	446.80
Expenditure on charitable activities	22,136.18	3,779.43	25,915.61	29,858.47
Total expenditure	**23,156.18**	**3,779.43**	**26,935.61**	**30,305.27**
Net income / (expenditure) resources before transfer	**(3,695.28)**	**3,499.45**	**(195.83)**	**5,214.12**
Transfers:				
Gross transfers between funds - in	550.00	50.00	600.00	2,982.00
Gross transfers between funds - out	(550.00)	(50.00)	(600.00)	(2,982.00)
Post-Balance Sheet transfer in	4016.34	543.27	4,559.61	-
Gains/losses on investment assets	-	-	-	12,926.48
Net movement in funds	**321.06**	**4,042.72**	**4,363.78**	**18,140.60**
Total funds brought forward	**13,128.64**	**5,011.96**	**18,140.60**	**-**
Total funds carried forward	**13,449.70**	**9,054.68**	**22,504.38**	**18,140.60**

Independent examiner's report to the trustees of The Parochial Church Council of:

Benefice of Saxmundham with Kelsale cum Carlton

I report on the accounts of the Trust for the year ended 31st December 2024

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 charity 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the 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.

Name: Mrs Ann Clarke **Signature:** A C Clarke

Relevant professional qualification or body: HND Business & Finance

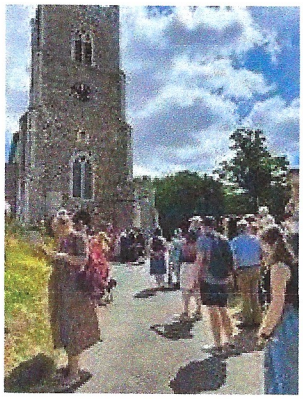
Address: 4 Abercorn Way, Witham, Essex, CM8 2UF **Date:** 21/2/2025



Outside of St Johns – the graveyard, adjacent to the Car Park which we hope to work on this year

The inside of St Johns, welcome and worship is warm and inviting and the Urn is always on!





The driveway to St Johns Saxmundham, we are hoping to improve it by taking out the "chicane" this year

SKC church

SKC Church Annual Accounts for the year ended 31st December 2024

Independent examiner's report to the trustees of The Parochial Church Council of:

Benefice of Saxmundham with Kelsale cum Carlton

I report on the accounts of the Trust for the year ended 31st December 2024

Respective responsibilities of trustees and examiner

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- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 charity 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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.

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(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the 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.

Name: Mrs Ann Clarke **Signature:** A C Clarke

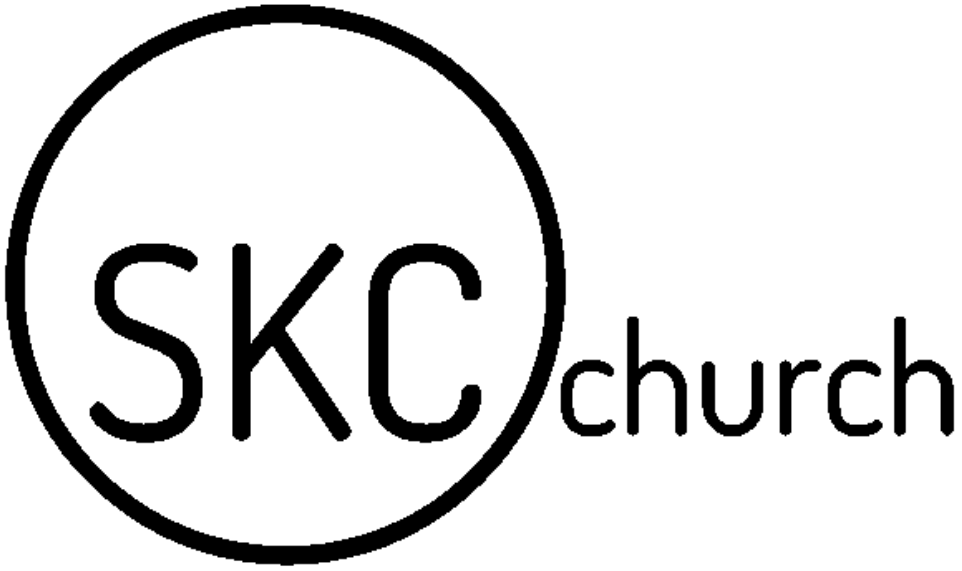
Relevant professional qualification or body: HND Business & Finance

Address: 4 Abercorn Way, Witham, Essex, CM8 2UF **Date:** 21/2/2025

SKC Church

England & Wales - Charity number 1171576

Accounts



Annual Report for the Benefice of Saxmundham with Kelsale cum Carlton for calendar year 2023

The Joint Council of SKC Church, formerly known as the Parochial Church Council of St John the Baptist, Saxmundham and the Parochial Church Council of St Mary and St Peter's, Kelsale with St Peter's, Carlton.

The trustees present their reports and the audited financial statements of the charities for the year ended 31 December 2023. The implementation of the Joint Church Council on 1/1/2023 means that there is one single report of activities and finances for the benefice.

Aim and Purposes

The Joint Church Council has the responsibility of cooperating with the incumbent to promote, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The JCC is also specifically responsible for the maintenance of the Church building(s) of which there are three church buildings and one church hall.

Rector's Comment

2023 was another year of excitement, worship, growth, friendships, mission, outreach, and a lot of joy.

There is so much that happened: home groups, Busy Bees, the Community Fridge, the Debt Centre, social activities and gatherings, prayer, funerals, weddings, school assemblies and events, and much more.

One of the big headlines for 2023 was the full implementation of the Joint Church Council. In some ways not much changed but in other ways things did. Our governance and meetings became easier, our finances became a whole lot simpler (and a huge thank you to Nic and the Treasury team for all of the hard work), and we streamlined some of our processes.

To most people not much will have changed when we brought in the Joint Church Council.

It feels like a long time ago, but we had some really exciting times in our benefice in 2023. We began the year by exploring the Living in Love and Faith materials. We saw a great depth in conversation about what it means to be made in the image of God and how that plays out in our relationships.

We spent a good deal of time working through the book of Ephesians together and looking at the idea of discipleship and what it means to follow Jesus today. We then put our Faith into Action as we read Matthew 25 and learnt about serving Jesus and others.



In the middle of that we saw the return of our Sizewell Weekend Away and what a weekend it was! The sun shone (the wind blew lots) and we ate, sang, and shared life together. Simon Taylor, my vicar when I was a curate, came and shared about the spiritual life with us and the weekend climaxed with baptisms in the sea. It was fantastic!

This report covers just a little of what God was doing among us in 2023. I often say this, as it is true, it is really exciting to be here, to be part of this community, as we follow where God leads.

Future Plans

We have had a few years of tinkering with governance and worship structures. These were necessary due to changes in the benefice and society in general. I believe God is calling us to go deeper in discipleship this year.

We will explore discipleship or apprenticeship with Jesus this year. We hope to explore the question of what it means to follow Jesus today, in our culture, in our stage of life. As we do this it will impact our relationships with one another in and out of the church.

We will be looking at being intentional in our mission and I'm looking forward to working alongside Chris Fry and Geoffrey Boult as they explore this with us.

Here's to 2024!

Rev. Dave Preece (Rector)
N.B. During 2023 I was the Priest in Charge. The suspension of the benefice was lifted in February 2024 at which point I became the Rector. You'll have to wait for the 2024 Benefice Report to hear all about it!

Worship in 2023

As a benefice we seek to encounter the love of Jesus in our life and worship. 2023 saw lots of opportunities for us to gather and worship together in our regular services but also at other times too.

In 2023 we explored Living in Love and Faith, Lent, Meals with Jesus, Ephesians, Matthew 25 and lots more in our worship together.

Thank you to everyone who has enabled worship to happen in our benefice from service leaders, preachers, musicians and singers, refreshment providers, Bible readers, prayer leaders, door openers, people welcomers, book givers, collection counters, children's leaders, washer uppers, candle lighters, chair and table movers, laptop operators, streaming geniuses, wine and bread providers, and so so many more.

Thank you too all those who organised and participated in our Prayerathon on 31st October too!

Rev. Dave Preece (Rector)

9:30 Informal

The 9.30 service continues to go well with new faces joining us regularly, whether that be folk on holiday or people coming to check us out. Some have stayed which is amazing and we have loved having them as part of our church family.

We sadly said goodbye to Paul and Louise Bunton and their family last year which left a big hole in both our worship and children's and youth team. We were able to celebrate them and send them off with our prayers, love and blessing.

Over the past year we have continued to stream live to Facebook and have seen some regulars who watch. A big thanks to Izzy Boswell who does a great job in running the tech for all of this alongside the camera work. We are looking for other folk to be able to run this side of things so please speak to me or feel free to shadow Izzy on a Sunday!



As a church we have run many series over the past year. These have included Meals with Jesus, So What Next?, Ephesians, Pentecost and just recently Encoutnters with Jesus. We have also marked CAP Sunday, the Doxa project and Safeguarding Sunday. We have been able to add communion into our services more this year which I know we have been wanting to do for a while so that's a real positive.

Alongside great refreshments, great worship, great teaching and ministry time we have felt God move and work within our congregation. One of our highlights was being able to celebrate the baptisms of 5 people at the church weekend! What an amazing occasion that was!

Over the past year I have tried to take a step back from leadership to consider where God wants to use me next, so I am excited to see new folk step up and take leading roles. A huge thank you must go to the team of volunteers who week in, week out do their job role (too many to mention and I don't want to forget anyone!) With the support of others, this service would not be able to function. We are always looking for more people to help up with running our services from set up, serving refreshments, tech, welcome, kids work to leading and preaching. We'd love to have more sharing of testimony and also prayer ministry so if you think this is you then please speak to Dave!

Please continue to pray for the core team who plan and prepare the content for the 9.30 services. Pray that we will know what it is that God wants us to bring to the congregation, how we reach out into our community successfully and purposefully and how we serve God the best we can in all that we do. We want to see more people coming to know Jesus Christ, more people stepping out in faith, more baptisms! and more of Gods holy spirit doing work in peoples lives.

Tom Boswell

11:00 Communions

I have been asked to report on our more formal services – those involving Holy Communion.

Our pattern of worship within SKC Church continued unchanged in 2023, with Communion services (using Common Worship) generally taking place at 11am, with the exception of fifth Sundays where those occur, when the service has been at 10. As previously, on the first and third Sundays in each month, the service has been held at Kelsale, while St John's has hosted on the second and fourth.

We also continued the tradition of Summer services in Carlton on third Sunday afternoons between April and September, using the 1662 Book of Common Prayer.

Who's up front?

Our full roster of Lay Elders (Marjorie, Stephen, Fran, Malcolm, Jill, Jacqui and Viv) had led most services during the year, ably supporting Dave and myself who have often preached and presided at Communion. That said, we have welcomed Sheila, Olwen, Phil and Mandy to preach and (pace Mandy) to preside as well. The variety of individual styles in all aspects of the service has ensured that there is much of interest Sunday by Sunday. In addition, we also had guest speakers from charities which we support as a Church: Ray Balmer from the Doxa Project and Alex Hawke from Christians Against Poverty.

Who's in the pews?

One of the delights of our 11 o'clock congregation is the fact that a large proportion of those who attend do so wherever the service is happening, week-by-week. This really creates a powerful worshipping community and makes for great fellowship at the end of each service. It is rare for worshippers to disperse sooner than 40 minutes after the Blessing, such is the mutual love and friendship of the group.

Numbers have remained steady. My sense is that the small number of people ceasing to worship with us (through house moves, infirmity or being called to a heavenly worship venue) is exceeded by a slightly larger body of newcomers, who are warmly welcomed by sidespeople and congregation alike.

Rev. Nic Stuchfield (Assistant Priest)

Children and Youth on Sundays

In kids church (Primary age) we have continued to use the Energize website content which provides us with lots of resources to plan topics and activities. Over the past year we have looked at "I am…". The Good Shepherd, Bread of Life, The Way etc and also "Influences" - looking at who and what are the main influences for our children and how do we help them to enable God to be their main influencer! We have also looked at miracles Jesus performed, harvest and not forgetting Christmas!

This year since January we have been looking at significant events leading up to Easter such as Jesus baptism, the call of the disciples and Palm Sunday.

Once again, we hope to bless the children and young people with either The Real Easter egg for the young ones and a wooden holding cross for the young people (along with an egg so they don't get grumpy!!)
A huge thanks must go to Jess Golding who has, along with me, planned and lead the sessions on the Sundays and also Sue Cowling who has been a great second pair of hands! We are excited that Mr A (Paul Atherton) will be coming back to help lead some sessions and also Paula Murray who has agreed to be a helper too which is a great answer to prayer!

The young people (High School age) have continued to meet in parents homes on the second Sunday of each month and Dave and Hannah's house on the fourth Sunday. Sadly, we lost 2 families last year so the numbers have dwindled but we continue to provide a safe space for them to meet, have fun, play daft games, chat together and most importantly food! The Shaws are great at BBQs, and I served up umpteen pancakes! On occasions we do some teaching with them covering subjects such New Year, New me and Was God just a good guy?

Please pray for these guys as they navigate their way through life with life's pressures that they face. If anyone would like to host them for an evening, then let Dave or I know. They are well house trained and good fun to be with!

Lou Boswell

Midweek Communion

Having achieved the original goal of encouraging people back to church following the Pandemic, it was agreed last year that the service should continue to be held on a regular basis once a month.

We usually meet at St John's on the first Tuesday of the month. It is not unusual for 25 people to attend this act of worship. Gentle music, often Celtic, is played to create a reflective atmosphere.

The service would not happen if it were not for all those who participate in so many ways, not least those who lead the intercessions, read, play the music, set up the sound system, assist with the distribution of Communion, welcome people, provide refreshments and set up and put away before and after the service. I am grateful to each and every one of you.

Our worship is followed by refreshments (good coffee and delicious shortbread). If the service is quiet and reflective then our fellowship afterwards is far from quiet. It is a time in the month to catch up with each other and share the joys and sorrows of life. It has been known as well to celebrate a birthday or two.

Above all we know that we gather in in God's house, in the presence and joy of our Lord.

Rev. Olwen Field

Home Groups

Discipleship is key to our vision of growing as Spirit-filled disciple-making disciples and home groups are part of making this happen.

There are a few homegroups that are thriving, and we are open to starting new ones as well for those who are not in a homegroup. We had hoped to give home groups more attention in 2023 but were unable to for various reasons but we hope to give them attention soon.

As is our practise we invited everyone to come together in Lent and in 2023 we read Emma Ineson's book Failure.

Rev. Dave Preece (Rector)

Pastoral Care

Jesus said: A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another." (John 13:34-35, ESVUK, emphasis mine).

As a church, we are to love one another, with the result that all people will know that we are disciples of Jesus. Personally, I think that we do pretty well on that score but we could do better and our pastoral care is the gold standard of loving one another: if we do not ensure that we fully support those in any kind of need (physical illness, emotional or spiritual distress, including grieving for lost loved ones and financial hardship) then what does that say about our love for one another? That especially applies to those within the community of faith but also, within reasonable bounds, those in the wider community.

So, what do we do:

· Home Communions – mainly clergy but some Lay Elders visiting those who are housebound;

· Care Home services – Olwen (Swann House) and Dave (Chantry House – currently paused) conducting Communion services once a month;

· Hospital visiting – when a member of our congregation is in hospital as an in-patient, Nic will try and visit them and also engage the support of the Chaplaincy team;

· Informal visiting and contact – regular contact by members of the pastoral team to those experiencing isolation;

· Prayer – either through the original telephone-based prayer chain or the newer, increasingly popular, WhatsApp prayer group many pray into situations of specific need;

· Home Groups – although not formally pastoral care, the mutual love that is generated by home groups provides real pastoral support and encouragement when one of their number is experiencing difficulties of any kind.

All these aspects have continued throughout 2023: a year that has seen less pastoral stress and illness (though still more than we would like) than any since the pandemic. I am grateful to Chris W and Sue P who have coordinated our pastoral activities with a light touch over the year.

I am wondering, however, whether, to be faithful to the teaching of Christ with which I started this review, we ought to be more pro-active. I hope that we will consider that carefully over the coming month.

Rev. Nic Stuchfield (Assistant Priest)



Life Events

Funerals remain a large part of our pastoral ministry and life events. In 2023 we conducted over 20 funerals across the benefice. In November we held our annual All Souls service where we remember those whom we love who we see no more and it was well received (despite the atrocious weather that day).

We had less weddings last year than previous years. However, it was a joy to conduct the weddings that we did. We also held our annual Marriage Preparation Day which was a great opportunity to build on good foundations for the couples in the deanery that were to be married.

We had the most amazing sea-baptisms this year at the Sizewell Weekend Away. We had two baptisms and three people reaffirming the promises that were made at their baptism. Thankfully the waves weren't too big that morning!

Rev. Dave Preece (Rector)

Deanery Synod

The Deanery Synod has met 3 times in the past year. On Wednesday 14th June 2023 we gathered in Darsham Village Hall. Chris Bally, Chief Executive officer for East Suffolk Council and Nick Khan, Strategic Director with specific responsibility for planning gave a presentation on the planning of new housing across the area. They spoke about the issues and constraints that are involved in the decisions for new building projects and took questions.

On Tuesday 26 September 2023 the Synod met at Leiston Community Hall. At the start of the new Deanery three-year term, Rev Richard Finch extended a welcome to all new members of the Synod. Richard then welcomed the evening's speaker: Fraser Wilson, Head of Performance and Public Engagement for Britten Pears Arts who spoke on the role of music in our churches and communities. Fraser began his talk with his vision of the BPA bringing together communities through music and the arts. The BPA brings advocacy for something priceless; that is evangelising music in our lives, music in schools and beyond.

On the 27th February, this year we met at Darsham Village Hall to hear speakers from DAS East Suffolk, a local Disability Advice Service charity based in Martlesham. They advise children and adults with disability related issues. They also advise family members and carers. They can help with completing benefits forms (PIP, UC, ESA, DLA, AA etc) either over the telephone or face-to-face in person. Discussion particularly focused on identifying parish events where we could signpost their help.

The SKC Deanery Synod representatives this year are Tony Gibbs, Stephen Hart and Fran Raven.

Fran Raven (Deanery Synod Rep)

Safeguarding

I am pleased to say that there have been no significant Safeguarding issues during 2023.

Training is ongoing. A lot of people will find that their training needs repeating in 2024. This is because all training needs to be updated every 3 years. It is good for us to be reminded of our responsibilities regarding Safeguarding. Also, the courses change from time to time. If you are still 'in post' you only need to do the highest level module for your role. For instance, as Safeguarding officer I am due to repeat the Leadership module this summer, but don't need to repeat Basic or Foundation. I have kept a record of most peoples training dates, so I will approach you if you need to repeat a module. Training can be done online or face to face in a group setting. Booking for all courses is via the Safeguarding page of the diocesan website, through Eventbright.

I continue to be responsible for organising DBS checks for those that need them.

I have applied to become a level 1 trainer, which means once completed I will be able to take groups through the Basic level Training. This will hopefully make it easier for those who are not computer friendly(!) to do their training here in Saxmundham.

As always, I will add a plea for every one of us to take Safeguarding seriously. I cannot be everywhere, all the time. Safeguarding is everyone's responsibility. If you have any concerns or questions, please don't hesitate to contact me.

Julia Kinsey (Safeguarding Officer)

Report from The Parish Church of St. Peter's, Carlton

St Peter's, Carlton, resumed services again on the first Sunday after Easter 2023, and continued with Holy Communion services on the third Sunday in the month until a Harvest Communion service on 17th September. Grateful thanks are due to Dave, Nic and Olwen for being the celebrants at those services. There was a total of 6 services throughout the summer and a total of 70 Communicants.

The annual Candlelit Carol Service took place on 3rd December, and despite a miserable, cold day 55 people attended, with mulled wine and mince pies provided afterwards.

There have been 2 Burial of Ashes (John Loveday and Brian Brown) and 1 Funeral (Alan Mayhew).
Total collections from services was £546.46

There was the Archdeacon's Visitation on 1st November carried out by Rev Richard Finch on the Archdeacon's behalf, and certain issues highlighted for action.

Again, many grateful thanks to Ann Moynihan and her helpers, who faithfully and beautifully decorated St Peter's for every service.

During the year grilles were fitted in the tower to prevent in the ingress of jackdaws into the main body of the church. See Quinquennial Report dated 2nd April 2019. A rotten rowan tree in the graveyard is to be felled as it poses a risk to headstones beneath it and to the perimeter fence.

The fire extinguishers were checked in January 2024 as part of Church Council policy, and insurance is covered through Trinitas.

Issues in relation to St Peter's fabric are highlighted in the Church Council's strategy.

Nigel Pite (Churchwarden)

Report from St Mary & St Peter's Church, Kelsale

Co-operation between the churches in the Benefice has worked well throughout the year and we in Kelsale have been grateful for the extra help, particularly from Rob Potter and health and safety advice from Roger Hedley-Lewis. Thanks too for cleaning help from Elizabeth and Neil Rowson and Olwen Field.

The World Day of Prayer was held at Kelsale in March 2023, focussing on Taiwan with the theme "We have heard about your faith". We heard the stories of Taiwanese women, tasted some dishes and enjoyed ethnic music.

Our congregations have been steady throughout the year, and we are happy to welcome many worshippers from Saxmundham to our communion services.

Thanks go to W & A Boggis, organ builders, who repaired the bellows on the church's historic 1877 August Gern instrument, meaning we have been able to enjoy the sound of the organ once again. Thanks to Sarah Hunter, our organist, for her faithful service.

Special events: We held a cleaning day in April when we dusted, polished, washed and vacuumed everything that stood still and special thanks to Rob Potter and David May for their sterling efforts in clearing cobwebs, especially from the West window!

In July we held a **Hymns and Pimms** evening, hoping for summer weather and the chance to enjoy the Pimms on a sunny, balmy evening. However, Mother Nature had different ideas and we were lucky that so many turned out on what was a fairly filthy, wet evening!

The church looked wonderful for the **Harvest Festival** in September. The team of arrangers, led by Jenny Braidford, filled the church with colourful flowers, foliage and produce. Many thanks to all who contributed. We replaced the traditional harvest supper with a **Hunger Lunch**, following the Harvest Festival. Soup, bread and cheese were served, and we raised more than £200.



The annual **Remembrance Day Civic Service** was held at Kelsale after a procession of dignitaries through the village. Tea was provided in the village hall afterwards.

A **Christmas Songs of Praise** was popular with the congregation choosing their favourite carols.
Hannah Pemberton, Musical Director of the Alde River Benefice, has made use of the church's grand piano for two concerts, given by her pupils for their parents and friends. It was lovely to see (and hear) so many youngsters in church.

There were 3 weddings during the year, all wonderful in their different ways.
Five funerals were held.

We look forward to continuing to work with our fellow worshippers across the Benefice and are mindful that we need to work on planning (and financing) a toilet and kitchen in the church which would enable us to expand our areas of activity with more involvement for the village.

Finally, I would like to thank all who supported us and helped prepare services throughout 2023.

Cheryl Payne (Churchwarden)

Report from St John the Baptist, Saxmundham

JANUARY:
Asbestos removals and encapsulations by Suffolk Asbestos Services.
Asbestos Management Plan updated.
Kevin from Townsend Electrical visited site and quoted for an Electrical Engineer's Report.
Meeting held regarding a Platform Lift.

FEBRUARY:
Basement walls painted and residual oil trained from oil supply pipe.
Roy of KerWay visited site and quoted for making good the Car Park.
Carlton Bell tower visited by RHL and a report drafted regarding access.
Wayne of SCC Highways visited site regarding options for improving pedestrian and vehicular safety.
H&S Walkover undertaken with Anja.

MARCH:
Cleaning morning held, thank you.
Diocesan Disabilities Officer Daphne visited site.
Organ recital held.

APRIL:
Upper Hall Loft re-insulated after removal of Asbestos debris.
Snagging undertaken to SE Nave roof by Universal Stone.
Gas systems serviced by Volcana.
Saxmundham and Kelsale Bell Towers visited by Richard Rapier (Bell Caotain) accompanied by RHL who drafted an access report.
Hall External Doors painted by volunteers, thank you.

MAY:
Church dressed for the Coronation Day Service.

JUNE:
Visitation by the Archdeacon.
Fire Prevention Officer Abigail visited site.
Representatives from ESDC and Norse visited the Closed Graveyard. Memorandum of Understanding drafted regarding Graveyard maintenance.
Plumber replaced Kitchen mixer taps.

JULY:
Church weekend at Sizewell Hall!

AUGUST:
Garden Party at Christine's, thank you.
Plumber made good the external tap.
Church floor sanded and varnished, thank you Rob.




SEPTEMBER:
Jolly Stairclimber purchased and initial training undertaken.

OCTOBER:
Men's Curry Nite held in the Hall.
DAC representatives visited site regarding proposed tree surgery and felling of a lime tree on the Drive.
Prayer-a-thon and Light Party held.

NOVEMBER:
Rural Dean's inspection held. Key points: to offload completed record books to archive; to upload the Inventory to the cloud.
Fire Training, including practical use of extinguishers, held. Extinguishers serviced by Norfolk Fire.
Poems and Pimms Nite held.

DECEMBER:
Town Christmas Fayre
Benefice Party at Nic and Jill's, thank you.

ONGOING ACTIVITIES;
Rose beds maintained by Bryan and Madie, thank you.
Church cleaned by Cleaning Team, thank you.
Hall cleaned by Julian, thank you.
'Compliance Documents' drafted and revised can be found at
https://drive.google.com/drive/folders/1DNbviulo-9r7fTSweH2TWaD2orqN0U2H

Carol Cotton and Roger Hedley Lewis (Churchwardens)

Our Schools (including Open the Book)

It has been another good year for our schools' work. Dave has been in Kelsale Primary School leading collective worship every fortnight throughout the year. The entire school comes up to Kelsale Church at least once a term for a bigger celebration in which we see 180+ children and 80+ adults squeeze in leaving standing room only for the last adults who join!

At Christmas the school came up and shared a special Christingle service which saw over 170 lit Christingles brought forwards by the children.

Thank you to David May for regularly helping sort the space when the school are coming and to those who helped at the Christingle.

We have had a successful year with Open the Book too and some changes to the team.
Due to their relocation to Woodbridge, we said goodbye to Doug and Christine who had been leading Open the Book for many years. Thank you to Sue Cowling who has stepped forwards to do a lot of the organising and for the rest of the team stepping up too.

We head into Kelsale Primary and Saxmundham Primary roughly every half term and we have been very well received by the children.

Thank you so much to all the team who give up time, dress up, and present the love of God to the children!

Rev. Dave Preece (Rector)

Busy Bees – Toddler Group Mondays 9-11am

Another year has flown by and our hive has grown considerably bigger in size! Most Mondays we have around 40 children and adults which fills up the church nicely! Together with my most amazing, dedicated team of ladies we provide a safe space for the families to come and play, chat and hopefully relax a little. A warm welcome is always given and the provision of tea, coffee, biscuits, juice and now fresh fruit is available each time.



Over the past year we have had lots of things to mark such as the Kings Coronation where we ran a morning tea on the Bank Holiday for all the families, Mothers & Father's Day, Poppy Day, World Book Day to name but a few. Of course, we had the Christmas party where one of our Grandads saved the day and was an excellent Santa! That was attended by around 50 children! We have had a messy play session and also supported The Moses Project again and charities such as Cancer Research and Children in Need.



We are looking forward to the birth of several new babies over the coming months which is exciting. We continue to see this work as a privilege to be part of and to be able to show Gods love and compassion to all that come through our doors. A huge thanks to Carol Golding, Katherine Dunnett, Kaylee Brown and Sue Morrice for all their hard work over the past year and we welcome Jill Sedge and Caroline Bray to our team. It is a real answer to prayer to have a strong team to be able to continue this work. Please pray for us and our families that we serve at Busy Bees!

Lou Boswell

Mission and Outreach

Jesus said: “All authority in heaven and earth has been given to me. Go therefore and *make disciples of all nations*, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you.” (Matthew 28:18b-20a, ESVUK, emphasis mine.)

When I was asked to compose this report, my first thought was that we have not done very much outreach this year so what am I going to write about? But then I thought about it and went through my diary and look what I found that we had done together during the year:

We have had:

- A number of invitational services, especially around Easter and especially Christmas (Carol Services being a particular high point) but also All Souls and Remembrance
- At least one Newcomers’ lunch (I’d like to have had more!)
- At least two coffee mornings (thanks to the Barnabas Home Group)
- The regular games afternoons on Tuesdays
- A number of concerts, mainly but not exclusively in Kelsale
- Our annual Marriage Preparation Day for the Deanery (plus a couple of extra sessions for individual couples) as part of our Wedding ministry
- Our regular funeral ministry, mainly carried out by Dave and Sheila with a few by me
- Our open broadcast of the Coronation (what a joy!) and the Women’s World Cup Final (what a tragedy!)
- Multiple invitational meals: Afterthoughts, the Men’s Curry Night, the Debt Centre celebration evening
- Our Church Garden Party (to which a number of non-Church members came) – thank you to Chris W for hosting us again and our Church Christmas Party (to which Warren Hill Lane residents were invited)
- Regular Assemblies carried out by Dave at Kelsale Primary School
- Termly Open the Book visits to the 2 Primary Schools in the Benefice
- An Alpha course for enquirers last Spring and

- Multiple Church members supporting the Sax Foodbank by acting as delivery agents.

And, of course, I have not mentioned the Community Fridge, At the Crossroads and the Debt Centre, all of which are covered in more depth elsewhere.

I've probably also failed to remember loads of other activities so please accept my apologies if yours is one of them.

If that is a year when we have not done much, I'd really like to write the report of a year in which we have been truly busy sharing the saving love of Jesus of Nazareth!

2024 has already got off to an active start with the Leap Day Curry Night and a new Christianity Explored course about to start. But there is always so much more we could do. As Jesus elsewhere said, "the Harvest is plentiful but the labourers are few; therefore, pray earnestly to the Lord of the Harvest to send out labourers into his harvest" (Matthew 9: 37b-38).

Actually, we are blessed with a good number of labourers! This year, we will be encouraging people to use the Isaiah 61 app (www.I61m.org) as a way of increasing our own individual outreach and our accountability to each other. Get harvesting!

Rev. Nic Stuchfield (Assistant Priest)

Saxmundham Community Fridge (SAXCF) and Saxmundham Community Allotment (SAXCA)

Jesus always encouraged people to be openhanded, always to give generously and not to be judgemental or cynical. We aren't called to judge, only to give. Bear Grylls

The SAXCF is a project in response to local food waste. As such the donations on the table are unpredictable and on offer to anyone who can use the food. It is a true leveller. We have redistributed over 11.3 tonnes of food, over the past year, from going into landfill. As most people know - this included 1.6 tonnes of Mexican salsa and 0.5 tonnes of Christmas food over the holiday week!

We continue to welcome on average over 50 visitors a session, about half stay for coffee and often a surprise homemade offering.

SAXCF is now a well-established social contact point. It has been a delight to see a community develop, supportive friendships grow and even our first romance! We also have an active Facebook page which now has over 700 members.

Our community is as important to us now as saving items from a waste bin. We are all becoming increasingly aware how debilitating loneliness can be. Huge thanks to our faithful team of over 30 volunteers, which has also become an established friendship group organising their own social events.

We are very grateful to our regular donors including Waitrose, Tesco, Pump Street Bakery, and Munchy Seeds. Thanks also to SKC for providing space for us to use in the old print room. We mostly operate from

the Queens Head car park except in inclement weather conditions when we can use the Old Bank curtesy our friends at The Art Station.

We make a great effort to explain we are not a food bank but we have made strong links this year with other food providers including Project 47 and Southwold Fridge and Southwold Food Bank. We have been delighted to be on The Art Station steering group committee. The SAXCF is currently the gathering point for their Photoshed project. This aligns so well with us being a registered 'Place of Welcome' (Urban Church Fund).

We rose to the challenge to fill the Queen's Head Car Park at the inaugural Sax Arts Fest 2023, with food-related stalls, special thanks to Jason, Geoffrey and Katie. We held our 3rd Apple Pressing Event based at the church hall. Lots of folk from the community contributed to make this the most successful one to date. Following a morning session at the Fridge making decorations, several folk came into church to dress the SAXCF Christmas Tree.

Last February saw the launch of the SAX Community Allotment (SAXCA). It has been interesting to see the two communities naturally link and develop together. From early spring Caroline, who runs the allotment, was able to bring weekly freshly grown offerings to the SAXCF table. As always, huge thanks to Caroline for her generosity and enthusiasm for both the SAXCA and SAXCF.

An Open Day at the Allotment in June saw over 100 visitors. Venkata and Lavanya provided a delicious Indian buffet. This was to become "Lavanya's Kitchen" which was officially launched at the next event held at the Allotment - The Tomato Fest 2023.

One of our volunteers has started "Foundation Fitness" weekly sessions last January. This class encourages and educates on movement and flexibility as we grow older. It is becoming another established group and has raised money to fund four "toilet twinning" projects.

Marion and Martin (Community Fridge Team)

Historic Churches Ride and Stride

The SHCT annual sponsored ride and stride took place on Saturday 9th September 2023 700 Suffolk churches and chapels were open to receive visiting cyclists and walkers.

This year we had 2 SKC cyclists and a group of 5 striders. The walking route took in 5 churches starting in Kelsale and returning to Saxmundham via Carlton. We enjoyed coffee and biscuits at Kelsale, drinks at Carlton and picnic lunch at St John's.

In the Saxmundham Deanery area, the total raised was £13,122 which was 44% more than the previous year. And the date for this year's event is **Saturday 14th September**.

Our thanks to the team who staffed our 3 churches throughout the day welcoming visitors and to all who sponsored our riders and walkers helping to raise money for our church buildings.

Thank you all!

Fran Raven

At the Crossroads

At the Crossroads continues to be a presence on the High Street, providing a friendly and safe place for our customers. The shop and cafe have been running smoothly and we have welcomed several new customers who have come regularly into the cafe. Some days are quieter than others- Mondays seem to be quiet but Wednesdays are usually very busy. Our volunteers provide a friendly atmosphere, mainly serving coffees and teas, having conversations and a listening ear when needed. On several occasions, people have come in looking for someone to pray with them, which a volunteer gladly did.

As well as the cafe, the shop has continued to offer Christian greetings cards and books. Although sales of books, cards and gifts have fallen again during the year, sales picked up towards the end of last year. In November, cards were sold after the service in St John's, which proved successful. There are regular orders for Bible reading notes and sales have been boosted by occasional orders of resources for home groups and the church.

After the award of a grant during Autumn of 2022, we were able to continue to open as a Warm Space on Mondays & Thursdays, providing free hot drinks and soup. In October we distributed leaflets which included a voucher for a hot drink and scone to encourage people to call in. Unfortunately only a few people took up this offer. In December, we again opened our doors to welcome in customers on the evening of the Saxmundham Christmas Street Fayre. At the end of December Doug Fletcher stepped down as the Shop Manager. The Management Committee would like to thank Doug for all his hard work in the role and he will be greatly missed. We would also like to thank our volunteers , without whom At the Crossroads would not be able to open.

Katherine Dunnett

Suffolk Coastal Debt Centre

The Debt Centre continued to grow in both scope and scale in 2023, helping to meet the growing needs of those experiencing poverty across East Suffolk.

The leadership team, drawn from six different churches, has worked extremely effectively during the year, with no loss of energy, despite the fact that no fewer than four of us enjoyed 70th birthdays during the year.

Debt Help

Our core Debt Help service saw rapidly growing demand year-on-year, with the cost-of-living crisis leading to a three-month waiting list for appointments during the Spring of 2023. Our contract with CAP limits us to two new clients per month and we needed to look for ways of increasing our capacity.

We unsuccessfully sought to recruit and train a new Debt Coach to work alongside Laura and the evergreen Chris Cotton (who share our current Debt Help workload) and to increase our contract with CAP. However, neither of these proved to be possible so we had to innovate: we created the concept of the Debt First Responder (DFR) that is covered in more detail below.

By the end of the year, however, although we are still at full capacity, we no longer have a long waiting list for appointments.

Debt First Responders

A DFR is a volunteer who has been trained in a number of important areas to support debt help and other service users in a way that goes beyond the normal befriender role. These areas include: Money Coaching, mental health awareness and specific training on forms of emergency assistance available to those in poverty.

Where a new debt help client has a first appointment that is more than one month into the future, the Debt Coach handling the client will call upon the services of a DFR to intervene immediately. Given that most people who ring Bradford only do so when in dire distress, the need to provide an immediate response is vital. The DFR may be able to sit alongside the client to help organize emergency financial support (e.g. a DHP) or simply to hear their story. The DFR will be able to help the client collate financial information speeding the process of Debt Coach meetings when the appointments start and is likely to get a sense as to the ability of the client to complete the CAP process (by no means a certainty!).

CAP nationally has shown great interest in the concept with a view to seeing whether it has national applicability.

Ten DFRs have been fully trained and two of them went on our first DFR “call out” in mid-February 2024.

CAP Money Coaching

CAP Money comes in adult, youth and children's formats.

In 2023, we were funded by Suffolk County Council to offer the Primary school format into 15 classes. In fact, such was the demand from schools, our team of trained teachers taught CAP Money in 20 school classes across East Suffolk.

The courses were extremely well received but neither the schools themselves nor the Council had any budget for this year, in which we will probably only take the course into four schools.

The Adult variant of CAP Money – now called Money Coaching and completely revamped as a four-session course – has been well-co-ordinated by Julia Rose to offer budgeting advice whenever requested or proposed by our Debt Coaches to clients. In Q4, we took the step to intensify our use of Money Coaching, integrating it into our DFR programme: we now have a total of 10 qualified Money Coaches and a variety of referral organisations (the Job Centre, social housing and local authorities) are increasingly commissioning us to run group courses.

CAP Life Skills

Under the leadership of Sue Rugg-Gunn, our Life Skills manager, our programme of Life Skills group courses has really blossomed in 2023, culminating in being commissioned to run three (9-week) courses by East Suffolk District Council. The course is designed for up to 10 people to learn, amongst other things, how to deal with the pressure to spend, cooking cheap but healthy meals, spotting a good deal, improving relationships and a number of other essential life skills. Aside from the coaching, the key benefit of the course has been the opportunity to combat social isolation: startlingly in our technologically-networked society, large numbers of people lack opportunities for social interaction. Those who attended the courses have felt loved by the team, by Christ and by each other by the end of the nine-week course. Our current course is just ending in Leiston, with another to follow in Sax after Easter.

Other activities

We continue to seek to expand our church partnerships (mainly done by Laura and Nic). Doug Fletcher, despite his move to Quay Church in Woodbridge, has carried on doing our newsletter, administration and (working with Julia Kinsey) our safeguarding. To that he has recently added DFR and Befriender co-ordination, a role previously carried out by Julia. Instead, Julia is now taking over Life Skills from Sue Rugg-Gunn. Sue and husband Mike (who has used his strategy skills to support our team meetings and decision-making) will be moving to Kent in the Spring, with our love and gratitude for all they have done for the Debt Centre.

Our need for funding continues to be blessed by God (but we have never yet turned away humanly-initiated gifts!) so that we are currently funded until early Autumn.

I am privileged to be able to be part of such a gifted and committed team, leading a mission that is manifestly dear to God's heart of covenant love and compassion.

Rev. Nic Stuchfield (Assistant Priest)

Annual Accounts of SKC Church

For the year ended 31st December 2023

Reg Charity no 1171576

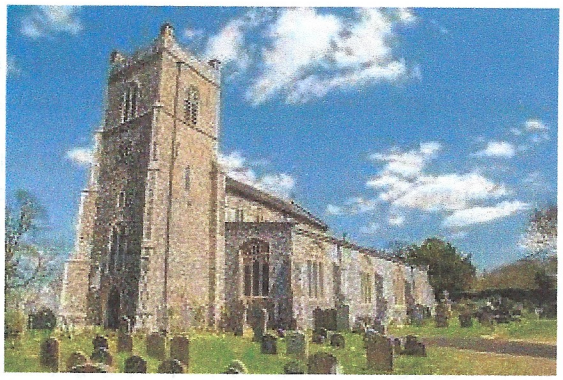
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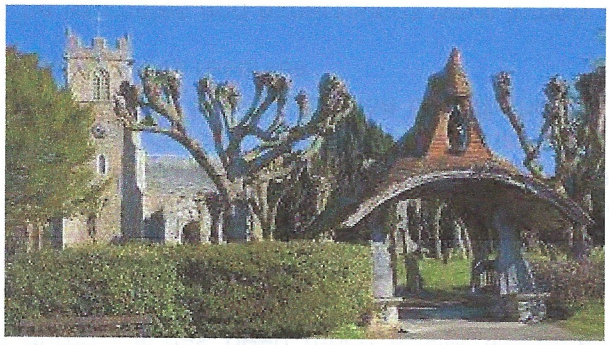
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Introduction

SKC Church was formed in January 2023 as a result of a restructure and combined the assets of 2 parishes, comprising 3 churches:-

St John's Church, Saxmundham – a large well used Church in the heart of Saxmundham





St Mary and St Peter's Church, Kelsale – in the heart of the next village north.



St Peter's Church, Carlton, a delightful, small rural Church.

A Scheme was approved by Special Parochial Church Meetings in each parish to create a Joint Church Council (under the 2020 revision to the Church Representation Rules) with effect from January 1st 2023. The Scheme included the amalgamation of the two parishes' assets within SKC Church, the new name of both the Benefice and the Registered Charity.

Report of the Trustees

The trustees present the financial statements of the charity for the year ended 31 December 2023. The accounts have been reviewed by our Independent Examiner.

Aim and Purposes

The Church Council (CC) has the responsibility of cooperating with the Incumbent to promote, in the ecclesiastical parishes, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The CC is also specifically responsible for the maintenance of the Church building(s) of which there are three Churches, one Church Hall and a Café (At the Crossroads) on Saxmundham High Street.

Background

Kelsale and Carlton (2 and 3 on page 3 above) became a united parish in the late 19th Century. The creation of a Joint Church Council (under the 2020 revision to the Church Representation Rules) on January 1st 2023 saw the assets of the 2 parishes (Saxmundham and Kelsale-cum-Carlton) combined under the leadership of Rector, Rev. Dave Preece and Assistant Priest, Rev. Nic Stuchfield. Due to the retirement of the previous Treasurer, Nic who comes from a finance background agreed to become Acting Treasurer in July 2022 until 30th April 2023 to oversee the merger and formation of SKC Church and the 2022 year-end. A paid Treasurer was appointed in May 2023.

Treasurer's Report

It is a pleasure to report of the finances of SKC Church for the first time. Following the decision made by the CC to appoint a paid Treasurer, as there was no one within the congregation willing and able to take this role, I was delighted to be appointed in May 2023.

I must start my report by thanking Rev Nic Stuchfield for his amazing work during the 9 months he agreed to take on the Treasurer duties, combined with leading the formation of SKC Church. It has been much easier to come into a Church where there is a system and procedure in place for everything financial and the function is largely paperless. Such a system is worthy of a successful small business and the envy of Churches around.

It is encouraging to report that "SKC" has had a very successful year. Following its creation, and the amalgamation of the accounts, it became clear at the beginning of the year that the newly-reorganised Charity would have a healthy general unrestricted reserve and consequently, in a declaration of faith the CC set a deficit budget for the year 2023 to use some of these reserves.

The estimates and expectations were largely met in terms of income received which comes largely from giving by the congregations. As part of the merger, all Church members were encouraged to use the Parish Giving Scheme (PGS) for their giving which reduces admin time and ensures that gift aid is received in the month the donation is made.

The accounts are presented in detail below. The next two pages comprise a consolidated Statement of Financial affairs for the Charity and a Balance sheet.

SKC Consolidated
Sofa Separate Designated
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds[1]
Income by area					
Church (Note 1)	123,349.07	8,754.65	21,016.66	153,120.38	158,250.89
At the Crossroads (Note 2)		6,426.45		6,426.45	
Suffolk Coastal Debt Centre (Note 3)		22,746.50	12,772.89	35,519.39	
Total income	**123,349.07**	**37,927.60**	**33,789.55**	**195,066.22**	**158,250.89**
Expenditure by area					
Church	93,219.26	34,369.58	25,971.03	153,559.87	149,935.37
At the Crossroads		9,002.39		9,002.39	
Suffolk Coastal Debt Centre		20,799.91	9,505.36	30,305.27	
Total expenditure	**93,219.26**	**64,171.88**	**35,476.39**	**192,867.53**	**149,935.37**
transfer	**30,129.81**	**- 26,244.28**	**- 1,686.84**	**2,198.69**	**8,315.52**
Transfers:					
Transfers into SKC Church from Kelsale	11,958.76		74,650.87	86,609.63	
Gains/losses on investment assets			5,641.03	5,641.03	
Other net transfers to/from Church Accounts	-13,571.78	5,713.92	-12,430.83	-20,288.69	
Net transfers to/from At the Crossroads		7,362.21		7,362.21	
Centre		11,182.05	1,744.43	12,926.48	
Net movement in funds	**28,516.79**	**- 1,986.10**	**67,918.66**	**94,449.35**	
Total funds brought forward	**55,726.63**	**64,694.89**	**31,006.17**	**151,427.69**	
Total funds carried forward	**84,243.42**	**62,708.79**	**98,924.83**	**245,877.04**	

Note 1 Includes Kelsale-cum-Carlton financials as at 31/12/2022

SKC Consolidated Balance Sheet

As at 31st December 2023

	SKC Church as at 31/12/2023	Sax as at 31/12/2022	Kelsale as at 31/12/2022
Fixed assets			
Kelsale Bell Fund (CCLA Investment Fund)			51,217.05
Total Fixed assets			**51,217.05**
Current assets - accounts in use			
SKC Church (CAF current)	5,580.54	- 165.00	
Debt Centre (CAF Current)	18,140.60		
At the Crossroads (CAF Current)	4,786.27		
Kelsale Bell Fund (CCLA Investment Fund)	56,858.08		
SKC Church (CCLA deposit)	135,328.37		9,626.34
SKC Church (CAF deposit)	25,545.70		
Current assets - accounts closed during 2023			
Saxmundham (Barclays current)		113,050.09	
At the Crossroads (Barclays current)		7,362.21	
Saxmundham (CCLA deposit)		31,973.29	
Kelsale (Santander current)			26,549.30
Total Current assets	**246,239.56**	**152,220.59**	**36,175.64**
Liabilities			
Agency collections SKC	362.52	792.90	
Agency collections Kelsale	-		783.06
Total Liabilities	**362.52**	**792.90**	**783.06**
Net Asset surplus (deficit)	**245,877.04**	**151,427.69**	**86,609.63**
Represented by Funds			
Unrestricted Fund	84,243.42		
Designated Funds	62,708.79		
Restricted Funds	98,924.83		
	245,877.04		

Treasurers Report

SKC – our Church funds

For reasons of delegation and individualised user access, since 1.1.2023, SKC Church's accounts have been organised into three pillars: the Church itself, the Suffolk Coastal Debt Centre (sponsored by the Church but operating over a much larger catchment area and funded accordingly) and the Church Café. These are brought together as Consolidated Charity accounts for the purpose of this document. The other major transfers between funds shown in the SOFA result from this change in the accounting structure of the Charity.

The SOFA of the Church alone is included on Page 7

The Debt Centre SOFA and report are included on Page Y

The Café SOFA and report are included on Page Z

The Church

Note 1

SKC Church
Sofa Separate Designated
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year Total funds
Income and endowments from:					
Donations and legacies	113,817.93	2,297.00	19,278.63	**135,393.56**	131,437.29
Income from charitable activities	5,849.76	6,307.65	1,738.03	**13,895.44**	13,822.38
Other trading activities		150.00		**150.00**	7,409.93
Investments	3,681.38			**3,681.38**	431.29
Other income					5,150.00
Total income	123,349.07	8,754.65	21,016.66	**153,120.38**	158,250.89
Expenditure on:					
Raising funds		324.85		**324.85**	1,142.58
Expenditure on charitable activities	93,123.62	15,585.45	9,284.86	**117,993.93**	119,106.52
Other expenditure	95.64	18,459.28	16,686.17	**35,241.09**	29,686.27
Total expenditure	93,219.26	34,369.58	25,971.03	**153,559.87**	149,935.37
Net income / (expenditure) resources	30,129.81	-25,614.93	-4,954.37	**-439.49**	8,315.52
Transfers:					
Gross transfers between funds - in	5,130.00	14,681.09	6,363.41	**26,174.50**	93,004.74
Gross transfers between funds - out	-18,701.78	-1,604.96	-5,867.76	**-26,174.50**	-93,004.74
Transfers in from Kelsale-cum-Carlton	11,958.76		74,650.87	**86,609.63**	
Transfers out to Suffolk Coastal Debt			-12,926.48	**-12,926.48**	
Transfers out to At the Crossroads		-7,362.21		**-7,362.21**	
Gains/losses on investment assets			5,641.03	**5,641.03**	-5,135.51
Net movement in funds	28,516.79	-19,901.01	62,906.70	**71,522.48**	3,180.01
Total funds brought forward	55,726.63	64,694.89	31,006.17	**151,427.69**	234,857.31
Total funds carried forward	84,243.42	44,793.88	93,912.87	**222,950.17**	238,037.32

Unrestricted or "running Income and costs"

Unrestricted income was £123k Members supported the unification, took the chance to review their giving as they moved to PGS and, as a result, giving increased significantly.

As a result of the amalgamation, it became apparent that Kelsale had some historic Gift Aid due to it and this was claimed, resulting in additional income of £12.5k. Increasing interest rates have also helped the Church, all our funds are kept in Interest bearing accounts with either CAF bank or CCLA.

Unrestricted expenditure was £93k before transfers. I am delighted to report that the combined Parish share of £73k was paid in full evenly throughout the year. The remaining costs of £20k included Insurance, maintenance contracts and upkeep of the Church buildings and grounds and service related cost. We were able to support 6 local, national and International charities with donations totalling £5k. This comprises part of the "transfers out" to our Mission fund from which the donations were made and shown as designated spend. There were no major unforeseen expenses.

Thanks are also due to our Secretary and maintenance specialist, Rob Potter for his work in consolidating our Insurance arrangements, whilst saving a significant amount of premium, and ensuring all safety checks and certificates are up to date.

The effects of the activities outlined saw unrestricted surplus increase to £84k at 31st December 2023 after transfers The 2024 budget includes planned activities which will use some of this. The CC is mindful that it has these reserves and should an opportunity arise which gives the Church the chance to spread the Gospel of Jesus Christ within our Community, it has the resources to fund it.

Designated or "money put aside for a purpose"

Designated funds have reduced by £20k to £44.7k. This was mainly as a result of spending on the St John's Church Hall. Using reserves and grants mentioned above, the hall is now more disability friendly by having a stair climbing aid and by refurbishing the disabled bathroom. The majority of the Designated fund balances relates to a historic fund for Mission and Outreach, and a contingency fund to cover any unforeseen future shortfall.

Restricted funds or "funds received which can only be used for a particular purpose"

Restricted funds have increased to £93.9k. This includes funds held previously for Kelsale and are specifically to support the reordering of Kelsale Church and to support that church's bells. It is not expected that projects to expend these balances will take place during the current year. We have received a grant to refurbish and create a Community Barn. This exciting mission driven project is in its infancy and is hoped to develop it in 2024.

Finally, I would like to thank Rev Preece, the Church Council and people of SKC for making me so welcome and not forgetting the support, help, encouragement and friendship of Rev Nic which has made serving the Benefice such a pleasure.

Robert Fleming
Treasurer

Statement of Going Concern

Accounts are regularly reported to the SKC Church Council. Annual costs include essentials such as Insurance and Utility costs, "Obligations" such as Parish share and costs of maintaining and delivering Mission and Ministry. In 2023, unrestricted costs were £93k. Unrestricted reserves are £84k, meaning that the financial strength of the Charity means its reserves could support the Charity for 11 months, should it receive no further income. The Church Council believe there are no financial barriers to its operations and consider the Church a going concern.

Robert Fleming
Treasurer

SKC in the High Street



SKC maintains a presence in Saxmundham High Street with a small Café serving hot and cold drinks as well as selling Christian cards, books and literature. It is manned by volunteers and run by a separate Management committee which includes members of the SKC Church Council.

Income from sales was £6.4k but costs exceeded £9k. It has some stock of Christian cards and books which are not recorded as assets, but had a deficit of £2.5k in the year, not helped by being charged by the Landlord for a significant roof repair to the shop

Sadly, financially it doesn't cover costs but the Church Council support its value in the High Street by its very presence.

Discussions are taking place in early 2024 concerning how to develop and grow this Ministry.

Note 2

At the Crossroads
Sofa Separate Designated
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Total funds
Income and endowments from:				
Other trading activities		6,419.67		**6,419.67**
Investments		6.78		**6.78**
Total income		6,426.45		**6,426.45**
Raising funds		50.00		**50.00**
Other expenditure		8,952.39		**8,952.39**
Total expenditure		9,002.39		**9,002.39**
before transfer		-2,575.94		**-2,575.94**
Transfers in from St John's Church 2022		7,362.21		**7,362.21**
Net movement in funds		4,786.27		**4,786.27**
Reconciliation of funds				
Total funds brought forward		0		**0**
Total funds carried forward		4,786.27		**4,786.27**
Represented by				
Designated				
Shop Trading		4,786.27		**4,786.27**

SKC and CAP – the Suffolk Coastal Debt Centre (SCDC)

The Debt Centre was established in 2018 to help people experiencing debt distress manage their debt and become debt-free. The Debt Centre works in partnership with Christians Against Poverty and helps people in a large area along the coast from the River Deben in the south to the Waveney in the North (a total area of some 1,000 km^2).

It has a Management Committee drawn from a range of partner churches, chaired by Rev Stuchfield. It operates has its own bank account and records and reports its results to the SKC Church Council. The centre is funded by Grants and donations, pays a Debt Centre Manager but is supported by a significant number of volunteers, SKC also provides meeting space free. SCDC is a REAL Living Wage employer.

Note 3 below shows the financial affairs of the Debt Centre.

Income from legacies and donations amounts to £22.7k in the year, as mentioned above, the Centre bears the full payroll cost of the Debt Centre Manager together with her expenses. After paying these the Debt Centre had a surplus on the year of £2k. These funds can be used in anyway the Debt Centre Management team wish.

It also received a further £12.7k in grants and donations, specific to particular CAP projects. These were mainly costs of trained coaches to run the various training courses in different venues, including a successful course run in some local primary Schools.

In 2022 the Centre was operated from within the accounting of St John's Saxmundham and taking into account the transfers into the newly created separate accounting system, the centre has £13k in designated funds and £5k in restricted funds and looks forward to continuing its work in the area in 2024.

There are amazing testimonies' from clients who have approached the Debt Centre and have not only been helped to improve their financial affairs but have been exposed to the message of the Gospel and become practising Christian believers.

Note 3

Suffolk Coastal Debt Centre
Sofa Separate Designated
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Total funds
Income and endowments from:				
Donations and legacies		22,725.25	12,772.89	**35,498.14**
Investments		21.25		**21.25**
Total income		22,746.50	12,772.89	**35,519.39**
Expenditure on:				
Raising funds		446.80		**446.80**
Expenditure on charitable activities		20,353.11	9,505.36	**29,858.47**
Total expenditure		20,799.91	9,505.36	**30,305.27**
Net income / (expenditure) resources		1,946.59	3,267.53	**5,214.12**
Transfers:				
Gross transfers between funds - in		2,982.00		**2,982.00**
Gross transfers between funds - out		-2,982.00		**-2,982.00**
Transfers in from St John's Church 2022			12,926.48	**12,926.48**
Reclassification from Restricted to Designated		11,182.05	-11,182.05	
Net movement in funds		13,128.64	5,011.96	**18,140.60**
Reconciliation of funds				
Total funds brought forward		0	0	**0**
Total funds carried forward		13,128.64	5,011.96	**18,140.60**
Represented by				
Designated				
Debt Centre		12,620.29		**12,620.29**
Debt Centre Life Skills		508.35		**508.35**
Restricted				
Debt Centre CAP Money Adults			603.55	**603.55**
Debt Centre CAP Money Schools			152.44	**152.44**
Debt Centre Relief Fund			4,255.97	**4,255.97**

Independent examiner's report to the trustees of

The Parochial Church Council of:

Benefice of Saxmundham with Kelsale cum Carlton

I report on the accounts of the Trust for the year ended 31st December 2023

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 charity 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

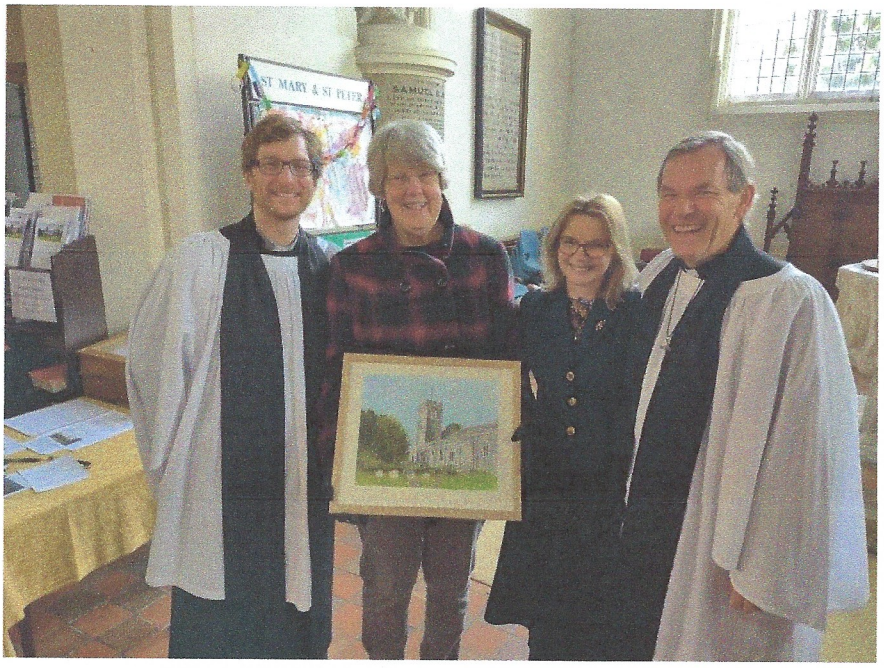
(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mrs Ann Clarke **Signature:** ACClarke.

Relevant professional qualification or body: HND Business & Finance

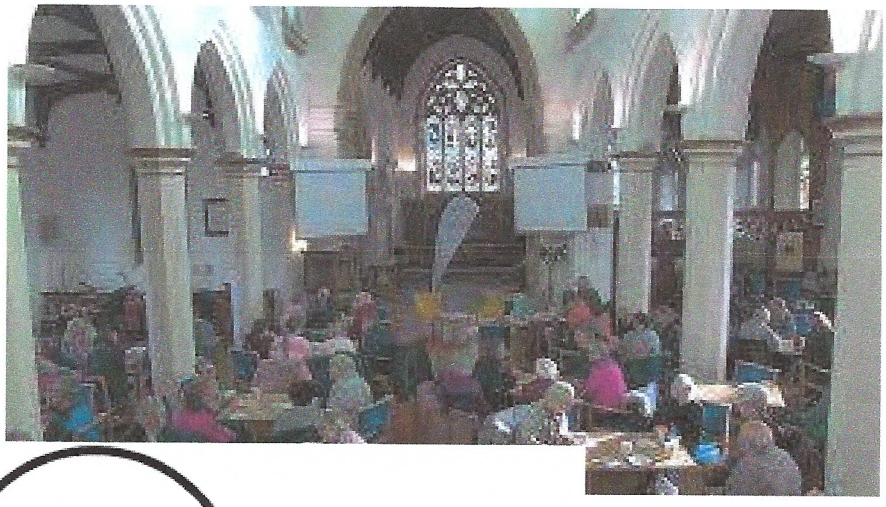
Address: 4 Abercorn Way, Witham, Essex, CM8 2UF

Date: 01st March 2024



Some members of the Church's large Ministry team saying farewell to a retiring Churchwarden.

Informal worship at SKC Church in Saxmundham



SKC church

Independent examiner's report to the trustees of

The Parochial Church Council of:

Benefice of Saxmundham with Kelsale cum Carlton

I report on the accounts of the Trust for the year ended 31st December 2023

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- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the 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.

Name: Mrs Ann Clarke **Signature:** A Clarke.

Relevant professional qualification or body: HND Business & Finance

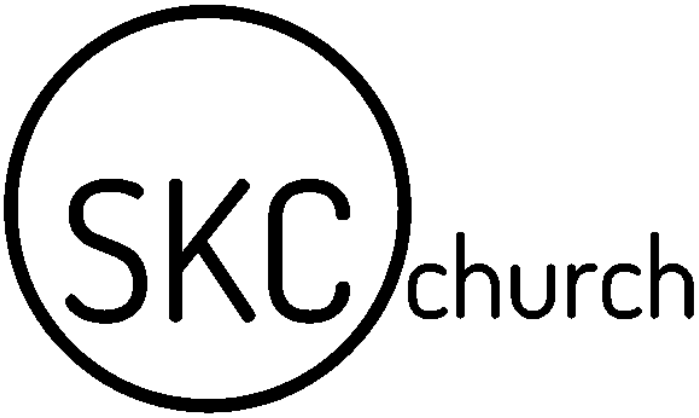
Address: 4 Abercorn Way, Witham, Essex, CM8 2UF

Date: 01st March 2024

SKC Church

England & Wales - Charity number 1171576

Accounts



Annual Report for the Benefice of Saxmundham with Kelsale cum Carlton for calendar year 2022

The Parochial Church Council of St John the Baptist, Saxmundham and the Parochial Church Council of St Mary and St Peter's, Kelsale with St Peter's, Carlton.

The trustees present their reports and the audited financial statements of the charities for the year ended 31 December 2022. As the two PCCs work closely together they have prepared one report that covers the benefice, apart from finances which are presented separately.

Aim and Purposes

The Parochial Church Councils have the responsibility of cooperating with the incumbent to promote, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specific responsible for the maintenance of the Church building(s) of which there are three church buildings and one church hall.

Priest-in-Charge Comment

We began 2022 by looking together at our Mission, Vision, and Values as a benefice, having discerned them together in the latter half of 2021. Our mission in the benefice is to love God, love one another, and love our communities. This is what we have been seeking to do throughout 2022 in our churches, our homes, in our work places, and everywhere that we go.

We have sought to do this through our Vision. We have been seeking to encounter Jesus in our lives and worship. This has been facilitated by Sunday worship, home groups, conversations between friends and much more. We have sought to grow as disciples together through sermon series, discipleship courses, and through doing life together. Finally we have sought to see our communities transformed through the love of God. We have seen this happening through things like Busy

Bees, the Community Fridge, CAP, our involvement in Kelsale Village, and through Saxmundham' s 750th anniversary celebrations. I want to say a huge thank you to everyone who has been involved in helping us live out our mission as a benefice.

A major part of 2022 was taken up with conversations, praying, sermon series, and grappling with the idea of a Joint Church Council (you can read more about that in Nic's report). Thank you to Nic for the enormous amount of work he has done, to the Consultative Group, and to everyone who has engaged in the JCC process.

It was really exciting to see the benefice growing throughout 2022 and to see what life is like in the benefice in 'normal circumstances' as we journeyed out of COVID restrictions together.

We ended 2022 with some fantastic events throughout Advent and Christmas and I was so encouraged to see us worship and reach out to our community together.

I look forward to what God has in store for us in 2023!

Rev. Dave Preece
Priest in Charge

Future Plans

In 2023 I would love to see us exploring what mission looks like together as we live out the benefice Mission, Vision, and Values. We are involved in many things across the benefice that build a bridge between our local communities and our worshipping community. I hope that in 2023 we can put in place some next steps and landing places to enable people to explore the love of Jesus in a way that works for them.

We spent 2021 in a season of change due to lockdowns and the transition between Andy leaving and me arriving. In 2022 we looked inward as we changed our governance structures. With those mostly in place, in 2023 I would love us to look outward to share the love of God with Saxmundham, Kelsale cum Carlton, and our local area.

All that we do is underpinned by Word and Spirit and I hope that we can explore what it means to live in step with the Spirit this year.

Rev. Dave Preece (Priest-in-Charge)

Joint Church Council Consultative Group

In constitutional terms, 2022 has been a momentous year for the Church in Saxmundham and Kelsale as the two parishes are now merged into one in Governance terms.

In September 2021, Benefice Leaders and the PCCs asked a group of people to examine the wisdom of creating a Joint Church Council for the Benefice. And so, seven people (Sue Cowling, Olwen Field, Doug Fletcher, Nigel Pite, Fran Raven, Nic Stuchfield and Viv-Wills-Crisp) started to meet every week or so for five months to discuss the wide range of issues involved.

In February 2022, the JCC Consultative Group produced a 49-page report. There followed presentations (on multiple occasions) to the PCCs, a total of three whole church presentation and Q&A sessions and a sermon series on unity. From the middle of the year the two PCCs began to meet together as a Joint PCC and on October 9th, both parishes held a joint Special Parochial Church Meeting to vote on the proposal to form a JCC. The overall result was very positive with both parishes easily passing the two-thirds threshold required for approval.

On November 10th, the Bishop's Council formally ratified the JCC, which came into effect on New Year's Day. SKC Church was created and our legal name was changed with the Charity Commission later that month. Our finances are now also merged (we were the first JCC in Suffolk – and may still be the only one – to take this extra step).

All current members of both PCCs are members of the new JCC and will remain so until the next Annual Meeting in April. Henceforth term limits will apply for lay elected JCC members who retire after three years in office.

Although this change might seem inconsequential to our church life together (and for many in our congregations that will indeed be true), the fact that we will be walking together in unity (but not uniformity) will strengthen our ability to represent Christ in our community (as well as reducing the number of meetings Dave and Nic have to attend!).

Annual Report – Finance project

As an adjunct to the JCC project (see above), the PCCs (especially Saxmundham) wanted to see improvements to the financial reporting of the parish and Benefice.

The context was that both parishes maintained their accounting records on spreadsheets, which were understood by each parish Treasurer but few other people. Neither Treasurer wanted to remain in post.

And so a project was created to overhaul the finances of the benefice in July 2022. Since that time, the following developments have occurred:

- A new accounting system (OLAF) has been implemented;
- The records of each parish have been loaded onto the system (from 1.1.2020 for Sax and 1.1.22 for Kelsale);
- Both sets of accounts have been reconciled to the spreadsheets and/or bank statements as appropriate;

- A standardized report format has been created for monthly financial reporting to the JCC;
- The accounts for the two parishes have been merged and those for the Shop and Debt Centre separated out to enable greater devolution of financial responsibility;
- A budgeting process has been implemented and put into effect for the current year;
- The Parish Giving Scheme has been implemented across both parishes with over 90% take-up by regular givers;
- Gift Aid tax claims from HMRC have been brought up to date;
- The legal consequences of the JCC scheme have been implemented in our finances;
- New bank accounts have been opened not only for the JCC but also for the Shop and the Debt Centre;
- The old bank accounts are on the point of being closed, standing transactions having been updated and migrated across to the new accounts;
- Policies and processes have been implemented in a number of key areas (budgetary control, signing authority and discretion to spend, expense reclaim, separation of responsibility and liquidity management); and
- A new Treasury team has been appointed to support the new SKC Church Treasurer.

In doing this work, I am extremely grateful for the support of the legacy Treasurers (Adrian and David), our new Church bookkeeper (Katie Boult), our cash handler (Stephen Hart), the Shop team (Doug &

Katherine), our Gift Aid officer (Jill Sedge) and our Parish Giving Scheme assistant (Shirley Johnson).

I very much look forward to passing on the treasury baton to our new Treasurer in mint condition!

Rev. Nic Stuchfield (Assistant Priest)

Worship in 2022

Thank you to everyone who has been involved in our worshipping life across 2022. There are far too many people to thank by name as we have an incredible amount of people involved in leading, preaching, opening and closing the buildings, getting Communion ready, leading the music, leading us in prayer, reading the Scriptures, doing all the tech stuff, handing out books, preparing refreshments, welcoming people, and so much more!

This year we have explored the Bible through the Lectionary, our Vision and Values, the book of Psalms, a few Spiritual Disciplines, the parables of Jesus, the JCC and unity, the book of Jonah, and back into the Lectionary as we travelled through Advent together.

We have worshipped together at the 9:30am and 11:am services in a pattern that is well embedded now. We had the occasional Music with a Message and saw the return of Wholeness and Healing.

We also gathered every Wednesday throughout the year for Morning Prayer (everyone is always welcome to join) and also on the first Tuesday of the month for our midweek Communions (see Olwen's report for more information).

We all encounter Jesus in different ways in our everyday lives and our gathered worship and it is encouraging to see the diverse ways we do so in our benefice.

Rev. Dave Preece (Priest-in-Charge)

9:30 Informal

We have continued to see the 9.30 service grow with our relaxed informal way, offering good teaching, discussion and worship alongside great food and fresh coffee! We have also run the children programme alongside our services. It's been great to see new people joining us through the year, some just visiting on holidays or short term work placements and others that have made SKC church their home!

We are especially gratefully for the team that make these services happen from the setup, to the refreshments, the tech, band and those leading and teaching. It been great to follow some teaching series together with the 11 o'clock service around our vision and value, but also explore some themes on our own. One that stands out was around the Psalms where we had guests on the sofa with their desert island discs! A great chance to hear more about the lives of people that make up our church!

We have a great team of leaders that help make the 9:30 happen, but also support other outreach activities from SKC Church such as the Christmas Fayre and the Primary school Summer Fete.

Tom Boswell

11:00 Communions

On almost every Sunday throughout 2022 we held a service of Holy Communion at 11:00am. It has been really encouraging to see the congregation move from St Johns to Kelsale week by week, it is a real sign of our unity in the benefice.

The big change for 2022 was the introduction of individual cups for the wine at the beginning of January. We wanted to be able to fulfil Jesus' command to eat and drink when we shared Communion. At the same time as introducing the individual cups we also introduced the availability of non-alcoholic wine so that we weren't excluding anyone.

There was relief among many when we then re-introduced the common cup at Communion as a further sign of unity. There remains a significant split in the congregation in preference over the common cup or individual cups. Some people's preferences are down to theological reasons, and some are practical or hygiene. For now we will retain both but continue to review as time goes on.

The 11:00am services can only happen because of the many people involved in them from welcoming, reading, praying, signing, preaching, presiding, laying up the table, giving ~~in~~ (and collecting) books, operating sound and visuals, offering refreshments and many more.

Thank you to everyone who has been involved in any way throughout 2022!

Rev. Dave Preece (Priest-in-Charge)

Children and Youth on Sundays

We continue to be blessed by children and youth in our church and this is something we must do our best to cherish and nurture! We have been running primary school children's sessions (Kidz) on the 1st and 3rd Sunday of each month following content from Energize. We have looked at Bible characters, Jesus 'I am's', Parables, Psalms and Advent. We play games, watch videos, cooking, crafts and have a teaching and prayer time also. A big thanks to Jess and Louise who have helped to lead these groups with the help of Sue. However, we could do with more help with this so please speak to Lou if you'd like to be a helping hand.

In terms of the youth, we were blessed by Doug and Christine who led it after Covid and did an amazing job. They got the chance to do Youth Alpha which ran really well and also gave the young people a chance to get cooking! Sadly Doug and Christine stepped down July which left a huge hole. Paul Atherton (Mr A!) does a great job of stepping in when needed and always provides interesting and fun teaching activities, but we had to make some changes so the young people have been meeting in parents houses on the 2nd Sunday of each month in the evening and then on the 4th Sunday they go to Dave and Hannah's for a get together. We saw the importance of continuing them to allow to meet together socially and wanted to carry this on as much as we could. At Christmas we took them all to Clip n Climb as a Christmas treat which they loved. If you feel you can get involved with this work in any way then please let us know.

Lou Boswell

Midweek Communion

It became apparent that there were several members of the congregation at St John's who were nervous about returning to church following the ongoing effects of the pandemic. It was considered that a quiet service with more physical space available may encourage people to return. Therefore, for a trial period of 6 months a more reflective service began in September. The numbers attending average around 20 and it has indeed encouraged several people to return to worship.

The service takes place at St John's on (usually) the first Tuesday of the month and has taken the form of a gentle Celtic style service with recorded music played at suitable moments. Members of the congregation participate with the readings and intercessions.

After the service there is time for fellowship and delicious refreshments.

Having achieved its original aim and given the heartfelt appreciation of those who have attended, it is very much hoped this service will continue to be available and enjoyed by members of the Benefice.

Rev. Olwen Field

Home Groups

Discipleship is key to our vision of growing as Spirit-filled disciple-making disciples and home groups are part of making this happen.

There are roughly 8 home groups in the benefice (although we're always open to more) who have met regularly throughout the year. These have been a great source of strength and support for those in them.

If you're not in a homegroup why not head to www.skc.church/homegroups to find out if there is one that suits you.

Pastoral Care

All of us in the benefice are involved in pastoral care in some way (even if we don't realise it). Offering a listening ear, a warm smile, a visit for a cup of tea all go a long way in helping someone in need of care.

We also have some specific pastoral care that happens in the benefice in terms of home communions, visiting people at home or in hospital, calling those in need, and more. Throughout 2022 there were many instances of pastoral care happening!

In 2022 we also set up the WhatsApp prayer chain to complement the phone prayer chain that exists. This has been a useful tool in getting people to pray for people and situations as a way of offering care. If you would like to join please speak to Dave or Nic.

Thank you to everyone who has been involved in pastoral care in some way!

Life Events

In 2022 we conducted a lot of funerals in the benefice (over twenty) which took a lot of time but are an immense privilege to lead. Behind the number of funerals are a larger number of people who we have spent time with, listened to, and (hopefully) shown the love God. In November we held our annual All Souls service where we remember those whom we love who we see no more and it was well attended.

We had seven weddings across the benefice last year. It is always a joy to conduct weddings and be a part of a couple's special day. We also held our Marriage Preparation Day (thank you to Nic for organising us and Chris Williams for keeping us well fed) which was a great opportunity to build on good foundations for the couples in the deanery that were to be married.

It was a much quieter year for baptisms, only three across the benefice. Thank you to Sue Cowling (and Lindsay Bickers when she was with us) for being willing to be involved in baptism preparation.

Rev. Dave Preece (Priest-in-Charge)

Deanery Synod

The Deanery Synod has met 3 times in the past year.

On Wednesday 15th June 2022 at Aldeburgh Parish Church Hall, Laura Knight and Keith Pickersgill from the Suffolk Coastal Debt Centre and Christians Against Poverty gave a presentation about debt and debt relief in our area. Keith spoke of his personal debt experience of years ago and Laura outlined how CAP works today in our area. Local church volunteers are invited to work alongside CAP, going to visit clients and in the provision of ongoing personal support. Laura also invited parishes to nominate an Ambassador in each church to highlight the role of CAP. Posters and information documents were available.

On Saturday 21 September at 7.30pm we met at Aldeburgh Church Hall for a presentation and discussion led by Rev Stuart Batten (Diocesan Director of Ordinands) and Matt Levett (Diocesan Youth & Young Adults Officer) on the subject of Vocation. Stuart led on the general meaning of vocation and then about Godly calling. Doing what God has called us to do and how we serve God and the people with all our lives. He explored finding what you love and then using that love to serve others. Matt shared some of his background and how he found his love for youth work. Stuart introduced the various church roles, there are several lay and ordained licensed roles and information about these can be found on the diocesan website at www.cofesuffolk.org/deepening-faith/volunteer-in-your-church/ . Support and information can be sought from the Mission and Ministry team; details can be found at www.cofesuffolk.org/contact-us/diocesan-staff-directory/ .
Stuart and Matt remained after the meeting for informal conversations and answers to specific questions.

The Deanery Synod did not meet in November.

The next meeting was at 7.30pm on Wednesday 1st February at the Riverside Centre in Stratford St Andrew when Archdeacon Jeanette joined us to formally licence Rev Sheila Hart and Rev Richard Finch in their Deanery roles. She then spent time exploring how we enrich our spiritual lives. Archdeacon Jeanette is retiring in April and we were able to thank her for her work in our deanery and wish her well in her retirement.

The proposed dates for the other Synods for 2023 are Wednesday 14th June and Tuesday 26th September.

The current triennium for serving on Deanery Synod ends this year on 30th June and elections for Deanery representatives for the next triennium will be held at each parish APCM, so the meeting in June will be the last Synod of the current triennium with new (or returning) representatives starting at the September gathering.

Fran Raven (Deanery Synod Rep)

Safeguarding

Safeguarding remains as a central part of all we do in the benefice. We have had no safeguarding issues this past year. Our current levels of training are at about 80% of the necessary. There are still a few people who need to undertake training in order to remain in their roles. Courses can be done online or face to face. Booking for all courses is done via the diocesan website: https://cofesuffolk.org/safeguarding-training/

For the first time, we took part in the National Safeguarding Sunday in November. This gave me an opportunity to talk on the biblical underpinning of safeguarding.

There are still plenty of safeguarding wallet/purse cards available for people to keep important numbers close at hand. These details are also on our website, on the posters in each church and are included in our welcome packs.

Thank you to everybody who has undertaken training these past few months. Let us continue to keep safeguarding principles at the forefront of our thinking and actions on behalf of the church. Remember safeguarding is everyone's responsibility and an essential part of our care and love for one another and those around us.

Julia Kinsey (Safeguarding Officer)

Report from The Parish Church of St. Peter's, Carlton

Details of Services between April and September were as follows:

Services including Easter, Harvest and Carol Service: 8

Number of adults:145 children: 6

Holy Communions 6 (76 Communicants)

Funerals 1 Burial of Ashes 1

Carol Service (48 congregation)

The year has been notable with the retirement of Paul Hartley after 27 faithful years as Churchwarden, and the sad death of Richard Crane, who also served as a Churchwarden.

Ann Moynihan and a group of volunteer ladies have faithfully decorated St Peter's for every service.

Repairs were successfully carried out in the tower to prevent the ingress of jackdaws into the main body of the church. There remain outstanding repairs to the Fabric highlighted in the Quinquennial Inspection Report (2019) that need to be addressed and will be integrated in the Joint Church Council's Fabric strategy.

Nigel Pite (Deputy Churchwarden)

Report from St Mary & St Peter's Church, Kelsale

General

During the past year we have set up a Joint Church Council with our sister church, St John's, Saxmundham. We hope this will bring benefits in administrative and financial terms to both parishes. Since the Covid restrictions our congregation has grown and includes more worshippers from Saxmundham as we share Communion services across the Benefice.

Details of all our services and events can be found on the church website www.SKC.church.

Fabric

Essential repairs were carried out during the year by Welton's but long-term we need to replace the roof, which will require dedicated fund-raising efforts.

Lighting in church has been upgraded and all bulbs replaced with energy-saving LED bulbs. Two new spotlights were also installed to highlight the chancel area.

We are still hoping to install a toilet and kitchen/storage area so that we can open up to more village activities but the planning process is long and arduous. Of course, more fund-raising will also be needed although we will also search for grant funding.

Fund-raising

To that end we set up the Friends of St. Mary and St. Peter's, with an inaugural meeting in the spring of 2022. We hope to be able to add more members as time progresses.

Two concerts were held during the year. Czech cellist Jakob Graf gave a very atmospheric concert in the church and we also hosted the 5-in-a-bar a-capella group. The Flower Festival proved very popular once again with many taking advantage of our delicious cream teas. Thanks to all who created arrangements and helped with the teas.

Queen Elizabeth II

A Book of Condolence was opened in the church for the mourning period of Queen Elizabeth II and candles too were available to light.

Special events

We have had five weddings in the church this year, the church was dressed beautifully for each one. On a sadder note, we have had nine funerals in Kelsale and a burial at Carlton.

Thanks

We would like to thank all members of the village community who help with cleaning, clock-winding and gardening. Your help is very much appreciated.

Cheryl Payne (Churchwarden)

Report from St John the Baptist, Saxmundham

It's been a Baptism of Fire for both Church Wardens this year, we were both new and had to rely on asking for advice from previous church wardens. However it has been a year where we have seen the church get back to normal after Covid and explore new things.

After a conversation with Dave after a funeral we realized that our church hall wasn't very friendly for people with disabilities. This has led us onto our focus for this first year, we have had a grant to get a platform lift between the two levels, which led us on the road to plan for lots of other improvements. Asbestos removal, hall and roof space in the church hall. Improvement of disabled toilet , tree coming down on drive to allow improved access especially for emergency vehicles, improved lighting in building and on drive. The list goes on !

The Church is growing and extra chairs have had to be put out at the start of services.

We will endeavour to keep you up to date on everything happening but do read the weekly notices.

Thank you to all the volunteers in St John's who keep essentials running, we could not manage without you.
May God Bless you

Carol Cotton and Roger Hedley Lewis (Churchwardens)

Report regarding the estate during 2022

The Estate includes: the historic Church with Tower and Basement; the separate split level Hall built in 1969 and extended in 1989; the historic Bier House; the tarmac drive; two open-grid car parking areas; a 'closed' Graveyard with hedges and trees and various boundaries. There are surface and foul drainage systems, along with electricity, gas and water supplies.

After the Covid Pandemic lockdowns and receipt of the 2022 Quinquennial Inspection Report, 2022 was a year of major repairs to the historic church windows and roof, minor works such as installing wi-fi and LED bulbs, drafting compliance documents and revising the Long Term Maintenance Plan. This identified items for the 2023 Budget and some applications for Faculties. An initial H&S walkover was undertaken, and signage improved. In summary, 2022 was a springboard year for the Estate.

Key issues identified:

- Asbestos. A specialist survey was received, and an Asbestos Management Plan drafted. Tenders were issued for removals and encapsulation works due in 2023.
- Access. An Access Report was drafted and issued for comment by the Diocesan specialist. The Level Access to the Swan Chapel was signed but the Tower access has external and internal steps and no internal handrails. Feasibility plans were drafted to remodel the undersized 'Disabled' Toilet and to instal a platform lift in the split-level Hall.
- Non-compliant glazing to certain Hall doors and windows identified by glaziers and tendered for instruction

- Access to the Tower above First Floor, which is awkward and where the ladder was found to have woodworm.
- Uneven areas of the Car Park and the state of some tombs and c50 leaning headstones
- Lack of a Fire Plan, Risk Assessments and some Policies

Looking towards 2023 and the Benefice under a JCC, advantage of visits to the Carlton and Kelsale estates and a review of QI Reports identified some items that could be addressed Benefice-wide.

Roger Hedley Lewis (Churchwarden)

Our Schools (including Open the Book)

It has been a good year for our schools' work. Dave has been in Kelsale Primary School leading collective worship every fortnight throughout the year. The entire school comes up to Kelsale Church at least once a term for a bigger celebration in which we see 180+ children and 80+ adults squeeze in leaving standing room only for the last adults who join!

Thank you to David May for regularly helping sort the space when the school are coming.

Due to icy conditions Kelsale Primary's Christingle service had to happen in the school (it was unsafe for them to walk up to the church) and Dave had great fun nearly setting fire to the school…

We have had a successful year with Open the Book too. We were invited in to Kelsale Primary and Saxmundham Primary throughout the year, with a special invitation to the latter to lead a harvest session. Thank you so much to all the team who give up time, dress up, and present the love of God to the children. Thank you too to Doug and Christine who have been involved for many years but have stepped down due to moving from Saxmundham.

2023 already sees Dave involved in Kelsale School a lot and he has been invited in to speak with various classes in Saxmundham Primary as well.

Rev. Dave Preece (Priest-in-Charge)

Busy Bees – Toddler Group Mondays 9-11am

Busy Bees by name and Busy Bees by nature! Our Toddler group on a Monday morning has grown from strength to strength. With numbers in the high 40's each week the church is packed with happy faces and chatting parents and carers which is a wonderful sight and sound to behold. Over the past year we have celebrated the Golden Jubilee, raised money for Children in Need, marked the passing of the Queen, collected a huge amount of baby items supporting The Moses Basket project and held our annual crib service which was really well attended and Messy play! The community we have made there alongside all the families is something we cherish and consider a privilege to be part of. We have been able to support and encourage those who are struggling, help with advice and be a friendly welcoming face on what can be tough Monday mornings! We have been able to share with parents and carers that we pray after each session and we pray for them and any issues they may be having and they seem to be really touched by this. This is their 'church' where they feel loved, welcomed and come into contact with the love of Jesus through my fabulous team of Carol, Sue, Katherine and Kaylee (a huge thanks must go to them) and of course regular prayer.

Lou Boswell

Community and Outreach

We have continued to be active in our local communities as we seek to fulfil our mission 'to love our communities.' There are too many things to mention everything but I will reference a few that spring to mind.

The Community Fridge – Marion and the team have done an amazing job in growing the Community Fridge as they seek to alleviate food wastage and build community. If you've never been why not pop down to the car park of the Queen's Head on Saxmundham High Street on a Monday or Friday from 10:30-11:30. Thank you to Marion and all involved for your dedication and hard work.

The Shop (At the Crossroads) – as the cost of living crisis worsened and the winter months approached we were able to utilise At the Crossroads as a Warm Room for those in need. Thank you to all of the volunteers who stepped forward to make this happen. A huge thank you to everyone who volunteers in the shop in general and to those who support its ministry.

Rev. Dave Preece (Priest-in-Charge)

Historic Churches Ride and Stride

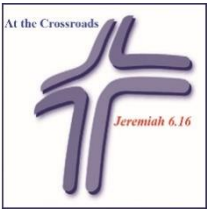
The SHCT annual sponsored ride and stride took place on Saturday 10th September 2022 700 Suffolk churches and chapels were open to receive visiting cyclists and walkers.

This year we had 2 SKC cyclists and 9 striders tried out our new group walk option. The walking route took in 5 churches starting in Kelsale and returning to Saxmundham via Carlton. We enjoyed coffee and biscuits at Kelsale, drinks at Carlton and picnic lunch at St John's and younger walkers did a scavenger hunt along the way.

Our thanks to the team who staffed our 3 churches throughout the day, welcoming visitors and to all who sponsored our riders and walkers helping to raise money for our church buildings.

Thank you all !

Fran Raven



At the Crossroads

The shop continues to be a valuable resource in the High Street, providing a relaxed and safe place for folk to gather.

Whilst continuing to offer Christian greetings cards and books, the retail trading has been very slow with very little footfall. Several customers have regular orders for Bible reading notes but there has been no increase in demand for quite a while. The shop has benefitted from occasional orders of resources for home groups and the church.

From January, the shop was open on 3 mornings a week (Wednesday, Friday and Saturday) and in April this was extended to opening on a Monday morning.

The shop has been regularly used by homegroups and other agencies – including CAP & Home 4 Good. In December, an application to Suffolk Council resulted in some extra funding and we were able to open as Warm space on Mondays & Thursdays, complementing the provision from the library. This has proven to be a huge benefit to those who are struggling to meet the costs of heating their own homes.

In December, we were pleased to join in with the Saxmundham Christmas Fayre. The shop was open into the evening, providing mulled wine and mince pies. Several customers took advantage of the extended opening and purchased books and cards.

The shop relies totally on the goodwill and willingness of a relatively small group of volunteers, without whom it would not be possible to function.

Doug Fletcher (Volunteer Manager)

Suffolk Coastal Debt Centre

The services of the Debt Centre sadly continued to be in great demand during 2022: how we wish it were not so!

You may recall that we recruited our current Debt Centre Manager, Laura Knight, in October 2021 and so she was only just trained and authorized to support Debt Clients at the beginning of 2022. But it is fair to say that Laura's membership of the team has transformed our effectiveness as a Debt Centre.

Debt Help

Our core Debt Help service has seen rapidly growing demand throughout the year. Our contract with CAP limits us to two new clients per month and in early 2022 we were, more often than not, failing to use our full capacity. By the Summer, we were full: client appointments being filled each month. Since late Autumn, we have developed a backlog so that we are now booked up over two months in advance. This is partly due to the worsening economic and inflation environment but also (and perhaps mainly) due to greatly improved communication with referral agencies (DWP, local authorities, social prescribers etc.).

We are now investigating whether we can expand our capacity by training a new Debt Coach to work alongside Laura and the evergreen Chris Cotton (who share our current Debt Help workload) and increasing our contract with CAP. This is likely to be a long process but we do not see the demand for Debt Help abating any time soon.

CAP Money

Whilst our CAP Money courses for adults have been ticking over under the leadership of our CAP Money manager, Julia Rose, her inspired one-off discussion with someone at Suffolk County Council led to us making a proposal to offer CAP Money for Kids (and Youth) in the Schools of East Suffolk. Although the actual delivery of these courses did not commence until the beginning of this year, we have now booked out the entire quota for which we were offered funding. Courses delivered so far have been extremely well received. We are actively planning for the next academic year.

CAP Life Skills

After lengthy planning and training, we offered our inaugural Life Skills course at St John's starting in September, under the leadership of Sue Rugg-Gunn, our Life Skills manager. The course is designed for up to 10 people to learn, amongst other things, how to deal with the pressure to spend, cooking cheap but healthy meals, spotting a good deal, improving relationships and a number of other essential life skills. Aside from the coaching, the key benefit of the course has been the opportunity to combat social isolation: startlingly in our technologically-networked society, large numbers of people lack opportunities for social interaction. Those who attended the course felt loved by the team, by Christ and by each other by the end of the eight-week course. Our second course is currently taking place in Woodbridge.

Other activities

We continue to seek to expand our church partnerships (mainly done by Nic). Doug Fletcher, despite his move to Quay Church in Woodbridge, has carried on doing our newsletter, administration and (working with Julia Kinsey) our safeguarding. Mike Rugg-Gunn has used his strategy skills to support our team meetings and decision-making and during the year we invited Martin Murray to become our Community Links Co-ordinator, where he works alongside Laura and others in reaching out to referral agencies and third sector partners.

Our need for funding continues to be blessed by God (but we have never yet turned down humanly-initiated gifts!) so that we are currently funded until early Autumn.

I am privileged to be able to be part of such a gifted and committed team, leading a mission that is manifestly dear to God's heart of covenant love and compassion.

Rev. Nic Stuchfield (Assistant Priest)

Financial Report and Accounts – Saxmundham St John's

2022 was a year of transition in many respects: from the pandemic back towards normality, moving towards greater unity with Kelsale with the JCC and also between Treasurers and accounting systems. All these factors have resulted in the accounts for 2022 not being entirely comparable with those for 2021 in a number of subtle ways.

The Statement of Financial Activities shows that total income rose from £101.2k to £112.6k but this masks a number of key movements, including an insurance claim of £5,150 for the Church Roof and a grant for £9,900 for the Stair lift in the Hall. Without these two amounts, income would have fallen by around £3,600 year-on-year.

On the other hand, expenditure rose by over £30k from £76.2k in 2021 to £106.7k. The biggest swings in expenditure were experienced as follows:

- Debt Centre: +£12.1k (from -£3,606 to £8,500, the former being due to a large Maternity Pay reclaim received in 2021, but 2022 expenditure was covered by donations and grants, see analysis below);
- Church repairs: +£7.1k (of which the roof – see above - was the major element);
- At the Crossroads: +£3.4k (see analysis below);
- Service-related costs: +£2.9k (of which £1,913 was upgrades to the laptop and AV system).

The General Fund – the main fund as far as our accounts are concerned - moved from a surplus in 2021 of £17,192 to a deficit in 2022 of £5,442. Two main factors account for this significant transformation: 2021 saw the receipt of two legacies for a total amount of £10,615 (2022 = £0) and one sizeable donor to St John's switched their giving to Kelsale during the year. General Fund expenditure was largely unchanged (up 2.5%) to £60,134.

Although the total numbers are correct and have been independently examined, how they are allocated is subject to some inconsistency as the way that incomes and

(especially) expenditures are booked has changed with the switch to OLAF (our name for the new accounting system of the Benefice) during 2022.

During the year, the Connections (restricted) fund was closed by specific agreement of all those whose giving had generated the balance on the fund of £27,557. The money was transferred to a new Mission and Outreach Fund (designated) where it will support this important activity for a number of years to come. Other historic funds (especially those relating to past fabric projects) were tidied up.

At the end of 2022, the General Fund showed a balance of £55,726 with an additional £13,571 in reserve, meaning that the Church is in a strong financial position (but see the separate report below on the 2023 Budget and current levels of giving to SKC Church). It is also worth pointing out that spending on the fabric of the Church and Hall has been relatively modest over a number of years and may need to increase in 2023 and future years.

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	51,640.77	2,480.00	38,586.36	-	92,707.13	95,381.37
Income from charitable activities	3,035.90	3,970.50	-	-	7,006.40	903.35
Other trading activities	-	7,284.96	-	-	7,284.96	4,865.07
Investments	16.23	415.06	-	-	431.29	45.47
Other income	-	-	5,150.00	-	5,150.00	-
Total income	**54,692.90**	**14,150.52**	**43,736.36**	**-**	**112,579.78**	**101,195.26**
Expenditure on:						
Raising funds	-	548.60	593.98	-	1,142.58	5,304.13
Expenditure on charitable activities	59,181.52	1,460.10	23,805.05	-	84,446.67	61,700.06
Other expenditure	953.04	12,171.89	7,940.68	-	21,065.61	9,171.72
Total expenditure	**60,134.56**	**14,180.59**	**32,339.71**	**-**	**106,654.86**	**76,175.91**
Net income / (expenditure) resources before transfer	**(5,441.66)**	**(30.07)**	**11,396.65**	**-**	**5,924.92**	**25,019.35**

Transfers						
Gross transfers between funds - in	26,670.14	61,982.64	0.23	-	88,653.01	2,636.00
Gross transfers between funds - out	(26,670.14)	(28,097.45)	(33,885.42)	-	(88,653.01)	(2,636.00)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**(5,441.66)**	**33,855.12**	**(22,488.54)**	**-**	**5,924.92**	**25,019.35**
Reconciliation of funds						
Total funds brought forward	**61,168.29**	**30,839.77**	**53,494.71**	**-**	**145,502.77**	**120,483.42**
Total funds carried forward	**55,726.63**	**64,694.89**	**31,006.17**	**-**	**151,427.69**	**145,502.77**
Represented by						
Unrestricted						
General fund	55,726.63	-	-	-	55,726.63	61,168.29
Designated						
@tC Reserve	-	8,388.30	-	-	8,388.30	10,863.40
AV-Projects	-	-	-	-	-	1,382.85
Fabric	-	7,048.55	-	-	7,048.55	-
Flowers	-	360.00	-	-	360.00	360.00
Hall - Designated	-	957.95	-	-	957.95	-
Interest	-	-	-	-	-	-
Mission & Outreach	-	27,453.82	-	-	27,453.82	-
Officiation Fees	-	30.00	-	-	30.00	30.00
Reserve (General)	-	13,571.06	-	-	13,571.06	13,156.00
Shop Trading	-	7,362.21	-	-	7,362.21	5,047.52
Specific Events	-	(477.00)	-	-	(477.00)	-
Restricted						
Community Fridge	-	-	1,271.00	-	1,271.00	-
Connections	-	-	-	-	-	27,904.36
Debt Centre Relief Fund	-	-	1,744.43	-	1,744.43	-
Farewell	-	-	435.00	-	435.00	-
Flowers	-	-	23.01	-	23.01	23.01
Hall	-	-	14,178.35	-	14,178.35	4,263.35
Hand Bells	-	-	411.57	-	411.57	411.57
Incumbent's Welfare	-	-	250.00	-	250.00	-
Minor Maintenance	-	-	-	-	-	2,500.00
Monday Toddlers	-	-	708.10	-	708.10	708.10
Roof And Windows	-	-	-	-	-	4,467.20
Specific Events	-	-	806.02	-	806.02	-
Suffolk Coastal Debt Centre	-	-	10,882.05	-	10,882.05	11,580.49
Tower Bells	-	-	296.64	-	296.64	296.64
Wednesday Toddlers	-	-	-	-	-	1,144.43
Youth & Children	-	-	-	-	-	195.56

Balance Sheet detailed

Class and code	Description	As at 31/12/2022	As at 31/12/2021
Current assets			
6501	Bank current account	112,885.09	108,897.02
6505	Bank Shop current account	7,362.21	5,047.52
6510	CCLA (CBF) deposit account	31,973.29	31,558.23
	Total Current assets	**152,220.59**	**145,502.77**
Liabilities			
6699	Agency collections	792.90	-
	Total Liabilities	**792.90**	**-**
	Net Asset surplus (deficit)	**151,427.69**	**145,502.77**
Reserves			
	Excess/(deficit) to date	5,924.92	50,190.59
Z01	Starting balances	141,798.77	91,608.18
Z03	Gains/(losses) on reval of fixed assets	3,704.00	3,704.00
	Total Reserves	**151,427.69**	**145,502.77**
	Represented by Funds		
	General (Unrestricted)	55,726.63	61,168.29
	Designated	64,694.89	30,839.77
	Restricted	31,006.17	53,494.71
	Total	**151,427.69**	**145,502.77**

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	14,538.70	35,373.32	31,799.07	-	81,711.09	77,723.02
6505: Bank Shop current account	-	7,362.21	-	-	7,362.21	5,047.52
6510: CCLA (CBF) deposit account	41,187.93	21,959.36	-	-	63,147.29	62,732.23
Total	**55,726.63**	**64,694.89**	**31,799.07**	**-**	**152,220.59**	**145,502.77**
Liability - Agency Accounts						
6699: Agency collections	-	-	792.90	-	792.90	-
Total	**-**	**-**	**792.90**	**-**	**792.90**	**-**
Net total assets	**55,726.63**	**64,694.89**	**31,006.17**	**-**	**151,427.69**	**145,502.77**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
AV Project							
Designated	1,382.85	-	-	(1,382.85)	-	-	-
Sub-totals	**1,382.85**	**-**	**-**	**(1,382.85)**	**-**	**-**	**-**
Comm Fridge							
Restricted	-	2,000.00	729.00	-	-	-	1,271.00
Sub-totals	**-**	**2,000.00**	**729.00**	**-**	**-**	**-**	**1,271.00**
Connections							
Restricted	27,904.36	6,926.39	7,274.07	(27,556.68)	-	-	-
Sub-totals	**27,904.36**	**6,926.39**	**7,274.07**	**(27,556.68)**	**-**	**-**	**-**
DC Relief Fund							
Restricted	-	2,491.00	746.57	-	-	-	1,744.43
Sub-totals	**-**	**2,491.00**	**746.57**	**-**	**-**	**-**	**1,744.43**
Debt Centre							
Restricted	11,580.49	14,914.97	15,613.41	-	-	-	10,882.05
Sub-totals	**11,580.49**	**14,914.97**	**15,613.41**	**-**	**-**	**-**	**10,882.05**
Specific Events							
Designated	-	-	477.00	-	-	-	(477.00)
Restricted	-	1,400.00	593.98	-	-	-	806.02
Sub-totals	**-**	**1,400.00**	**1,070.98**	**-**	**-**	**-**	**329.02**
Fabric							
Designated	-	76.50	578.00	7,550.05	-	-	7,048.55
Restricted	-	5,150.00	5,150.00	-	-	-	-
Sub-totals	**-**	**5,226.50**	**5,728.00**	**7,550.05**	**-**	**-**	**7,048.55**
Off'n Fees							
Designated	30.00	-	-	-	-	-	30.00
Sub-totals	**30.00**	**-**	**-**	**-**	**-**	**-**	**30.00**
Flowers							
Restricted	23.01	-	-	-	-	-	23.01
Sub-totals	**23.01**	**-**	**-**	**-**	**-**	**-**	**23.01**
Flowers							
Designated	360.00	-	-	-	-	-	360.00
Sub-totals	**360.00**	**-**	**-**	**-**	**-**	**-**	**360.00**
Farewell							
Restricted	-	489.00	54.00	-	-	-	435.00
Sub-totals	**-**	**489.00**	**54.00**	**-**	**-**	**-**	**435.00**
General							
Unrestricted	61,168.29	54,692.90	60,134.56	-	-	-	55,726.63
Sub-totals	**61,168.29**	**54,692.90**	**60,134.56**	**-**	**-**	**-**	**55,726.63**
Hall							
Restricted	4,263.35	9,915.00	-	-	-	-	14,178.35
Sub-totals	**4,263.35**	**9,915.00**	**-**	**-**	**-**	**-**	**14,178.35**
Hall rent &c							
Designated	-	4,209.00	3,251.05	-	-	-	957.95
Sub-totals	**-**	**4,209.00**	**3,251.05**	**-**	**-**	**-**	**957.95**
Hand Bells							
Restricted	411.57	-	-	-	-	-	411.57
Sub-totals	**411.57**	**-**	**-**	**-**	**-**	**-**	**411.57**

Mission & O								
Designated		-	500.00	558.17	27,511.99	-	-	27,453.82
	Sub-totals	**-**	**500.00**	**558.17**	**27,511.99**	**-**	**-**	**27,453.82**
Minor Maint.								
Restricted		2,500.00	-	-	(2,500.00)	-	-	-
	Sub-totals	**2,500.00**	**-**	**-**	**(2,500.00)**	**-**	**-**	**-**
Monday Toddlers								
Restricted		708.10	-	-	-	-	-	708.10
	Sub-totals	**708.10**	**-**	**-**	**-**	**-**	**-**	**708.10**
Reserve (General)								
Designated		13,156.00	415.06	-	-	-	-	13,571.06
	Sub-totals	**13,156.00**	**415.06**	**-**	**-**	**-**	**-**	**13,571.06**
Roof & Windows								
Restricted		4,467.20	-	800.00	(3,667.20)	-	-	-
	Sub-totals	**4,467.20**	**-**	**800.00**	**(3,667.20)**	**-**	**-**	**-**
@tC Reserve								
Designated		10,863.40	-	327.53	(2,147.57)	-	-	8,388.30
	Sub-totals	**10,863.40**	**-**	**327.53**	**(2,147.57)**	**-**	**-**	**8,388.30**
Shop Trading								
Designated		5,047.52	8,949.96	8,782.84	2,147.57	-	-	7,362.21
	Sub-totals	**5,047.52**	**8,949.96**	**8,782.84**	**2,147.57**	**-**	**-**	**7,362.21**
Tower Bells								
Restricted		296.64	-	-	-	-	-	296.64
	Sub-totals	**296.64**	**-**	**-**	**-**	**-**	**-**	**296.64**
Wed. Toddlers								
Restricted		1,144.43	-	1,144.43	-	-	-	-
	Sub-totals	**1,144.43**	**-**	**1,144.43**	**-**	**-**	**-**	**-**
Incumbent's Welfare								
Restricted		-	250.00	-	-	-	-	250.00
	Sub-totals	**-**	**250.00**	**-**	**-**	**-**	**-**	**250.00**
Youth & Children								
Designated		-	-	206.00	206.00	-	-	-
Restricted		195.56	200.00	234.25	(161.31)	-	-	-
	Sub-totals	**195.56**	**200.00**	**440.25**	**44.69**	**-**	**-**	**-**
	Totals	**145,502.77**	**112,579.78**	**106,654.86**	**-**	**-**	**-**	**151,427.69**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
0101 - Gift Aid - Bank	22,921.00	-	5,720.00	-	28,641.00	34,312.00
0102 - Parish Giving Scheme	7,355.00	-	-	-	7,355.00	-
0103 - PGS Gift Aid tax recovery	1,551.25	-	-	-	1,551.25	-
0110 - Gift Aid - Envelopes	100.00	-	-	-	100.00	-
0201 - Other planned giving	7,345.00	-	900.00	-	8,245.00	4,530.00
0301 - Loose plate collections	4,238.74	-	626.39	-	4,865.13	6,211.99
0302 - SumUp Payments	1,829.89	-	118.62	-	1,948.51	444.84
0501 - One-off Gift Aid gifts	-	-	-	-	-	16,500.00
0550 - Donations appeals etc	317.00	-	6,513.00	-	6,830.00	1,825.12
0601 - Tax recoverable on Gift Aid	5,982.89	-	-	-	5,982.89	11,187.95
0701 - Legacies	-	-	-	-	-	2,000.00
08A1 - Non-recurring one-off grants	-	2,480.00	11,915.00	-	14,395.00	9,238.66
1330 - Debt Centre - Donations	-	-	6,811.35	-	6,811.35	9,130.81
1335 - Debt Centre - Grants	-	-	5,982.00	-	5,982.00	-
Donations and legacies Totals	**51,640.77**	**2,480.00**	**38,586.36**	**-**	**92,707.13**	**95,381.37**
Income from charitable activities						
0901 - Other funds generated	922.85	76.50	-	-	999.35	48.00
0910 - Concerts, events, etc	-	275.00	-	-	275.00	-
1101 - Fees for weddings/funerals	2,113.05	-	-	-	2,113.05	825.35
1230 - Church hall lettings - Xian	-	3,619.00	-	-	3,619.00	30.00
Income from charitable activities Totals	**3,035.90**	**3,970.50**	**-**	**-**	**7,006.40**	**903.35**
Other trading activities						
1240 - Church hall lettings - Secular	-	315.00	-	-	315.00	-
1270 - Shop income	-	3,501.31	-	-	3,501.31	2,818.36
1271 - Cafe income	-	2,839.00	-	-	2,839.00	1,046.60
1272 - Shop donations	-	93.38	-	-	93.38	55.00
1274 - Shop utility income	-	536.27	-	-	536.27	315.11
1275 - Shop Misc income	-	-	-	-	-	630.00
Other trading activities Totals	**-**	**7,284.96**	**-**	**-**	**7,284.96**	**4,865.07**
Investments						
1020 - Bank interest	16.23	415.06	-	-	431.29	45.47
Investments Totals	**16.23**	**415.06**	**-**	**-**	**431.29**	**45.47**
Other income						
1310 - Insurance claims	-	-	5,150.00	-	5,150.00	-
Other income Totals	**-**	**-**	**5,150.00**	**-**	**5,150.00**	**-**
Income and endowments Grand totals	**54,692.90**	**14,150.52**	**43,736.36**	**-**	**112,579.78**	**101,195.26**
EXPENDITURE ON:						
Raising funds						
1730 - Costs of events	-	548.60	593.98	-	1,142.58	5,304.13
Raising funds Totals	**-**	**548.60**	**593.98**	**-**	**1,142.58**	**5,304.13**
Expenditure on charitable activities						
1801 - Giving to missionary soc's	-	-	600.00	-	600.00	-
1830 - Giving - relief agencies	-	-	-	-	-	425.00
1850 - Home mission	-	-	26.57	-	26.57	-
1870 - Secular charities	-	-	1,144.43	-	1,144.43	500.00
1910 - Ministry parish share etc	45,741.00	-	-	-	45,741.00	45,496.00
2101 - Working expenses of Clergy	2,162.63	-	-	-	2,162.63	1,993.45
2201 - Mission and evangelism	549.39	675.72	1,029.00	-	2,254.11	2,168.51
2300 - Wine, wafers, coffee etc.	474.43	-	102.65	-	577.08	67.25
2301 - Church running costs	2,936.23	327.53	-	-	3,263.76	3,314.19
2310 - Church office-related costs	244.68	-	-	-	244.68	540.14
2320 - Organ / piano tuning	-	-	965.00	-	965.00	-
2330 - Church building-related	1,851.04	440.00	-	-	2,291.04	1,974.96
2331 - Church Cleaning	323.70	-	-	-	323.70	624.32
2340 - Service-related costs	1,193.24	16.85	3,639.99	-	4,850.08	1,986.30

2350 - Upkeep of churchyard	900.00	-	-	-	900.00	250.00
2360 - Administration	918.23	-	54.00	-	972.23	430.70
2365 – Governance, auditor costs	900.00	-	-	-	900.00	-
2370 - Visiting speakers / locums	-	-	-	-	-	100.00
2401 - Church - electric	150.33	-	-	-	150.33	1,641.08
2410 - Church - gas	836.62	-	-	-	836.62	650.40
9910 - CAP Expenses	-	-	2,878.38	-	2,878.38	2,636.90
9920 - CAP monthly subscription	-	-	3,840.00	-	3,840.00	-
9930 - CAP Employee Salary	-	-	8,500.23	-	8,500.23	(3,606.64)
9931 - CAP Employee Pension	-	-	772.80	-	772.80	116.00
9932 - CAP Payroll Fee	-	-	252.00	-	252.00	391.50
Expenditure on charitable activities Totals	**59,181.52**	**1,460.10**	**23,805.05**	**-**	**84,446.67**	**61,700.06**
Other expenditure						
2530 - Hall - electricity	-	1,324.73	-	-	1,324.73	-
2560 - Hall - maintenance	47.00	802.58	-	-	849.58	115.50
2590 - Shop expenditure	-	1,919.33	-	-	1,919.33	1,652.57
2591 - Cafe expenditure	-	703.59	-	-	703.59	345.12
2592 - Shop rates	-	238.00	-	-	238.00	85.68
2593 - Shop utilities	-	2,170.05	-	-	2,170.05	1,510.99
2594 - Shop property	-	3,742.99	-	-	3,742.99	1,115.10
2595 - Shop Misc	-	8.88	-	-	8.88	630.00
2701 - Church major repairs - structure	852.00	318.00	5,950.00	-	7,120.00	-
2710 - Church major repairs - installation	54.04	-	1,990.68	-	2,044.72	3,716.76
2810 - Hall + major repairs - installation	-	943.74	-	-	943.74	-
Other expenditure Totals	**953.04**	**12,171.89**	**7,940.68**	**-**	**21,065.61**	**9,171.72**
Expenditure Grand totals	**60,134.56**	**14,180.59**	**32,339.71**	**-**	**106,654.86**	**76,175.91**

Giving

Giving to General Fund

		2022		2021
Standing orders (Gift aid eligible)	£	22,921	£	26,487
Parish Giving Scheme	£	7,355	£	-
Gift Aid tax relief claimed	£	7,534	£	11,188
Other planned giving	£	7,345	£	19,810
Loose plate collections	£	4,239	£	4,879
Sum-up card reader	£	1,830	£	385
Legacies	£	-	£	10,615
Other giving	£	417	£	525
	£	**51,641**	**£**	**73,889**

The Parish Giving Scheme was introduced in August 2022 and steadily gained traction as the means of regular giving to the Church. In Q2 2023 it will account for almost all regular gift-aid eligible giving. Adding Standing Orders and PGS together saw an increase of around 14% in regular giving.

2021 saw a large reclaim of back-dated Gift Aid tax relief, which was not equalled in 2022 (although a reclaim of back-dated Small Donation Scheme tax relief was made in late 2022, with the receipt being processed after the year-end). Gift Aid is now broadly up-to-date and giving via PGS handles this at source going forwards for those using it and eligible.

The sharp decline in the Other planned giving line was a transfer of giving to Kelsale.

Loose plate collections and giving via the Sum-up card reader should be taken together and show a 16% increase (from £5,264 to £6,069), despite a decision to no longer "pass round the plate" during services.
The change in legacy donations referred to above carries no long-term significance.

General Fund Expenditure

		2022		**2021**
Parish Share	£	45,741	£	45,496
Clergy expenses	£	2,163	£	1,993
Church running costs	£	2,936	£	2,914
Service-related costs	£	1,193	£	62
Church fabric costs	£	2,703	£	1,975
Churchyard maintenance	£	900	£	250
Administration	£	918	£	431
Church utilities	£	987	£	2,291
Governance, auditor	£	900	£	-
All other costs	£	1,693	£	3,147
	£	**60,134**	**£**	**58,559**

General Fund expenditure is dominated by Parish Share (the money that each parish pays to the Diocese, largely taken up by paying Dave's stipend, his pension contribution and the family's housing costs). This was unchanged year-on-year.

Most of the other lines in the table show relatively small changes compared to the total but utility costs appear to have dropped considerably. This is, of course, not the case! Despite great (and successful) efforts by Rob Potter to manage our energy bills, costs did in fact go up. However, in 2022, we took the decision to allocate the

electricity bill to the Hall where the majority of it is incurred. The electricity bill therefore shows up in a different fund!

At the Crossroads

Income		**2022**		**2021**
From Café sales	£	2,839	£	1,047
From Shop sales	£	3,501	£	2,818
Other income	£	630	£	1,000
Total	**£**	**6,970**	**£**	**4,865**
Warm Space Grant	£	1,980		
Expenditure				
Café cost of sales	£	704	£	345
Shop cost of sales	£	1,919	£	1,653
Utilities	£	2,170	£	1,511
Property costs	£	3,981	£	1,200
Other costs	£	9	£	630
	£	**8,783**	**£**	**5,339**
Surplus/(Deficit)	**£**	**167**	**£**	**(474)**

2022 saw a marked recovery from the reduced trading of the pandemic-affected year of 2021. The Shop continues to "make a profit" on its sales – both café and shop – but overheads still have to be borne. 2022 saw the Shop participate in the Warm Space scheme for which a grant of £1,980 was received. Heating and other costs will continue to deplete this grant in 2023. The sharp increase in property costs results from the shop's share of repairs to the (flat) roof of 4 High Street, that we are obligated to pay under the lease (which continues to give us rent-free use of the Shop for a few more decades).

Suffolk Coastal Debt Centre

Suffolk Coastal Debt Centre			**SCDC Relief Fund**		
Income		**2022**			**2022**
Grants received	£	7,982	Donations	£	2,491
Supporters	£	6,933			
Total	**£**	**14,915**	Distributions	£	747

Expenditure			**Balance C/F**	**£**	**1,744**
DCM Salary	£	8,500			
DCM Pension	£	773			
CAP Subscription	£	3,840			
Expenses	£	2,158			
Other costs	£	342			
	£	**15,613**			
Balance B/F	£	11,580			
Deficit for 2023	£	(698)			
Balance C/F	**£**	**10,882**			

As mentioned above, 2021 was a very strange year for SCDC's finances with no Debt Centre Manager for almost all of the year and so very little paid in salary but a large receipt of Statutory Maternity Pay relating to Kirsty Christmas! I have not therefore shown it for comparison in the table.

The really encouraging feature of the income numbers is how much supporter income has grown, to the extent that it is nearly equal to grant income. Both are testimony to the impact that the Debt Centre is making in the wider East Suffolk Community. (Please see the Debt Centre report elsewhere in the Annual Report.)

Laura Knight has been our Debt Centre Manager throughout the year, her salary rising in line with the Real Living Wage (which we have committed to pay). Her pension is a fixed 8% of salary. CAP subscriptions grew in the year to include a licence to offer the CAP Life Skills course. Expenses also rose as the overall level of both Debt Help and CAP-designed courses have risen.

During the Autumn, we launched the extremely successful Relief Fund, primarily but not exclusively in response to the crisis generated for so many experiencing poverty by rising energy prices. Donations have been quite front-ended loaded and direct client support in 2023 will reduce the balance brought forward. Lives have been transformed by this very worthwhile initiative.

Rev. Nic Stuchfield
Acting SKC Treasurer

The Parochial Church Council of Saxmundham

Accountants' report on the unaudited accounts to The Parochial Church Council of Saxmundham

You have approved the accounts for the year ended 31 December 2022 which comprise the Profit and Loss Account, the Balance Sheet and the related notes. In accordance with your instructions, we have compiled these unaudited accounts from the accounting records and information and explanations supplied to us.



Chapel Road Accounting Services Limited
Accountants

Carlton Park House
Carlton Park Industrial Estate
Saxmundham
Suffolk
IP17 2NL

20 March 2023

Financial Report and Accounts – Saxmundham St John's

2022 was a year of transition in many respects: from the pandemic back towards normality, moving towards greater unity with Kelsale with the JCC and also between Treasurers and accounting systems. All these factors have resulted in the accounts for 2022 not being entirely comparable with those for 2021 in a number of subtle ways.

The Statement of Financial Activities shows that total income rose from £101.2k to £112.6k but this masks a number of key movements, including an insurance claim of £5,150 for the Church Roof and a grant for £9,900 for the Stair lift in the Hall. Without these two amounts, income would have fallen by around £3,600 year-on-year.

On the other hand, expenditure rose by over £30k from £76.2k in 2021 to £106.7k. The biggest swings in expenditure were experienced as follows:

- Debt Centre: +£12.1k (from -£3,606 to £8,500, the former being due to a large Maternity Pay reclaim received in 2021, but 2022 expenditure was covered by donations and grants, see analysis below);
- Church repairs: +£7.1k (of which the roof – see above - was the major element);
- At the Crossroads: +£3.4k (see analysis below);
- Service-related costs: +£2.9k (of which £1,913 was upgrades to the laptop and AV system).

The General Fund – the main fund as far as our accounts are concerned - moved from a surplus in 2021 of £17,192 to a deficit in 2022 of £5,442. Two main factors account for this significant transformation: 2021 saw the receipt of two legacies for a total amount of £10,615 (2022 = £0) and one sizeable donor to St John's switched their giving to Kelsale during the year. General Fund expenditure was largely unchanged (up 2.5%) to £60,134.

Although the total numbers are correct and have been independently examined, how they are allocated is subject to some inconsistency as the way that incomes and

(especially) expenditures are booked has changed with the switch to OLAF (our name for the new accounting system of the Benefice) during 2022.

During the year, the Connections (restricted) fund was closed by specific agreement of all those whose giving had generated the balance on the fund of £27,557. The money was transferred to a new Mission and Outreach Fund (designated) where it will support this important activity for a number of years to come. Other historic funds (especially those relating to past fabric projects) were tidied up.

At the end of 2022, the General Fund showed a balance of £55,726 with an additional £13,571 in reserve, meaning that the Church is in a strong financial position (but see the separate report below on the 2023 Budget and current levels of giving to SKC Church). It is also worth pointing out that spending on the fabric of the Church and Hall has been relatively modest over a number of years and may need to increase in 2023 and future years.

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	51,640.77	2,480.00	38,586.36	-	92,707.13	95,381.37
Income from charitable activities	3,035.90	3,970.50	-	-	7,006.40	903.35
Other trading activities	-	7,284.96	-	-	7,284.96	4,865.07
Investments	16.23	415.06	-	-	431.29	45.47
Other income	-	-	5,150.00	-	5,150.00	-
Total income	**54,692.90**	**14,150.52**	**43,736.36**	**-**	**112,579.78**	**101,195.26**
Expenditure on:						
Raising funds	-	548.60	593.98	-	1,142.58	5,304.13
Expenditure on charitable activities	59,181.52	1,460.10	23,805.05	-	84,446.67	61,700.06
Other expenditure	953.04	12,171.89	7,940.68	-	21,065.61	9,171.72
Total expenditure	**60,134.56**	**14,180.59**	**32,339.71**	**-**	**106,654.86**	**76,175.91**
Net income / (expenditure) resources before transfer	**(5,441.66)**	**(30.07)**	**11,396.65**	**-**	**5,924.92**	**25,019.35**

Transfers						
Gross transfers between funds - in	26,670.14	61,982.64	0.23	-	88,653.01	2,636.00
Gross transfers between funds - out	(26,670.14)	(28,097.45)	(33,885.42)	-	(88,653.01)	(2,636.00)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**(5,441.66)**	**33,855.12**	**(22,488.54)**	**-**	**5,924.92**	**25,019.35**
Reconciliation of funds						
Total funds brought forward	**61,168.29**	**30,839.77**	**53,494.71**	**-**	**145,502.77**	**120,483.42**
Total funds carried forward	**55,726.63**	**64,694.89**	**31,006.17**	**-**	**151,427.69**	**145,502.77**
Represented by						
Unrestricted						
General fund	55,726.63	-	-	-	55,726.63	61,168.29
Designated						
@tC Reserve	-	8,388.30	-	-	8,388.30	10,863.40
AV-Projects	-	-	-	-	-	1,382.85
Fabric	-	7,048.55	-	-	7,048.55	-
Flowers	-	360.00	-	-	360.00	360.00
Hall - Designated	-	957.95	-	-	957.95	-
Interest	-	-	-	-	-	-
Mission & Outreach	-	27,453.82	-	-	27,453.82	-
Officiation Fees	-	30.00	-	-	30.00	30.00
Reserve (General)	-	13,571.06	-	-	13,571.06	13,156.00
Shop Trading	-	7,362.21	-	-	7,362.21	5,047.52
Specific Events	-	(477.00)	-	-	(477.00)	-
Restricted						
Community Fridge	-	-	1,271.00	-	1,271.00	-
Connections	-	-	-	-	-	27,904.36
Debt Centre Relief Fund	-	-	1,744.43	-	1,744.43	-
Farewell	-	-	435.00	-	435.00	-
Flowers	-	-	23.01	-	23.01	23.01
Hall	-	-	14,178.35	-	14,178.35	4,263.35
Hand Bells	-	-	411.57	-	411.57	411.57
Incumbent's Welfare	-	-	250.00	-	250.00	-
Minor Maintenance	-	-	-	-	-	2,500.00
Monday Toddlers	-	-	708.10	-	708.10	708.10
Roof And Windows	-	-	-	-	-	4,467.20
Specific Events	-	-	806.02	-	806.02	-
Suffolk Coastal Debt Centre	-	-	10,882.05	-	10,882.05	11,580.49
Tower Bells	-	-	296.64	-	296.64	296.64
Wednesday Toddlers	-	-	-	-	-	1,144.43
Youth & Children	-	-	-	-	-	195.56

Balance Sheet detailed

Class and code	Description	As at 31/12/2022	As at 31/12/2021
Current assets			
6501	Bank current account	112,885.09	108,897.02
6505	Bank Shop current account	7,362.21	5,047.52
6510	CCLA (CBF) deposit account	31,973.29	31,558.23
	Total Current assets	**152,220.59**	**145,502.77**
Liabilities			
6699	Agency collections	792.90	-
	Total Liabilities	**792.90**	**-**
	Net Asset surplus (deficit)	**151,427.69**	**145,502.77**
Reserves			
	Excess/(deficit) to date	5,924.92	50,190.59
Z01	Starting balances	141,798.77	91,608.18
Z03	Gains/(losses) on reval of fixed assets	3,704.00	3,704.00
	Total Reserves	**151,427.69**	**145,502.77**
	Represented by Funds		
	General (Unrestricted)	55,726.63	61,168.29
	Designated	64,694.89	30,839.77
	Restricted	31,006.17	53,494.71
	Total	**151,427.69**	**145,502.77**

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	14,538.70	35,373.32	31,799.07	-	81,711.09	77,723.02
6505: Bank Shop current account	-	7,362.21	-	-	7,362.21	5,047.52
6510: CCLA (CBF) deposit account	41,187.93	21,959.36	-	-	63,147.29	62,732.23
Total	**55,726.63**	**64,694.89**	**31,799.07**	**-**	**152,220.59**	**145,502.77**
Liability - Agency Accounts						
6699: Agency collections	-	-	792.90	-	792.90	-
Total	**-**	**-**	**792.90**	**-**	**792.90**	**-**
Net total assets	**55,726.63**	**64,694.89**	**31,006.17**	**-**	**151,427.69**	**145,502.77**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
AV Project							
Designated	1,382.85	-	-	(1,382.85)	-	-	-
Sub-totals	**1,382.85**	**-**	**-**	**(1,382.85)**	**-**	**-**	**-**
Comm Fridge							
Restricted	-	2,000.00	729.00	-	-	-	1,271.00
Sub-totals	**-**	**2,000.00**	**729.00**	**-**	**-**	**-**	**1,271.00**
Connections							
Restricted	27,904.36	6,926.39	7,274.07	(27,556.68)	-	-	-
Sub-totals	**27,904.36**	**6,926.39**	**7,274.07**	**(27,556.68)**	**-**	**-**	**-**
DC Relief Fund							
Restricted	-	2,491.00	746.57	-	-	-	1,744.43
Sub-totals	**-**	**2,491.00**	**746.57**	**-**	**-**	**-**	**1,744.43**
Debt Centre							
Restricted	11,580.49	14,914.97	15,613.41	-	-	-	10,882.05
Sub-totals	**11,580.49**	**14,914.97**	**15,613.41**	**-**	**-**	**-**	**10,882.05**
Specific Events							
Designated	-	-	477.00	-	-	-	(477.00)
Restricted	-	1,400.00	593.98	-	-	-	806.02
Sub-totals	**-**	**1,400.00**	**1,070.98**	**-**	**-**	**-**	**329.02**
Fabric							
Designated	-	76.50	578.00	7,550.05	-	-	7,048.55
Restricted	-	5,150.00	5,150.00	-	-	-	-
Sub-totals	**-**	**5,226.50**	**5,728.00**	**7,550.05**	**-**	**-**	**7,048.55**
Off'n Fees							
Designated	30.00	-	-	-	-	-	30.00
Sub-totals	**30.00**	**-**	**-**	**-**	**-**	**-**	**30.00**
Flowers							
Restricted	23.01	-	-	-	-	-	23.01
Sub-totals	**23.01**	**-**	**-**	**-**	**-**	**-**	**23.01**
Flowers							
Designated	360.00	-	-	-	-	-	360.00
Sub-totals	**360.00**	**-**	**-**	**-**	**-**	**-**	**360.00**
Farewell							
Restricted	-	489.00	54.00	-	-	-	435.00
Sub-totals	**-**	**489.00**	**54.00**	**-**	**-**	**-**	**435.00**
General							
Unrestricted	61,168.29	54,692.90	60,134.56	-	-	-	55,726.63
Sub-totals	**61,168.29**	**54,692.90**	**60,134.56**	**-**	**-**	**-**	**55,726.63**
Hall							
Restricted	4,263.35	9,915.00	-	-	-	-	14,178.35
Sub-totals	**4,263.35**	**9,915.00**	**-**	**-**	**-**	**-**	**14,178.35**
Hall rent &c							
Designated	-	4,209.00	3,251.05	-	-	-	957.95
Sub-totals	**-**	**4,209.00**	**3,251.05**	**-**	**-**	**-**	**957.95**
Hand Bells							
Restricted	411.57	-	-	-	-	-	411.57
Sub-totals	**411.57**	**-**	**-**	**-**	**-**	**-**	**411.57**

Mission & O								
Designated		-	500.00	558.17	27,511.99	-	-	27,453.82
	Sub-totals	**-**	**500.00**	**558.17**	**27,511.99**	**-**	**-**	**27,453.82**
Minor Maint.								
Restricted		2,500.00	-	-	(2,500.00)	-	-	-
	Sub-totals	**2,500.00**	**-**	**-**	**(2,500.00)**	**-**	**-**	**-**
Monday Toddlers								
Restricted		708.10	-	-	-	-	-	708.10
	Sub-totals	**708.10**	**-**	**-**	**-**	**-**	**-**	**708.10**
Reserve (General)								
Designated		13,156.00	415.06	-	-	-	-	13,571.06
	Sub-totals	**13,156.00**	**415.06**	**-**	**-**	**-**	**-**	**13,571.06**
Roof & Windows								
Restricted		4,467.20	-	800.00	(3,667.20)	-	-	-
	Sub-totals	**4,467.20**	**-**	**800.00**	**(3,667.20)**	**-**	**-**	**-**
@tC Reserve								
Designated		10,863.40	-	327.53	(2,147.57)	-	-	8,388.30
	Sub-totals	**10,863.40**	**-**	**327.53**	**(2,147.57)**	**-**	**-**	**8,388.30**
Shop Trading								
Designated		5,047.52	8,949.96	8,782.84	2,147.57	-	-	7,362.21
	Sub-totals	**5,047.52**	**8,949.96**	**8,782.84**	**2,147.57**	**-**	**-**	**7,362.21**
Tower Bells								
Restricted		296.64	-	-	-	-	-	296.64
	Sub-totals	**296.64**	**-**	**-**	**-**	**-**	**-**	**296.64**
Wed. Toddlers								
Restricted		1,144.43	-	1,144.43	-	-	-	-
	Sub-totals	**1,144.43**	**-**	**1,144.43**	**-**	**-**	**-**	**-**
Incumbent's Welfare								
Restricted		-	250.00	-	-	-	-	250.00
	Sub-totals	**-**	**250.00**	**-**	**-**	**-**	**-**	**250.00**
Youth & Children								
Designated		-	-	206.00	206.00	-	-	-
Restricted		195.56	200.00	234.25	(161.31)	-	-	-
	Sub-totals	**195.56**	**200.00**	**440.25**	**44.69**	**-**	**-**	**-**
	Totals	**145,502.77**	**112,579.78**	**106,654.86**	**-**	**-**	**-**	**151,427.69**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
0101 - Gift Aid - Bank	22,921.00	-	5,720.00	-	28,641.00	34,312.00
0102 - Parish Giving Scheme	7,355.00	-	-	-	7,355.00	-
0103 - PGS Gift Aid tax recovery	1,551.25	-	-	-	1,551.25	-
0110 - Gift Aid - Envelopes	100.00	-	-	-	100.00	-
0201 - Other planned giving	7,345.00	-	900.00	-	8,245.00	4,530.00
0301 - Loose plate collections	4,238.74	-	626.39	-	4,865.13	6,211.99
0302 - SumUp Payments	1,829.89	-	118.62	-	1,948.51	444.84
0501 - One-off Gift Aid gifts	-	-	-	-	-	16,500.00
0550 - Donations appeals etc	317.00	-	6,513.00	-	6,830.00	1,825.12
0601 - Tax recoverable on Gift Aid	5,982.89	-	-	-	5,982.89	11,187.95
0701 - Legacies	-	-	-	-	-	2,000.00
08A1 - Non-recurring one-off grants	-	2,480.00	11,915.00	-	14,395.00	9,238.66
1330 - Debt Centre - Donations	-	-	6,811.35	-	6,811.35	9,130.81
1335 - Debt Centre - Grants	-	-	5,982.00	-	5,982.00	-
Donations and legacies Totals	**51,640.77**	**2,480.00**	**38,586.36**	**-**	**92,707.13**	**95,381.37**
Income from charitable activities						
0901 - Other funds generated	922.85	76.50	-	-	999.35	48.00
0910 - Concerts, events, etc	-	275.00	-	-	275.00	-
1101 - Fees for weddings/funerals	2,113.05	-	-	-	2,113.05	825.35
1230 - Church hall lettings - Xian	-	3,619.00	-	-	3,619.00	30.00
Income from charitable activities Totals	**3,035.90**	**3,970.50**	**-**	**-**	**7,006.40**	**903.35**
Other trading activities						
1240 - Church hall lettings - Secular	-	315.00	-	-	315.00	-
1270 - Shop income	-	3,501.31	-	-	3,501.31	2,818.36
1271 - Cafe income	-	2,839.00	-	-	2,839.00	1,046.60
1272 - Shop donations	-	93.38	-	-	93.38	55.00
1274 - Shop utility income	-	536.27	-	-	536.27	315.11
1275 - Shop Misc income	-	-	-	-	-	630.00
Other trading activities Totals	**-**	**7,284.96**	**-**	**-**	**7,284.96**	**4,865.07**
Investments						
1020 - Bank interest	16.23	415.06	-	-	431.29	45.47
Investments Totals	**16.23**	**415.06**	**-**	**-**	**431.29**	**45.47**
Other income						
1310 - Insurance claims	-	-	5,150.00	-	5,150.00	-
Other income Totals	**-**	**-**	**5,150.00**	**-**	**5,150.00**	**-**
Income and endowments Grand totals	**54,692.90**	**14,150.52**	**43,736.36**	**-**	**112,579.78**	**101,195.26**
EXPENDITURE ON:						
Raising funds						
1730 - Costs of events	-	548.60	593.98	-	1,142.58	5,304.13
Raising funds Totals	**-**	**548.60**	**593.98**	**-**	**1,142.58**	**5,304.13**
Expenditure on charitable activities						
1801 - Giving to missionary soc's	-	-	600.00	-	600.00	-
1830 - Giving - relief agencies	-	-	-	-	-	425.00
1850 - Home mission	-	-	26.57	-	26.57	-
1870 - Secular charities	-	-	1,144.43	-	1,144.43	500.00
1910 - Ministry parish share etc	45,741.00	-	-	-	45,741.00	45,496.00
2101 - Working expenses of Clergy	2,162.63	-	-	-	2,162.63	1,993.45
2201 - Mission and evangelism	549.39	675.72	1,029.00	-	2,254.11	2,168.51
2300 - Wine, wafers, coffee etc.	474.43	-	102.65	-	577.08	67.25
2301 - Church running costs	2,936.23	327.53	-	-	3,263.76	3,314.19
2310 - Church office-related costs	244.68	-	-	-	244.68	540.14
2320 - Organ / piano tuning	-	-	965.00	-	965.00	-
2330 - Church building-related	1,851.04	440.00	-	-	2,291.04	1,974.96
2331 - Church Cleaning	323.70	-	-	-	323.70	624.32
2340 - Service-related costs	1,193.24	16.85	3,639.99	-	4,850.08	1,986.30

2350 - Upkeep of churchyard	900.00	-	-	-	900.00	250.00
2360 - Administration	918.23	-	54.00	-	972.23	430.70
2365 – Governance, auditor costs	900.00	-	-	-	900.00	-
2370 - Visiting speakers / locums	-	-	-	-	-	100.00
2401 - Church - electric	150.33	-	-	-	150.33	1,641.08
2410 - Church - gas	836.62	-	-	-	836.62	650.40
9910 - CAP Expenses	-	-	2,878.38	-	2,878.38	2,636.90
9920 - CAP monthly subscription	-	-	3,840.00	-	3,840.00	-
9930 - CAP Employee Salary	-	-	8,500.23	-	8,500.23	(3,606.64)
9931 - CAP Employee Pension	-	-	772.80	-	772.80	116.00
9932 - CAP Payroll Fee	-	-	252.00	-	252.00	391.50
Expenditure on charitable activities Totals	**59,181.52**	**1,460.10**	**23,805.05**	**-**	**84,446.67**	**61,700.06**
Other expenditure						
2530 - Hall - electricity	-	1,324.73	-	-	1,324.73	-
2560 - Hall - maintenance	47.00	802.58	-	-	849.58	115.50
2590 - Shop expenditure	-	1,919.33	-	-	1,919.33	1,652.57
2591 - Cafe expenditure	-	703.59	-	-	703.59	345.12
2592 - Shop rates	-	238.00	-	-	238.00	85.68
2593 - Shop utilities	-	2,170.05	-	-	2,170.05	1,510.99
2594 - Shop property	-	3,742.99	-	-	3,742.99	1,115.10
2595 - Shop Misc	-	8.88	-	-	8.88	630.00
2701 - Church major repairs - structure	852.00	318.00	5,950.00	-	7,120.00	-
2710 - Church major repairs - installation	54.04	-	1,990.68	-	2,044.72	3,716.76
2810 - Hall + major repairs - installation	-	943.74	-	-	943.74	-
Other expenditure Totals	**953.04**	**12,171.89**	**7,940.68**	**-**	**21,065.61**	**9,171.72**
Expenditure Grand totals	**60,134.56**	**14,180.59**	**32,339.71**	**-**	**106,654.86**	**76,175.91**

Giving

Giving to General Fund

		2022		2021
Standing orders (Gift aid eligible)	£	22,921	£	26,487
Parish Giving Scheme	£	7,355	£	-
Gift Aid tax relief claimed	£	7,534	£	11,188
Other planned giving	£	7,345	£	19,810
Loose plate collections	£	4,239	£	4,879
Sum-up card reader	£	1,830	£	385
Legacies	£	-	£	10,615
Other giving	£	417	£	525
	£	**51,641**	**£**	**73,889**

The Parish Giving Scheme was introduced in August 2022 and steadily gained traction as the means of regular giving to the Church. In Q2 2023 it will account for almost all regular gift-aid eligible giving. Adding Standing Orders and PGS together saw an increase of around 14% in regular giving.

2021 saw a large reclaim of back-dated Gift Aid tax relief, which was not equalled in 2022 (although a reclaim of back-dated Small Donation Scheme tax relief was made in late 2022, with the receipt being processed after the year-end). Gift Aid is now broadly up-to-date and giving via PGS handles this at source going forwards for those using it and eligible.

The sharp decline in the Other planned giving line was a transfer of giving to Kelsale.

Loose plate collections and giving via the Sum-up card reader should be taken together and show a 16% increase (from £5,264 to £6,069), despite a decision to no longer "pass round the plate" during services.
The change in legacy donations referred to above carries no long-term significance.

General Fund Expenditure

		2022		**2021**
Parish Share	£	45,741	£	45,496
Clergy expenses	£	2,163	£	1,993
Church running costs	£	2,936	£	2,914
Service-related costs	£	1,193	£	62
Church fabric costs	£	2,703	£	1,975
Churchyard maintenance	£	900	£	250
Administration	£	918	£	431
Church utilities	£	987	£	2,291
Governance, auditor	£	900	£	-
All other costs	£	1,693	£	3,147
	£	**60,134**	**£**	**58,559**

General Fund expenditure is dominated by Parish Share (the money that each parish pays to the Diocese, largely taken up by paying Dave's stipend, his pension contribution and the family's housing costs). This was unchanged year-on-year.

Most of the other lines in the table show relatively small changes compared to the total but utility costs appear to have dropped considerably. This is, of course, not the case! Despite great (and successful) efforts by Rob Potter to manage our energy bills, costs did in fact go up. However, in 2022, we took the decision to allocate the

electricity bill to the Hall where the majority of it is incurred. The electricity bill therefore shows up in a different fund!

At the Crossroads

Income		**2022**		**2021**
From Café sales	£	2,839	£	1,047
From Shop sales	£	3,501	£	2,818
Other income	£	630	£	1,000
Total	**£**	**6,970**	**£**	**4,865**
Warm Space Grant	£	1,980		
Expenditure				
Café cost of sales	£	704	£	345
Shop cost of sales	£	1,919	£	1,653
Utilities	£	2,170	£	1,511
Property costs	£	3,981	£	1,200
Other costs	£	9	£	630
	£	**8,783**	**£**	**5,339**
Surplus/(Deficit)	**£**	**167**	**£**	**(474)**

2022 saw a marked recovery from the reduced trading of the pandemic-affected year of 2021. The Shop continues to "make a profit" on its sales – both café and shop – but overheads still have to be borne. 2022 saw the Shop participate in the Warm Space scheme for which a grant of £1,980 was received. Heating and other costs will continue to deplete this grant in 2023. The sharp increase in property costs results from the shop's share of repairs to the (flat) roof of 4 High Street, that we are obligated to pay under the lease (which continues to give us rent-free use of the Shop for a few more decades).

Suffolk Coastal Debt Centre

Suffolk Coastal Debt Centre			**SCDC Relief Fund**		
Income		**2022**			**2022**
Grants received	£	7,982	Donations	£	2,491
Supporters	£	6,933			
Total	**£**	**14,915**	Distributions	£	747

Expenditure			**Balance C/F**	**£**	**1,744**
DCM Salary	£	8,500			
DCM Pension	£	773			
CAP Subscription	£	3,840			
Expenses	£	2,158			
Other costs	£	342			
	£	**15,613**			
Balance B/F	£	11,580			
Deficit for 2023	£	(698)			
Balance C/F	**£**	**10,882**			

As mentioned above, 2021 was a very strange year for SCDC's finances with no Debt Centre Manager for almost all of the year and so very little paid in salary but a large receipt of Statutory Maternity Pay relating to Kirsty Christmas! I have not therefore shown it for comparison in the table.

The really encouraging feature of the income numbers is how much supporter income has grown, to the extent that it is nearly equal to grant income. Both are testimony to the impact that the Debt Centre is making in the wider East Suffolk Community. (Please see the Debt Centre report elsewhere in the Annual Report.)

Laura Knight has been our Debt Centre Manager throughout the year, her salary rising in line with the Real Living Wage (which we have committed to pay). Her pension is a fixed 8% of salary. CAP subscriptions grew in the year to include a licence to offer the CAP Life Skills course. Expenses also rose as the overall level of both Debt Help and CAP-designed courses have risen.

During the Autumn, we launched the extremely successful Relief Fund, primarily but not exclusively in response to the crisis generated for so many experiencing poverty by rising energy prices. Donations have been quite front-ended loaded and direct client support in 2023 will reduce the balance brought forward. Lives have been transformed by this very worthwhile initiative.

Rev. Nic Stuchfield
Acting SKC Treasurer

The Parochial Church Council of Saxmundham

Accountants' report on the unaudited accounts to The Parochial Church Council of Saxmundham

You have approved the accounts for the year ended 31 December 2022 which comprise the Profit and Loss Account, the Balance Sheet and the related notes. In accordance with your instructions, we have compiled these unaudited accounts from the accounting records and information and explanations supplied to us.



Chapel Road Accounting Services Limited
Accountants

Carlton Park House
Carlton Park Industrial Estate
Saxmundham
Suffolk
IP17 2NL

20 March 2023

SKC Church

England & Wales - Charity number 1171576

Accounts

Annual Report for the Benefice of Saxmundham with Kelsale cum Carlton for calendar year 2021



Faces of SKC 2021

The Parochial Church Council of St John the Baptist, Saxmundham and the Parochial Church Council of St Mary and St Peter's, Kelsale with St Peter's, Carlton.

The trustees present their reports and the audited financial statements of the charities for the year ended 31 December 2021. As the two PCCs work closely together they have prepared one report that covers the benefice, apart from finances which are presented separately.

Aim and Purposes

The Parochial Church Councils have the responsibility of cooperating with the incumbent to promote, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specific responsible for the maintenance of the Church building(s) of which there are three church buildings and one church hall.

Priest-in-Charge Comment

2021 was another year of change in the Benefice of Saxmundham with Kelsale cum Carlton. A lot of what we did, or planned to do, was dominated by the COVID-19 pandemic. We began the year with lockdown restrictions in place that gradually eased only to be reintroduced a few times.

The Benefice also began the year in vacancy and grappled with all that meant as well. My family and I moved into The Rectory at the end of February and although we were flying under the radar we felt incredibly welcomed through cards, gifts, and visits from people too. My licensing happened online at the end of March and then I spent some time getting to know the Benefice through door-stop hellos, thank you to everyone who invited me to their doorstop, garden, or when the restrictions allowed, into your home.

We continued to do various things online throughout 2021 including the Lent Course, at least one Alpha Course, and various church services too. Once worship had restarted in person we explored how we could stream things too with varying levels of success.

One of the significant times in 2021 was our 40 Days of Prayer as we sought God's heart and vision for our Benefice. It was encouraging to see us all commit the time to praying for us as churches and for those in our communities. Following the 40 Days of Prayer we discerned our Mission, Vision, and Values to solidify our common direction of travel as a Benefice as we seek to follow where God leads us.

We believe we are called to Love God, Love one another, and Love our communities. We seek to do that through encountering the love of Jesus in our life and worship, to grow as Spirit filled disciple-making disciples, and to see communities transformed through the love of God. Our values, the things that are 'how we do things round here' are prayer, unity, generosity and hospitality, community, and mission. Hopefully we see those things in all that we do.

A lot happened in 2021 that would take far too much space to detail but here are a few things to mention (not in any particular order!):
relaunching in person worship including Connections in St Johns, 40 Days of Prayer, the Weekend Away at Home (three garden parties in the Rectory garden), our long-delayed Sizewell Weekend Away, the Big Film Event, a Flower Festival in Kelsale, a Harvest Supper, an All Souls Remembrance Event, and so much more.


Group in Sizewell, November 2021

I've also not mentioned the quiet things that so many people do behind the scenes living out our calling to be like Jesus. There are the team of cleaners who get the churches ready for worship, those who tidy up the churchyards, volunteering at the shop, helping at the Community Fridge, and more than I can mention.

I would like to say a huge thank you to everyone who has done something this year whether it be one-off or regularly, up front or behind-the-scenes, in the church or in the community, seen or unseen (although God sees you).

A special thank you to the wardens, Nic, and Tom, for leading the Benefice in the vacancy and for helping me settle as well.

Rev. Dave Preece (Priest-in-Charge)

Future Plans

The vacancy and the pandemic provided opportunities for the benefice to work closer together than ever before. One thing that shone through the 40 Days of Prayer was the subject of unity and so we have been seeking ways to deepen and develop our unity as a benefice.

I have likened the benefice to a fleet of ships. Each different thing we do could be described as a ship; our different Sunday services, At the Crossroads, our activities in the community, and other things. Each ship is different and we celebrate that fact but we want to be travelling in the same direction.

Our Mission, Vision, and Values help us to keep a common direction of travel together. We switched from two websites (one for St Johns and one for Connections) to a Benefice website (skc.church) and are starting to use the name SKC Church more (SKC standing for each of our physical centres Saxmundham, Kelsale, and Carlton, although we reach far further than that too).

At the end of 2021 we started to really delve into whether we could join the two PCCs into one Joint Church Council (JCC). I am indebted to the Consultation Group who met weekly to deep dive into all the small details and technicalities of what a JCC could

look like. We have spent time consulting the Benefice Leaders and the PCCs and are now opening up those conversations to the wider church, including you.

We will spend more time in 2022 exploring whether we are being called to form a Joint Church Council. We want to see Saxmundham, Kelsale, and Carlton (and surrounding villages) transformed through encountering the power and love of the risen Jesus. As we join together in worship and mission we believe a Joint Church Council might help us to work more efficiently to realise our Mission to Love God, Love one another, and love our communities.

Rev. Dave Preece (Priest-in-Charge)
ic Stuchfield (Assistant Priest)

CRASL
Accounting Services

The Parochial Church Council of Saxmundham

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination and can confirm that:-

This is a report in respect of an examination carried out under 145 of the Act and in accordance with the directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by with Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give and 'true and fair' view, which is not a matter considered as part of an independent examination;

have not been prepared in accordance with the methods and principals set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in February 2016), (The SORP).

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

Signed:

Mr Martin Fuller FMAAT– Independent Examiner

CRASL Carlton Park House Saxmundham Suffolk IP17 2NL

This report was signed on 27th October 2022

Registered Office:
Chapel Road Accounting Services Limited
Carlton Park House
Carlton Park Industrial Estate
Saxmundham
Suffolk
IP17 2NL

aat

Martin Anthony Fuller is licensed and regulated by the Association of Accounting Technicians to provide services in accordance with License Number 2993 details of which are displayed at the address shown

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PCC of Saxmundham

Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	73,936.81	624.00	20,868.56	95,429.37	107,640.29
Income from charitable activities	795.35	30.00	30.00	855.35	1,081.70
Other trading activities	-	4,865.07	-	4,865.07	6,497.57
Investments	45.47	-	-	45.47	250.57
Other income	973.38	3,605.91	(4,579.29)	-	-
Total income	**75,751.01**	**9,124.98**	**16,319.27**	**101,195.26**	**115,470.13**
Expenditure on:					
Raising funds	-	5,253.78	5,304.13	10,557.91	9,282.91
Expenditure on charitable activities	58,559.43	3,802.44	3,651.12	66,012.99	97,976.87
Other expenditure	-	-	(394.99)	(394.99)	12,219.54
Total expenditure	**58,559.43**	**9,056.22**	**8,560.26**	**76,175.91**	**119,479.32**
Net income / (expenditure) resources before transfer	**17,191.58**	**68.76**	**7,759.01**	**25,019.35**	**(4,009.19)**
Transfers:					
Gross transfers between funds - in	-	2,636.00	-	2,636.00	-
Gross transfers between funds - out	(1,318.00)	(1,318.00)	-	(2,636.00)	-
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	3,704.00
Net movement in funds	**15,873.58**	**1,386.76**	**7,759.01**	**25,019.35**	**(305.19)**
Reconciliation of funds					
Total funds brought forward	**45,294.71**	**29,453.01**	**45,735.70**	**120,483.42**	**120,788.61**
Total funds carried forward	**61,168.29**	**30,839.77**	**53,494.71**	**145,502.77**	**120,483.42**

PCC of Saxmundham

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2021 £	At 31/12/2020 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Cash At Bank And In Hand	61,168.29	30,839.77	53,494.71	-	145,502.77	120,483.42
	61,168.29	**30,839.77**	**53,494.71**	**-**	**145,502.77**	**120,483.42**
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	**61,168.29**	**30,839.77**	**53,494.71**	**-**	**145,502.77**	**120,483.42**
Total assets less current liabilities	**61,168.29**	**30,839.77**	**53,494.71**	**-**	**145,502.77**	**120,483.42**
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	**61,168.29**	**30,839.77**	**53,494.71**	**-**	**145,502.77**	**120,483.42**
Represented by						
Unrestricted						
Unrestricted - General Fund	61,168.29	-	-	-	61,168.29	45,294.71
Designated						
Designated - At The Crossroads	-	10,863.40	-	-	10,863.40	12,181.40
Designated - AV-Projects	-	1,382.85	-	-	1,382.85	-
Designated - Flowers Designated	-	360.00	-	-	360.00	360.00
Designated - Officiation Fees	-	30.00	-	-	30.00	869.70
Designated - Shop Trading	-	5,047.52	-	-	5,047.52	4,203.91
Designated - Reserve (General)	-	13,156.00	-	-	13,156.00	11,838.00
Restricted						
Restricted - Concert	-	-	-	-	-	183.20
Restricted - Funeral	-	-	-	-	-	(423.92)
Restricted - Hall	-	-	4,263.35	-	4,263.35	4,083.50
Restricted - Minor Maintenance	-	-	2,500.00	-	2,500.00	-
Restricted - Vacancy	-	-	-	-	-	(531.60)
Restricted - Connections	-	-	27,904.36	-	27,904.36	24,936.26
Restricted - Re-Ordering	-	-	-	-	-	1,812.00
Restricted - Youth & Community Worker	-	-	195.56	-	195.56	122.56
Restricted - Roof And Windows	-	-	4,467.20	-	4,467.20	2,663.61
Restricted - Fabric	-	-	-	-	-	6,967.20
Restricted - Flowers	-	-	23.01	-	23.01	59.51
Restricted - Hand Bells	-	-	411.57	-	411.57	411.57
Restricted - Tower Bells	-	-	296.64	-	296.64	296.64
Restricted - Monday Toddlers	-	-	708.10	-	708.10	708.10
Restricted - Wednesday Toddlers	-	-	1,144.43	-	1,144.43	1,144.43