



**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 Boulton), 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 Communion

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  (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.skchurch/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

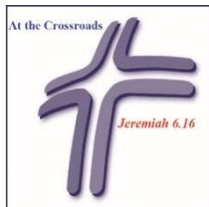
to receive visiting cyclists and walkers.

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
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Gross transfers between funds - out	(26,670.14)	(28,097.45)	(33,885.42)	-	(88,653.01)	(2,636.00)
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Other recognised gains / losses

Gains/losses on investment assets	-	-	-	-	-	-
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Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
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Net movement in funds	(5,441.66)	33,855.12	(22,488.54)	-	5,924.92	25,019.35
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Reconciliation of funds

Total funds brought forward	61,168.29	30,839.77	53,494.71	-	145,502.77	120,483.42
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Total funds carried forward	55,726.63	64,694.89	31,006.17	-	151,427.69	145,502.77
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Represented by**Unrestricted**

General fund	55,726.63	-	-	-	55,726.63	61,168.29
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Designated

@tC Reserve	-	8,388.30	-	-	8,388.30	10,863.40
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AV-Projects	-	-	-	-	-	1,382.85
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Fabric	-	7,048.55	-	-	7,048.55	-
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Flowers	-	360.00	-	-	360.00	360.00
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Hall - Designated	-	957.95	-	-	957.95	-
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Interest	-	-	-	-	-	-
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Mission & Outreach	-	27,453.82	-	-	27,453.82	-
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Officiation Fees	-	30.00	-	-	30.00	30.00
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Reserve (General)	-	13,571.06	-	-	13,571.06	13,156.00
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Shop Trading	-	7,362.21	-	-	7,362.21	5,047.52
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Specific Events	-	(477.00)	-	-	(477.00)	-
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Restricted

Community Fridge	-	-	1,271.00	-	1,271.00	-
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Connections	-	-	-	-	-	27,904.36
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Debt Centre Relief Fund	-	-	1,744.43	-	1,744.43	-
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Farewell	-	-	435.00	-	435.00	-
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Flowers	-	-	23.01	-	23.01	23.01
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Hall	-	-	14,178.35	-	14,178.35	4,263.35
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Hand Bells	-	-	411.57	-	411.57	411.57
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Incumbent's Welfare	-	-	250.00	-	250.00	-
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Minor Maintenance	-	-	-	-	-	2,500.00
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Monday Toddlers	-	-	708.10	-	708.10	708.10
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Roof And Windows	-	-	-	-	-	4,467.20
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Specific Events	-	-	806.02	-	806.02	-
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Suffolk Coastal Debt Centre	-	-	10,882.05	-	10,882.05	11,580.49
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Tower Bells	-	-	296.64	-	296.64	296.64
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Wednesday Toddlers	-	-	-	-	-	1,144.43
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Youth & Children	-	-	-	-	-	195.56
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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

[illegible]

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

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	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
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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)
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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

Income		2022
Grants received	£	7,982
Supporters	£	6,933
Total	£	14,915

SCDC Relief Fund

		2022
Donations	£	2,491
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
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Gross transfers between funds - out	(26,670.14)	(28,097.45)	(33,885.42)	-	(88,653.01)	(2,636.00)
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Other recognised gains / losses

Gains/losses on investment assets	-	-	-	-	-	-
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Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
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Net movement in funds	(5,441.66)	33,855.12	(22,488.54)	-	5,924.92	25,019.35
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Reconciliation of funds

Total funds brought forward	61,168.29	30,839.77	53,494.71	-	145,502.77	120,483.42
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Total funds carried forward	55,726.63	64,694.89	31,006.17	-	151,427.69	145,502.77
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Represented by**Unrestricted**

General fund	55,726.63	-	-	-	55,726.63	61,168.29
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Designated

@tC Reserve	-	8,388.30	-	-	8,388.30	10,863.40
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AV-Projects	-	-	-	-	-	1,382.85
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Fabric	-	7,048.55	-	-	7,048.55	-
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Flowers	-	360.00	-	-	360.00	360.00
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Hall - Designated	-	957.95	-	-	957.95	-
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Interest	-	-	-	-	-	-
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Mission & Outreach	-	27,453.82	-	-	27,453.82	-
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Officiation Fees	-	30.00	-	-	30.00	30.00
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Reserve (General)	-	13,571.06	-	-	13,571.06	13,156.00
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Shop Trading	-	7,362.21	-	-	7,362.21	5,047.52
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Specific Events	-	(477.00)	-	-	(477.00)	-
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Restricted

Community Fridge	-	-	1,271.00	-	1,271.00	-
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Connections	-	-	-	-	-	27,904.36
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Debt Centre Relief Fund	-	-	1,744.43	-	1,744.43	-
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Farewell	-	-	435.00	-	435.00	-
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Flowers	-	-	23.01	-	23.01	23.01
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Hall	-	-	14,178.35	-	14,178.35	4,263.35
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Hand Bells	-	-	411.57	-	411.57	411.57
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Incumbent's Welfare	-	-	250.00	-	250.00	-
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Minor Maintenance	-	-	-	-	-	2,500.00
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Monday Toddlers	-	-	708.10	-	708.10	708.10
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Roof And Windows	-	-	-	-	-	4,467.20
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Specific Events	-	-	806.02	-	806.02	-
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Suffolk Coastal Debt Centre	-	-	10,882.05	-	10,882.05	11,580.49
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Tower Bells	-	-	296.64	-	296.64	296.64
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Wednesday Toddlers	-	-	-	-	-	1,144.43
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Youth & Children	-	-	-	-	-	195.56
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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

[illegible]

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

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	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
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20 March 2023