

**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 Boulton 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 Encounters 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 Communion

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 Communion – 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 Eventbrite.

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 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 Captain) 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-9r7fTSweH2TWaD2orgN0U2H>

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.l61m.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.

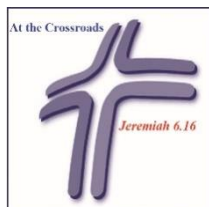
This year we had 2 SKC cyclists and a group of 5 striders. The walking route took in 5 churches starting in Kelsale and returning to Saxmundham via Carlton. We enjoyed coffee and biscuits at Kelsale, drinks at Carlton and picnic lunch at St John's.

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

SKC Church Annual Accounts for the year ended 31st December 2023

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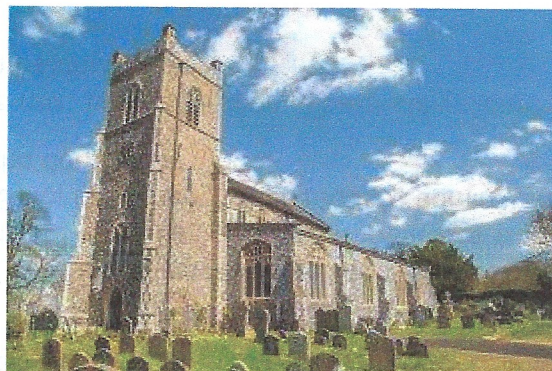
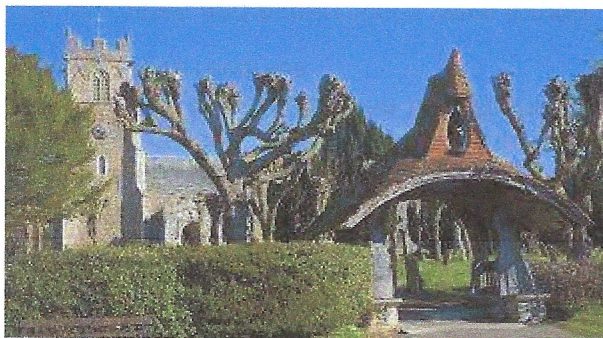
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SKC Church Annual Accounts for the year ended 31st December 2023

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.

SKC Church Annual Accounts for the year ended 31st December 2023

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 Church Annual Accounts for the year ended 31st December 2023

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 Church Annual Accounts for the year ended 31st December 2023

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		

SKC Church Annual Accounts for the year ended 31st December 2023

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

SKC Church Annual Accounts for the year ended 31st December 2023

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

SKC Church Annual Accounts for the year ended 31st December 2023

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 km²).

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.

SKC Church Annual Accounts for the year ended 31st December 2023

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

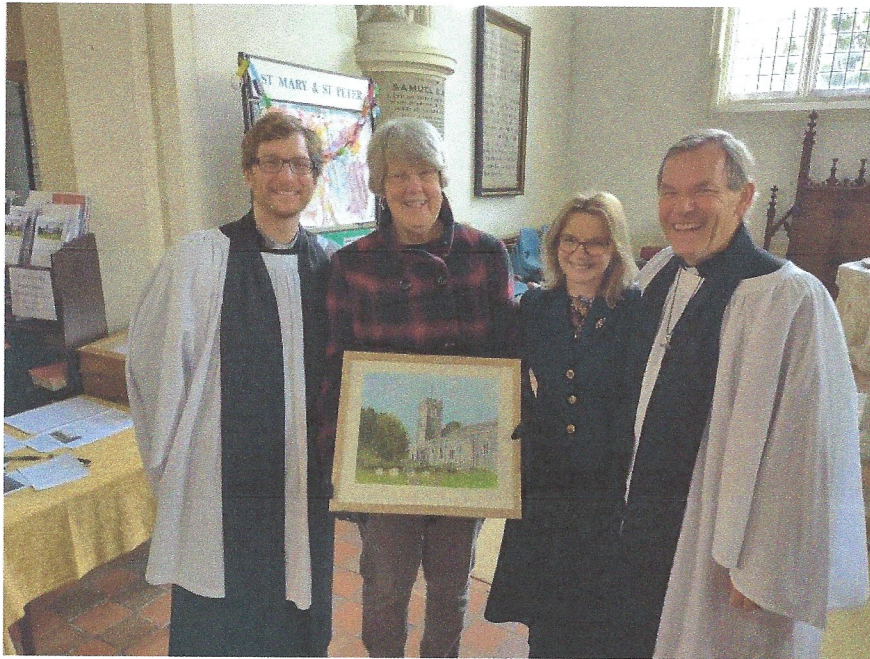
Signature:



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



**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:



Relevant professional qualification or body: HND Business & Finance

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

Date: 01st March 2024