

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

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

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

Aim and Purposes

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

Rector's Comment

Lamentations 3:22-23 that says:

The steadfast love of the Lord never ceases,
his mercies never come to an end;
they are new every morning;
great is your faithfulness.

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

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

We seek to do that by:

Encountering the love of Jesus in our life and worship
Growing as Spirit filled disciple-making disciples
Seeing communities transformed through the love of God

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

Some of the highlights include (in absolutely no order whatsoever!):

Visits from Stewart McCulloch from CAP and the DOXA team, Mandy's ordination to the diaconate, a hog roast, journeying with Nic on his sabbatical and pilgrimage, the 30th anniversary of women priests and our celebration with Olwen and Pam in Kelsale, my licensing as Rector, confirmations in Aldeburgh and baptisms and re-affirmations of baptism in the sea in Sizewell, achieving the Bronze Eco Church awards in all three churches, our Light Party, the Lectio Course for Lent, the growth of the Community Fridge, developments in our café At the Crossroads, sustained efforts to tackle poverty through the Suffolk Coastal Debt Centre, the good news proclaimed through Open the Book and school assemblies, continued dedication to safeguarding, and of course all the services and gatherings on Sundays and midweek. Phew!

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

Most importantly, all we do is for the glory of God and to see God's kingdom come in our benefice. To quote Thomas Ken's hymn from 1674:

Praise God, from whom all blessings flow;
Praise Him, all creatures here below;
Praise Him above, ye heav'nly host;
Praise Father, Son, and Holy Ghost.
Amen!

Rev. Dave Preece (Rector)

Future Plans

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

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

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

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

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

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

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

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

Worship in 2024

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

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

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

Rev. Dave Preece (Rector)

9:30 Informal

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

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

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

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

Rev. Dave Preece (Rector)

11:00 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 2024, with Communion services (using Common Worship) generally taking place at 11am, with the exception of fifth Sundays where those occur (and other special events), when the service has been at 10. As previously, on the first and third Sundays in each month, the service has been held at Kelsale, while St John's has hosted on the second and fourth.

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

Who's up front?

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

Who's in the pews?

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

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

Teaching

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

Rev. Nic Stuchfield (Assistant Priest)

Children and Youth on Sundays

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

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

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

Lou Boswell

Midweek Communion

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

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

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

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

Rev. Olwen Field

Curate's Update

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

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

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

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

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

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

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

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

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

Rev. Mandy Tucker (Curate)



Home Groups and Discipleship

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

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

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

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

Rev. Dave Preece (Rector)

Pastoral Care

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

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

So what do we do:

- Home Communion – mainly clergy, especially Olwen, but some Lay Elders visiting those who are housebound;
- Care Home services – Olwen conducts Communion services once a month in Swann House;
- Hospital visiting – when a member of our congregation is in hospital as an in-patient, Nic will try and visit them and also engage the support of the Chaplaincy team;
- Informal visiting and contact – regular contact by members of the pastoral team to those experiencing isolation;
- Prayer – either through the original telephone-based prayer chain or the newer, increasingly popular, WhatsApp prayer group many pray into situations of specific need;
- Home Groups – although not formally pastoral care, the mutual love that is generated by home groups provides real pastoral support and encouragement when one of their number is experiencing difficulties of any kind.

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

Rev. Nic Stuchfield (Assistant Priest)

Life Events

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

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

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

Rev. Dave Preece (Rector)

Deanery Synod

The Deanery Synod met 3 times in the past year.

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

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

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

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

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

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

Fran Raven (Deanery Synod Rep)

Safeguarding

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

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

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

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

Julia Kinsey (Safeguarding Officer)

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

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

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

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

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

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

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

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

Nigel Pite (Former Churchwarden)

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



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



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

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

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

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

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

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

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

Cheryl Payne and Jacqui Studd

Report from St John the Baptist, Saxmundham

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

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



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

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

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

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



Carol Cotton and Roger Hedley Lewis (Churchwardens)

Our Schools (including Open the Book)

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

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

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

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

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

Rev. Dave Preece (Rector)

Busy Bees – Toddler Group Mondays 9-11am

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

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

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

Lou Boswell

Saxmundham Community Fridge (SAXCF)

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



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

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



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

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

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

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

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

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

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

Marion and Martin (Community Fridge Team)



Historic Churches Ride and Stride

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

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

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

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

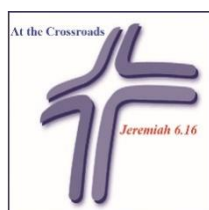
Thank you all !

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

Fran Raven



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



At the Crossroads

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

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

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

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

Katherine Dunnett

Suffolk Coastal Debt Centre

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

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

Debt Help

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

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

Debt First Responders

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

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

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

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

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

CAP Money Coaching

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

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

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

CAP Life Skills

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

Other activities

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

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

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

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

Rev. Nic Stuchfield (SCDC Chair)

Annual Accounts of SKC Church

**For the year ended
31st December 2024**

Reg Charity no 1171576

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

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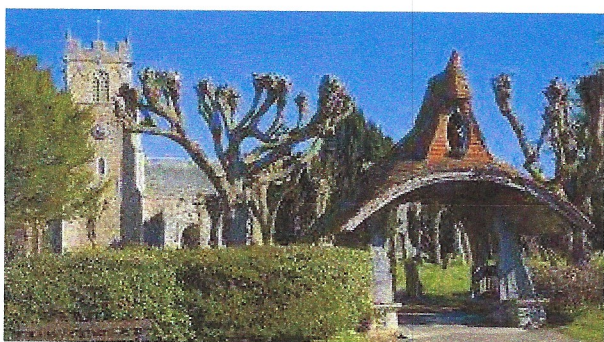
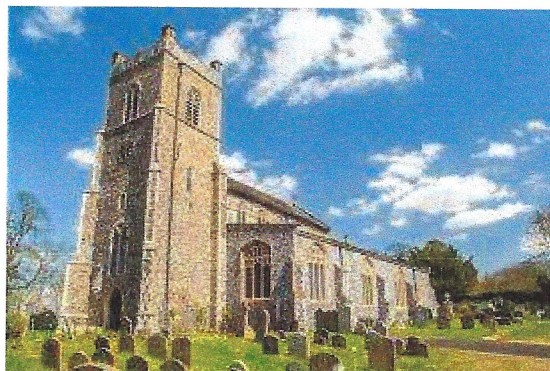
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SKC Church Annual Accounts for the year ended 31st December 2024

Introduction

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

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



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



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

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

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

Report of the Trustees

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

Aim and Purposes

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

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

Background

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

SKC – our Church funds

The 3 pillars of SKC remain in place:-

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

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

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

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

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

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

SKC Church

Sofa Consolidated

For the period from 01 January 2024 to 31 December 2024

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

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

SKC Consolidated Balance Sheet

31st December 2024

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

Represented by Funds

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

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

Treasurer's Report

"SKC" has had another very successful year.

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

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

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

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

A few comments are made with each section.

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

Table of major Funds

Fund	Unrestricted	Designated	Restricted
General	100,423		
Car Park repairs		5,000	
Debt Centre		9,433	13,072
Mission & Outreach		24,382	
At the Crossroads		3,322	
Church away weekend deposits		2,020	
Carlton Fabric			10,545
Kelsale Fabric			4,685
Community Barn & Fridge			6,698
Kelsale Bells			60,883
Kelsale Reordering			13,913
Other funds		2,976	5,569
Total	100,423	49,693	115,365

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

The Church

SKC Church						
Sofa Separate Designated						
For the period from 01 January 2024 to 31 December 2024						
	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds	
Income and endowments from:						
Donations and legacies	100,597.40	2,417.94	21,265.76	124,281.10	135,393.56	
Income from charitable activities	6,363.51	3,759.92	3,340.55	13,463.98	13,895.44	
Other trading activities	-	1,830.00	-	1,830.00	150.00	
Investments	7,853.87	-	-	7,853.87	3,681.38	
Total income	114,814.78	8,007.86	24,606.31	147,428.95	153,120.38	
Expenditure on:						
Raising funds	21.60	117.60	378.05	517.25	324.85	
Expenditure on charitable activities	97,572.11	13,720.57	13,831.79	125,124.47	117,993.93	
Other expenditure	141.49	2,660.18	1,746.65	4,548.32	35,241.09	
Total expenditure	97,735.20	16,498.35	15,956.49	130,190.04	153,559.87	
Net income / (expenditure) resources before transfer	17,079.58	(8,490.49)	8,649.82	17,238.91	(439.49)	
Transfers:						
Gross transfers between funds - in	13,571.06	15,125.57	980.40	29,677.03	58,507.10	
Gross transfers between funds - out	(14,471.20)	(14,491.46)	(714.37)	(29,677.03)	(58,507.10)	
Post balance sheet transfer - out	-	(4,016.34)	(543.27)	(4,559.61)	-	
Gains/losses on investment assets	-	-	4,025.32	4,025.32	71,961.97	
Net movement in funds	16,179.44	(11,872.72)	12,397.90	16,704.62	71,522.48	
Reconciliation of funds						
Total funds brought forward	84,243.42	44,793.88	93,912.87	222,950.17	151,427.69	
Total funds carried forward	100,422.86	32,921.16	106,310.77	239,654.79	222,950.17	

Unrestricted or "running Income and costs"

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

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

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

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

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

Designated or "money put aside for a purpose"

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

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

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

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

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

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

Robert Fleming
Treasurer

Statement of Going Concern

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

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

Robert Fleming
Treasurer

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

SKC in the High Street



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

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

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

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

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

At the Crossroads			
Statement of Financial Activities for the year ended 31st December 2024			
	Unrestricted Funds		
	2024	2023	
Income from:			
Other Trading activities	7,933.05	6,419.67	
Interest from Investment	7.82	6.78	
Total Income	7,940.87	6,426.45	
Expenditure on:-			
Raising funds	60.00	50.00	
Other Expenditure (Shop sales)	9,345.21	8,952.39	
Total Expenditure	9,405.21	9,002.59	
Net Income/(Expenditure for the year	(1,464.34)	(2,575.94)	
Surplus brought forward	4,786.27	7,362.21	
Total Funds carried forward	3,321.93	4,786.27	

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

The Debt Centre was established in 2018 to help people experiencing debt distress manage their debt and become debt-free. The Debt Centre works in partnership with Christians Against Poverty and helps people in a large area along the coast from the River Deben in the south to the Waveney in the North (a total area of some 1,000 km²).



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

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

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

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

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

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

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

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

Suffolk Coastal Debt Centre Sofa Separate Designated For the period from 01 January 2024 to 31 December 2024				
	Designated	Restricted	Total	Prior year
	funds	funds	funds	total funds
Income and endowments from:				
Donations and legacies	19,425.90	7,278.88	26,704.78	35,498.14
Investments	35.00	-	35.00	21.25
Total income	19,460.90	7,278.88	26,739.78	35,519.39
Expenditure on:				
Raising funds	1,020.00	-	1,020.00	446.80
Expenditure on charitable activities	22,136.18	3,779.43	25,915.61	29,858.47
Total expenditure	23,156.18	3,779.43	26,935.61	30,305.27
Net income / (expenditure) resources before transfer	(3,695.28)	3,499.45	(195.83)	5,214.12
Transfers:				
Gross transfers between funds - in	550.00	50.00	600.00	2,982.00
Gross transfers between funds - out	(550.00)	(50.00)	(600.00)	(2,982.00)
Post-Balance Sheet transfer in	4016.34	543.27	4,559.61	-
Gains/losses on investment assets	-	-	-	12,926.48
Net movement in funds	321.06	4,042.72	4,363.78	18,140.60
Total funds brought forward	13,128.64	5,011.96	18,140.60	-
Total funds carried forward	13,449.70	9,054.68	22,504.38	18,140.60

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

**Independent examiner's report to the trustees of The Parochial Church Council of:
Benefice of Saxmundham with Kelsale cum Carlton**

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

Respective responsibilities of trustees and examiner

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:

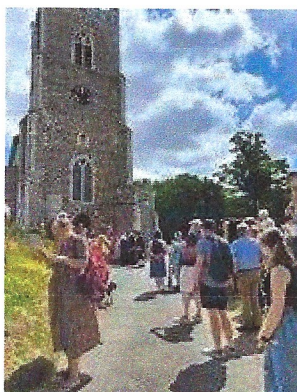
Relevant professional qualification or body: HND Business & Finance

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



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

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



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



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

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

Benefice of Saxmundham with Kelsale cum Carlton

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

Respective responsibilities of trustees and examiner

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:** 21/2/2025