

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NEEDHAM MARKET WITH BADLEY

England & Wales - Charity number 1179308

Details

Status Registered

Legal form Other

Registered 2018-07-24

Register [View on the Charity Commission register](#)

Contact

Address 10 Meadow View
Needham Market
Ipswich
IP6 8RH

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Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

Activities: Religious Activities within the Parish of Needham Market with Badley, Suffolk

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£72,105	£72,309	-	-
2024-12-31	£76,955	£81,118	-	-
2023-12-31	£81,498	£65,676	-	-
2022-12-31	£70,418	£93,975	-	-
2021-12-31	£70,122	£101,652	-	-
2020-12-31	£87,894	£65,011	-	-

Trustees

Name	Role	Appointed
Aileen Mortimer		2026-05-12
Bernadette Pitt		2023-04-30
Christine Lawson		2026-05-03
David John Sewell		2020-10-11
Geoffrey Michael Turner		2023-04-30
Ian Jeffreys		2021-05-16
Kathryn Anne Dines		2023-04-30
Margaret Anne Brown		2025-05-18
Philip Pitt		2023-04-30
ROBERT JOHN BROWN		2026-05-03
Rev Tracey Louise James		2023-09-06
Ruth Coomber		2026-05-03

Accounts

ANNUAL REPORT FOR YEAR ENDING DECEMBER 2025

LEGAL & ADMINISTRATIVE INFORMATION

CHURCH LOCATION: High Street, Needham Market, Ipswich, Suffolk in the Diocese of St Edmundsbury and Ipswich

CORRESPONDENCE **The Rectory**
10 Meadow View
Needham Market
Ipswich
IP6 8RH

The following served on the PCC during 2025

Revd Tracey James

CHURCHWARDENS

Mr David Sewell and Mr Ian Jeffreys

DEANERY SYNOD REPRESENTATIVE

Mr Philip Pitt

PCC MEMBERS

ELECTED

Margaret Brown

May 2025

Tony Leigh-Pollitt

May 2025 (resigned)

Bernadette Pitt

April 2023

PCC MEMBERS

ELECTED

Kate Dines

April 2023

David Long

April 2018 (resigned)

Michael Turner

April 2023

TREASURER

Mr R Brown appointed Treasurer (non-voting PCC Member) commenced January 2000

PCC SECRETARY

Mrs K. Dines appointed Minutes Secretary, commenced May 2025.

INDEPENDENT EXAMINER

Mr Hugh S Wolley A.C.A,

AIMS AND OBJECTIVES

The PCC (Powers) Measure 1956 states the PCC "is to co-operate with the minister in promoting in the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

The PCC consists of the incumbent, Revd Tracey James, two churchwardens, a maximum of nine elected PCC members plus two Deanery Synod Representatives. The Treasurer is a non-voting member. The PCC meets regularly to oversee finance, preparation for worship and social events/functions, the fabric and

contents of the Church, discuss future ministry/ mission work and as representatives of the congregation, while supporting the incumbent in her work in our parish.

The PCC is supported by the Standing Committee which consists of the incumbent plus officers of the PCC and meets between PCC meetings to deal with smaller issues and put together the initial framework for larger projects which need to be discussed by the whole PCC. The Ministry Team has included Revd Aileen Mortimer and Kate Holmes, Lay Reader. Seven Elders were commissioned in autumn 2025.

We have a regular 10.00am Eucharist as well as Wednesday Morning Prayer and monthly Messy Church. A Home Group has also met monthly. We have a very active Mothers' Union and well-established Tuesday Tots. A variety of tasks from the leading of worship and preparing for services to flower arranging and involvement in general administration continue to be undertaken by many members of the congregation, without whose input the church would be much the poorer.

ACHIEVEMENTS AND PERFORMANCE

The total number of people reported as being on the Electoral Roll of our parish was 60 members at the APCM in April 2025. The usual number of Sunday attendees is about 45 – 50 people. Messy church has an average attendance of 15 children plus parents and carers.

During the year to 31 December 2025 the quarterly fee returns completed for Diocese, included the following fees:

Marriages 2 Baptisms 0

Funeral Services in Church 10 Funeral Services at Crematorium 4 Graveside Funeral 0

Churchyard Burials 10 Burial of Cremated Remains in Churchyard 15

The incumbent continues as a governor at Bosmere Primary school and is working closely with the head teacher and staff, supporting their work and taking assemblies, and her expertise is used as a basis for lessons at different times. The group taking Open the Book into school are welcomed at least once a term. This year, Foundation, Key Stage 1 & 2 have again all been to church for Christingle services.

The town's Civic Service was held during January. The All Souls' Service, a memorial service when we remember those of the community who have died, was also held and very well attended.

Revd Tracey has continued to mentor curacy training for Revd Alison Roberts during the vacancy in her own Haughley, Stowupland & Wetherden benefice and this has also been of great benefit to our own ministry team.

Our main fund-raising activities this year continued to be the monthly produce stalls over the summer and Christmas Bazaar in December. We also enjoyed concerts given by Castleton Brass and by local talent.

As part of our fundraising for overseas mission we again held Lent Soup Lunches for the Bishops' Kagera fund and the collection of dry goods donated for Harvest were taken to St John's Pantry. We also received harvest goods from Bosmere Primary School Harvest Festival. We continue to collect food items from the congregation. We also held a concert to raise funds for Christian Aid.

PLANS FOR THE FUTURE

We will be starting our monthly All Ages Eucharist at Epiphany 2026. In 2027 it will be 700 years since the first name appears on our vicars' board, so we are planning a festival to celebrate at St John's and hoping to join in with the re-development plans of St Edmund's Abbey in Bury St Edmunds.

Due to our rotting floor, we have a major building project in the pipeline. Our aim is to create a level floor as far as possible and to provide an accessible toilet. Other considerations include replacing the organ, installing a servery at the back of church and possibly installing glass entry doors and re-locating the Font. This is all subject to obtaining approval by the Diocesan Advisory Committee and raising sufficient funds. During this year the Diocesan Advisory Committee (DAC) visited the church and were very enthusiastic about our plans. Particular thanks to David Long for presenting a clear vision of our hopes for how this will go forward.

We hope to re-establish our previous ecumenical connections within the town.

FINANCIAL REVIEW

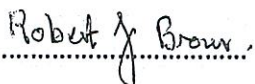
Total receipts on unrestricted funds totalled £61,498 and £58,881 was spent providing Christian ministry from St John the Baptist church as detailed in the financial statement. The largest element of this expenditure was £46,000 contribution towards our diocesan parish share, which largely provides the stipends & housing of the clergy and the cost of ministry support & training. The net result of income over expenditure on unrestricted funds was a surplus of £2,723 and after a small transfer from a restricted reserve, this was added to the reserves accumulated in previous years, resulting in a balance carried forward on unrestricted reserves of £33, 537. The restricted funds saw a nett outflow of £2,927. The balance on restricted funds at the year end amounted to £93,467, most of which are held for the purposes of maintenance and enhancement of the church fabric.


RESERVE POLICY

It is PCC policy to maintain a positive balance on each of the restricted and unrestricted funds. Ideally, the balance on the general fund should be sufficient to cover emergency situations that may arise from time to time. Sadly this has not proved feasible in recent years and this year was not sufficient to cover day to day expenditure including our full commitment to the diocesan parish share. With such low reserves, any failure in income levels to increase in line with inflation or major non-routine expenditure would leave PCC finances severely stretched and increasingly unable to meet annual diocesan parish share commitments.

It is our policy to invest our longer term funds in an interest bearing account with COIF Charities Funds, whilst bank accounts are maintained with Santander UK plc and Barclays bank for day to day requirements.

Signed on behalf of the PCC 
Revd Tracey James
(Vicar)


Mr R Brown (Treasurer)


Mrs K Dines (PCC Secretary)

The master copy will be signed during the meeting.

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST JOHN THE
BAPTIST CHURCH, NEEDHAM MARKET PAROCHIAL CHURCH COUNCIL**

I report on the accounts for the year ended 31st December 2025, which are set out on pages 1 to 6.

Respective responsibilities of the PCC and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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; follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act: and state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the management committee of any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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 HUGH WOLLEY ACA

Address MILESTONE HOUSE, HIGH STREET,
 YOXFORD, IP17 3EP

Parochial Church Council of St John The Baptist, Needham Market
Statement of Financial Activities

For the year ending 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2025 £	2024 £
INCOMING RESOURCES					
Voluntary income	2(a)	39,892	4,760	44,652	51,408
Activities for generating funds	2(b)	3,188	4,768	7,956	8,451
Income from investments	2(c)	1,110	1,079	2,189	2,439
Church activities	2(d)	17,308	0	17,308	14,657
TOTAL INCOMING RESOURCES		<u>61,498</u>	<u>10,607</u>	<u>72,105</u>	<u>76,955</u>
RESOURCES EXPENDED					
Fund-raising costs	3(b)	0	0	0	0
Church activities	3(a)	58,881	13,428	72,309	81,118
TOTAL RESOURCES EXPENDED		<u>58,881</u>	<u>13,428</u>	<u>72,309</u>	<u>81,118</u>
NET INCOMING/(OUTGOING) RESOURCES		2,617	-2,821	-204	-4,163
TRANSFER BETWEEN UNRESTRICTED AND RESTRICTED FUNDS	7	106	-106	0	0
NET MOVEMENT IN FUNDS		<u>2,723</u>	<u>-2,927</u>	<u>-204</u>	<u>-4,163</u>
BALANCES B/FWD 1 JANUARY		30,814	96,394	127,208	131,371
BALANCES C/FWD 31 DECEMBER		<u>33,537</u>	<u>93,467</u>	<u>127,004</u>	<u>127,208</u>

The notes on pages 3 to 6 form part of this account

**Parochial Church Council of St John The Baptist, Needham Market
Balance Sheet at 31 December 2025**

	Note	2025 £	2024 £
FIXED ASSET			
Investment asset Central Board Of Finance		1,043	1,062
CURRENT ASSETS			
Debtors	5	1,665	1,248
Short term deposits		26,490	26,489
Cash at bank and in hand		100,492	99,765
		<u>128,647</u>	<u>127,502</u>
LIABILITIES AMOUNTS FALLING DUE WITHIN ONE YEAR			
Other creditors	6	<u>2,686</u>	<u>1,356</u>
NET CURRENT ASSETS		<u>125,961</u>	<u>126,146</u>
NET ASSETS		<u>127,004</u>	<u>127,208</u>
FUNDS			
Unrestricted	7	33,537	30,814
Restricted	7	93,467	96,394
		<u>127,004</u>	<u>127,208</u>

Robert J Brown

R J Brown (Hon Treasurer)

Approved by the Parochial Church Council on 10 March 2026 and signed on its behalf by:

P. I. Pitt

P Pitt

The notes on pages 3 to 6 form part of these accounts

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2025

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections, donations and interest are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property there is insufficient cost information available and therefore such assets are not valued in the accounts.

The Church Hall and Cottage are in the custody of the Diocesan Board of Finance, although managed by Needham Market Parochial Church Council. Therefore, they have not been valued as one of the PCC's assets in these statements.

Equipment used within the church premises or purchased for use by the PCC or its officers is written off through the Statement of Financial Activities in the year of purchase.

Investments

Investments are held in the balance sheet at valuation.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2025

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2025 £	2024 £
2(a) Voluntary income				
Planned giving				
Gift Aid donations	24,029	755	24,784	23,114
Tax recoverable	6,170	189	6,359	5,723
Parish Giving & Other Schemes	933	0	933	877
Other	962	0	962	1,150
Collections at services	2,537	88	2,625	2,132
Tax Recoverable - GASDS	1,659	0	1,659	1,542
Grants	0	2,566	2,566	800
Donations, appeals, etc				
Gift Aid donations	203	609	812	537
Tax recoverable	42	298	340	109
Other	3,357	255	3,612	10,424
Legacies	0	0	0	5,000
	<u>39,892</u>	<u>4,760</u>	<u>44,652</u>	<u>51,408</u>
2(b) Activities for generating funds				
Fund-raising	3,188	4,768	7,956	8,451
	<u>3,188</u>	<u>4,768</u>	<u>7,956</u>	<u>8,451</u>
2(c) Income from investments				
Interest and Other	<u>1,110</u>	<u>1,079</u>	<u>2,189</u>	<u>2,439</u>
2(d) Income from church activities				
Church hall lettings	723	0	723	362
Church hall contribution towards costs	950	0	950	900
Cottage rent	5,520	0	5,520	6,600
Fees	9,772	0	9,772	6,554
Refreshments	343	0	343	241
	<u>17,308</u>	<u>0</u>	<u>17,308</u>	<u>14,657</u>
Total incoming resources	<u>61,498</u>	<u>10,607</u>	<u>72,105</u>	<u>76,955</u>

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2025

3 RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2025 £	2024 £
3(a) Church activities				
Missionary and charitable giving				
Overseas				
Kagera Fund	0	809	809	5,708
DEC Myanmar Earthquake	0	200	200	0
Home				
The Childrens Society	0	73	73	89
Relief of Hardship in Parish				
St John's Pantry	0	6,267	6,267	4,693
Christian Aid	0	280	280	387
Suffolk Historic Churches Trust	0	25	25	0
	<u>0</u>	<u>7,654</u>	<u>7,654</u>	<u>10,877</u>
Ministry: Diocesan parish share	46,000	0	46,000	44,000
Other ministry costs	954	0	954	1,029
Church running and maintenance	6,691	5,149	11,840	10,737
Church hall running costs	2,577	0	2,577	8,706
Church cottage running costs	709	0	709	3,900
Church office	1,701	0	1,701	1,330
Church Building Reordering Project	0	625	625	375
Church Building Quinquennial Repairs	0	0	0	0
Sundry other	249	0	249	164
	<u>58,881</u>	<u>13,428</u>	<u>72,309</u>	<u>81,118</u>
3(b) Fund-raising costs				
Bazaars and other fund raising events	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES EXPENDED	<u>58,881</u>	<u>13,428</u>	<u>72,309</u>	<u>81,118</u>

4 PAYMENTS TO PCC MEMBERS

There were no disclosable transactions in respect of PCC members.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2025

	2025 £	2024 £
5 DEBTORS		
Tax recoverable	843	1,070
Prepayments and accrued income	822	178
	<u>1,665</u>	<u>1,248</u>

6 LIABILITIES		
Amounts falling due in one year		
Accruals for utilities, parish share and other costs	2,686	1,356
	<u>2,686</u>	<u>1,356</u>

	Balance at 1 Jan 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2025 £
7 FUNDS					
Unrestricted Funds					
General Fund	1,736	53,378	54,970	1,500	1,644
Ark Fund	17	1,990	2,577	606	36
Church Cottage Fund	2,215	5,520	709	-2,000	5,026
Flower Fund	304	610	625	0	289
Legacy Fund	26,542	0	0	0	26,542
	<u>30,814</u>	<u>61,498</u>	<u>58,881</u>	<u>106</u>	<u>33,537</u>
Restricted Funds					
Capital Reserve Fund	1,062	-19	0	0	1,043
Fabric Fund	48,748	2,763	25	0	51,486
Organ Fund	387	0	222	0	165
Special Collections Fund	599	1,264	1,362	0	501
Roof Repair and Church Building Fund	38,055	0	5,143	0	32,912
Chair Fund	1,500	0	0	0	1,500
Altar Frontal / Church Furnishings Fund	165	0	0	0	165
Café Church Fund	100	0	0	0	100
Rector and Curate's Fund	2,400	0	35	0	2,365
St Johns Pantry Fund	2,220	6,267	6,267	0	2,220
Ark Cooker Fund	0	288	0	-106	182
Messy Church Fund	1,158	44	374	0	828
	<u>96,394</u>	<u>10,607</u>	<u>13,428</u>	<u>-106</u>	<u>93,467</u>

	Unrestricted Funds £	Restricted Funds £	Total £
8 ANALYSIS OF NET ASSETS BY FUND			
Investment Fixed Assets	0	1,043	1,043
Current Assets	35,994	92,653	128,647
Current Liabilities	-2,457	-229	-2,686
Fund balance	<u>33,537</u>	<u>93,467</u>	<u>127,004</u>

Accounts

**PARISH CHURCH OF ST JOHN THE BAPTIST,
NEEDHAM MARKET (with BADLEY)**

ANNUAL REPORT FOR YEAR ENDING 31st DECEMBER 2024
LEGAL & ADMINISTRATIVE INFORMATION

CHURCH LOCATION: High Street, Needham Market, Ipswich, Suffolk in the Diocese of St Edmundsbury and Ipswich

CORRESPONDENCE **The Rectory**
 10 Meadow View
 Needham Market
 IP6 8RH

The following served on the PCC during 2024

RECTOR - Revd Tracey James

CHURCHWARDENS

David Sewell

Ian Jeffreys

DEANERY SYNOD REPRESENTATIVES

Two new representatives were elected April 2023

Mr Philip Pitt

Shirley Thomas – resigned at the PCC meeting held on 23rd May 2024 – no further appointment was made

PCC MEMBERS	ELECTED	PCC MEMBERS	ELECTED
Peter Groom	May 2022	Margaret Wilcox	May 2022
Bernadette Pitt	April 2023	Michael Turner	April 2023
Kate Dines	April 2023	Shirley Thomas	April 2023

TREASURER

Mr R Brown appointed Treasurer (non-voting PCC Member) commenced January 2000

PCC SECRETARY

Mrs C Long appointed Secretary, (non-voting PCC member) May 2022

FABRIC SECRETARY – David Long was appointed at the PCC meeting held on 23rd May 2024

SAFEGUARDING OFFICER -Dr Kate Holmes resigned at the 2024 APCM – Mrs Jennifer Nott was appointed at the PCC meeting held on 23rd May 2024

INDEPENDENT EXAMINER

Mr Hugh S Wolley, Milestone House, High Street, Yoxford, Suffolk. IP17 3EP

AIMS AND OBJECTIVES

The PCC (Powers) Measure 1956 states the PCC “is to co-operate with the minister in promoting in the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical”.

When out of vacancy, the PCC consists of the incumbent, two churchwardens a maximum of nine elected PCC members plus two Deanery Synod Representatives. The Treasurer and secretary are non-voting members. The PCC meets regularly to oversee finance, preparation for worship and social events/functions, the fabric and contents of the Church, discuss future ministry/ mission work and as representatives of the congregation, while supporting the incumbent in their work in our parish. The PCC is supported by the Standing Committee which consists of the incumbent plus officers of the PCC and meets between PCC meetings to deal with smaller issues and put together the initial framework for larger projects which need to be discussed by the whole PCC. The Ministry Team currently consists of Revd Tracey James, Revd Aileen Mortimer, Kate Holmes,

(Lay Reader), and the Churchwardens. We have a varied Sunday worship as well as Wednesday morning prayer time. A Home Group meets monthly on a Monday. We also have a very active Mothers' Union. Tuesday Tots is well established and we find that we have an almost completely new group of parents and grandparents and very young children. On Thursday mornings there is a well established St John's Pantry, providing provisions for the local community. This is well attended. A variety of tasks from the leading of worship and preparing for services to flower arranging and involvement in general administration continue to be undertaken by many members of the congregation, without whose input the church would be much the poorer. Open the Book has continued at the local Primary School and is hugely valued. Our current Sunday service is streamed on line for those who are unable to join us in Church. Revd Tracey has settled in very well to the role and is a visible presence in the community. We started Messey Church at Easter 2024 and this has proved to be very popular, with an average of 15 children plus carers attending each month. We have a good team of volunteers who are essential to the success of Messy Church.

ACHIEVEMENTS AND PERFORMANCE

The total number of people reported as being on the Electoral Roll of our parish was 68 members at the APCM in April 2024. The usual number of attendees at a Sunday service is 45 with around an additional 5 watching on line. A special prayer is said at Communion to include those watching on line. We had a Patronal lunch and a Harvest celebration and a supper which were well supported. We held two Christingle services which involved many of the children from the Primary School. We held our annual Crib service on Christmas Eve and a Midnight Mass. During the year to 31 December 2024 the following services were held:-
Marriages 2, Baptisms 3, Funeral Services In Church 11, Churchyard Burials 4, Burial of Cremated Remains in Churchyard 9. There were also 12 Funeral Services at the Crematorium.

Fundraising in 2024 continued with major contributions coming from the Produce stalls, Historic Churches Cycle ride, Lent Soup lunches for Kagera which raised £5,708 including a generous anonymous donation of £5,000. Christmas Fayre – it was agreed to change our Christmas Bazaar this year. We joined in with the Needham Market Christmas Street Fayre and had stalls inside and outside the church. The children's choir from Bosmere School came and sang Carols in Church which ensured a full church. (at one point people were queueing to get in and Rev Tracey had to fight her way through the crowd!) This gave us an opportunity for greater engagement with the people of our town and we raised nearly double our usual amount, this was followed by the annual Castleton Brass Christmas Concert.

PLANS FOR THE FUTURE building on the success we saw over the Christmas services it has been decided to explore a new monthly All Age Service as we seek to encourage new people into church. In 2027 it will be 700 years since the first name appears on our vicars' board, we are planning a festival to celebrate St Johns and hoping to join in with the re-development plans of St Edmunds Abbey in Bury St Edmunds. Due to our rotting floor, we have a major building project in the pipeline. Our aim is to create a level floor as much as is possible and to provide an accessible toilet. Other considerations include replacing the organ, installing a server at the back of church and possibly installing glass doors and re-locating the Font. This is all subject to obtaining approval by the Diocesan Advisory Committee and raising sufficient funds.

FINANCIAL REVIEW

Total receipts on unrestricted funds totalled £63,355, and £59,181 was spent providing Christian ministry from St John the Baptist church as detailed in the financial statements. The largest element of this expenditure was a £44,000 contribution towards our diocesan parish share, with a further £10,000 met by a grant paid directly by the Lightwave project to the Diocese. This largely provides the stipends & housing of the clergy and the cost of ministry, support & training ordinands and

Curates. The sum that the parishes in the deanery have to find is shared between them according to a formula based mainly on the clergy time enjoyed.

The net result of income over expenditure on unrestricted funds was a surplus of £3,174 and after a small transfer to a restricted reserve this was added to the reserves accumulated in previous years, resulting in a balance carried forward on unrestricted reserves of £30,814.

The restricted funds saw a net outflow of £7,309, largely as a result of repair work on the Church Hall (ARK) and the Church Cottage from grants received in the previous year. The balance on restricted funds at the year end amounted to £96,394, most of which are held for the purposes of maintenance and enhancement of the church fabric.

RESERVE POLICY


It is PCC policy to maintain a positive balance on each of the restricted and unrestricted funds. Ideally, the balance on the general fund should be sufficient to cover emergency situations that may arise from time to time. Sadly this has not proved feasible in recent years and this year was not sufficient to cover day to day expenditure including our full commitment to the diocesan parish share. With such low reserves, any failure in income levels to increase in line with inflation or major non-routine expenditure would leave PCC finances severely stretched and increasingly unable to meet annual diocesan parish share commitments.

It is our policy to invest our longer term funds in an interest bearing account with COIF Charity Funds, whilst bank accounts are maintained with Santander and Barclays banks for day to day requirements.

Signed on behalf of the PCC

..... Revd Tracey James

..Robert J. Brown..... Mr R Brown (Treasurer)

..... Mrs C Long (PCC Secretary)

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST JOHN THE BAPTIST CHURCH, NEEDHAM MARKET PAROCHIAL CHURCH COUNCIL

I report on the accounts for the year ended 31st December 2024, which are set out on pages 1 to 6.

Respective responsibilities of the PCC and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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; follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the management committee of any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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

HUGH WOLLEY A.C.A.

Address

MILESTONE HOUSE, HIGH STREET, YOXFORD, 1917 3EP.

Parochial Church Council of St John The Baptist, Needham Market
Statement of Financial Activities

For the year ending 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2024 £	2023 £
INCOMING RESOURCES					
Voluntary income	2(a)	43,143	8,265	51,408	54,750
Activities for generating funds	2(b)	3,442	5,009	8,451	9,240
Income from investments	2(c)	1,113	1,326	2,439	1,155
Church activities	2(d)	14,657	0	14,657	16,353
TOTAL INCOMING RESOURCES		<u>62,355</u>	<u>14,600</u>	<u>76,955</u>	<u>81,498</u>
RESOURCES EXPENDED					
Fund-raising costs	3(b)	0	0	0	0
Church activities	3(a)	59,181	21,937	81,118	65,676
TOTAL RESOURCES EXPENDED		<u>59,181</u>	<u>21,937</u>	<u>81,118</u>	<u>65,676</u>
NET INCOMING/(OUTGOING) RESOURCES		3,174	-7,337	-4,163	15,822
TRANSFER BETWEEN UNRESTRICTED AND RESTRICTED FUNDS	7	-28	28	0	0
NET MOVEMENT IN FUNDS		<u>3,146</u>	<u>-7,309</u>	<u>-4,163</u>	<u>15,822</u>
BALANCES B/FWD 1 JANUARY		27,668	103,703	131,371	115,549
BALANCES C/FWD 31 DECEMBER		<u>30,814</u>	<u>96,394</u>	<u>127,208</u>	<u>131,371</u>

The notes on pages 3 to 6 form part of this account

**Parochial Church Council of St John The Baptist, Needham Market
Balance Sheet at 31 December 2024**

	Note	2024 £	2023 £
FIXED ASSET			
Investment asset Central Board Of Finance		1,062	1,062
CURRENT ASSETS			
Debtors	5	1,248	877
Short term deposits		26,489	26,489
Cash at bank and in hand		99,765	104,741
		<u>127,502</u>	<u>132,107</u>
LIABILITIES AMOUNTS FALLING DUE WITHIN ONE YEAR			
Other creditors	6	<u>1,356</u>	<u>1,798</u>
NET CURRENT ASSETS		<u>126,146</u>	<u>130,309</u>
NET ASSETS		<u>127,208</u>	<u>131,371</u>
FUNDS			
Unrestricted	7	30,814	27,668
Restricted	7	96,394	103,703
		<u>127,208</u>	<u>131,371</u>

Robert J Brown

R J Brown (Hon Treasurer)

Approved by the Parochial Church Council on 13 March 2025 and signed on its behalf by:

P. I. Pitt

P Pitt

The notes on pages 3 to 6 form part of these accounts

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2024

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections, donations and interest are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property there is insufficient cost information available and therefore such assets are not valued in the accounts.

The Church Hall and Cottage are in the custody of the Diocesan Board of Finance, although managed by Needham Market Parochial Church Council. Therefore, they have not been valued as one of the PCC's assets in these statements.

Equipment used within the church premises or purchased for use by the PCC or its officers is written off through the Statement of Financial Activities in the year of purchase.

Investments

Investments are held in the balance sheet at valuation.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2024

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2024 £	2023 £
2(a) Voluntary income				
Planned giving				
Gift Aid donations	22,304	810	23,114	22,573
Tax recoverable	5,521	202	5,723	5,669
Parish Giving & Other Schemes	877	0	877	760
Other	1,150	0	1,150	1,665
Collections at services	2,132	0	2,132	2,313
Tax Recoverable - GASDS	1,298	244	1,542	1,295
Grants	300	500	800	8,450
Donations, appeals, etc				
Gift Aid donations	537	0	537	297
Tax recoverable	109	0	109	82
Other	3,915	6,509	10,424	6,872
Legacies	5,000	0	5,000	4,774
	<u>43,143</u>	<u>8,265</u>	<u>51,408</u>	<u>54,750</u>
2(b) Activities for generating funds				
Fund-raising	3,442	5,009	8,451	9,240
	<u>3,442</u>	<u>5,009</u>	<u>8,451</u>	<u>9,240</u>
2(c) Income from investments				
Interest and Other	1,113	1,326	2,439	1,155
	<u>1,113</u>	<u>1,326</u>	<u>2,439</u>	<u>1,155</u>
2(d) Income from church activities				
Church hall lettings	362	0	362	650
Church hall contribution towards costs	900	0	900	900
Cottage rent	6,600	0	6,600	6,607
Fees	6,554	0	6,554	7,966
Refreshments	241	0	241	230
	<u>14,657</u>	<u>0</u>	<u>14,657</u>	<u>16,353</u>
Total incoming resources	<u>62,355</u>	<u>14,600</u>	<u>76,955</u>	<u>81,498</u>

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2024

3 RESOURCES EXPENDED

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2024	2023
	£	£	£	£
3(a) Church activities				
Missionary and charitable giving				
Overseas				
Kagera Fund	0	5,708	5,708	1,030
DEC Turkey/Syria Earthquake	0	0	0	300
Home				
The Childrens Society	0	89	89	165
Relief of Hardship in Parish				
St John's Pantry	0	4,693	4,693	3,681
Christian Aid	0	387	387	0
RSPCA	0	0	0	80
	<u>0</u>	<u>10,877</u>	<u>10,877</u>	<u>5,256</u>
Ministry: Diocesan parish share	44,000	0	44,000	47,000
Other ministry costs	1,029	0	1,029	512
Church running and maintenance	6,140	4,597	10,737	9,652
Church hall running costs	2,618	6,088	8,706	2,308
Church cottage running costs	3,900	0	3,900	0
Church office	1,330	0	1,330	1,301
Church Building Reordering Project	0	375	375	0
Church Building Quinquennial Repairs	0	0	0	-408
Sundry other	164	0	164	55
	<u>59,181</u>	<u>21,937</u>	<u>81,118</u>	<u>65,676</u>
3(b) Fund-raising costs				
Bazaars and other fund raising events	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES EXPENDED	<u>59,181</u>	<u>21,937</u>	<u>81,118</u>	<u>65,676</u>

4 PAYMENTS TO PCC MEMBERS

There were no disclosable transactions in respect of PCC members.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2024

	2024 £	2023 £
5 DEBTORS		
Tax recoverable	1,070	847
Prepayments and accrued income	178	30
	<u>1,248</u>	<u>877</u>

6 LIABILITIES		
Amounts falling due in one year		
Accruals for utilities, parish share and other costs	1,356	1,798
	<u>1,356</u>	<u>1,798</u>

	Balance at 1 Jan 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2024 £
Unrestricted Funds					
General Fund	223	47,742	52,229	6,000	1,736
Ark Fund	126	2,536	2,617	-28	17
Church Cottage Fund	5,515	6,600	3,900	-6,000	2,215
Flower Fund	262	477	435	0	304
Legacy Fund	21,542	5,000	0	0	26,542
	<u>27,668</u>	<u>62,355</u>	<u>59,181</u>	<u>-28</u>	<u>30,814</u>
Restricted Funds					
Capital Reserve Fund	1,062	0	0	0	1,062
Fabric Fund	45,467	3,281	0	0	48,748
Organ Fund	597	0	210	0	387
Special Collections Fund	417	6,366	6,184	0	599
Roof Repair and Church Building Fund	42,475	0	4,420	0	38,055
Chair Fund	1,500	0	0	0	1,500
Altar Frontal / Church Furnishings Fund	165	0	0	0	165
Café Church Fund	100	0	0	0	100
Rector and Curate's Fund	2,400	0	0	0	2,400
St Johns Pantry Fund	3,606	3,307	4,693	0	2,220
Ark Repair Fund	5,000	0	4,414	-586	0
Ark Cooker Fund	914	146	1,674	614	0
Messy Church Fund	0	1,500	342	0	1,158
	<u>103,703</u>	<u>14,600</u>	<u>21,937</u>	<u>28</u>	<u>96,394</u>

8 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Investment Fixed Assets	0	1,062	1,062
Current Assets	32,029	95,473	127,502
Current Liabilities	-1,215	-141	-1,356
Fund balance	<u>30,814</u>	<u>96,394</u>	<u>127,208</u>

Accounts

**PARISH CHURCH OF ST JOHN THE BAPTIST,
NEEDHAM MARKET (with BADLEY)**

ANNUAL REPORT FOR YEAR ENDING DECEMBER 2023
LEGAL & ADMINISTRATIVE INFORMATION

CHURCH LOCATION: High Street, Needham Market, Ipswich, Suffolk in the Diocese of St Edmundsbury and Ipswich

CORRESPONDENCE The Rectory
10 Meadow View
Needham Market
IP6 8RH

The following served on the PCC during 2023

From 6th September 2023 – Revd Tracey James

CHURCHWARDENS

David Sewell
Ian Jeffreys

DEANERY SYNOD REPRESENTATIVES

Two new representatives were elected April 2023
Mr Philip Pitt
Shirley Thomas

PCC MEMBERS	ELECTED	PCC MEMBERS	ELECTED
David Long	April 2021	Margaret Brown	April 2021
Peter Groom	May 2022	Jean Annis	May 2022
Margaret Wilcox	May 2022	Helen Grimbley	April 2023 (resigned 4 th September 2023)
Bernadette Pitt	April 2023	Michael Turner	April 2023
Kate Dines	April 2023		

TREASURER

Mr R Brown appointed Treasurer (non-voting PCC Member) commenced January 2000

PCC SECRETARY

Mrs C Long appointed Secretary, (non-voting PCC member) May 2022

INDEPENDENT EXAMINER

Mr Hugh S Wolley, Milestone House, High Street, Yoxford, Suffolk. IP17 3EP

AIMS AND OBJECTIVES

The PCC (Powers) Measure 1956 states the PCC "is to co-operate with the minister in promoting in the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical". When out of vacancy, the PCC consists of the incumbent, two churchwardens a maximum of nine elected PCC members plus two Deanery Synod Representatives. The Treasurer and secretary are non-voting members. The PCC meets regularly to oversee finance, preparation for worship and social events/functions, the fabric and contents of the Church, discuss future ministry/ mission work and as representatives of the congregation, while supporting the incumbent in their work in our parish. The PCC is supported by the Standing Committee which consists of the incumbent plus officers of the PCC and meets between PCC meetings to deal with smaller issues and put together the initial framework for larger projects which need to be discussed by the whole PCC. The

Ministry Team currently consists of Revd Tracey James, Kate Holmes, (Lay Reader), Jean Annis, (organist), and the Churchwardens. We have a varied Sunday worship as well as Wednesday morning prayer time. A Home Group meets monthly on a Monday. We also have a very active Mothers' Union.

Tuesday Totis is well established and we find that we have an almost completely new group of parents and grandparents and very young children. On Thursday mornings there is a well established St John's Pantry, providing provisions for the local community. This is well attended. A variety of tasks from the leading of worship and preparing for services to flower arranging and involvement in general administration continue to be undertaken by many members of the congregation, without whose input the church would be much the poorer. Open the Book has continued at the local Primary School and is hugely valued. Our current Sunday service is streamed on line for those who are unable to join us in Church. As a PCC we were delighted to welcome our new incumbent Revd Tracey James, who has made a priority of becoming a visible presence in the community and has also created a variety of new service sheets to allow for seasonal provision for Harvest, Advent and Christmas etc.

ACHIEVEMENTS AND PERFORMANCE

The total number of people reported as being on the Electoral Roll of our parish was 67 members at the APCM in April 2023. The usual number of attendees at a Sunday service is between 35 and 40 with around an additional 5 watching on line. A special prayer is said at Communion to include those watching on line. We had a Patronal lunch and a Harvest celebration and a supper which were well supported. We held two Christingle services which involved many of the children from the Primary School. We held our annual Crib service on Christmas Eve and a Midnight Mass.

During the year to 31 December 2023 the following services were held:-

Marriages 0 Baptisms 5 Funeral Services In Church 7 Graveside Funeral 0, Churchyard Burials 7, Burial of Cremated Remains in Churchyard 6 There were also Funeral Services at the Crematorium

Whilst in vacancy we continued with services in Church with the assistance of visiting Clergy. In addition we were fortunate that Revd Aileen Mortimer, one of our congregation, continued to officiate and this is a great asset to us. We have been very grateful for all the support we have received from visiting clergy and this has resulted in more diverse services. This was not an easy time but we managed to continue with services and fellowship in our church and it should be noted that the members of our worshipping family provided great support in our time of need. Fundraising in 2023 continued with major contributions coming from from the Produce stalls, Historic Churches Cycle ride, Lent Soup lunches, Christmas Bazaar and Castleton Brass Christmas Concert.

PLANS FOR THE FUTURE

2023 proved to be an interesting and exciting year for St Johns as we welcomed our new incumbent. We look forward to supporting and working with her, as well as our involvement with the Lightwave Community and the ideas and initiatives that they will bring to us.

FINANCIAL REVIEW

Total receipts on unrestricted funds totalled £61,297 and £56,121 was spent providing Christian ministry from St John the Baptist church as detailed in the financial statements. The largest element of this expenditure was £47,000 contribution towards our diocesan parish share, which largely provides the stipends & housing of the clergy and the cost of ministry, support & training. The sum that the parishes in the deanery have to find is shared between them according to a formula based mainly on the clergy time enjoyed. The net result of income over expenditure on unrestricted funds was a surplus of £5,176 and this was added to the reserves accumulated in previous years, resulting in a balance carried forward on unrestricted reserves of £27,668.

The restricted funds saw a net inflow of £10,646 largely as a result of grants received but unspent by the year end for repair and improvement work on the Church Hall (ARK). The balance on restricted funds, most of which are held for the purposes of maintenance and enhancement of the church fabric, at the year end amounted to £103,703.

RESERVE POLICY

It is PCC policy to maintain a positive balance on each of the restricted and unrestricted funds. Ideally, the balance on the general fund should be sufficient to cover emergency situations that may arise from time to time. Sadly this has not proved feasible in recent years and this year was not sufficient to cover day to day expenditure including our full commitment to the diocesan parish share. With such low reserves, any failure in income levels to increase in line with inflation or major non-routine expenditure would leave PCC finances severely stretched and increasingly unable to meet annual diocesan parish share commitments.

It is our policy to invest our longer term funds in an interest bearing account with COIF Charity Funds, whilst bank accounts are maintained with Santander UK plc and Barclays bank for day to day requirements.

Signed on behalf of the PCC ..*Tracey James*..... Revd Tracey James
.....*Rob. W. J. Brown*..... Mr R Brown (Treasurer)
.....*C Long*..... Mrs C Long (PCC Secretary)

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST JOHN THE
BAPTIST CHURCH, NEEDHAM MARKET PAROCHIAL CHURCH COUNCIL**

I report on the accounts for the year ended 31st December 2023, which are set out on pages 1 to 6.

Respective responsibilities of the PCC and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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; follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and state whether particular matters have come to my attention.

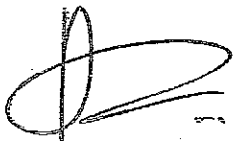
Basis of Independent Examiner's Statement

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 the management committee of any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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

H.S. WOLLEY AEA

Address

MILESTONE HOUSE, YOXFORD, IP17 3EP

Parochial Church Council of St John The Baptist, Needham Market
Statement of Financial Activities

For the year ending 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2023 £	2022 £
INCOMING RESOURCES					
Voluntary income	2(a)	42,608	12,142	54,750	46,951
Activities for generating funds	2(b)	2,307	6,933	9,240	7,686
Income from investments	2(c)	29	1,126	1,155	286
Church activities	2(d)	16,353	0	16,353	15,495
TOTAL INCOMING RESOURCES		<u>61,297</u>	<u>20,201</u>	<u>81,498</u>	<u>70,418</u>
RESOURCES EXPENDED					
Fund-raising costs	3(b)	0	0	0	0
Church activities	3(a)	56,121	9,555	65,676	93,975
TOTAL RESOURCES EXPENDED		<u>56,121</u>	<u>9,555</u>	<u>65,676</u>	<u>93,975</u>
NET INCOMING/(OUTGOING) RESOURCES		5,176	10,646	15,822	-23,557
TRANSFER BETWEEN UNRESTRICTED AND RESTRICTED FUNDS	7	0	0	0	0
NET MOVEMENT IN FUNDS		<u>5,176</u>	<u>10,646</u>	<u>15,822</u>	<u>-23,557</u>
BALANCES B/FWD 1 JANUARY		22,492	93,057	115,549	139,106
BALANCES C/FWD 31 DECEMBER		<u>27,668</u>	<u>103,703</u>	<u>131,371</u>	<u>115,549</u>

The notes on pages 3 to 6 form part of this account

**Parochial Church Council of St John The Baptist, Needham Market
Balance Sheet at 31 December 2023**

	Note	2022 £	2021 £
FIXED ASSET			
Investment asset Central Board Of Finance		1,062	1,099
CURRENT ASSETS			
Debtors	5	877	706
Short term deposits		26,489	26,489
Cash at bank and in hand		104,741	94,558
		<u>132,107</u>	<u>121,753</u>
LIABILITIES AMOUNTS FALLING DUE WITHIN ONE YEAR			
Other creditors	6	<u>1,798</u>	<u>7,303</u>
NET CURRENT ASSETS		<u>130,309</u>	<u>114,450</u>
NET ASSETS		<u>131,371</u>	<u>115,549</u>
FUNDS			
Unrestricted	7	27,668	22,492
Restricted	7	103,703	93,057
		<u>131,371</u>	<u>115,549</u>

Robert J Brown

R J Brown (Hon Treasurer)

Approved by the Parochial Church Council on 14 March 2024 and signed on its behalf by:

 D B Long

The notes on pages 3 to 6 form part of these accounts

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2023

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections, donations and interest are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property there is insufficient cost information available and therefore such assets are not valued in the accounts.

The Church Hall and Cottage are in the custody of the Diocesan Board of Finance, although managed by Needham Market Parochial Church Council. Therefore, they have not been valued as one of the PCC's assets in these statements.

Equipment used within the church premises or purchased for use by the PCC or its officers is written off through the Statement of Financial Activities in the year of purchase.

Investments

Investments are held in the balance sheet at valuation.

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2023

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2023 £	2022 £
2(a) Voluntary income				
Planned giving				
Gift Aid donations	21,763	810	22,573	25,833
Tax recoverable	5,466	203	5,669	6,465
Parish Giving & Other Schemes	760	0	760	293
Other	1,665	0	1,665	2,846
Collections at services	2,313	0	2,313	1,425
Tax Recoverable - GASDS	1,180	115	1,295	2,093
Grants	1,250	7,200	8,450	2,300
Donations, appeals, etc				
Gift Aid donations	297	0	297	1,310
Tax recoverable	82	0	82	298
Other	3,058	3,814	6,872	4,088
Legacies	4,774	0	4,774	0
	<u>42,608</u>	<u>12,142</u>	<u>54,750</u>	<u>46,951</u>
2(b) Activities for generating funds				
Fund-raising	2,307	6,933	9,240	7,686
	<u>2,307</u>	<u>6,933</u>	<u>9,240</u>	<u>7,686</u>
2(c) Income from investments				
Interest and Other	29	1,126	1,155	286
	<u>29</u>	<u>1,126</u>	<u>1,155</u>	<u>286</u>
2(d) Income from church activities				
Church hall lettings	650	0	650	570
Church hall contribution towards costs	900	0	900	0
Cottage rent	6,607	0	6,607	6,600
Fees	7,966	0	7,966	8,242
Refreshments	230	0	230	83
	<u>16,353</u>	<u>0</u>	<u>16,353</u>	<u>15,495</u>
Total incoming resources	<u>61,297</u>	<u>20,201</u>	<u>81,498</u>	<u>70,418</u>

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2023

3 RESOURCES EXPENDED

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2023	2022
	£	£	£	£
3(a) Church activities				
Missionary and charitable giving				
Overseas				
Kagera Fund	0	1,030	1,030	2,135
DEC Turkey/Syria Earthquake	0	300	300	0
Home				
The Childrens Society	0	165	165	307
Relief of Hardship in Parish				
St John's Pantry	0	3,681	3,681	2,817
RSPCA	0	80	80	0
	<u>0</u>	<u>5,256</u>	<u>5,256</u>	<u>5,259</u>
Ministry: Diocesan parish share	47,000	0	47,000	47,000
Other ministry costs	512	0	512	3,353
Church running and maintenance	4,945	4,707	9,652	9,702
Church hall running costs	2,308	0	2,308	3,322
Church cottage running costs	0	0	0	232
Church office	1,301	0	1,301	757
Church Building Quinquennial Repairs	0	-408	-408	24,239
Sundry other	55	0	55	111
	<u>56,121</u>	<u>9,555</u>	<u>65,676</u>	<u>93,975</u>
3(b) Fund-raising costs				
Bazaars and other fund raising events	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES EXPENDED	<u>56,121</u>	<u>9,555</u>	<u>65,676</u>	<u>93,975</u>

4 PAYMENTS TO PCC MEMBERS

There were no disclosable transactions in respect of PCC members.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2023

	2023 £	2022 £
5 DEBTORS		
Tax recoverable	847	706
Prepayments and accrued income	30	0
	<u>877</u>	<u>706</u>
6 LIABILITIES		
Amounts falling due in one year		
Accruals for utilities, parish share and other costs	1,798	5,091
Accrual for Quinquennial Repairs completed by year end	0	2,212
	<u>1,798</u>	<u>7,303</u>

7 FUNDS

	Balance at 1 Jan 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2023 £
Unrestricted Funds					
General Fund	417	46,790	52,983	6,000	224
Ark Fund	0	2,434	2,308	0	126
Church Cottage Fund	4,908	6,607	0	-6,000	5,515
Flower Fund	399	693	830	0	262
Legacy Fund	16,768	4,773	0	0	21,541
	<u>22,492</u>	<u>61,297</u>	<u>56,121</u>	<u>0</u>	<u>27,668</u>
Restricted Funds					
Capital Reserve Fund	1,099	-37	0	0	1,062
Fabric Fund	39,586	6,184	303	0	45,467
Organ Fund	795	0	198	0	597
Special Collections Fund	382	1,610	1,575	0	417
Roof Repair and Church Building Fund	45,643	0	3,168	0	42,475
Chair Fund	1,500	0	0	0	1,500
Altar Frontal / Church Furnishings Fund	165	0	0	0	165
Café Church Fund	100	0	0	0	100
Rector and Curate's Fund	3,030	0	630	0	2,400
St Johns Pantry Fund	757	6,530	3,681	0	3,606
Ark Repair Fund	0	5,000	0	0	5,000
Ark Cooker Fund	0	914	0	0	914
	<u>93,057</u>	<u>20,201</u>	<u>9,555</u>	<u>0</u>	<u>103,703</u>

8 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Investment Fixed Assets	0	1,062	1,062
Current Assets	28,831	103,276	132,107
Current Liabilities	-1,163	-635	-1,798
Fund balance	<u>27,668</u>	<u>103,703</u>	<u>131,371</u>

Accounts

**PARISH CHURCH OF ST JOHN THE BAPTIST,
NEEDHAM MARKET (with BADLEY)**

ANNUAL REPORT FOR YEAR ENDING DECEMBER 2022
LEGAL & ADMINISTRATIVE INFORMATION

CHURCH LOCATION: High Street, Needham Market, Ipswich, Suffolk in the Diocese of St Edmundsbury and Ipswich

CORRESPONDENCE C/O 11 King William Street
Needham Market
Ipswich
IP6 8AE

The following served on the PCC during 2022

Revd Canon Diane Williams, retired 30th April 2022

Revd Sarah du Boulay re-located, appointed to the Aldeburgh Benefice in June 2022

CHURCHWARDENS

David Sewell

Ian Jeffreys

DEANERY SYNOD REPRESENTATIVES

Dr Kate Holmes (elected to Diocesan synod 2018)

PCC MEMBERS	ELECTED	PCC MEMBERS	ELECTED
Elizabeth Whitehead	October 2020	David Long	April 2021
Margaret Brown	April 2021	Peter Groom	May 2022
Shirley Thomas	May 2022	Jean Annis	May 2022
Margaret Wilcox	May 2022		

TREASURER

Mr R Brown appointed Treasurer (non-voting PCC Member) commenced January 2000

PCC SECRETARY

Mrs C Long appointed Secretary, May 2022

INDEPENDENT EXAMINER

Mr Hugh S Wolley, Milestone House, High Street, Yoxford, Suffolk. IP17 3EP

AIMS AND OBJECTIVES

The PCC (Powers) Measure 1956 states the PCC "is to co-operate with the minister in promoting in the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

When out of vacancy, the PCC consists of the incumbent, two churchwardens a maximum of nine elected PCC members plus two Deanery Synod Representatives. The Treasurer is a non-voting member. A member of the ministry team is our Deanery Synod Representative. The PCC meets regularly to oversee finance, preparation for worship and social events/functions, the fabric and contents of the Church, discuss future ministry/ mission work and as representatives of the congregation, while supporting the incumbent in their work in our parish.

The PCC is supported by the Standing Committee which consists of the incumbent plus officers of the PCC and meets between PCC meetings to deal with smaller issues and put together the initial framework for larger projects which need to be discussed by the whole PCC. The Ministry Team currently consists of Kate Holmes, Lay Reader : Jean Annis, organist, and the Churchwardens. We have a varied. Sunday worship as well as Wednesday morning prayer time. A Home Group meets monthly on a Monday, We also have a very active Mothers' Union.

Tuesday Tots is well established and we find now that we have an almost completely new group of parents and grandparents and very young children. On Thursday mornings there is a well established St John's Pantry, providing provisions for the local community. This is well attended. A variety of tasks from the leading of worship and preparing for services to flower arranging and involvement in general administration continue to be undertaken by many members of the congregation, without whose input the church would be much the poorer. Open the Book has resumed at the local Primary School. Our current Sunday service is streamed on line for those who are unable to join us in Church. As a PCC we are actively looking to appoint a new incumbent during the current year, which will enable us to re-establish our outreach in the community.

ACHIEVEMENTS AND PERFORMANCE

The total number of people reported as being on the Electoral Roll of our parish was 68 members at the APCM in April 2022. The usual number of attendees at a Sunday service is between 30 and 35 with around an additional 4 watching on line. A special prayer is said at Communion to include those watching on line. We had a Harvest celebration and a supper which were well supported. We held two Christingle services which involved many of the children from the Primary School. We held our annual Crib service on Christmas Eve and a Midnight Mass.

During the year to 31 December 2022 the following services were held:-

Marriages 2 Baptisms 4

Funeral Services In Church 8 Graveside Funeral 0

Churchyard Burials 6 Burial of Cremated Remains in Churchyard 10 There were also Funeral Services at the Crematorium

After the retirement of our incumbent we have continued with services as and when required in the Church with the assistance of visiting Clergy. In addition we were fortunate that Revd Aileen Mortimer, one of our congregation, decided that she would seek the Bishop's permission to officiate which was granted, this is a great asset to us. We have been very grateful for all the support we have received from visiting clergy and this has resulted in more diverse services. It has not been an easy time but we have managed to continue with services and fellowship in our church and it should be noted that the members of our worshipping family have provided great support in our time of need. Fundraising in 2022 was better than expected and raised a total of £7,686; major contributions came from the Produce stalls, Historic Churches Cycle ride, Lent Soup lunches, Christmas Bazaar and Castleton Brass Christmas Concert.

PLANS FOR THE FUTURE

2023 will prove to be an interesting and exciting year for St Johns as we anticipate welcoming a new incumbent. We look forward to supporting and working with whomever that may be, as well as our involvement with the Lightwave Community and the ideas and initiatives that they will bring to us.

FINANCIAL REVIEW


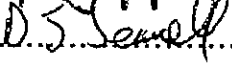

Total receipts on unrestricted funds totalled £59,437 and £58,671 was spent providing Christian ministry from St John the Baptist church as detailed in the financial statement. The largest element of this expenditure was £47,000 contribution towards our diocesan parish share, which largely provides the stipends & housing of the clergy and the cost of ministry, support & training. The sum that the parishes in the deanery have to find is shared between them according to a formula based mainly on the clergy time enjoyed. The net result of income over expenditure on unrestricted funds was a surplus of £766 and this was added to the reserves accumulated in previous years, resulting in a balance carried forward on unrestricted reserves of £22,492.

The restricted funds saw a net outflow of £24,323 largely as a result of expenditure on external church building repairs as recommended in our last Quinquennial review. The balance on restricted funds, most of which are held for the purposes of maintenance and enhancement of the church fabric, at the year end amounted to £93,057.

RESERVE POLICY

It is PCC policy to maintain a positive balance on each of the restricted and unrestricted funds. Ideally, the balance on the general fund should be sufficient to cover emergency situations that may arise from time to time. Sadly this has not proved feasible in recent years and this year was not sufficient to cover day to day expenditure including our full commitment to the diocesan parish share. With such low reserves, any failure in income levels to increase in line with inflation or major non-routine expenditure would leave PCC finances severely stretched and increasingly unable to meet annual diocesan parish share commitments.

It is our policy to invest our longer term funds in an interest bearing account with COIF Charity Funds, whilst bank accounts are maintained with Santander UK plc and Barclays bank for day to day requirements.

Signed on behalf of the PCC  Ian Jeffreys
.....  David Sewell
..... Robert J Brown Mr R Brown (Treasurer)
.....  Mrs C Long (PCC Secretary)

Parochial Church Council of St John The Baptist, Needham Market
Statement of Financial Activities

For the year ending 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2022 £	2021 £
INCOMING RESOURCES					
Voluntary income	2(a)	41,174	5,777	46,951	54,433
Activities for generating funds	2(b)	2,482	5,204	7,686	2,822
Income from Investments	2(c)	286	0	286	31
Church activities	2(d)	15,495	0	15,495	12,836
TOTAL INCOMING RESOURCES		<u>59,437</u>	<u>10,981</u>	<u>70,418</u>	<u>70,122</u>
RESOURCES EXPENDED					
Fund-raising costs	3(b)	0	0	0	0
Church activities	3(a)	58,671	35,304	93,975	101,652
TOTAL RESOURCES EXPENDED		<u>58,671</u>	<u>35,304</u>	<u>93,975</u>	<u>101,652</u>
NET INCOMING/(OUTGOING) RESOURCES		766	-24,323	-23,557	-31,530
TRANSFER BETWEEN UNRESTRICTED AND RESTRICTED FUNDS	7	0	0	0	0
NET MOVEMENT IN FUNDS		<u>766</u>	<u>-24,323</u>	<u>-23,557</u>	<u>-31,530</u>
BALANCES B/FWD 1 JANUARY		21,726	117,380	139,106	170,636
BALANCES C/FWD 31 DECEMBER		<u>22,492</u>	<u>93,057</u>	<u>115,549</u>	<u>139,106</u>

The notes on pages 3 to 6 form part of this account

Parochial Church Council of St John The Baptist, Needham Market
Balance Sheet at 31 December 2022

	Note	2022 £	2021 £
FIXED ASSET			
Investment asset Central Board Of Finance		1,099	1,099
CURRENT ASSETS			
Debtors	5	706	3,195
Short term deposits		26,489	26,489
Cash at bank and in hand		94,558	127,037
		<u>121,753</u>	<u>156,721</u>
LIABILITIES AMOUNTS FALLING DUE WITHIN ONE YEAR			
Other creditors	6	<u>7,303</u>	<u>18,714</u>
NET CURRENT ASSETS		<u>114,450</u>	<u>138,007</u>
NET ASSETS		<u>115,549</u>	<u>139,106</u>
FUNDS			
Unrestricted	7	22,492	21,726
Restricted	7	93,057	117,380
		<u>115,549</u>	<u>139,106</u>

Robert J Brown

R J Brown (Hon Treasurer)

Approved by the Parochial Church Council on 2 February 2022 and signed on its behalf by:

D B Long

D B Long

The notes on pages 3 to 6 form part of these accounts

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2022

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections, donations and interest are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property there is insufficient cost information available and therefore such assets are not valued in the accounts.

The Church Hall and Cottage are in the custody of the Diocesan Board of Finance, although managed by Needham Market Parochial Church Council. Therefore, they have not been valued as one of the PCC's assets in these statements.

Equipment used within the church premises or purchased for use by the PCC or its officers is written off through the Statement of Financial Activities in the year of purchase.

Investments

Investments are held in the balance sheet at valuation.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2022

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2022 £	2021 £
2(a) Voluntary income				
Planned giving		720	25,833	28,589
Gift Aid donations	25,113	180	6,465	7,150
Tax recoverable	6,285	0	293	450
Parish Giving & Other Schemes	293	0	2,846	2,833
Other	2,846	0	1,425	855
Collections at services	1,425	0	2,093	939
Tax Recoverable - GASDS	1,724	369	2,300	7,750
Grants	300	2,000		
Donations, appeals, etc		345	1,310	484
Gift Aid donations	965	54	298	121
Tax recoverable	244	2,109	4,088	2,728
Other	1,979	0	0	2,534
Insurance Claim	0	0	0	0
Legacies	0	0	0	0
	<u>41,174</u>	<u>5,777</u>	<u>46,951</u>	<u>54,433</u>
2(b) Activities for generating funds				
Fund-raising	2,482	5,204	7,686	2,822
	<u>2,482</u>	<u>5,204</u>	<u>7,686</u>	<u>2,822</u>
2(c) Income from investments				
Interest and Other	286	0	286	31
	<u>286</u>	<u>0</u>	<u>286</u>	<u>31</u>
2(d) Income from church activities				
Church hall lettings	570	0	570	0
Cottage Rent	6,600	0	6,600	6,600
Fees	8,242	0	8,242	6,236
Refreshments	83	0	83	0
	<u>15,495</u>	<u>0</u>	<u>15,495</u>	<u>12,836</u>
Total incoming resources	<u>59,437</u>	<u>10,981</u>	<u>70,418</u>	<u>70,122</u>

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2022

3 RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2022 £	2021 £
3(a) Church activities				
Missionary and charitable giving				
Overseas				
Kagera Fund	0	2,135	2,135	301
Home				
Suffolk Historic Churches Trust	0	0	0	25
The Childrens Society	0	307	307	0
Relief of Hardship in Parish				
St John's Pantry	0	2,817	2,817	1,072
Covid Grant Vouchers	0	0	0	6,000
	<u>0</u>	<u>5,259</u>	<u>5,259</u>	<u>7,398</u>
Ministry: Diocesan parish share	47,000	0	47,000	50,000
Other ministry costs	2,107	1,246	3,353	1,923
Church running and maintenance	5,142	4,560	9,702	9,944
Church hall running costs	3,322	0	3,322	1,708
Church cottage running costs	232	0	232	615
Church office	757	0	757	807
Church Building Quinquennial Repairs	0	24,239	24,239	29,216
Sundry other	111	0	111	41
	<u>58,671</u>	<u>35,304</u>	<u>93,975</u>	<u>101,652</u>
3(b) Fund-raising costs				
Bazaars and other fund raising events	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES EXPENDED	<u>58,671</u>	<u>35,304</u>	<u>93,975</u>	<u>101,652</u>

4 PAYMENTS TO PCC MEMBERS

There were no disclosable transactions in respect of PCC members.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2022

	2022 £	2021 £
5 DEBTORS		
Tax recoverable	706	2,653
Prepayments and accrued income	0	542
	<u>706</u>	<u>3,195</u>
6 LIABILITIES		
Amounts falling due in one year		
Accruals for utilities, parish share and other costs	5,091	3,684
Accrual for Quinquennial Repairs completed by year end	2,212	15,030
	<u>7,303</u>	<u>18,714</u>

7 FUNDS

	Balance at 1 Jan 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2022 £
Unrestricted Funds					
General Fund	56	50,766	54,366	3,961	417
Ark Fund	0	1,284	3,323	2,039	0
Church Cottage Fund	4,541	6,600	233	-6,000	4,908
Flower Fund	361	787	749	0	399
Legacy Fund	16,768	0	0	0	16,768
	<u>21,726</u>	<u>59,437</u>	<u>58,671</u>	<u>0</u>	<u>22,492</u>
Restricted Funds					
Capital Reserve Fund	1,099	0	0	0	1,099
Fabric Fund	37,899	1,687	0	0	39,586
Organ Fund	795	0	0	0	795
Special Collections Fund	350	3,720	3,688	0	382
Roof Repair and Church Building Fund	71,466	2,000	27,823	0	45,643
Chair Fund	1,500	0	0	0	1,500
Altar Frontal / Church Furnishings Fund	165	0	0	0	165
Café Church Fund	100	0	0	0	100
Curate's Fund	4,006	0	976	0	3,030
St Johns Pantry Fund	0	3,574	2,817	0	757
	<u>117,380</u>	<u>10,981</u>	<u>35,304</u>	<u>0</u>	<u>93,057</u>

8 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Investment Fixed Assets	0	1,099	1,099
Current Assets	24,837	131,884	156,721
Current Liabilities	-3,111	-15,603	-18,714
Fund balance	<u>21,726</u>	<u>117,380</u>	<u>139,106</u>

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST JOHN THE
BAPTIST CHURCH, NEEDHAM MARKET PAROCHIAL CHURCH COUNCIL**

I report on the accounts for the year ended 31st December 2022, which are set out on pages 1 to 6.

Respective responsibilities of the PCC and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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; follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act: and state whether particular matters have come to my attention.

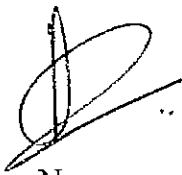
Basis of Independent Examiner's Statement

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 the management committee of any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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

HUGH S. WOLLEY ACA

Address

MILSTONE HOUSE, YOXFORD, IP17 3EP

Accounts

**PARISH CHURCH OF ST JOHN THE BAPTIST,
NEEDHAM MARKET (with BADLEY)**

ANNUAL REPORT FOR YEAR ENDING DECEMBER 2021

LEGAL & ADMINISTRATIVE INFORMATION

CHURCH LOCATION: High Street, Needham Market, Ipswich, Suffolk in the Diocese of St Edmundsbury and Ipswich

CORRESPONDENCE The Rectory
10 Meadow View
Needham Market
Ipswich
IP6 8RH

The following served on the PCC during 2021
Revd Canon Diane Williams, Revd Sarah du Boulay

CHURCHWARDEN

David Sewell

DEANERY SYNOD REPRESENTATIVES

Dr Kate Holmes elected April 2017 (elected to Diocesan synod 2018)

PCC MEMBERS	ELECTED	PCC MEMBERS	ELECTED
Helen Grimby	April 2019	Michael Turner	April 2019
Elizabeth Whitehead	October 2020	David Long	April 2021
Ian Jeffreys	April 2021	Margaret Brown	April 2021

TREASURER

Mr R Brown appointed Treasurer (non-voting PCC Member) commenced January 2000

PCC SECRETARY

Mrs C Long appointed Minutes Secretary, commenced January 2021

INDEPENDENT EXAMINER

Mr Hugh S Wolley Milestonehouse, High Street, Yoxford Suffolk. IP17 3EP

AIMS AND OBJECTIVES

The PCC (Powers) Measure 1956 states the PCC "is to co-operate with the minister in promoting in the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

The PCC consists of the incumbent, Revd Diane Williams, two churchwardens, a maximum of twelve elected PCC members plus two Deanery Synod Representatives. The Treasurer is a non-voting member. A member of the ministry team is our Deanery Synod Representative and we have one vacancy and only one churchwarden. The PCC meets regularly to oversee finance, preparation for worship and social events/functions, the fabric and contents of the Church, discuss future ministry/ mission work and as representatives of the congregation, while supporting the incumbent in her work in our parish.

The PCC is supported by the Standing Committee which consists of the incumbent plus officers of the PCC and meets between PCC meetings to deal with smaller issues and put together the initial framework for larger projects which need to be discussed by the whole PCC. The Ministry Team includes our Curate, Revd Sarah du Boulay, and Kate Holmes, Lay Reader. We have a varied.

lockdown. We also have a very active Mothers' Union. Tuesday Tots is well established although it was closed for the beginning of the year, during the Summer we were able to meet in a friendly pub garden in the town, moving back to the church hall in the Autumn. We find now that we have an almost completely new group of mums, grandmother's and very young children. Most born during the lockdown which means most were not used to mixing with others and the mums had been very isolated but they have gelled well and are beginning to work together. A variety of tasks from the leading of worship and preparing for services to flower arranging and involvement in general administration continue to be undertaken by many members of the congregation, without whose input the church would be much the poorer. During much of 2021 restrictions on church life continued to be imposed nationally because of the Covid19 pandemic. Many of the services were online and some groups met on line. The school was either closed or restrictions were such that we could not go into the school. Community outreach was difficult and most meetings not on line were unable to continue.

ACHIEVEMENTS AND PERFORMANCE

The total number of people reported as being on the Electoral Roll of our parish was 69 members at the APCM in April 2021. The usual number of Sunday attendees was difficult to quantify, there were usually between 20 and 28 on screen for a Zoom service with but with others watching the service as it was streamed either at the time or later on YouTube The 8am Communion service was discontinued during closure. When the church was able to open for services, numbers of attendees needed to be limited according to Government requirements for social distancing. We found neither Cafe Church or All Age Worship worked on line. We experimented with a informal openair service that we called "Wild Church" in the Autumn and as the weather warms up that will be worth pursuing. We held a Remembrance service but again attendance was strictly limited because of the Covid situation there was no Civic service as would normally be held. As Covid 19 infections were growing it was decided to cancel the annual Crib Service on Christmas eve but Midnight Mass and Christmas services went ahead.

During the year to 31 December 2021 the following services were held:-

Marriages 3 Baptisms 5

Funeral Services In Church 9 Funeral Services at Crematorium 8 Graveside Funeral 0

Churchyard Burials 6 Burial of Cremated Remains in Churchyard 8

For some months of the year funeral services could not be held in church A number of funerals were given to Civil Celebrants to take by the Funeral Directors.

The incumbent has continued as a governor at Bosmere Primary school and has worked closely with the head teacher and staff and other governors supporting their work during the pandemic. The incumbent was able to join the school for their online Harvest service in which each class participated from their classroom. We are looking forward to being able to go into the school and continue with the good relationships we have.

We did our best in 2021 to sustain the pattern of general worship, it proved impossible to sustain ecumenical and joint services with Christchurch, The All Soul's Service, a Memorial service when we remember those of the community who have died was held in church in 2021. All the bereaved were invited to attend or submit names of those to be remembered. Numbers attending were quite low this year

The two deaneries of Bosmere and Stowmarket, now known as the Gipping Valley Deanery, have gelled well and after a year of on-line meetings we finally able to meet in person towards the end of 2021.

After two and a half years our curate, Revd Sarah du Boulay, is well established in the church and the community and has proved a real asset. Her plans for St John's food pantry came to fruition in the Summer of 2021 and there is clearly a need for it in the community. With numbers using it growing week on week. Sarah has drawn together a wonderful a team of volunteers who work

the Summer of 2021 and there is clearly a need for it in the community. With numbers using it growing week on week. Sarah has drawn together a wonderful a team of volunteers who work together with her week on week running the pantry. We know that this is much appreciated within the community and hopefully it will continue after Curacy with us ends.

Fundraising was still difficult during 2021. We did hold our produce stalls which produced a wonderful contribution to church funds. Three members of the church took part in the Historic Churches Cycle ride and stride raising £840 from which St Johns received £420 which again was a very welcome contribution.

PLANS FOR THE FUTURE

2022 will prove to be an interesting and exciting year for St Johns as our incumbent will be retiring at Easter. We will be, thorough the Diocesan process, actively seeking a new incumbent who will work with us as we move forward. We are strong enough to continue to serve the community to worship God, to care for one another and even to grow during the impending vacancy and look forward to the new ideas and initiatives that he or she will bring to us.

FINANCIAL REVIEW

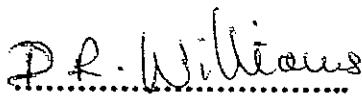
Total receipts on unrestricted funds totalled £56,214 and £58,745 was spent providing Christian ministry from St John the Baptist church as detailed in the financial statement. The largest element of this expenditure was £50,000 contribution towards our diocesan parish share, which largely provides the stipends & housing of the clergy and the cost of ministry, support & training. The sum that the parishes in the deanery have to find is shared between them according to a formula based mainly on the clergy time enjoyed. The net result of income over expenditure on unrestricted funds was a deficit of £2,531 and this was deducted from the reserves accumulated in previous years, resulting in a balance carried forward on unrestricted reserves of £21,726.

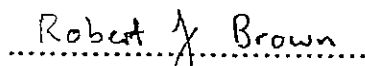
The restricted funds saw a net outflow of £29,173 largely as a result of expenditure on external church building repairs as recommended in our last Quinquennial review. This work is ongoing and further expenditure of £20,000 is anticipated in the early part of 2022. This will be funded from the balance on restricted funds, most of which are held for the purposes of maintenance and enhancement of the church fabric and at the year end amounted to £117,380.

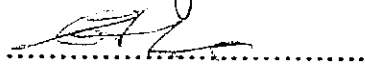
RESERVE POLICY

It is PCC policy to maintain a positive balance on each of the restricted and unrestricted funds. Ideally, the balance on the general fund should be sufficient to cover emergency situations that may arise from time to time. Sadly this has not proved feasible in recent years and this year was not sufficient to cover day to day expenditure including our full commitment to the diocesan parish share. With such low reserves, any failure in income levels to increase in line with inflation or major non-routine expenditure would leave PCC finances severely stretched and increasingly unable to meet annual diocesan parish share commitments.

It is our policy to invest our longer term funds in an interest bearing account with COIF Charity Funds, whilst bank accounts are maintained with Santander UK plc and Barclays bank for day to day requirements.

Signed on behalf of the PCC  Revd Canon Diane Williams
(Vicar)

 Mr R Brown (Treasurer)

 Mrs C Long (PCC Minutes Secretary)

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST JOHN THE
BAPTIST CHURCH, NEEDHAM MARKET PAROCHIAL CHURCH COUNCIL**

I report on the accounts for the year ended 31st December 2021, which are set out on pages 1 to 6.

Respective responsibilities of the PCC and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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; follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and state whether particular matters have come to my attention.

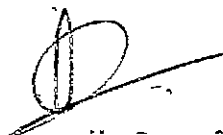
Basis of Independent Examiner's Statement

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 the management committee of any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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 **H.I. Woules A.C.A**

Address **MILESTONE HOUSE, HIGH STREET, YOXFORD IP17 3EP**

Parochial Church Council of St John The Baptist, Needham Market
Statement of Financial Activities

For the year ending 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2021 £	2020 £
INCOMING RESOURCES					
Voluntary income	2(a)	40,945	13,488	54,433	74,883
Activities for generating funds	2(b)	2,402	420	2,822	987
Income from investments	2(c)	31	0	31	96
Church activities	2(d)	12,836	0	12,836	11,928
TOTAL INCOMING RESOURCES		<u>56,214</u>	<u>13,908</u>	<u>70,122</u>	<u>87,894</u>
RESOURCES EXPENDED					
Fund-raising costs	3(b)	0	0	0	0
Church activities	3(a)	58,745	42,907	101,652	65,011
TOTAL RESOURCES EXPENDED		<u>58,745</u>	<u>42,907</u>	<u>101,652</u>	<u>65,011</u>
NET INCOMING/(OUTGOING) RESOURCES		-2,531	-28,999	-31,530	22,883
TRANSFER BETWEEN UNRESTRICTED AND RESTRICTED FUNDS	7	174	-174	0	0
NET MOVEMENT IN FUNDS		<u>-2,357</u>	<u>-29,173</u>	<u>-31,530</u>	<u>22,883</u>
BALANCES B/FWD 1 JANUARY		24,083	146,553	170,636	147,753
BALANCES C/FWD 31 DECEMBER		<u>21,726</u>	<u>117,380</u>	<u>139,106</u>	<u>170,636</u>

The notes on pages 3 to 6 form part of this account

**Parochial Church Council of St John The Baptist, Needham Market
Balance Sheet at 31 December 2021**

	Note	2021 £	2020 £
FIXED ASSET			
Investment asset Central Board Of Finance		1,099	961
CURRENT ASSETS			
Debtors	5	3,195	1,147
Short term deposits		26,489	26,489
Cash at bank and in hand		127,037	144,198
		<u>156,721</u>	<u>171,834</u>
LIABILITIES AMOUNTS FALLING DUE WITHIN ONE YEAR			
Other creditors	6	<u>18,714</u>	<u>2,159</u>
NET CURRENT ASSETS		<u>138,007</u>	<u>169,675</u>
NET ASSETS		<u>139,106</u>	<u>170,636</u>
FUNDS			
Unrestricted	7	21,726	24,083
Restricted	7	117,380	146,553
		<u>139,106</u>	<u>170,636</u>

Robert J Brown

R J Brown (Hon Treasurer)

Approved by the Parochial Church Council on 10 March 2022 and signed on its behalf by:

D B Long

D B Long

The notes on pages 3 to 6 form part of these accounts

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2021

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections, donations and interest are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property there is insufficient cost information available and therefore such assets are not valued in the accounts.

The Church Hall and Cottage are in the custody of the Diocesan Board of Finance, although managed by Needham Market Parochial Church Council. Therefore, they have not been valued as one of the PCC's assets in these statements.

Equipment used within the church premises or purchased for use by the PCC or its officers is written off through the Statement of Financial Activities in the year of purchase.

Investments

Investments are held in the balance sheet at valuation.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2021

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2021 £	2020 £
2(a) Voluntary income				
Planned giving				
Gift Aid donations	27,869	720	28,589	27,415
Tax recoverable	6,970	180	7,150	6,853
Parish Giving Scheme	450	0	450	1,453
Other	2,833	0	2,833	3,310
Collections at services	855	0	855	1,024
Tax Recoverable - GASDS	893	46	939	999
Grants	250	7,500	7,750	250
Donations, appeals, etc				
Gift Aid donations	189	295	484	4,325
Tax recoverable	47	74	121	1,082
Other	589	2,139	2,728	404
Insurance Claim	0	2,534	2,534	0
Legacies	0	0	0	27,768
	<u>40,945</u>	<u>13,488</u>	<u>54,433</u>	<u>74,883</u>
2(b) Activities for generating funds				
Fund-raising	2,402	420	2,822	987
	<u>2,402</u>	<u>420</u>	<u>2,822</u>	<u>987</u>
2(c) Income from Investments				
Interest and Other	31	0	31	96
	<u>31</u>	<u>0</u>	<u>31</u>	<u>96</u>
2(d) Income from church activities				
Church hall lettings	0	0	0	300
Cottage Rent	6,600	0	6,600	6,600
Fees	6,236	0	6,236	4,979
Refreshments	0	0	0	49
	<u>12,836</u>	<u>0</u>	<u>12,836</u>	<u>11,928</u>
Total incoming resources	<u>56,214</u>	<u>13,908</u>	<u>70,122</u>	<u>87,894</u>

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2021

3 RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2021 £	2020 £
3(a) Church activities				
Missionary and charitable giving				
Overseas				
Kagera Fund	0	301	301	259
Home				
Suffolk Historic Churches Trust	0	25	25	25
Relief of Hardship in Parish				
St John's Pantry	0	1,072	1,072	0
Covid Grant Vouchers	0	6,000	6,000	0
	<u>0</u>	<u>7,398</u>	<u>7,398</u>	<u>284</u>
Ministry: Diocesan parish share	50,000	0	50,000	53,300
Other ministry costs	1,923	0	1,923	2,426
Church running and maintenance	3,651	6,293	9,944	3,470
Church hall running costs	1,708	0	1,708	1,213
Church cottage running costs	615	0	615	365
Church office	807	0	807	1,099
Church roof renovation	0	0	0	3,044
Church Building Quinquennial Repairs	0	29,216	29,216	0
Sundry other	41	0	41	175
	<u>58,745</u>	<u>42,907</u>	<u>101,652</u>	<u>65,376</u>
3(b) Fund-raising costs				
Bazaars and other fund raising events	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES EXPENDED	<u>58,745</u>	<u>42,907</u>	<u>101,652</u>	<u>65,376</u>

4 PAYMENTS TO PCC MEMBERS

There were no disclosable transactions in respect of PCC members.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2021

	2021 £	2022 £
5 DEBTORS		
Tax recoverable	2,653	702
Prepayments and accrued income	542	445
	<u>3,195</u>	<u>1,147</u>

6 LIABILITIES		
Amounts falling due in one year		
Accruals for utilities, parish share and other costs	3,684	2,159
Accrual for Quinquennial Repairs completed by year end	15,030	0
	<u>18,714</u>	<u>2,159</u>

7 FUNDS

	Balance at 1 Jan 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2021 £
Unrestricted Funds					
General Fund	1,535	49,163	56,119	5,477	56
Ark Fund	0	85	1,708	1,623	0
Church Cottage Fund	4,656	6,600	615	-6,100	4,541
Flower Fund	124	366	303	174	361
Legacy Fund	17,768	0	0	-1,000	16,768
	<u>24,083</u>	<u>56,214</u>	<u>58,745</u>	<u>174</u>	<u>21,726</u>
Restricted Funds					
Capital Reserve Fund	961	138	0	0	1,099
Fabric Fund	37,264	1,549	914	0	37,899
Organ Fund	981	0	186	0	795
Special Collections Fund	350	301	301	0	350
Roof Repair and Church Building Fund	99,963	4,034	32,531	0	71,466
Chair Fund	1,500	0	0	0	1,500
Altar Frontal / Church Furnishings Fund	165	0	0	0	165
Café Church Fund	100	0	0	0	100
Curate's Fund	5,000	0	422	-572	4,006
St Johns Pantry Fund	0	500	1,072	572	0
Baxter Memorial Fund	269	1,386	1,481	-174	0
Covid Grant Fund	0	6,000	6,000	0	0
	<u>146,553</u>	<u>13,908</u>	<u>42,907</u>	<u>-174</u>	<u>117,380</u>

8 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Investment Fixed Assets	0	1,099	1,099
Current Assets	24,837	131,884	156,721
Current Liabilities	-3,111	-15,603	-18,714
Fund balance	<u>21,726</u>	<u>117,380</u>	<u>139,106</u>

Accounts

**PARISH CHURCH OF ST JOHN THE BAPTIST,
NEEDHAM MARKET (with BADLEY)**

ANNUAL REPORT FOR YEAR ENDING DECEMBER 2020
LEGAL & ADMINISTRATIVE INFORMATION

CHURCH LOCATION: High Street, Needham Market, Ipswich, Suffolk in the Diocese of St Edmundsbury and Ipswich

CORRESPONDENCE **The Rectory**
10 Meadow View
Needham Market
Ipswich
IP6 8RH

The following served on the PCC during 2020
Revd Canon Diane Williams, Revd Sarah du Boulay

CHURCHWARDEN
David Sewell

DEANERY SYNOD REPRESENTATIVES
Dr Kate Holmes elected April 2017 (elected to Diocesan synod 2018)

PCC MEMBERS	ELECTED	PCC MEMBERS	ELECTED
Jean Annis	April 2011	Peter Groom	April 2017
David Long	April 2018	Margaret Wilcox	April 2018
Helen Grimbley	April 2019	Michael Turner	April 2019
Elizabeth Whitehead	October 2020		

TREASURER
Mr R Brown appointed Treasurer (non-voting PCC Member) commenced January 2000

PCC SECRETARY
Mrs C Long appointed Minutes Secretary, commenced January 2021

INDEPENDENT EXAMINER
Mr Hugh S Wolley The Granary, Hatcheston, Woodbridge, Suffolk.

AIMS AND OBJECTIVES

The PCC (Powers) Measure 1956 states the PCC “is to co-operate with the minister in promoting in the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical”.

The PCC consists of the incumbent, Revd Diane Williams, two churchwardens, a maximum of twelve elected PCC members plus two Deanery Synod Representatives. The Treasurer is a non-voting member. A member of the ministry team is our Deanery Synod Representative and we have one vacancy and only one churchwarden. The PCC meets regularly to oversee finance, preparation for worship and social events/functions, the fabric and contents of the Church, discuss future ministry/ mission work and as representatives of the congregation, while supporting the incumbent in her work in our parish

The PCC is supported by the Standing Committee which consists of the incumbent plus officers of the PCC and meets between PCC meetings to deal with smaller issues and put together the initial framework for larger projects which need to be discussed by the whole PCC. The Ministry Team

includes our Curate, Revd Sarah du Boulay, and Kate Holmes, Lay Reader. We have a varied Sunday worship as well as Tuesday morning prayer time. A Home Group meets monthly. We also have a very active Mothers' Union. Tuesday Tots is well established. A variety of tasks from the leading of worship and preparing for services to flower arranging and involvement in general administration continue to be undertaken by many members of the congregation, without whose input the church would be much the poorer. During much of 2020 restrictions on church life were imposed nationally because of a Covid19 pandemic. The majority of services were online and some groups met on line. The school was either closed or restrictions were such that we could not go into the school. Community outreach was not possible and all meetings not on line were unable to continue.

ACHIEVEMENTS AND PERFORMANCE

The total number of people reported as being on the Electoral Roll of our parish was 72 members at the APCM in April 2019. The usual number of Sunday attendees was difficult to quantify, there were usually between 20 and 28 on screen for a Zoom service with but with others watching the service as it was streamed either at the time or later on YouTube The 8am Communion service was discontinued during closure. When the church was able to open for services, numbers of attendees were restricted to a maximum of 30 according to Government requirements. Neither Cafe Church or All Age Worship worked on line.

During the year to 31 December 2020 the quarterly returns fees completed for Diocese, included the following fees:

Marriages 0 Baptisms 0

Funeral Services In Church 5 Funeral Services at Crematorium 12 Graveside Funeral 3

Churchyard Burials 6 Burial of Cremated Remains in Churchyard 10

For some months of the year funeral services could not be held in church. A number of funerals were given to Civil Celebrants to take by the Funeral Directors.

The incumbent has continued as a governor at Bosmere Primary school and has worked closely with the head teacher and staff and other governors supporting their work during the pandemic. The pupils and staff gratefully appreciated the on line Christingle service and the Christingle bags provided to every child.

We did our best in 2020 to sustain the pattern of general worship, it proved impossible to sustain ecumenical and joint services with Christchurch, It proved impossible to hold the town's Civic Service or Remembrance Day Service in 2020. The All Soul's Service, a Memorial service, when we remember those of the community who have died was held on line with all the bereaved invited to attend or submit names of those to be remember. A large number of those contacted and invited either attended or submitted names to be remembered.

In October 2020 the two deaneries of Bosmere and Stowmarket were united into one deanery with the name of Gipping Valley Deanery at the end of 2020 a third benefice went into vacancy.

This has all entailed a great deal of extra work for our incumbent, so we are very fortunate to have the support of the ministry team here in the parish. During 2020 we were delighted when Revd Sarah du Boulay priesting was held in September. She will be with us for continuing training for about another year, Sarah is proving to be an asset in ministry at St. John's and in the deanery and we look forward to her ministry developing among us as her fresh ideas and enthusiasm re-invigorate the church at St. John's. She has already given us paws for thoughts walks, Angel wings for fun and is working on a food pantry to support towns people.

Fundraising was impossible during the pandemic, we did hold one produce stall which raised more than they normally due and members of the church took part in the Historic Churches Cycle ride raising a very welcome contribution.

PLANS FOR THE FUTURE

We beginning to develop plans for mission, ministry and outreach although the pandemic has restricted what we have been able to do in the past year. Our focus at the moment is on being more accessible in the community and meeting the needs of those who are struggling post Covid 19. This means we will start St Johns Pantry, bereavement support and work with young people in the community. There will be much else to follow. All of this ties in with the Diocesan Growing in God process. We will continue to fundraise whilst remembering our fellowship our spiritual life and our service as a church are why we are here

FINANCIAL REVIEW

Total receipts on unrestricted funds totalled £80,815 and £61,503 was spent providing Christian ministry from St John the Baptist church as detailed in the financial statement. The largest element of this expenditure was £53,300 contribution towards our diocesan parish share, which largely provides the stipends & housing of the clergy and the cost of ministry ,support & training. The sum that the parishes in the deanery have to find is shared between them according to a formula based mainly on the clergy time enjoyed; as The net result of income over expenditure on unrestricted funds was a surplus of £19,312 and this was added to the reserves accumulated in previous years, resulting in a balance carried forward on unrestricted reserves of £24,083.

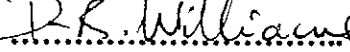
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It is PCC policy to maintain a positive balance on each of the restricted and unrestricted funds. Ideally, the balance on the general fund should be sufficient to cover emergency situations that may arise from time to time. Sadly this has not proved feasible in recent years and this year was not sufficient to cover day to day expenditure including our full commitment to the diocesan parish share. With such low reserves, any failure in income levels to increase in line with inflation or major non-routine expenditure would leave PCC finances severely stretched and increasingly unable to meet annual diocesan parish share commitments.


The unrestricted income includes a generous legacy of £27,768 from the estate of a former parishioner, part of which was used in the current year to increase our contribution to Diocesan parish share and part being earmarked for improvement to the church building in future years.

There is no significant change to the balance on restricted funds which at the year end amounted to £146,553, most of this being held on funds for the maintenance and enhancement of the church fabric.

It is our policy to invest our longer term funds in an interest bearing account with COIF Charity Funds, whilst bank accounts are maintained with Santander UK plc and Barclays bank for day to day requirements.

Signed on behalf of the PCC  Revd Canon Diane Williams
(Vicar)

 Mr R Brown (Treasurer)

 Mrs C Long (PCC Minutes Secretary)

The master copy will be signed during the meeting.

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST JOHN THE BAPTIST CHURCH, NEEDHAM MARKET PAROCHIAL CHURCH COUNCIL

I report on the accounts for the year ended 31st December 2020, which are set out on pages 1 to 6.

Respective responsibilities of the PCC and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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; follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act: and state whether particular matters have come to my attention.


Basis of Independent Examiner's Statement

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 the management committee of any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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 **HUGH WOLLEY**

Address **MILESTONE HOUSE, YOXFORD IP173EP**

Parochial Church Council of St John The Baptist, Needham Market
Statement of Financial Activities

For the year ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2020 £	2019 £
INCOMING RESOURCES					
Voluntary income	2(a)	68,508	6,375	74,883	49,395
Activities for generating funds	2(b)	352	635	987	5,831
Income from investments	2(c)	27	69	96	355
Church activities	2(d)	11,928	0	11,928	12,929
TOTAL INCOMING RESOURCES		<u>80,815</u>	<u>7,079</u>	<u>87,894</u>	<u>68,510</u>
RESOURCES EXPENDED					
Fund-raising costs	3(b)	0	0	0	587
Church activities	3(a)	61,503	3,508	65,011	67,650
TOTAL RESOURCES EXPENDED		<u>61,503</u>	<u>3,508</u>	<u>65,011</u>	<u>68,237</u>
NET INCOMING/(OUTGOING) RESOURCES		19,312	3,571	22,883	273
TRANSFER BETWEEN UNRESTRICTED AND RESTRICTED FUNDS	7	0	0	0	0
NET MOVEMENT IN FUNDS		<u>19,312</u>	<u>3,571</u>	<u>22,883</u>	<u>273</u>
BALANCES B/FWD 1 JANUARY		4,771	142,982	147,753	147,480
BALANCES C/FWD 31 DECEMBER		<u>24,083</u>	<u>146,553</u>	<u>170,636</u>	<u>147,753</u>

The notes on pages 3 to 6 form part of this account

**Parochial Church Council of St John The Baptist, Needham Market
Balance Sheet at 31 December 2020**

	Note	2020 £	2019 £
FIXED ASSET			
Investment asset Central Board Of Finance		961	899
CURRENT ASSETS			
Debtors	5	1,147	954
Short term deposits		26,489	26,489
Cash at bank and in hand		144,198	121,164
		<u>171,834</u>	<u>148,607</u>
LIABILITIES AMOUNTS FALLING DUE WITHIN ONE YEAR			
Other creditors	6	<u>2,159</u>	<u>1,753</u>
NET CURRENT ASSETS		<u>169,675</u>	<u>146,854</u>
NET ASSETS		<u>170,636</u>	<u>147,753</u>
FUNDS			
Unrestricted	7	24,083	4,771
Restricted	7	146,553	142,982
		<u>170,636</u>	<u>147,753</u>

Robert J Brown

R J Brown (Hon Treasurer)

Approved by the Parochial Church Council on 18 February 2021 and signed on its behalf by:

DB Long

D B Long

The notes on pages 3 to 6 form part of these accounts

**Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements**

For the year ending 31 December 2020

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections, donations and interest are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property there is insufficient cost information available and therefore such assets are not valued in the accounts.

The Church Hall and Cottage are in the custody of the Diocesan Board of Finance, although managed by Needham Market Parochial Church Council. Therefore, they have not been valued as one of the PCC's assets in these statements.

Equipment used within the church premises or purchased for use by the PCC or its officers is written off through the Statement of Financial Activities in the year of purchase.

Investments

Investments are held in the balance sheet at valuation.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2020

2 INCOMING RESOURCES

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2020	2019
	£	£	£	£
2(a) Voluntary income				
Planned giving				
Gift Aid donations	26,695	720	27,415	27,318
Tax recoverable	6,674	179	6,853	6,810
Parish Giving Scheme	1,453	0	1,453	356
Other	3,310	0	3,310	3,173
Collections at services	970	54	1,024	3,962
Tax Recoverable - GASDS	975	24	999	2,258
Grants	250	0	250	2,750
Donations, appeals, etc				
Gift Aid donations	250	4,075	4,325	499
Tax recoverable	63	1,019	1,082	206
Other	100	304	404	2,063
Legacies	27,768	0	27,768	0
	<u>68,508</u>	<u>6,375</u>	<u>74,883</u>	<u>49,395</u>
2(b) Activities for generating funds				
Fund-raising	352	635	987	5,831
	<u>352</u>	<u>635</u>	<u>987</u>	<u>5,831</u>
2(c) Income from investments				
Interest and Other	27	69	96	355
	<u>27</u>	<u>69</u>	<u>96</u>	<u>355</u>
2(d) Income from church activities				
Church hall lettings	300	0	300	653
Cottage Rent	6,600	0	6,600	6,000
Fees	4,979	0	4,979	6,058
Refreshments	49	0	49	218
	<u>11,928</u>	<u>0</u>	<u>11,928</u>	<u>12,929</u>
Total incoming resources	<u>80,815</u>	<u>7,079</u>	<u>87,894</u>	<u>68,510</u>

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2020

3 RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2020 £	2019 £
3(a) Church activities				
Missionary and charitable giving				
Overseas				
Kagera Fund	0	205	205	708
Red Cross Australia Bush Fire Appeal	0	54	54	0
DEC Cyclone Isai Appeal	0	0	0	124
Home				
The Childrens Society	0	0	0	124
Suffolk Historic Churches Trust	0	25	25	25
British Legion	0	0	0	404
Possibilities	0	0	0	281
	<u>0</u>	<u>284</u>	<u>284</u>	<u>1,666</u>
Ministry: Diocesan parish share	53,300	0	53,300	50,500
Other ministry costs	2,426	0	2,426	2,074
Church running and maintenance	3,290	180	3,470	5,463
Churchyard upkeep	0	0	0	0
Church hall running costs	1,213	0	1,213	2,515
Church cottage running costs	0	0	0	365
Church office	1,099	0	1,099	1,179
Church roof renovation	0	3,044	3,044	3,838
Sundry other	175	0	175	50
	<u>61,503</u>	<u>3,508</u>	<u>65,011</u>	<u>67,650</u>
3(b) Fund-raising costs				
Bazaars and other fund raising events	0	0	0	587
	<u>0</u>	<u>0</u>	<u>0</u>	<u>587</u>
TOTAL RESOURCES EXPENDED	<u>61,503</u>	<u>3,508</u>	<u>65,011</u>	<u>68,237</u>

4 STAFF COSTS

Wages and salaries	<u>805</u>	<u>1,638</u>
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During the year the PCC employed two cleaners,
but no payments were large enough to attract social security costs.

PAYMENTS TO PCC MEMBERS

There were no disclosable transactions in respect of PCC members.

Parochial Church Council of St John The Baptist, Needham Market
Notes to the Financial Statements

For the year ending 31 December 2020

				2020 £	2019 £
5 DEBTORS					
Tax recoverable				954	954
Prepayments and accrued income				0	0
				<u>954</u>	<u>954</u>
6 LIABILITIES					
Amounts falling due in one year					
Accruals for utilities, parish share and other costs				2,159	1,753
				<u>2,159</u>	<u>1,753</u>
7 FUNDS					
	Balance at 1 Jan 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2020 £
Unrestricted Funds					
General Fund	378	46,147	60,277	15,287	1,535
Ark Fund	0	300	1,213	913	0
Church Cottage Fund	4,256	6,600	0	-6,200	4,656
Flower Fund	137	0	13	0	124
Legacy Fund	0	27,768	0	-10,000	17,768
	<u>4,771</u>	<u>80,815</u>	<u>61,503</u>	<u>0</u>	<u>24,083</u>
Restricted Funds					
Capital Reserve Fund	899	62	0	0	961
Fabric Fund	35,800	1,489	25	0	37,264
Organ Fund	1,161	0	180	0	981
Special Collections Fund	350	259	259	0	350
Roof Repair and Church Building Fund	103,007	0	3,044	0	99,963
Chair Fund	1,500	0	0	0	1,500
Altar Frontal / Church Furnishings Fund	165	0	0	0	165
Café Church Fund	100	0	0	0	100
Curate's Fund	0	5,000	0	0	5,000
Baxter Memorial Fund	0	269	0	0	269
	<u>142,982</u>	<u>7,079</u>	<u>3,508</u>	<u>0</u>	<u>146,553</u>
8 ANALYSIS OF NET ASSETS BY FUND					
		Unrestricted Funds £	Restricted Funds £	Total £	
Investment Fixed Assets		0	961	961	
Current Assets		25,742	146,092	171,834	
Current Liabilities		-1,659	-500	-2,159	
Fund balance		<u>24,083</u>	<u>146,553</u>	<u>170,636</u>	