

2024 Report and Accounts for the Parochial Church Council of St Mary the Virgin, Bures



Aims and Purposes

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's church building and churchyard.

Objectives and Activities

The PCC is committed to serving the village of Bures by enabling as many people as possible to hear the good news of Jesus Christ and join in the worship of our church throughout the parish. The PCC collaborates with the incumbent and Ministry Team to administer Sunday services and other activities which put faith into practice through prayer, Scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- being listeners: learning Jesus's words of life;
- being lights, shining out Jesus's way of life; and,
- being liberators, sharing Jesus who gives eternal life.

To facilitate this work it is important that we maintain the fabric of the church building and upkeep the churchyard.

Gathered Worship and Prayer

We enjoy a programme of Sunday services with variety designed to cater for all. Our new Wake Up! congregation meets 9:15–10:00 am on the first and third Sundays of the month. In this all-age fresh expression of gathered worship, people of all ages listen to Jesus learning from the Bible and enjoy praying and singing. Our 10:30am service merges contemporary and traditional styles and Holy Communion is celebrated twice a month. An 8am Book of Common Prayer Communion Service is also offered on the second Sunday of the month. If there is a 5th Sunday in the month, this is generally a Benefice service in one of the three Parishes. Additional services have also been offered for special days such as Christmas, Easter, Mothering Sunday, Remembrance Sunday, Harvest Festival, Plough Sunday and

more. We are very grateful for the service of our organist and band leader, Sue Emerson and all those who serve as musicians leading us in praise.

Each Wednesday there is a half-hour prayer meeting from 9:15 am and then a growing congregation enjoys an encouraging informal service of Morning Prayer from 10:00 am.

Home Groups are hosted in homes around the village where their members study the Bible and pray together, while enjoying fellowship. In this way, many are encouraged in their lives as disciples of Christ. We also aim to offer regular courses for those seeking to investigate the Christian faith and for those desiring to go deeper in their knowledge.

All are welcome to attend our regular services. The worshipping community comprised 125. The average weekly attendance was 67 but this number increased greatly at festivals.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life. In marriage public vows are exchanged with God's blessing. Five couples were married at St Mary's in 2024. Through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have cared for families and friends of loved ones hosting two funerals in 2024.

Deanery and Diocesan Synod

Two members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church. The PCC is also enriched because two members of Diocesan Synod belong to our parish. The PCC receives regular reports on the proceedings of these synods. There is provision for items to be sent from Deanery Synod for consideration by parishes and for parishes to request consideration of matters by higher synods.

The Church Building and Churchyard

2024 has been a busy year in caring for the fabric of the church. The heating boiler broke down in February and was not up and running again until November, due to enquiries being made to several boiler repair companies with differing views on the solution. The opportunity was taken to receive a report from the Diocese Church Heating Officer regarding the type of boiler we would need to buy to comply with their non fossil-fuel policy. The advice was to pursue an air-source heat pump with electric boiler boost with a likely cost for the plant above £100,000. Thankfully, engineers were found with expertise to repair our current boiler and this was much more affordable. More work needed to be done on the electrical circuit, but this in turn uncovered even more problems which were remedied. A new Burglar Alarm System was installed as the old one was unreliable and disturbed the neighbours.

The peaceful churchyard is enjoyed by many in our village community. The PCC are grateful for the work of the dedicated team of volunteers who care for the churchyard. The churchyard is closed for burials.

Pastoral Care

Some in our congregations are unable to attend church due to disability, sickness or mobility issues. Members of the pastoral team visit all those who request it, to listen, pray with and celebrate communion. Visits are also made to those who are sick in hospital.

Outreach

Our Open Door Cafe, every Wednesday morning is a popular community activity, where friendships are built and people are cared for. The monthly Friday Lunch Club provides meals and company to many members of our community. The monthly BASIC Community Pop-Up Shop enables more people to access necessities and also creates a place for building supportive relationships. We invite all over-75s to an excellent Harvest Lunch. The PCC are grateful to the dedicated volunteers who give so much to make these activities possible.

We seek to offer regular courses which enable people to discover the Christian faith and grow in knowledge and discipleship. Special services are held specifically aimed at helping people of all-ages to discover, for example Messy Good Friday and the Walk of the Cross, and the Christingle.

The Bures Village Magazine, edited by Gillian Chapman, is administered by the PCC as a service to the village. There are monthly issues. This magazine seeks to both spread the gospel and serve our community with relevant information and local matters.

We seek to use social media channels to advertise our activities and spread the good news of Jesus Christ. Volunteers also hold a stall at the monthly Bures market for the same purposes.

We support and engage village activities, for example by carol singing at the Christmas Market, providing the venue for the Christmas Light Switch On, providing the venue for some of the yearly Bures Music Festival.

All members of our congregations are encouraged to live out the life of discipleship in active service of their neighbours and the community.

Bures CEVC Primary School

St Mary's church enjoys a strong and productive relationship with Bures Church of England Voluntary Controlled Primary School. We pray for the school, which is well-loved in our village. Members of the Ministry Team lead whole-school collective worship each week, act as chaplain to children and staff, and aid in the delivery of the curriculum. Twice a term, the whole school comes to the church for a special collective worship and parents and carers are invited to join. The school uses the church building and churchyard for lessons in Religious Education and more, as well as for their celebrations and festivals.

Due to the school's Church of England foundation, the Vicar is a School Governor by nature of the office. The PCC and Diocese together appoint a second Foundation Governor. Heather Whittle currently serves in this role. These governors participate with the Governing Body's work of developing the strategic direction of the school and supporting and challenging the school's leadership team.

Ecumenical Relationships

We enjoy partnership with Bures Baptist Church, sharing work in Jesus' mission in our village. This is expressed through a joint service alternating between our buildings as well as joint outreach 'Church in the Big Top' on the Bures Music Festival main stage.

We are a member church of Churches Together in Sudbury and District, building relationships and joining in collaborative activities with churches from various denominations.

Financial Review

The PCC would firstly like to record their gratitude for the support of the congregation and members of the wider community for their continued financial support during the 2024 year, especially during the current cost of living crisis. In God's kindness we are in the position that this continued generosity has enabled us to continue to provide excellent ministry, mission, and outreach activities over the course of the year.

The financial statements record total income of £112,877 (2023 - £155,143) with expenditure amounting to £115,212 (2023 - £104,916). The main reason for the reduction of income is due to a legacy that was received during 2023, with the increase in expenditure mainly due to the volume of unexpected emergency repairs required to the fabric of the building during the year. During the year the PCC opted to transfer £6,000 from the general fund to the fabric fund to ensure that there was not a significant reduction in the fabric fund and maintain our fabric fund reserves as far as practical.

Net income showed a surplus (before transfers) in the general fund of £2,301 (2023 - £46,372) and a deficit (before transfers) in the restricted funds of £4,636 (2023 - £3,854 surplus).

The overall decrease in funds in the year was £2,335 (2023 - increase of £50,226) mainly due to the aforementioned repairs to the fabric of the building. As at 31 December 2024 the financial statements record total available funds of £107,256 (£63,976 unrestricted and £43,280 restricted).

Looking ahead, the 2025 Budget was approved by the PCC during its January 2025 meeting providing for expected income of £119,940 with expenditure of £116,212.

Our independent examiner, Neil Pearsons, will be stepping down as examiner after 3-years. We are very grateful for the work that Neil has done over the last three years and will actively look to recruit a replacement in due course.

Reserves Policy

The PCC aims to maintain a balance on unrestricted funds equivalent to six months unrestricted payments which equates to approximately £25,000. This is to provide contingency and to smooth cash flow. The PCC currently is meeting this target with funds of £30,585.

The balance of restricted funds total £43,280, of which £10,506 is reserved for the upkeep of the fabric of the church and its buildings. The PCC aims to retain a minimum restricted balance of £10,000 for repairs to the church building and fixtures, so the PCC is currently meeting this target albeit by a small margin.

Safeguarding

The PCC has elected to adopt the House of Bishops' 'Promoting a Safer Church; safeguarding policy statement'. A copy can be found on the National Church of England website and/or Diocesan website (a hard copy is available in the Church Office).

The PCC has reviewed all roles where persons in roles for our church are in positions of leadership or have contact with children or vulnerable adults and the level of training required. The PCC requires such persons to comply with our duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Volunteers

The PCC would like to thank all the volunteers who servant-heartedly work so hard to make our church the lively and vibrant community it is with a well-kept building and churchyard. We are grateful for the work of churchwardens Chris and Andy, Charlie our Treasurer and Sue our Secretary, who have worked so tirelessly for the benefit of us all.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the incumbent (our vicar), any other priests and deacons licensed to the Benefice, churchwardens, deanery synod members, and members elected by those who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The number on the ecclesiastical electoral roll of the parish in 2024 was 125.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive induction into the workings of the PCC. The full PCC met six times during 2024.

As well as the Standing Committee, the PCC delegates work to three sub-committees, which report to the PCC at each meeting:

- Finance;
- Fabric; and
- Outreach and Activities.

Administrative information

St Mary's Church is situated on Church Square in the centre of the village of Bures, Suffolk. It is part of the Diocese of St Edmundsbury and Ipswich within the Church of England. The correspondence address is The Vicarage, Church Square, Bures, CO8 5AA.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered with the Charity Commission with charity number 1183767. PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

Ex officio members:

- Incumbent: Daniel Whiffin (Chair)
- Clergy (SSM): Simon White
- Clergy (SSM): Patricia Box (until retirement in September 2024)
- Churchwarden: Chris Tomkinson
- Churchwarden: Andrew Boyce
- Diocesan Synod: Maggie Elder
- Diocesan Synod: Charlotte Scott
- Deanery Synod: Alan Ryman
- Deanery Synod: Derek Wolsten-Croft

Elected members:

- Carol Barnham (Parish Safeguarding Officer)
- Andrea Carter
- Miranda Clift
- Richard Horton
- Jan Lindsey-Smith
- Sarah Manning
- Charles Whittle (Treasurer)
- Julie Whittle
- Jenny Wright

Co-opted member:

- Susan Ryman (Secretary)

The Parochial Church Council of St
Mary the Virgin, Bures

Financial Statements for the year
ended 31 December 2024

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES
FINANCIAL STATEMENT FOR THE YEAR ENDING 31 DECEMBER 2024

Contents

Page 1	Independent Examiner Report
Page 2	Receipts and Payments
Page 3	Summary of Incoming Resources
Page 4 - 5	Summary of Outgoing Resources
Page 6	Movement in Funds
Page 7	Assets and Liabilities
Page 8	Notes to the Financial Statements

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES
FINANCIAL STATEMENT FOR THE YEAR ENDING 31 DECEMBER 2024

This report on the accounts of the PCC for the year ended 31 December 2024 which are set out in pages 2 to 8 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 [“The Regulations”] and s.145 of the Charities Act 2011 [“The Act”].

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 144 (2) of the Charities Act do not apply. It is my responsibility to issue this report on those accounts in accordance with the Terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 (5) (b) of the Act and to be found in the Church Guidance 2011 Edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulation 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;

Signed: NJ Pearson

Date: March 11, 2025

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES
FINANCIAL STATEMENT FOR THE YEAR ENDING 31 DECEMBER 2024

		Unrestricted funds	Restricted funds	Total funds	Total funds
		2024	2024	2024	2023
		£	£	£	£
	<u>Note</u>				
INCOMING RESOURCES					
Voluntary income	2a	72,701	20,019	92,720	118,649
Activities for generating funds	2b	0	7,694	7,694	8,069
Income from investments	2c	1,042	2,344	3,386	2,509
Income from Church activities	2d	8,875	201	9,076	25,916
TOTAL INCOMING RESOURCES		82,619	30,258	112,877	155,143
RESOURCES USED					
Parish Share	3a	54,500	0	54,500	51,544
Church running costs	3b	25,658	33,384	59,042	51,958
Cost of generating funds	3c	160	1,510	1,670	1,414
TOTAL RESOURCES USED		80,318	34,894	115,212	104,916
NET SURPLUS/(DEFICIT)		2,301	(4,636)	(2,335)	50,226
Bank and deposit accounts					
Balances brought forward		67,675	41,916	109,591	59,365
Net surplus/(deficit)		2,301	(4,636)	(2,335)	50,226
Transfers		(6,000)	6,000	0	0
Balances carried forward		63,976	43,280	107,256	109,591

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES
2 - INCOMING RESOURCES

	Unrestricted funds	Restricted funds	TOTAL FUNDS 2024	2023
	£	£	£	£
<u>2a Voluntary income</u>				
Gift Aided donations	47,725	8,644	56,369	53,023
Non-Gift Aided giving	5,903	0	5,903	4,943
Collections	4,226	637	4,863	7,646
Contactless/QR Code	191	12	203	414
Giving through church boxes	0	345	345	357
One off gifts	1,223	250	1,473	3,208
Legacies and grants	0	7,354	7,354	32,954
Donations, appeals, etc	1	0	1	380
Gift Aid recovered thereon	13,433	2,778	16,211	15,724
	<u>72,701</u>	<u>20,019</u>	<u>92,720</u>	<u>118,649</u>
<u>2b Activities for generating funds</u>				
Fetes, bazaars, bookstall	0	7,694	7,694	8,069
	<u>0</u>	<u>7,694</u>	<u>7,694</u>	<u>8,069</u>
<u>2c Income from investments</u>				
Interest & dividends	1,042	2,344	3,386	2,509
	<u>1,042</u>	<u>2,344</u>	<u>3,386</u>	<u>2,509</u>
<u>2d Income from church activities</u>				
Fees for weddings and funerals	1,937	0	1,937	1,129
Benefice weekend	0	0	0	15,550
Open Doors	1,041	0	1,041	1,166
Magazine advertising	2,473	0	2,473	3,744
Magazine sales	2,147	0	2,147	2,351
Other activities	1,250	201	1,451	1,976
Transfers from other churches	27	0	27	0
	<u>8,875</u>	<u>201</u>	<u>9,076</u>	<u>25,916</u>
TOTAL INCOMING RESOURCES	<u>82,619</u>	<u>30,258</u>	<u>112,877</u>	<u>155,143</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES**3 – OUTGOING RESOURCES**

	Unrestricted funds £	Restricted funds £	Total Funds 2024 £	2023 £
3a Parish Share				
2023 Additional Payment	2,000	0	2,000	0
Ministry Element	50,179	0	50,179	45,033
Non-Ministry	2,321	0	2,321	6,511
	<u>54,500</u>	<u>0</u>	<u>54,500</u>	<u>51,544</u>

3b Church Running Costs**Missionary and charitable giving:**

Giving to mission societies	0	0	0	2,000
Giving to relief and dev. agencies	0	0	0	1,049
Home mission	100	0	100	200
Secular charities	30	4,850	4,880	5,720
	<u>130</u>	<u>4,850</u>	<u>4,980</u>	<u>8,969</u>

Clergy and staff costs:

Assistant staff	0	0	0	116
Salary and payroll processing for the parish	0	0	0	137
Honararia	2,000	0	2,000	0
Visiting speakers	0	0	0	0
Working expenses of incumbent	1,139	0	1,139	1,036
	<u>3,139</u>	<u>0</u>	<u>3,139</u>	<u>1,289</u>

Church running costs:

Training and mission			0	40
Benefice weekend	195	2,579	2,774	14,175
Wake Up!	0	440	440	44
Counselling and education	0	0	0	0
Insurance	3,132	0	3,132	3,068
Organ tuning	0	0	0	0
Cleaning	1,356	0	1,356	1,157
Moveable furnishings	0	0	0	468
Upkeep of services	794	33	827	599
Upkeep of churchyard	65	0	65	77
Flowers	275	158	433	266
Administration	760	999	1,759	774
Catering	736	51	787	1,104
Photocopying	1,473	0	1,473	1,793
Software licences	1,015	0	1,015	666
Website and publicity	359	0	359	164
Church office	0	0	0	42
Electricity	1,529	0	1,529	1,646
Water	253	0	253	271
Oil	0	1,235	1,235	1,710
Broadband	375	0	375	498
Magazine costs	5,759	0	5,759	5,313
Regular maintenance	3,668	22,639	26,307	3,989
Major works/Projects	645	400	1,045	3,836
	<u>22,389</u>	<u>28,534</u>	<u>50,923</u>	<u>41,700</u>

Total	<u>25,658</u>	<u>33,384</u>	<u>59,042</u>	<u>51,958</u>
-------	---------------	---------------	---------------	---------------

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES
3 – OUTGOING RESOURCES - CONTINUED

3c cost of generating funds

Costs of fund raising	0	1,506	1,506	1,374
Bank / Transaction Charges	160	4	163	40
	160	1,510	1,670	1,414
TOTAL OUTGOING RESOURCES	80,318	34,894	115,212	104,916

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES**4 – MOVEMENT IN FUNDS**

Fund	Note	Brought forward £	Incoming resources £	Transfers £	Outgoing resources £	Carried forward £
Fabric Maintenance	I	11,031	10,598	6,000	(17,123)	10,506
Probert legacy – nave ceiling		18,169	912			19,081
Russe		-	2,000			2,000
Wake Up!		447	1,017		(440)	1,024
Clock Trust		605	271		(222)	654
Sharp Flower fund		545	464		(90)	919
Dorcas Bridge		5,086	263		(610)	4,739
Tower Fund – Bells		2,486	212		(768)	1,930
Donor Specified		1,188	14,302		(13,063)	2,427
Launde		2,359	219		(2,578)	-
Total restricted funds		41,916	30,258	6,000	(34,894)	43,280
General fund	I & 2	67,675	82,619	(6,000)	(80,318)	63,976
		109,591	112,877	-	(115,212)	107,256

Notes:

I The transfer of £6,000 from the general fund to the fabric fund was decided at the January PCC meeting in order to cover anticipated expenditure to maintain the fabric of the church building.

2 The General Fund balance includes £28,210 of designated funds, which were designated from legacies received during 2023 and have been designated to fund future projects of the PCC.

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES

5 – STATEMENT OF ASSETS AND LIABILITIES

	<u>Total</u>	<u>General</u>	<u>Fabric</u>	<u>Donor</u>	<u>Russe</u>	<u>Sharp</u> <u>Flower</u>	<u>Tower</u>	<u>Clock</u>	<u>Messy</u>	<u>Dorcas</u>	<u>Probert</u> <u>Nave</u>	<u>Launde</u>
		<u>Fund</u>		<u>Specified</u>		<u>Fund</u>	<u>Fund</u>	<u>Trust</u>	<u>Church</u>	<u>Bridge</u>	<u>Legacy</u>	
	£	£	£	£	£	£	£	£	£	£	£	£
Santander	4,057	-	147	-	2,000	464	-	271	-	264	911	-
Unity Trust Bank (Current)	26,973	19,864	2,237	2,340	-	456	-	383	1,024	-	669	-
Unity Trust Bank (Instant Access)	32,843	31,112	-	-	-	-	1,732	-	-	-	-	-
Cash in hand	1,097	782	31	86	-	-	-	199	-	-	-	-
CCLA Deposit	42,285	12,219	8,090	-	-	-	-	-	-	4,476	17,500	-
Total Funds	107,256	63,976	10,505	2,426	2,000	920	1,732	853	1,024	4,740	19,080	-

Debtors

As at 31 December 2024, the PCC had paid a deposits totalling £2,773.80 towards the benefice weekend, which is due to take place in 2025.

Liabilities

The PCC has a photocopier lease agreement, which commenced on 1 December 2021 and finishes on 1 December 2026. As at 31 December 2024, the amounts due in respect of this lease are as follows:

	2024
Amounts Falling due within one year	1,219
Amounts falling due within 1 - 5 years	1,219
Total amounts due	2,438

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BURES

NOTES TO THE FINANCIAL STATEMENT

1. Accounting Policies of the Parochial Church Council

The Financial Statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2011 using the Receipts and Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

It is the aim of the PCC to retain a reserve fund equivalent to 3 months expenditure. Members would like to see a sum of £25,000 held in this fund, although they appreciate that this may not always be possible.

Statement of Assets and Liabilities

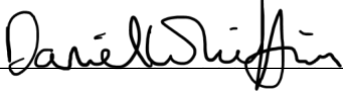
The following assets are recognised but not valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1,000.
- Legacies where formal notification of entitlement and amount has been received at 31 December by the PCC.
- Investments held beneficially by the PCC.
- Closing bank balances as shown in the receipts and payment account.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loan or overdraft to the PCC
- Any arrears of Diocesan Quota of Parish Share.
- Creditors for goods or services where the supply has been received and invoiced by 31 December

This Annual Report and Financial Statements were approved by the PCC and signed by the chair:

 (Vicar) on **13 March 2025.**