

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY, STOKE BY NAYLAND

England & Wales - Charity number 1201816

Details

Other names ST MARY'S CHURCH, STOKE BY NAYLAND

Status Registered

Legal form Other

Registered 2023-02-02

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

Contact

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Activities

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

Activities: Promoting in the ecclesiastical parish the whole mission of the Church.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£117,692	£206,118	-	-
2023-12-31	£373,415	£364,540	-	-

Trustees

Name	Role	Appointed
Rev Stephane Jean Michel Javelle	Chair	2022-05-05
Adam Sedgwick		2022-05-05
Dr Angela Betty Colclough		2022-05-05
JUNE LILIAN SMITH		2022-05-05
Jane Sarah Boyton Addis		2022-02-05
Justin Richard Judd		2023-05-11
Martin Phillip Owen		2022-05-05

Accounts

The
Diocese
of
St Edmundsbury and Ipswich



Annual Report
and
Financial Statements
of the
Parochial Church Council
of
St Mary's
Church Stoke by
Nayland Suffolk
CO64QH

For the year ended 31 December 2024

ANNUAL REPORT AND FINANCIAL STATEMENTS
For the year ended 31 December 2024
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY, STOKE BY NAYLAND
Registered Charity number 1201816

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST. MARY, STOKE BY NAYLAND

Aim and purposes.

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Stephane Javelle 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 the Church of St Mary's, Stoke by Nayland

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and Scripture, music and sacrament. When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Mary's.

Achievements and performance

Worship and prayer.

The PCC is keen to offer a range of services in this parish and throughout the Benefice, during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

We have a regular pattern of services which has a sung Evensong, 2 communions services, one at 8am, which is a ministry of the word service with no music, and the other an 11am service with hymns. The 4th Sunday is a sung Morning prayer. In addition, time and thought has been spent on how to make the services easy to follow for all. This has included having printed service sheets which many find easier to follow.

All are welcome to attend our regular services. At present there are 42 parishioners on the church electoral roll. This is down from 49 last year.

The average weekly attendance, counted during October, was 15 but this number increased at festivals, and the Christmas carol services had an attendance of 417.

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; through funeral services friends and family express their grief and give thanks for the life, which is now complete in this world, and commend the person into God's keeping. We have celebrated 4 baptisms and 4 weddings and held 4 funerals in our church this year, as well as having 6 burials of ashes.

Deanery Synod

One member of the PCC sits on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the Church.

The Church

We want our church to be open to our community for private prayer. It is open every day until dusk, thanks to the rota of villagers who open and lock up the church; to whom we are very grateful.

The children's area has been cleared and cleaned and is used by villagers to meet, in a safe space for the children to play in. During services, families can use the area if the children are restless!

Our local village Primary school, Stoke by Nayland C of E Primary School, maintains close links with the school; Rev Stephane goes in to take collective worship every week, the school comes into the church on many occasions, both to hold services and to use it as a learning space. Rev Val Armstrong runs "Kids Club" at the school, which is faith based, and is always oversubscribed. The school is part of the St Edmundsbury and Ipswich Multi Academy Trust. This year the School celebrated the 175th Anniversary of their building, which they celebrated in the church, and afterwards back at school for tea and cakes. The service was led by The Venerable Rich Henderson, Archdeacon of Suffolk, and attended by past pupils of various age groups!

The School was also inspected as part of the SIAMS (Statutory Inspection of Anglican and Methodist Schools) process. The report was very complimentary, and can be found [here](#).

We were not able to host a many concerts this year, because of the extensive building works; we did host a Suffolk Villages Festival concert and the Stoke Singers used the church for a Christmas concert. We hope to return to a fuller programme of concerts next year.

We did hold a service to celebrate the end of the first phase of the building works, with The Dean of St Edmundsbury, The Very Reverend Joe Hawes preaching

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. June Smith carries out pastoral visits in the village and Rev Stephane will visit church members who request it, to celebrate communion with them either at their homes or in hospital.

Mission and evangelism

Helping those in need is a demonstration of our faith. We, as a benefice, have until very recently run 4 Community Pantries, with ours running in the South Porch. It was well used and appreciated by those who used it. We also run a hardship fund, to give financial support to those who are struggling.

The local villages magazine, The LSPN magazine keeps our parishioners informed of the important matters affecting our church and articles that help develop our knowledge and trust in Jesus.

We have a Church website, and regularly post information on Facebook and a Church Near You.

Ecumenical relationships

As there are no other churches of other denominations in our benefice with an official presence, we have a policy of welcoming all at worship at our churches. Indeed, we have members of the Methodist Church and the Baptist Church on our Ministry team.

Financial Review

Total receipts of unrestricted funds were £53,045 (£31,981 in 2023), of which £11,995 (£11,487 in 2023) were unrestricted planned voluntary donations, and a further £3,859 (£5,637 in 2023) was from reclaimed Gift Aid. The unrestricted collections from services increased to £4,403 from £2,201 in 2023, due to a couple of well attended funeral services. Other unrestricted donations were £25,948 (£4,717 in 2023), thanks largely to a legacy received from the estate of Miss Patricia Florence Creek of £18,738.

Restricted grants and donations of £34,487 (£374,195 in 2023) were also received, the majority of which was for the major restoration project, and details are shown in the financial statements.

The biennial Spring Fair was run in 2024, including the art exhibition and a clay shoot, towards a restricted fund that made grants to village good causes. The total income was £24,997, against costs of £12,755. Grants were made to the Community Pantry and Hardship Fund of £3,000, the Village Lunches £1,650, Recreation Ground £1,650, and the Village Defibrillator £200. A further grant of £6,400 was made to the Church Fabric Fund.

Unrestricted expenditure was £32,253 (£32,428 in 2023) of which the greatest component was £20,600 (£20,206 in 2023) for the Parish Share, which is paid to the diocese for the provision of clergy. Restricted expenditure of £173,865 (£397,525 in 2023) was almost entirely on maintaining and repairing the fabric of the building.

The restoration works to the South Aisle and Chancel that commenced in 2022 have finally been completed.

In June 2023 we were approached by the NCT (National Churches Trust) who invited us to make an application for a new programme of works, which was successful. We were advised that the next area of the church requiring attention was the south clerestory, which had suffered falling plaster due to water ingress. A schedule and specification of works has been completed, and subject to approvals and final funding will commence in 2025.

Net movement in unrestricted funds was £20,683 which was mainly due to the legacy. During the year, the total fund balances decreased from £147,205 to £58,778, of which £27,678 is general or unrestricted funds.

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) of £10,000 which is equivalent to about three months unrestricted payments. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £27,678 which was in excess of this target. The Quinquennial Inspection report was received in November which showed a range of fabric

issues needing immediate attention, which will consume a large part of the surplus.
It is our policy to invest the short-term fund balances with the CCLA Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to mention our churchwarden, June Smith has worked so tirelessly on our behalf, and Martin Owen who has helped us all to understand the church's accounts and its finances. Dr Angela Colclough has worked tirelessly to gain grants to help fund the major repairs we have had to undertake. As well as these, there is the army of helpers who act largely behind the scenes, sides people, readers, elders, refreshment providers, lesson readers, intercessors, flower arrangers, cleaners, linen ironers, bell ringers, the key roster and many others.

Structure, governance and management.

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's, the membership of the PCC consists of the incumbent (our Rector), churchwarden, the Elders and members elected by those members of the congregation 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 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.

The full PCC met four times during the year with an average level of attendance of 95%. Given its wide responsibilities the PCC has a committee dealing with a particular aspect of parish life, the fabric and finance, which is responsible to the PCC and report back to it regularly, minutes of their decisions being received by the full PCC and discussed as necessary.

Related Parties

The total amount of donations from trustees during the reporting period was £4,301 (£4,021 in 2023). There were no other related party transactions.

Administrative information

St Mary's Church is situated in School Street, Stoke by Nayland. It is part of the Diocese of St Edmundsbury and Ipswich within the Church of England. The correspondence address is St James' Vicarage, Bear Street, Nayland, Suffolk, CO6 4LA

Registered charity number 1201816

PCC members who have served at any time from the last APCM until the date this report was approved, are:

Ex officio members:

Incumbent:

The Reverend Stephane Javelle (chairman)

Elders

Mr. Adam Sedgwick

Mrs. Jane Addis (Secretary)

Mrs. June Smith (Church Warden and Vice Chair)

Elected members:

Mr. Andrew Norman Butler

Dr Angela Colclough (representative on Deanery Synod)

Dr. Martin Owen (Treasurer)

Mr. Justin Judd

Mrs. Jane Wilson (retired 29 April 2024)

**Independent examiner's report to the trustees of the Parochial Church
Council of St Mary's, Stoke by Nayland**

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 7 to 10.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the 2011 Act);
2. To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
3. To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *Andrew Phipps*

Date: *11th February 2025*

Name: *ANDREW PHIPPS*

Address: *21, MAYFIELD
LEAVEN HEATH
ESSEX CO6 445*

STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Receipts					
Voluntary receipts					
Planned giving	5	11,995	100	12,095	11,487
Collections at services		4,403	-	4,403	2,203
All other giving/voluntary receipts		25,948	4,081	30,030	297,657
Gift Aid recovered		3,859	320	4,179	26,924
VAT recovered		-	29,986	29,986	59,965
		<u>46,205</u>	<u>34,487</u>	<u>80,693</u>	<u>398,236</u>
Activities for generating funds					
Spring Fair		-	15,657	15,657	-
Art Exhibition		-	9,341	9,341	-
Other Events		3,041	-	3,041	4,209
		<u>3,041</u>	<u>24,997</u>	<u>28,038</u>	<u>4,209</u>
Investment income		-	4,246	4,246	3,000
Church activities					
Benefice fees		3,799	-	3,799	3,730
Retiring collections		-	917	917	1,175
		<u>3,799</u>	<u>917</u>	<u>4,716</u>	<u>4,905</u>
Total Receipts		53,045	64,647	117,692	410,351
Payments					
Church activities					
Parish Share		20,600	-	20,600	20,206
Organists	6	1,600	-	1,600	-
Regular running costs		6,033	-	6,033	6,079
Utilities		3,650	-	3,650	5,504
Churchyard		-	-	-	-
Mission giving and grants		-	6,500	6,500	-
Fabric		-	153,477	153,477	395,323
Retiring collections paid		-	1,134	1,134	2,182
		<u>31,883</u>	<u>161,111</u>	<u>192,994</u>	<u>429,294</u>
Cost of generating funds					
Spring Fair		-	6,026	6,026	-
Art Exhibition		-	6,729	6,729	-
Other Events		369	-	369	660
		<u>369</u>	<u>12,755</u>	<u>13,124</u>	<u>660</u>
Total Payments		32,253	173,865	206,118	429,953
Excess of Receipts over Payments		20,793	(109,218)	(88,426)	(19,603)
Transfers between funds		(110)	110	-	-
Movements during the year		20,683	(109,109)	(88,426)	(19,603)
Balances incl. investments, cash etc at 1 Jan		6,995	140,209	147,205	166,807
Balances incl. investments, cash etc at 31 Dec	4	27,678	31,100	58,778	147,205

Notes to the Financial Statements of 31st December 2024

1. Accounting Policies

The financial statements of the PCC for 2024 have been prepared in accordance with the Church Accounting Regulations 2016 using the format of a receipts and payments account.

2. 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. All the other funds are restricted in their use to their designated purposes.

Expenditures on the internal and external fabric of the Church and on its upkeep, security, maintenance and development are chargeable to the Fabric Fund (which includes the assets of the former Chancels Fund and the Spencer Trust).

The Piano Fund is restricted to the upkeep and tuning of the grand piano given to the church by the late Miss Barbara Emma Hazel Finch.

The Fabric Bells Fund is restricted to the upkeep of the bells.

The Restoration Fund was established to include donations towards repairs. The South Clerestory Fund was established specifically for the south clerestory.

The Spring Fair Fund is restricted to the fund raising around the spring fair, and makes grants to village good causes.

	Un-restricted	Restricted Fabric	Restricted Restoration	Restricted South Clerestory	Restricted Spring Fair	Restricted Piano	Restricted Fabric Bells	Retiring Collections	Total
Balance at 1 Jan 2024	6,995	-	132,441	4,250	1,042	945	1,531	0	147,204
Incoming Resources	53,045	1,744	36,533	-	25,236	-	-	1,134	117,692
Resources Expended	(32,253)	(8,253)	(145,224)	-	(19,255)	-	-	(1,134)	(206,118)
Transfer between funds	(110)	6,510	-	-	(6,400)	-	-	-	-
Balance at 31 Dec 2024	27,678	-	23,751	4,250	623	945	1,531	0	58,778

3. Use of Resources

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

4. Assets & Liabilities of the Church

Page [xx] of the accounts includes investments, which are valued at the balance sheet date, together with closing bank balances and debtors and creditors at the balance sheet date.

The following assets are not included in the accounts:

- Movable Church furnishings held by the churchwardens on special trust for the PCC 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 exceeds £1,000

5. Further Analysis of Planned Giving Receipts

	Unrestricted Funds	Restricted Funds	Total 2024 £	Total 2023 £
Receipts				
Planned giving				
Envelope scheme	2,159	100	2,259	1,457
Standing Orders	4,615	-	4,615	5,110
Parish Giving Scheme	5,221	-	5,221	4,916
	11,995	100	12,095	11,482

6. Organist Fees

The organist fees also includes the costs of candles and some other materials.

7. Restatement of Accounts to 2023

The accounts for the previous financial year were prepared on an accruals basis (FRS102), rather than payments and receipts, as mandated by the Charity Commission for charities with income in excess of £250,000. The most material difference is that under FRS102 grants from grantors are recognised when they are notified, not when the payment is made. Similarly, income received from either the Listed Place of Worship scheme or Gift Aid reclaimed, is recognised when the conditions are met to be able to make a claim and not when the claim is actually paid.

In order to facilitate comparison with 2024, the financial activities for 2023, on the next page, have been restated under payments and receipts accounting.

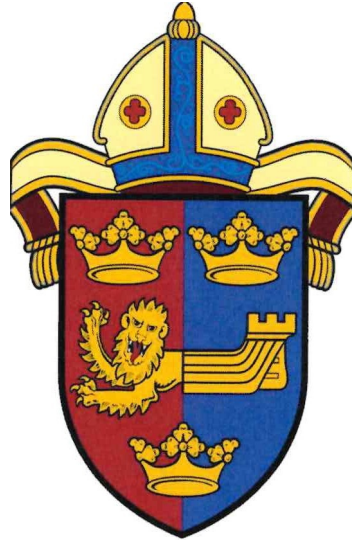
Restatement of Financial Activities

For the Year Ending 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Receipts					
Voluntary receipts					
Planned giving		11,487	-	11,487	12,809
Collections at services		2,201	2	2,203	3,876
All other giving/voluntary receipts		4,717	292,940	297,657	169,566
Gift Aid recovered		5,637	21,287	26,924	13,738
VAT recovered		-	59,965	59,965	26,007
		24,041	374,195	398,236	225,996
Activities for generating funds					
Spring Fair		-	-	-	14,169
Art Exhibition		-	-	-	-
Other Events		4,209	-	4,209	2,350
		4,209	-	4,209	16,519
Investment income					
		-	3,000	3,000	1,100
Church activities					
Benefice fees		3,730	-	3,730	4,255
Retiring collections		-	1,175	1,175	2,019
		3,730	1,175	4,905	6,274
Total Receipts		31,981	378,370	410,351	249,890
Payments					
Church activities					
Parish Share		20,206	-	20,206	16,883
Organists		-	-	-	697
Regular running costs		6,079	-	6,079	5,215
Utilities		5,504	-	5,504	2,343
Churchyard		-	-	-	1,280
Mission giving and grants		-	-	-	5,631
Fabric		-	395,323	395,323	154,434
Retiring collections paid		-	2,182	2,182	1,473
Repayment of Erroneous Receipts		-	-	-	7,504
		31,789	397,505	429,294	195,461
Cost of generating funds					
Spring Fair		-	-	-	5,110
Art Exhibition		-	-	-	58
Other Events		640	20	660	272
		640	20	660	5,440
Total Payments		32,428	397,525	429,953	200,900
Excess of Receipts over Payments		(448)	(19,155)	(19,603)	48,989
Transfers between funds		(8,354)	8,354	-	-
Movements during the year		(8,801)	(10,801)	(19,603)	48,989
Balances incl. investments, cash etc at 1 Jan		15,796	151,010	166,807	117,818
Balances incl. investments, cash etc at 31 Dec		6,995	140,209	147,204	166,807

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All are welcome to attend our regular services. At present there are 49 parishioners on the church electoral roll. Three names were added during the year and four were removed either through death or because they moved away from the parish. The average weekly attendance, counted during October, was 16 but this number increased at festivals, and the Christmas carol services had an attendance of 421. 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; through funeral services friends and family express their grief and give thanks for the life, which is now complete in this world, and commend the person into God's keeping. We have celebrated 4 baptisms and 3 weddings and held 6 funerals in our church this year.

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The local villages magazine, The LSPN magazine keeps our parishioners informed of the important matters affecting our church and articles that help develop our knowledge and trust in Jesus.

The monthly Home Group started in the autumn of 2008 and continues to meet.

We have a Church website, and regularly post information on Facebook and a Church Near You.

Ecumenical relationships

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Financial Review

Total receipts on unrestricted funds were £30,073, of which £11,487 was unrestricted planned voluntary donations, and a further £3,729 was from Gift Aid. Restricted grants and donations of £339,691 were also received, the majority of which was for the major restoration project, and details are shown in the financial statements.

The planned giving through collection envelopes, standing orders and the Parish Giving Scheme decreased from £12,809, principally because a single funeral in 2022 produced £1,360 in envelopes.

Unrestricted expenditure was £34,288 (£26,418 in 2022) of which the greatest component was £20,206 (£16,883 in 2022) for the Parish Share, which is paid to the diocese for the provision of clergy. Restricted expenditure of £330,252 was almost entirely on maintaining and repairing the fabric of the building.

The restoration works that commenced in 2022 saw an escalation of issues, the more the repairs revealed. The debonding of the masonry from the rubble core along the South Aisle wall, that caused a fall of masonry in 2020, was found to be far more extensive. The replacement of slates and lead to repair a leaking Chancel roof revealed that the parapet walls were unstable and would need to be replaced down to and including the string course. The corresponding increase in costs far beyond the fundraising to date meant that 2023 started without a roof on the Chancel and insufficient funds to replace it. Fortunately, our situation received the attention of Historic England who placed us on their At Risk register and gave us a grant of £135,307, which was sufficient to enable us to restart the works. There was a further problem in the summer when the chancel wall plate was found to be rotten and needed green oak repairs. The project to repair the South Aisle wall and the Chancel roof now has a projected cost of £588,790, with £611,041 raised in funds for this work. In June we were approached by the NCT (National Churches Trust) who invited us to make an application for a new programme of works, which was successful. We were advised that the next area of the church requiring attention was the south clerestory, which had suffered falling plaster due to water ingress. A total of £89,921 was fund raised for this purpose in 2023, although a full schedule of work has yet to be presented to us.

Investigative works to clarify matters are proceeding.

Net movement in unrestricted funds was -£12,399 which included a transfer of £8,184 from unrestricted funds to the general fabric fund which had a shortfall. During the year, the total fund balances increased from £224,428 to £245,702, of which £8,035 is unrestricted

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) of £10,000 which is equivalent to about three months unrestricted payments. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £8,035 which was lower than this target. This was because £8,184 of unrestricted funds were used to cover a shortfall in the general fabric fund, which includes buildings insurance and other repairs. The donations that normally flow into this fund have been diverted into the more restrictive Restoration Fund.

It is our policy to invest the short-term fund balances with the CCLA Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to mention our churchwarden, June Smith has worked so tirelessly on our behalf, and Martin Owen who has helped us all to understand the church's accounts and its finances. Dr Angela Colclough has worked tirelessly to gain grants to help fund the major repairs we have had to undertake. As well as these, there is the army of helpers who act largely behind the scenes, sides people, readers, elders, refreshment providers, lesson readers, intercessors, flower arrangers, cleaners, linen ironers, bell ringers, the key roster and many others.

Structure, governance and management.

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's, the membership of the PCC consists of the incumbent (our Rector), churchwarden, the Elders and members elected by those members of the congregation 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 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.

The full PCC met four times during the year with an average level of attendance of 95%. Given its wide responsibilities the PCC has a committee dealing with a particular aspect of parish life, the fabric and finance, which is responsible to the PCC and report back to it regularly, minutes of their decisions being received by the full PCC and discussed as necessary.

Related Parties

The total amount of donations from trustees during the reporting period was £4,021. There were no other related party transactions.

Administrative information

St Mary's Church is situated in School Street, Stoke by Nayland. It is part of the Diocese of St Edmundsbury and Ipswich within the Church of England. The correspondence address is St James' Vicarage, Bear Street, Nayland, Suffolk, CO6 4LA

Registered charity number 1201816

PCC members who have served at any time from the last APCM until the date this report was approved, are:

Ex officio members:

Incumbent:

The Reverend Stephane Javelle (chairman)

Elders

Mr. Adam Sedgwick

Mrs. Jane Addis (Secretary)

Mrs. June Smith (Church Warden and Vice Chair)

Elected members:

Mr. Andrew Norman Butler

Dr Angela Colclough (representative on Deanery Synod)

Dr. Martin Owen (Treasurer)

Mr. Justin Judd

Mrs. Jane Wilson

Approved by the PCC on 9th April 2024 and signed on their behalf by the Reverend Stephane Javelle (PCC Chairman)

Independent examiner's report to the trustees of the Parochial Church Council of St Mary's, Stoke by Nayland

I report on the accounts of the church for the year ended 31 December 2023 which are set out on pages 6 to 11.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- ï Examine the accounts under section 145 of the 2011 Act);
- ï To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- ï To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

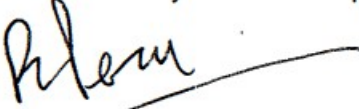
Independent examiner's statement

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below. In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements.
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr Richard Percy

9th April 2024

A handwritten signature in black ink, appearing to read 'R Percy', with a long horizontal flourish extending to the right.

Chartered Accountant
Sandhills Farm, Wethersfield, Essex CM7 4AG

Parochial Church Council of St Mary's, Stoke by Nayland

STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2023

	Note	Unrestricted Funds£	Restricted Funds£	Endowment Funds£	TOTAL 2023 £	TOTAL 2022£
Income						
Voluntary income						
Planned giving		11,487			11,487	12,809
Collections at services		2,201	2		2,203	3,876
All other giving/voluntary receipts		4,717	318,682		323,399	185,562
		3,729	21,006		24,735	15,278
		<u>22,134</u>	<u>339,691</u>		<u>361,825</u>	<u>217,525</u>
Activities for generating funds						
Spring Fair						14,169
Art Exhibition						
Other Events		4,209			4,209	2,350
		<u>4,209</u>			<u>4,209</u>	<u>16,519</u>
Investment income			3,651		3,651	1,100
Church activities						
Benefit fees		3,730			3,730	4,255
Retiring collections						
		<u>3,730</u>			<u>3,730</u>	<u>4,255</u>
Total Income		<u>30,073</u>	<u>343,341</u>		<u>373,415</u>	<u>239,400</u>
Expenditure						
Church activities						
Parish Share		20,206			20,206	16,883
Organists						697
Regular running costs		7,939			7,939	5,215
Utilities		5,504			5,504	2,343
Churtyard						1,280
Mission giving and donations						5,631
Fabric			330,232		330,232	129,655
		<u>33,649</u>	<u>330,232</u>		<u>363,881</u>	<u>161,705</u>
Cost of generating funds						
Spring Fair						5,110
Art Exhibition						58
Other Events		640	20		660	272
		<u>640</u>	<u>20</u>		<u>660</u>	<u>5,440</u>
Total Expenditure		<u>34,288</u>	<u>330,252</u>		<u>364,540</u>	<u>167,144</u>
Excess of Receipts over Payments		(4,215)	13,089		8,875	72,256
Transfers between funds	3	(8,184)	8,184			
Movements during the year		<u>(12,399)</u>	<u>21,274</u>		<u>8,875</u>	<u>72,256</u>
Total funds brought forward						
		20,434	224,428		244,862	172,605
Total funds carried forward						
		<u>8,035</u>	<u>245,000</u>		<u>253,035</u>	<u>244,861</u>

Parochial Church Council of St Mary's, Stoke by

BALANCE SHEET at 31 DECEMBER

	Note	2023	2022
Fixed Assets			
Tangible			
Investments			
Current Assets			
Stock			
Deposit Fund		128,458	114,807
Debtors and prepayments	2	107,741	78,780
Cash at bank and in hand		19,397	52,000
		<u>255,596</u>	<u>245,587</u>
Liabilities			
Creditors due within 1 year		1,860	725
Net Current Assets		253,736	244,861
Total Assets less Current Liabilities		253,736	244,861
Creditors due after 1 year			
Total NetAssets		<u>253,736</u>	<u>244,861</u>
Parish Funds			
Unrestricted		8,035	20,433
Restricted		245,701	224,428
Endowment			
		<u>253,736</u>	<u>244,861</u>

Approved by the Parochial Church council on 9th April 2024 and signed on its behalf

The Revd Stephane Javelle (PCC



The notes on pages 9 to 11 form part of these accounts

Parochial Church Council of St Mary's, Stoke by

Notes to the Financial

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulation's "true and fair" provisions, it is also the first year that they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

ASSETS

Consecrated and benefice property.

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts in kind, at a reasonable estimate of their open market value on receipt. There were no such assets at 31st December 2023.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end. There are no such assets at 31st December 2023.

Short term deposits

These are the cash held on deposit at the bank, or deposit funds held at

FUNDS

Unrestricted Funds

These represent the remaining funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are not included in its 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are the income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend the capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. There are no such funds at 31st December 2023.

2. DEBTORS and PREPAYMENTS

	2023	2022
Debtors and prepayments		
Grantors	101,242	75,500
Gift Aid	191	1,594
GASDS	964	1,468
LPoWreVAT	<u>5,344</u>	<u>218</u>
	<u>107,741</u>	<u>78,880</u>

Grantors are pledges from grant giving bodies who have provided evidence of entitlement to a quantifiable amount. Gift Aid and GASDS (Gift Aid Small Donations Scheme) are the amounts eligible to be reclaimed from HMRC. Similarly, the LPoW (Listed Place of Worship) scheme permits VAT on building work to be reclaimed.

3. SUMMARY OF FUND

	Unrestricted	Restricted Fabric	Restricted Restoration	Restricted South Clerestory	Restricted Spring Fair	Restricted Piano	Restricted Fabric Bells	Total
Balance at 1 Jan	20,434		222,942		542	945		244,862
Incoming Resources	30,073	261	251,128	89,921	500		1,531	373,415
Resources Expended	(34,288)	(8,446)	(321,806)					(364,540)
Transfer between	(8,184)							
Balance at 31 Dec	<u>8,035</u>		<u>152,263</u>	<u>89,921</u>	<u>1,042</u>	<u>945</u>	<u>1,531</u>	<u>253,737</u>

4. INDEPENDENT EXAMINATION FEES

The fees payable to the independent examiner are £1,860. This amount is solely for the independent examination.

5. PRIOR PERIOD COMPARATIVE SOFA RESTATED

	Unrestricted Funds£	Restricted Funds£	Total 2022 £
Income			
Voluntary receipts			
Planned giving	11,431	1,378	12,809
Collections at services	1,737	2,139	3,876
All other giving/voluntary receipts	3,393	182,169	185,562
Gift Aid due	3,733	11,546	15,278
	<u>20,294</u>	<u>197,231</u>	<u>217,525</u>
Activities for generating funds			
Spring Fair	-	14,169	14,169
Art Exhibition			
Other Events	1,603	747	2,350
	<u>1,603</u>	<u>14,916</u>	<u>16,519</u>
Investment income	-	1,100	1,100
Church activities			
Benefit fees	4,255		4,255
	<u>4,255</u>	<u>-</u>	<u>4,255</u>
Total Income	<u>26,153</u>	<u>213,247</u>	<u>239,400</u>
Expenditure			
Church activities			
Parish Share	16,883	-	16,883
Organists	697	-	697
Regular running costs	5,215	-	5,215
Utilities	2,343	-	2,343
Churchyard	1,280	-	1,280
Mission giving and donations	-	5,631	5,631
Fabric	-	129,655	129,655
	<u>26,418</u>	<u>135,286</u>	<u>161,705</u>
Cost of generating funds			
Spring Fair	-	5,110	5,110
Art Exhibition		58	58
Other Events		272	272
		<u>5,440</u>	<u>5,440</u>
Total Expenditure	<u>26,418</u>	<u>140,726</u>	<u>167,144</u>
Excess of Receipts over Payments	(266)	72,522	72,256
Transfers between funds			
Movements during the year	<u>{266}</u>	<u>72,522</u>	<u>72,256</u>
Total funds brought forward	15,797	151,010	172,605
Total funds carried forward	<u>15,531</u>	<u>223,532</u>	<u>244,861</u>

