

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 4<sup>th</sup> 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 175<sup>th</sup> 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: 

Date: 11<sup>th</sup> 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 £
<b>Receipts</b>					
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
		46,205	34,487	80,693	398,236
Activities for generating funds					
Spring Fair		-	15,657	15,657	-
Art Exhibition		-	9,341	9,341	-
Other Events		3,041	-	3,041	4,209
		3,041	24,997	28,038	4,209
Investment income		-	4,246	4,246	3,000
Church activities					
Benefice fees		3,799	-	3,799	3,730
Retiring collections		-	917	917	1,175
		3,799	917	4,716	4,905
<b>Total Receipts</b>		<b>53,045</b>	<b>64,647</b>	<b>117,692</b>	<b>410,351</b>
<b>Payments</b>					
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
		31,883	161,111	192,994	429,294
Cost of generating funds					
Spring Fair		-	6,026	6,026	-
Art Exhibition		-	6,729	6,729	-
Other Events		369	-	369	660
		369	12,755	13,124	660
<b>Total Payments</b>		<b>32,253</b>	<b>173,865</b>	<b>206,118</b>	<b>429,953</b>
Excess of Receipts over Payments		20,793	(109,218)	(88,426)	(19,603)
Transfers between funds		(110)	110	-	-
<b>Movements during the year</b>		<b>20,683</b>	<b>(109,109)</b>	<b>(88,426)</b>	<b>(19,603)</b>
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 £
<b>Receipts</b>				
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 31<sup>st</sup> December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Receipts</b>					
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
<b>Total Receipts</b>		<b>31,981</b>	<b>378,370</b>	<b>410,351</b>	<b>249,890</b>
<b>Payments</b>					
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
<b>Total Payments</b>		<b>32,428</b>	<b>397,525</b>	<b>429,953</b>	<b>200,900</b>
Excess of Receipts over Payments		(448)	(19,155)	(19,603)	48,989
Transfers between funds		(8,354)	8,354	-	-
<b>Movements during the year</b>		<b>(8,801)</b>	<b>(10,801)</b>	<b>(19,603)</b>	<b>48,989</b>
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