



**Annual Report of the Parochial Church
Council for the year ended
31st December 2025**

Address for correspondence:
St Thomas the Apostle and Martyr Church, Bramford Lane, IP1 5EP

Incumbent: The Reverend Rachel Revely

Independent Examiner:

Charlotte Hicks
136 Chesterton Road
Ipswich, IP2 9UJ

BANKS

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1 Redheughs Avenue
Edinburgh, EH12 9JN
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National Westminster
Bank PLC
Tavern Street Ipswich,
IP1 3BD

Annual Report for the year ended 31st December 2025

Aim and Purpose

St Thomas' Parochial Church Council (the PCC) works with the Incumbent, the Reverend Rachel Revely, to promote the whole mission of the Church within the ecclesiastical parish pastoral, evangelistic, social, and spiritual. The PCC also holds responsibility for the care of the church building, which is a Grade II Listed Building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at St Thomas' and to become part of the parish family. Our services and worship put faith into practice through prayer, scripture, music, and sacrament. We seek to help people live out their faith through:

- Worship, Spirituality and Teaching
- Discipleship and Evangelism
- Youth and Children's Work
- Pastoral Care and Community Outreach
- Fabric

Worship and Church Life

Worship is at the heart of our life together. We stand in the sacramental tradition, with the Eucharist celebrated twice a week. We are a living, growing community, welcoming people of all ages to explore the Christian faith, to affirm it publicly through baptism and confirmation, and to deepen it through bible study, prayer, and spiritual formation groups.

We are rooted in the conviction that love and justice flow from following the God made known to us in Christ. We believe God calls each person to their own vocation, and we count it a privilege to help those vocations flourish. We are grateful in particular to our sacristan, Malcolm, whose faithful service keeps the worship of this church running week by week.

St Thomas' is a church where welcome and hospitality are felt from the moment anyone walks through the door. People regularly comment on it and quickly find themselves part of the family. This is a community of every age, which gives it both its energy and its depth. We give thanks for each person who makes this church what it is: a place rooted in the love of God and neighbour, and a home for all who come.

Rachel Revely, Vicar

SAFEGUARDING ANNUAL REPORT

Our Safeguarding Team continues to comply with the Ipswich and St Edmundsbury Dioceses safeguarding guidelines, and this compliance is significantly enhanced with the use of the Diocese's online safeguarding dashboard. More specifically, we have examined our policies and procedures for lone working and maintaining appropriate boundaries when our staff and volunteers are engaging in church activities. Further, we have reinforced the importance of the volunteer sign-in procedure to ministry and group leaders as a part of our code for safer working practice.

Since last year's report, we have reviewed the adequacy of the Diocese's standard incident report sheets. Although these are great, we are in the process of adjusting them to include (and meet) the unique needs of our significantly higher numbers of youth in our church community beyond those found in the Church of England. This was decided upon to address grey areas not covered by the existing document. We have also observed an increase in the number of activities we present that involve storing, prepping, and serving food to the visiting public and are currently reviewing and updating our food risk assessment procedures to be more event-specific and comprehensive.

Safeguarding continues to be at the forefront of St Thomas', with regular meetings (and additional meetings as required) taking place, and safeguarding reports remain the first agenda item at all parish PCC meetings. To assist the public and visitors to our church in addressing safeguarding concerns, we have recently updated the safeguarding page on our parish website to reflect new guidelines from the Diocese. We continue to DBS check all staff and volunteers and review that their basic, awareness and leadership safeguarding training are up-to-date as appropriate to their roles. To ensure this, we have introduced a new training and DBS logging system to ensure that all training and DBS certificates are currently active to avoid loss of service to the public.

Again, we demonstrate that we do not 'sweep safeguarding concerns under the carpet'. Even though we typically have significantly larger numbers of young children in our Sunday Services compared to other CoE churches, we have noticed a further increase. In response to this, we are currently in the process of transitioning our children's play area from the entrance area of the church to running parallel with the congregational seating. This will allow parents to have greater visibility of their children while enjoying services.

Last (but not least), as part of the St Edmundsbury and Ipswich Dioceses National Audit, our youth were specifically selected in response to the reportedly positive impact the St Thomas' environment has had upon them. Although this meeting was eventually cancelled, we still believe that this reflects the wonderful work and influence our staff, ministry leaders, and volunteers have had upon our youth. We further believe that the lack of safeguarding concerns we have had within this group of our congregation reflects the positive sense of identity and purpose our church culture has imparted upon our youth, who often begin with us in an unsettled state of spiritual, mental and emotional well-being, and stay at St Thomas' as a safe space to continue to grow.

Delaney Bucknor, Parish Safeguarding Officer

Worship and Spirituality

Our serving team has grown, allowing us greater flexibility in our activities and approach. Serving is a vital aspect of worship, and I am always seeking additional help, it would be wonderful to welcome more young people onto the team.

Thank you to Chris, Lyanne, Charlotte, and Skye for your contributions.

Bible studies continue to thrive. This Lent, we used Bear Grylls' book, 'The Greatest Story Ever Told,' which was highly successful and sparked valuable input and discussion. If you haven't read it yet, I recommend getting a copy, you won't be disappointed. It offers a fresh perspective on studying the New Testament and Christ's life.

We also hold two monthly evening Bible studies, one which I co-host with Guy, in which we're currently focusing on the Acts of the Apostles, and one which is led by Rev'd Jackie Sears and is looking at the Gospel of Mark.

Thank you to all those who help by their work on the linen rota, and to all who polish the brass.

Malcolm Gibbs, Evangelist

Deanery Synod Report

There are three meetings of Deanery Synod each year generally in February, June, and October. Each meeting has a theme which involves a discussion point about what is happening in Ipswich along with opening worship, an update on any notices or financial updates which includes parish share contribution.

February 2025

This meeting was held at St Mary's Stoke and had a focus of the different estates we have in Ipswich. There were stories from those that minister in the Whitton, Stoke and Gainsborough along with maps that showed us when the estates were built, and the demographic make up of those estates. The stories included how we are supporting those poor communities who are relying on the top up shops, we heard about how life expectancy is lower in poor areas and how funerals have a community feel as mourners line the streets to pay their respects. After we listened to the various stories, we were asked to think about how what we heard related to our own communities.

June 2025

This meeting was held at Holy Trinity church and the theme was communication. This was led by Tim Holder the Diocesan Director of Engagement and focussed on how we are communicating as churches and the changes once Bishop Martin left from daily prayer from the bishops' house to 'Together we Pray' where morning prayer is now travelling round the diocese and different clergy are leading that. Gives an opportunity to tell people what's happening in different churches too. There were discussion tables which you could move

around too looking at social media, press releases, story telling and how comms might be used.

October 2025

This meeting was held at St Thomas church. The meeting began with Alison Gibbs being elected as the new Lay chair. The new Archdeacon Sam was also in attendance and talked about the inspiring Ipswich project coming to an end and how we move forward as both an archdeaconry and a deanery. She challenged Synod to consider what Planning for Growth in this deanery might look like in the transition from Inspiring Ipswich to what happens next. It will include looking ahead, discernment and setting a direction and prioritisation.

Emma Knight & Jim Startup, Deanery Synod Reps

Children and Families

Our regular children's work comes in the form of our Talk and Toast service on a Sunday morning alongside the main service. We have a good number of children attending and these numbers are still growing. We have a team of 4 leaders who regularly take the sessions which are planned termly and run alongside the liturgy from the main service. The sessions consist of a small service of saying sorry, thanking God, the Lord's prayer and a bible story. We have a time of eating toast together and talking about the Gospel and whatever is on the children's minds. We rejoin the main service at communion.

We started Toddler Group just before Easter and it is growing in numbers. It is an intentional Christian group with prayer before food, a bible story and ending in prayer, and welcomes those of all faith or none. About half of the families come to church services or other church events as well as coming to Toddler Group.

We held an Easter Messy Church on Good Friday where we offered breakfast, crafts and the Easter story. We also held Halloween Messy Tent where we offered hot chocolate, crafts and activities alongside selling burgers. For the first time, we had activities inside church as well as outside. These are attended by adults as well as the children.

It has been wonderful to see more of our young people get baptised and even one confirmed!

Emma Knight & Lyanne de Boos, Children & Families Ministers

Youth

It has been a real privilege over the past year to journey alongside our young people and see all that God is doing in their lives. Across our youth group, Sunday morning sessions, Haven, and our midweek Bible study, we have continued to create spaces where young people can belong, be known, and explore faith in a way that feels real and relevant to them. Five of our young people were confirmed by Bishop Graeme at our Patronal Festival.

Youth Group

Our weekly youth group has remained a key space for connection, fun, and honest conversation. We have had an average of 30 young people attending, with a really encouraging level of engagement. Over the year, we have shared in a mix of games, creative activities, and discussions around faith and wellbeing. It has been especially encouraging to see young people growing in confidence, becoming more willing to share their thoughts, support one another, and build genuine friendships.

We have also been intentional about creating space for conversations around mental health, stress, and identity, helping young people to feel seen and supported in the midst of busy and often challenging lives.

It has also been great to see our young people engaging with the wider diocesan community, particularly through events such as the Gathering. These opportunities have allowed them to connect with other young people in faith, and they are always something they look forward to and enjoy.

Morning Session (Sunday School)

Our Sunday morning sessions have developed steadily over the past year. While numbers were low to begin with, it has been encouraging to see this grow, and we are now regularly welcoming around 5 to 7 young people each week. These sessions provide a space for our young people to explore Bible stories and faith in an interactive and accessible way.

There has been a lovely sense of curiosity, with young people asking thoughtful questions and beginning to connect faith with their everyday lives. This growth in both numbers and engagement has been a real positive.

Midweek Bible Study

This year we have also started a midweek Bible study for young people, creating a more intentional space to go deeper in faith and scripture. Together, we have begun exploring the Gospels, starting with John, and it has been encouraging to see young people engaging thoughtfully with the text, asking questions, and reflecting on what it means for their own lives. This has been a valuable space for those wanting to grow further in their faith, and we hope to continue developing this in the coming year.

Haven (Youth Led Worship)

Haven has been a real highlight of the year. It has been amazing to see young people step into leadership, shaping and leading worship in ways that feel authentic to them. Whether through prayer, music, or creative contributions, Haven has created a space where young people are not just attending church, but actively participating in it.

Alongside this, it has been particularly encouraging to see our youth leadership team grow in confidence. They have taken increasing ownership, supporting one another, and developing their skills in leading and serving. There is something powerful about seeing them take ownership of their faith in this way, and Haven continues to be a space full of creativity, honesty, and encounter.

Communication and Relationships

At the heart of all we do is relationship. We have continued to prioritise being present, listening well, and building trust with our young people. This has helped create a safe and welcoming environment where they feel able to be themselves. Communication with

families and within the team has also been important in ensuring consistency and support across the ministry.

Safeguarding and Support

The wellbeing and safety of our young people remains a priority in everything we do. We have continued to be attentive to individual needs, adapting sessions where needed and responding appropriately to any concerns. It is a privilege to support young people not just in their faith, but in the wider challenges they face.

Looking Ahead

We are thankful for all that this year has been and excited for what is to come. Our hope is to continue growing spaces where young people can encounter God, build meaningful relationships, and know that they are valued and loved. We are also grateful for our team of leaders who give their time, energy, and care so generously, as this ministry would not be possible without them.

Emma Lake, Youth Minister

Pastoral Care

The pastoral care team has met 6 times within the last year. We were able to give cards to all on the electoral role at Christmas. We are planning to have an afternoon tea with a quiz on 12th May for anyone over 40 and we have a fish and chip supper and a Harvest bring and share lunch planned for later in the year. The team does a wonderful job of keeping an eye on people affiliated with the Church, including visiting some who are no longer able to attend and following up when there are problems. My thanks to all on the pastoral team for their wonderful care and support.

Alison Gibbs, Head of Pastoral Care

Social Outreach

Good Things Café

We meet on a Thursday morning between 11am and 2pm. We can have anything from 6-29 people attending and an awful lot of chocolate biscuits are eaten. Soup is prepared by a generous team of volunteers. My thanks go to everybody involved in the cafe: to Amanda for being in early and helping with Fare Share; to all who make coffee and wash up and my special thanks to June who has her finger on the pulse of the cafe and keeps it running smoothly.

Top Up Shop

Our top up shop runs every Friday morning with upwards of 50 people using the shop every week. We have a loyal band of volunteers who perform a variety of tasks. There are people

who set up beforehand, people who help on the day, people who collect food beforehand, who clear up afterwards, who serve refreshments, those who wash up afterwards, those who can be called upon at short notice to fill in the gaps and those who sit in the lady chapel on Friday for those wishing to light candles, talk and pray. My sincere thanks go to all, but especially to Jim who attends meetings, does all the paperwork and is Mr Top Up Shop himself.

Alison Gibbs, Head of Pastoral Care

Church Fabric

Another year on and there is still the problem of storage. We are trying to address this with great difficulty and some cost. We are looking to purchase two sheds, both 8x12, a rough estimate £2000 in total. Watch this space, we will see how this unfolds.

The quinquennial report was several years overdue, and several issues came to the fore. A number of items were designated priority number one, which means requiring immediate attention. These were blocked guttering, broken standpipes, missing rooftiles, ridge tiles etc and broken ironworks off the wall, which was rectified within days. All these works are now complete. Secondly a few broken panes in the windows in the North and South aisles and the North transept, which have all been replaced. Also, the safety glass in the entrance door to the Church. Thanks to Andy Lawrence for a job well done and at a good price.

The community room kitchen has been repainted and thank you to Farshad for such a good job. A new dishwasher has been fitted free of charge. The water heater has been replaced and the hot water heater in the flower room has also now been sorted.

The sound system has been upgraded this year and thanks to Adrian (PA Centre) for his technical input.

We would like to extend our thanks to all the people who have helped this year. To those who work with the social and fundraising committee, pastoral care team, those who do the washing up, care of the linens, the flower arranging team and all those jobs that no one sees but need to be done.

A special thanks to Brian Ward and David Pitt, who have both been a great help with various jobs throughout the year especially as David is himself having health issues which have necessitated cutting down his input for the moment.

Thanks to Alison who has been a great help in addition to wearing all her many hats, in addition covering some of the Church warden duties over the last few months.

Also, a big thank you to those unnamed people who have donated monies towards the water heater repairs and replacement who have been very generous.

Let's hope we can keep up the good work for the coming year.

Roger Elmer & Jim Startup, Churchwardens

Treasurer's Report on 2025 Financial Statements

First of all a very big thank you to everyone for your contributions to St Thomas's this year. Whether you gave money, helped with fundraising activities or paid for or did things that saved us money. It all helped us reach the end of 2025 with a surplus in our General Fund (in terms of our receipts exceeding our expenditure for the year) of just over £400. It was a pleasing position to be in and much better than was expected in the middle of the year. The 2025 Financial Statements, which are being circulated with this report, show the figures in detail.

In terms of Income (see Page 3) giving by members of the congregation, which accounted for nearly half of our total income, was £45,484 (helped by a couple of large donations) compared to just under £42,000 in 2024. I know many people give generously and sacrificially and this is much appreciated. However, during 2025 we lost a number of our largest regular givers. As a result our monthly income has dropped by around £500. We do need to rectify this and hope that more people will start to give regularly and that some people currently giving regularly will be able to give more, as this is the bedrock of our essential operational funding.

It is encouraging that the great majority of our giving is now via the Parish Giving Scheme. Thank you to the people who have switched to this method, which is the most administratively simple for me. It operates like a standing order with payments being made direct from your bank to our PGS account, with you remaining in control of the amount and how often you give. It is not just for payments that attract Gift Aid and even £10 or £20 a month given regularly by people who don't yet do so would be very beneficial.

Our success in securing grant funding of £26,500, as itemised on Page 6, enabled us to continue to resource our weekly Youth Group and create the Flourish group for over-18s, maintain our support for younger children and families in the congregation and parish by our Community Chaplain, provide mental health support at our weekly Top-up Shop and complete the upgrade of our kitchen, which is used by many different groups. We are very grateful to all donors. The £3k grant from the Diocese (received at the end of 2025) for a new website will be used this year.

The next largest source of income was from our hall hire (£13.6k in total) with the principal contributor being our After-school and holiday club Kidzone. The £13k rent we received for the telecom masts on the church tower is also very welcome. There is a real possibility that this could drop to about £3k in future years as the government has revised the rental obligations for telecom companies across the UK. If so, our finances will be badly hit.

Our fundraising income (itemised on Page 6) was £1,400 less than our best ever total of £6,400 in 2024. The Summer and Christmas Fayres were the major contributors, but the exceptionally hot weather on the day of our Summer Fayre likely reduced the attendance at that. But we had a very successful concert in August, which together with our August Hymn Auction raised £1,000. All our fundraising events require a big input from many people, especially the Social and Fundraising Committee, so a massive thanks to them.

Our 2025 **Expenditure** (Page 4) was slightly less than in 2024 (£108k compared to £112k) mainly due to the £7k spent on refurbishing our kitchen in 2024. Our largest single item of expenditure, as ever, was our Parish Share payment to the Diocese. This pays for clergy salaries and associated costs, the training of future clergy and central Diocesan costs. These costs are shared between all parishes. St Thomas's has been unable to pay its full requested share for many years. We have been gratefully supported by the Diocese each time up to now, but have committed to increase both the amount paid and the % of the full requested share over time. We managed to pay Parish Share £42.5k in 2025 (of the requested £68,188) and hope to increase this to £45k in 2026.

Our next largest 'running cost' was for Utilities, at £7.5k (see Page 7) with most of that being for heating the church and Community Room. This was fortunately not too much more than in 2024 when we had to switch to higher priced fixed-term contracts for both gas and electricity as our previous (pre-Ukraine war) 3-year deals expired.

We spent more on Building Maintenance in 2025 than in 2024 (£4k compared to £2k, see p.7) with over half of that on maintaining the church heaters. The urgent works required by our Quinquennial Inspection (state of our building) report received in 2024 were thankfully relatively minor. Clergy Expenses appear high at £2.8k, compared to £880 in 2024 but reflect the fact Rachel had only put in one claim in early 2024 with her expenses for the rest of that year being claimed in 2025.

The finances for the weekly Top-up Shop are accounted for separately, see Page 5. In 2024 we were fortunate to receive two grants totalling nearly £13k (see Page 6) which gave us a healthy balance of over £10k in that account at the start of 2025. This, together with the £2 donations given by each of the weekly customers enabled the Fund to end the year with a balance of £6k after paying Fare Share, who provide most of our food, plus the additional items we buy each week to supplement what we get from them.

In many ways we can be proud of what we achieved in 2025 in numerous areas of church life. We keep a very careful eye on costs but most are unavoidable and subject to the same inflationary pressures we all know about. Our expenditure in 2026 is budgeted to increase because of these, and our commitment to initiatives such as our Youth and Children and our Parish Share, so we pray that our various income streams are able to match it.

Many thanks to Charlotte Hicks, our Independent Examiner, who has voluntarily checked all the figures and background paperwork.

Lucy Drake, Treasurer

Workings of the PCC

The PCC met 6 times in 2025.

- Safeguarding once again has been important throughout the church, with reports from the Safeguarding lead at every meeting.

- We have also had reports from the Treasurer and the Churchwardens at each meeting, so we can ensure all is well with the running of St Thomas.
- We have had updates each meeting on the worship and spirituality of St Thomas, as well as the work of the Children & Families team, The Social and Pastoral team, the Youth team, & the Social & Fundraising team.
- The new Visioning Team structure continues to work well to support the ongoing growth of our church.
- Tom's Tots Toddler Group is up and running and is going very well.
- In July our curate The Revd. Gail Minter moved on to pastures new.
- We used grants awarded for the kitchen refurbishment, and thank Roger, Jim and their team for the amazing work.
- As part of our registration with the Charity Commission, our employed Community Chaplain and our Youth Minister have become non-voting members of the PCC.
- We continue to use the Church of England's "Generous Church Check Up" booklet to help make sure we are making the best use of the money you give us, the grants we apply for, and that we are maximising and sharing the ways people can give to St Thomas, including through legacies in in wills.
- We continued to support the Langer Primary School Hub which was taken over by The Bridge School in September 2025. We were delighted to have another Christmas service for the children and their parents in December 2025.
- In November, Rachel was made vicar of St Thomas, rather than parish priest, which is part of a process called 'unsuspension' where the parish boundaries are maintained.

Eleanor Palmer, Administrator & PCC Secretary

Volunteers

The members of the PCC would like to thank all the volunteers at St Thomas' who work so tirelessly to make our Church a vibrant and safe space for so many.

Administrative Information

The Church is situated on Bramford Lane, Ipswich and is part of the Deanery of Ipswich, in the Diocese of St Edmundsbury and Ipswich.

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2022) and is registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of St Thomas the Apostle and Martyr, Ipswich

Charity number: 1213762

PCC members who have served from 1st January 2025 until the date this report was approved were:

Incumbent	The Rev'd Rachel Revely (Chair)
Assistant Priest	The Rev'd Gail Minter (until August 2025)
Churchwardens	Roger Elmer & Jim Startup
Licensed Evangelist	Malcolm Gibbs (Deputy Chair)
Community Chaplain	Lyanne Brendt (Secretary for APCM)
Deanery Synod Representatives	Jim Startup & Emma Knight

Ex officio members	Lucy Drake (Treasurer)
Coopted members	Guy Morfett
Elected Members	Alison Gibbs, Chris Palmer (elected in 2025) Edith Abbott, June Baker, Charlotte Brealey, Thomas de Boos, Carole Groom, Rachel Morfett (elected in 2024)

Committees of the Parochial Church Council

The PCC operates through Committees that meet between full meetings of PCC.

Standing Committee

This is the only committee required by law. It has the power to examine the business of the PCC between its meetings, subject to any directions given by the Council. It is chaired by the Rev'd Rachel Revely and attended by our Assistant Priest, Churchwardens, Treasurer, Licenced Evangelist and Head of Pastoral Care.

St Thomas the Apostle Church, Ipswich

Annual Financial Statements for the year ended 31 December 2025

v7 Final

STATEMENT OF ASSETS

at 31 December 2025

Notes	General Fund Pages 3 & 4	Capital Maintenance Fund Page 4	Vicarage Fund Page 5	Car Park Fund	Top up Shop Fund Page 5	Total 2025	Total 2024
	£	£	£	£	£	£	£
Monetary Assets							
Bank Account*	19,405	0	0	0	5,071	24,476	38,627
CCLA Deposit	28,444	19,234	0	3,100	1,000	51,778	39,741
Total Assets	47,849	19,234	-	3,100	6,071	76,254	78,368

* The General Fund figure for the Bank Account on 31.12.25 includes £169 in petty cash, £893 held in a Starling Bank account for the Youth Group, £2,512 in our RBS and £15,831 in our Nat West accounts.

The Financial Statements on pages 2 - 8 were approved by the PCC on the 15th April 2026
and signed on its behalf by:

Chairman

Treasurer

Rev Rachel Revely

Lucy Drake

St Thomas the Apostle Church, Ipswich

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GENERAL FUND

RECEIPTS AND PAYMENTS

		2025	2024
	Notes		
Total receipts for the year	4	108,879	112,222
Total payments for the year	5	-108,476	-100,119
Net Surplus/Deficit		403	12,103

Unrestricted funds

at the beginning of the year	46,299	36,696
Transfer from Vicarage Fund*	1,147	
Transfer from Top-up Shop Fund**	3,000	
Transfer from Capital Maintenance		
Transfer to Capital Maintenance	-3,000	-2,500
Transfer to Top-Up Shop Fund		
Transfer to Car Park Fund***		
at 31st December	47,849	46,299

*See note under Vicarage Fund on page 5

**See note under Top Up Shop Fund on page 5

***See note under Car Park Fund on page 5

St Thomas the Apostle Church, Ipswich

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GENERAL FUND

	Notes	2025	2024
RECEIPTS			
Regular Giving			
Parish Giving Scheme		23,744	22,506
Standing Orders		720	1,060
Other Giving		7,099	3,908
Collections at Services		4,225	6,125
Online/Contactless		1,158	1,367
Gift Aid recovered		8,537	7,026
		45,483	41,992
Other Income			
Gross Fees	1	84	1,400
T Mobile Mast Rental		13,032	13,032
Hall Hire		13,635	14,553
Fundraising	2	5,003	6,432
Youth event income		630	1,004
Other income	4	2,226	1,456
Car Park rent		0	0
Grants received	3	26,523	28,558
Legacies		0	1,500
Charitable activities	10	226	371
		61,359	68,306
Income from Investments			
CCLA Savings Account		2,037	1,924
Total receipts		108,879	112,222

St Thomas the Apostle Church, Ipswich

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GENERAL FUNDS

	Notes	2025	2024
PAYMENTS			
Parish share		42,500	39,000
Utilities	5	7,572	7,293
Insurance		1,936	1,867
Organist		6,369	6,254
Building maintenance	6	4,073	2,048
Major capital works	7	1,521	6,911
New equipment	8	337	1,932
Cost of services		1,503	1,458
Mission		1,062	493
Church office		4,774	4,535
Fundraising expenses		845	275
Cleaning		1,505	1,329
Consumables		383	583
Youth Group*	11	8787	5,754
Youth Trip to Satellite Festival	11	0	3,977
Youth Worker		3,755	0
Children's Work*		2,277	
Community Chaplain		13,081	12,083
Clergy Expenses		2,824	880
Charitable giving	10	1,426	1,571
Other expenditure	9	1,705	1,876
Fees to DBF	1	241	
Total payments		108,476	100,119

*in the 2024 Statements Youth Group was combined with Children's Work

DESIGNATED FUNDS

CAPITAL MAINTENANCE FUND

Opening Balance	16,234	13,734
Transfer from General Fund	3,000	2,500
Transfer to General Fund		
Balance at end of the year	19,234	16,234

At a meeting of the PCC on 18th January 2017 it was resolved to create a Capital Maintenance Fund to address the increasing dilapidation of the PCC's buildings.

St Thomas the Apostle Church, Ipswich

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DESIGNATED FUNDS (CONTD)

CAR PARK FUND

Balance at beginning of year	3,100	3,100
Transfer from General Fund*		-
Balance at end of year	3,100	3,100

The PCC agreed in 2018 to match the rental income received from the Nature Den Nursery each year with the same amount from our General Fund to build up funds, held in the CCLA deposit account, to maintain the car park. The Nursery closed in 2023 and no further payments have been received

	Notes	2025	2024
TOP-UP SHOP FUND			
Balance at start of year		10,557	882
Income			
Receipts		4,461	4,297
Grants	3		12,760
Fundraising			42
Total Income		4,461	17,099
Expenditure			
Running Expenses (including Food)		5,947	7,424
Transfer to General Funds* (for 2024 & 25)		3,000	
Total Expenditure		8,947	7,424
Balance at end of year**		6,071	10,557

* to cover utilities, consumables and other expenses

** including £1,800 held in a Monzo Bank account, solely used for Top-up Shop purchases

RESTRICTED FUNDS

	Notes	2025 £	2024 £
VICARAGE FUND			
Balance at beginning of year		2,177	2,057
Vicarage Community Income		70	120
Vicarage Community Expenses			-
Donation to Kagera Water Tank Fund		-1,100	
Transfer to General Fund		-1,147	-
Balance at end of year		0	2,177

This Fund was established to handle income and expenses arising from the use of the Vicarage by the St Thomas Pilgrim Community (STPC) and during the vacancy period prior to the arrival of Rev Rachel in July 2021. The STPC was formally dissolved in April 2025 and with their agreement, and that of the PCC at its meeting in June 2025, the Vicarage Fund was also dissolved with the money in it transferred to the General Fund, with £1,100 donated to the Kagera Water Tank Fund and the remainder nominally ringfenced for outreach and pastoral care.

St Thomas the Apostle Church, Ipswich

Annual Financial Statements for the year ended 31 December 2025

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Notes to the Financial Statements

	2025	2024
1 Gross and Net Fees		
Gross Fees Received	84	1,400
Paid to DBF	-241	
Net Fees	-157	1,400
2 Fundraising Income		
Summer Fair	1,710	2,529
Christmas Fayre	2,068	2,299
St Peters Band Concert		55
Sponsored Bike Ride		112
Troubadour Concert		259
Christmas Cards	140	193
Alison & Edith's Mystery Trip	85	57
Octave Concert	580	
Hymn Auction	420	928
	5,003	6,432

3 Grants received	2025	2024
General Fund		
Blue Coat Foundation (Youth Group)	120	120
Suffolk Community Foundation Police & Crime Commissioner for Youth Group		8,000
Anonymous for Youth Group	5,000	
Ipswich Borough Council for Youth Group	2,500	
Inspiring Ipswich - Community Chaplain		10,000
Diocesan Growing in God Fund for Community Chaplain	10,903	2,000
Diocese for Toddler Group set up		1,500
Diocesan grant for Satellite Youth Festival		938
Bishops Trust Grant for Satellite Festival		1,000
Diocese for new website	3000	
NW Ipswich Big Local Trust for kitchen upgrade	3000	
St Lawrence Trust for kitchen upgrade		5,000
Together for Ipswich (Steam Café)	1500	
Diocese for Harvest Mission	500	
	26,523	28,558
Top-Up Shop Grants		
Ipswich Borough Council		3,000
Winter Warmer Grant		1,400
LD Rope Trust		8,360
	0	12,760
Total Grant Income Received	26,523	41,318

St Thomas the Apostle Church, Ipswich

Annual Financial Statements for the year ended 31 December 2025

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Notes to the financial statements (continued)

	2025	2024
4 Other Income		
Coffee Donations	905	840
Good Things Café	365	375
Social Events Donations	270	72
Childrens Event Donations	13	33
Mission Event Donations	340	94
Sponsored run receipts owed to St Mary Stoke**		42
Donation for food for LYCIG meeting	83	
Collection for gifts	250	
	<u>2,226</u>	<u>1,456</u>

**At 31 December 2023, £428 was owed to St Mary Stoke for their share of the Top-up Shop Sponsored run receipts in December 2023. That amount plus £42 received in Jan 2024 was paid to them in February 2024.

	2025	2024
5 Utilities		
Electricity	3,493	2,925
Gas	3,030	3,041
Water	397	589
Phone, Internet & Zoom	652	738
	<u>7,572</u>	<u>7,293</u>

6 Building Maintenance		
PAT Testing		120
Heater Service & Repair	2,440	
Lawn Mower Petrol		5
Tree work	240	
Floodlights repair	192	
Fire Extinguisher check	213	136
Organ and Piano tuning		554
Wall painting	500	350
Paint purchase		490
Key cutting		74
Drain unblock	390	252
Light bulbs	38	
Other small items	60	67
	<u>4,073</u>	<u>2,048</u>

7 Major Capital works		
Kitchen upgrade works	1,521	6,911
	<u>1,521</u>	<u>6,911</u>

St Thomas the Apostle Church, Ipswich

Annual Financial Statements for the year ended 31 December 2025

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Notes to the financial statements (continued)

	2025	2024
8 New Equipment		
Audio Equipment	305	129
Water boiler		599
Bags for Event tents	32	
Piano delivery		420
Printer		731
Battery charger		30
Dehumidifiers		23
	<u>337</u>	<u>1,932</u>

	2025	2024
9 Other Expenditure		
Gifts from PCC	17	66
Other Gifts (non PCC)	122	
Social and welcome events	429	224
Coffee	837	873
Small items		26
Flowers	0	-
Gas for BBQs		113
General Fund share of Refuse Collection	300	104
Fundraising receipts to St Mary Stoke*		470
	<u>1,705</u>	<u>1,876</u>

* See Note 4 above

10 Charitable Activities	2025	2024
Receipts		
Kagera Lent Appeal	<u>226</u>	<u>371</u>
	<u>226</u>	<u>371</u>
Donations		
PCC Charity Donations	1,200	1,200
Kagera Lent Appeal	<u>226</u>	<u>371</u>
	<u>1,426</u>	<u>1,571</u>
Vicarage Fund		
Kagera Water Tank Fund*	<u>1,100</u>	
	<u>1,100</u>	<u>0</u>

11 Children and Youth Expenditure	2025	2024
Youth Worker*	3,755	
Satellite Youth Festival Trip		3,977
Youth Group	8,787	5,204
Childrens Work**	<u>2,277</u>	<u>550</u>
	<u>14,819</u>	<u>9,731</u>

* Appointed in November 2025

** Including £1,311 of new equipment for the Toddler Group



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
ST THOMAS THE APOSTLE & MARTYR, IPSWICH

On accounts for the year
ended

31 DECEMBER 2025

Charity no
(if any)

1213762

Set out on pages

1 - 8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act")

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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

** Please delete the words in the brackets if they do not apply*

Signed: *chicks*

Date: 07-04-26

Name: CHARLOTTE HICKS

Relevant professional
qualification(s) or body
(if any):

CA

Address:

136 CHESTERTON CLOSE,
IPSWICH
IP2 9UJ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts directions and guidance for examiners)

Give here brief details of any items that the examiner wishes to disclose

N/A