

ST MARY'S CHURCH, CREETING ST MARY

Annual Report of the Parochial Church Council for the Year ended 31st December, 2019

Administrative Information

St Mary's Church is part of the Diocese of St Edmundsbury and Ipswich. The address for correspondence is:

Mrs HA Minter, Secretary
PCC of Creeting St Mary
Gable Lodge
Jack's Green
Creeting St Mary
IPSWICH
IP6 8NB

PCC members who served between 1 January, 2019 and 31 December, 2019 were:

Priest in Charge: Revd P J Payne

Representative on the Deanery Synod:
Mrs G A Clint

<i>Other members:</i>	Mrs M L Aldred	
	Mr D S Haynes	Treasurer
	Mrs H A Minter	Secretary
	Mrs C Oakley	
	Mr N J Smart	
	Mrs J R Smart	
	Mrs A D Smith (until October)	

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend Church are encouraged to register on the Electoral Roll and stand for election to the PCC.

Objectives and Activities

The PCC of St Mary's Church has the responsibility of co-operating with the Priest in Charge, Revd P J Payne, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has the responsibility for maintenance of the Church buildings, the Churchyard and other grounds.

Review of the Year

At the time of the Annual Parish Meeting there were 30 parishioners on the Church Electoral Roll.

The creation of the benefice of North Bosmere was ratified and took effect from 1st June, 2019.

Following a successful trial period of sharing services, the new year began with a revised monthly rota: the first two Sundays at Creting St Peter and the third and fourth services at Creting St Mary, any fifth Sunday being an eight-parish communion service. Special festivals have been organised separately. The scheme has run very well.

Fundraising kept us all busy. Christian Aid Week, Suffolk Historic Churches Trust, Harvest Festival Weekend, Creting House Cake Sale, Church History Evening, Christmas Tree Festival and shared School and Church Christmas Bazaar. The PCC have supported the Salvation Army, West Lodge Refuge and the Stowmarket Food Bank this year.

Maintenance of the Churchyard has run well for many years with assistance from the Community Payback Team. Unfortunately this year they were unable to help us, as the team were no longer able to provide their own equipment for use at our Church and, not having access to any professional equipment nor the finances to pay to have the Churchyard kept tidy on a regular basis, we are extremely grateful that a chance conversation Mrs Clint had with a parishioner about our predicament resulted in Bosch of Stowmarket gifting a professional lawn mower with batteries, a strimmer and a blower for use by all the organisations of the Village.

On 12th July it was agreed to proceed with Phase Two of the roof repairs to the Church. Mr Haynes, Treasurer, had applied for funds and was fortunately successful in obtaining grants from Viridor Credits, Garfield Weston Foundation, Suffolk Historic Churches Trust, Ganzoni Charitable Trust and Geoffrey Burton Trust. Donations given and raised specifically for the Roof Fund together with drawings from the PCC's Fabric Fund enabled the work to start in the autumn and it was completed on time and to a high standard by Bayes Roofing Ltd.

Creting St Mary CEVAP School enjoy coming into Church for services, particularly for taking part in special festivals.

In 2019 there were three funerals and one baptism.

We thank Mrs Avril Smith, who retired from the PCC in November, and Mrs Joy Smart, who will retire at the Annual Meeting scheduled for April 2020 for their work within the Church community for many years.

The full PCC met 5 times during the year with an average level of attendance of 91%.

The PCC thank Revd Philip Payne and the Bosmere Deanery for their continued support.

Financial Review

The accounts have been prepared on a receipts and payments basis.

General Fund

The total level of incoming donations to the General Fund rose in 2019 by 3.0% to £7,904, a small rise, with more gift aid receipts and less from plate collections. As in recent years, it should again be noted that many donations (this year totalling £2,314) were made specifically for the Roof Appeal and so were routed direct to the Fabric Fund.

At the beginning of the year we received a distribution (£466) of part of the residual profits of the discontinuing Grapevine magazine. We also received £415 in 2019 subscriptions to the successor Ten-Village News. Fee receipts had been at exceptional levels in 2018, so a drop this year was not at all unexpected. The drop was one of 55.7% however, with resulting income at £1,662, some £2,100 less than last year: a halving of the number of funerals and no weddings. Vestry hire income fell to £30.

Aggregated income to the General Fund from fund-raising events was £917. This was from the Suffolk Historic Churches Trust (SHCT) Cycle Ride (£500), the Harvest Weekend Show (£166), a Creeping House Cake Sale and the part of the sum raised from the Church History Evening (£220) which was not passed on to SHCT. (Other event proceeds (£1,172) went straight into the Fabric Fund.) Interest on General Fund holdings in the CBF Deposit Fund was £49.

Total General Fund receipts were £11,520, a decrease of £1,723 (13.0%) compared with 2018.

Donations were made to SHCT from the Church History Evening proceeds (see above) and to the Ipswich Winter Night Shelter (£125) from the Carol Service Collection. The main item of expenditure, the contribution to the Diocese *via* the Parish Share rose by 5.0% to £12,485, the full amount requested. The PCC broke even on sales of the Ten-Village News. Electricity, insurance, water and organ tuning were unremarkable, but the cost of Service Requisites fell to near zero in 2019. Less was spent on Clergy costs. Expenditure on General Maintenance rose from £91 to £616 owing to an initiative to ensure that we were undoubtedly fully complying with fire safety regulations, and a part of the cost (the rest coming from the Churchyard Fund) of renewing the sockets for the Church floodlighting. Total payments rose by £1,141 or 7.3% to £16,718.

There was a resulting deficit on the General Fund for the year of £5,119 (2018: £2,334). This leaves an end-of-year balance of £5,773 in the General Fund. This level of annual deficit is not sustainable in even the short term and an initiative to promote an increase in regular giving is envisaged.

Other Funds

We succeeded in 2019 in completing the re-roofing of the Church, undertaking that half of the necessary work which was not carried out in 2017. Income to the Fabric Fund included a net roof grant of £13,609 from Viridor Credits, to the Trustees of which the PCC is very grateful. (We have also received a grant of £2,000 from Suffolk Historic Churches Trust after the end of the year.) Donations by individuals to the Roof Fund during the year totalled £2,154. By donating their time, members of the PCC and others raised £160 from the Open Garden events in Coddanham, and the Church History Evening raised £259. Historic England *via* their Taylor Review Pilot, granted £1,458 (90% of the cost of some minor fabric repairs), the Christmas Tree Festival raised £607, the Dickens Evening £306 and there was CBF deposit interest of £197, all to the Fabric Fund.

Expenditure from the Fabric Fund included £35,647 on roofing works. This is not the full story, as there remains a 6-month retention amount to be paid, as well as VAT reclaims to be received. The net effect of these will be a positive of £2,458, bringing the total cost to the PCC of the Phase 2 re-roofing to £33,190. Grants from trusts and foundations have contributed £25,609 to this sum, and donations and fund-raising the rest. The grant from Historic England under the Taylor Review Pilot was spent on various repairs to the tower, the external fabric and some re-glazing. The Fund's balance at the year-end stood at £11,030, a reduction of 62.7%.

The Churchyard Fund received its usual £16 donation from the Commonwealth War Graves Commission, £400 from the Parish Council to fund a major tidying of the churchyard, and with investment income its receipts totalled £479. There was an unrealised revaluation gain this year on the CBF Investment Fund of £315 (18.7%). As well as the churchyard maintenance mentioned above, the fund also financed most of the cost (£668) of the replacement sockets for the Church floodlighting. The fund's year-end value was £1,997 (down 12.1%), all of which is held in the CBF Investment Fund.

The Vestry Fund accumulated £34 of interest and £415 from the proceeds of Maree Connold's sales at the Christmas Tree Festival. So, with no expenditure, it ended with value £4,758 (up 10.4%). Dividends and interest to the Sunday School Fund totalled £60, and there was a revaluation gain on the CBF Investment Fund of £311, leaving a balance at year-end of £2,394 (up 18.4%), £1,970 being held in the CBF Investment Fund.

The Driveway Fund accumulated a small amount of interest and with no expenditure ended with value £1,134. The Insurance Claim Fund (generally designated for improvements to the inside of the Church) was used to finance repairs and improvements to the Church's sound system (£699), accumulated tiny interest and ended the year at £345.

Overview

The total funds held by the PCC fell during 2019 by £23,855 (46.5%), to £27,432. Most of this fall was, of course, because of the re-roofing expenditure, but there was a disquieting deficit on the General Fund. Although other maintenance work on buildings must not be neglected (- the Vestry Roof and the Tower both need attention in the near future -) it should perhaps be our first priority to try to end the General Fund deficits which have been a persistent pattern in recent years. The Parish Share requested by the Diocese for 2020 is £12,878, an increase of 3.1% over 2019.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) which equates to approximately six months' unrestricted payments, to cover emergency situations which may arise from time to time. Exceptionally, the balance held fails this requirement at present.

David Haynes, Treasurer

Approved by the PCC on
Signed on its behalf by the Chairman:

.....
Revd P J Payne

	2019		2018		Change
	£	£	£	£	%
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT					
Receipts					
<i>Incoming resources from donors</i>					
Gift Aid donations	4,075.42		3,660.63		11.3
Gift Aid tax recovery	1,412.16		1,427.52		-1.1
Plate collections	1,381.70		1,704.75		-18.9
Collections for donation	125.00		-		-
Other donations	909.73		883.00		3.0
		7,904.01		7,675.90	3.0
<i>Income from operating activities</i>					
Sales of Parish Magazine	880.80		390.50		125.6
Sales of Church Guide and photographs	37.30		12.70		193.7
Fees	1,662.00		3,750.00		-55.7
Charges heating/lighting	40.00		-		-
Lettings	30.00		70.00		-57.1
		2,650.10		4,223.20	-37.2
<i>Income from events</i>					
School 2017 Pantomime (rec'd Jan 2018)	-		204.50		-100.0
Christmas Bazaar	-		600.00		-100.0
Barham Concert Commission	-		69.00		-100.0
Sponsored cycling	500.00		430.50		16.1
Church History Evening (collected for donation)	220.00		-		-
Creeping House Sale of Cakes etc	31.31		-		-
Harvest Weekend Show	165.58		-		-
		916.89		1,304.00	-29.7
<i>Income from investments</i>					
CBF Deposit Fund interest	48.52		39.34		23.3
		48.52		39.34	23.3
Total Receipts		11,519.52		13,242.44	-13.0
Payments					
<i>Donations</i>					
SHCT (½ Proceeds from Church History Evening)	220.00		-		-
Ipswich Night Shelter (Carol Service Collection)	125.00		-		-
Suffolk Historic Churches Trust	15.00		15.00		0.0
Bosmere Deanery	20.00		20.00		0.0
		380.00		35.00	985.7
<i>Church activities</i>					
Diocesan Parish Share	12,485.00		11,890.00		5.0
Running expenses: Electricity	411.40		466.40		-11.8
Insurance	1,757.36		1,609.90		9.2
Water	56.58		33.68		68.0
Organ Tuning	147.60		142.80		3.4
Organists' Expenses	14.00		-		-
Service requisites	7.09		102.00		-93.0
Incumbent's expenses & clergy fees	411.65		626.30		-34.3
Training	-		80.00		-100.0
Magazine	431.00		500.00		-13.8
Buildings maintenance	616.44		90.63		580.2
		16,338.12		15,541.71	5.1
Total Payments		16,718.12		15,576.71	7.3
Excess (Shortfall) of Receipts over Payments		(5,198.60)		(2,334.27)	122.7
Cash in hand at 1st January, 2019	942.84		123.45		
Bank current account at 1st January, 2019	2,512.40		2,948.46		
Unpresented cheques at 1st January, 2019	(500.67)		(629.75)		
CBF Deposit Fund at 1st January, 2019	8,017.43		10,864.11		
		10,972.00		13,306.27	
Cash in hand at 31st December, 2019	800.55		942.84		
Bank current account at 31st December, 2019	6,562.92		2,512.40		
Unpresented cheques at 31st December, 2019	(5,691.90)		(500.67)		
CBF Deposit Fund at 31st December, 2019	4,101.83		8,017.43		-48.8
		5,773.40		10,972.00	-47.4

	2 0 1 9		2 0 1 8		Change
	£	£	£	£	%
FABRIC FUND (RESTRICTED FUND) RECEIPTS AND PAYMENTS					
Receipts					
Viridor Credits (Roof)	15,121.00		-		-
Ganzoni Charitable Trust (Roof)	-		2,500.00		-100.0
Garfield Weston Foundation (Roof)	-		7,500.00		-100.0
Linsdell Memorial donations (Roof)	-		1,111.47		-100.0
Moyes Funeral donations (Roof)	-		710.70		-100.0
Other donations (Roof)	2,153.71		479.75		348.9
Coddenham Open Garden (various dates) (Roof)	160.00		171.00		-6.4
History Evening (Roof)	258.90		-		-
Craft Fair (Maree) (Roof)	-		118.00		-100.0
Taylor Review Pilot (TRP) (Historic England)	1,458.00		-		-
Christmas Tree Festival proceeds	607.00		-		-
Dickens Evening proceeds	305.55		-		-
CBF Deposit Fund interest	197.35		94.28		109.3
	20,261.51		12,685.20		59.7
Payments					
Safescope Ltd (CDM for roof)	540.00		-		-
David Whymark (Architect for roof)	3,420.14		-		-
Bayes Roofing Ltd (Roof)	34,201.43		-		-
VAT recovery on roofing works	(2,514.18)		(166.36)		1,411.3
Viridor Waste Mgmt Ltd (CTP payment for roof)	1,512.10		-		-
The Stained Glass Studio Ltd (TRP)	260.00		-		-
Bayes Roofing Ltd (TRP)	1,116.00		-		-
D G Noller (TRP)	430.00		-		-
VAT recovery on TRP works	(186.00)		-		-
	38,779.49		(166.36)		-23,410.6
Excess (Shortfall) of Receipts over Payments	(18,517.98)		12,851.56		-244.1
CBF Deposit Fund at 1st January, 2019	29,548.20		16,696.64		
CBF Deposit Fund at 31st December, 2019	11,030.22		29,548.20		-62.7
CHURCHYARD FUND (RESTRICTED FUND) RECEIPTS AND PAYMENTS					
Receipts					
Donation (War Graves)	16.00		16.00		0.0
Donation: Parish Council	400.00		-		-
CBF Deposit Fund interest	4.92		2.78		77.0
CBF Investment Fund dividends	58.18		56.75		2.5
	479.10		75.53		534.3
Payments					
ARC Tree Surgery Ltd	400.00		-		-
Firstfield Electrical Ltd	668.12		-		-
	1,068.12		0.00		-
Excess (Shortfall) of Receipts over Payments	(589.02)		75.53		-879.8
Unrealised gain (loss) in 2019 on CBF Investment Fund	314.91		(29.73)		-1,159.2
CBF Deposit Fund at 1st January, 2019	589.02		513.49		
CBF Investment Fund at 1st January, 2019	1,681.83		1,711.56		
	2,270.85		2,225.05		
CBF Deposit Fund at 31st December, 2019	0.00		589.02		-100.0
CBF Investment Fund at 31st December, 2019	1,996.74		1,681.83		18.7
	1,996.74		2,270.85		-12.1

	2019		2018		Change
	£	£	£	£	%
VESTRY FUND (RESTRICTED FUND) RECEIPTS AND PAYMENTS					
Receipts					
Christmas Tree Festival proceeds (Maree Connold)	415.00		-		-
CBF Deposit Fund interest	33.91		21.09		60.8
	448.91		21.09		2,028.5
Payments	0.00		0.00		-
Excess (Shortfall) of Receipts over Payments	448.91		21.09		2,028.5
CBF Deposit Fund at 1st January, 2019	4,309.25		4,288.16		
CBF Deposit Fund at 31st December, 2019	4,758.16		4,309.25		10.4
SUNDAY SCHOOL FUND (RESTRICTED FUND) RECEIPTS AND PAYMENTS					
Receipts					
CBF Deposit Fund interest	3.06		1.69		81.1
CBF Investment Fund dividends	57.39		55.99		2.5
	60.45		57.68		4.8
Payments	0.00		0.00		-
Excess (Shortfall) of Receipts over Payments	60.45		57.68		4.8
Unrealised gain (loss) in 2019 on CBF Investment Fund	310.69		(29.34)		-1,158.9
CBF Deposit Fund at 1st January, 2019	363.29		305.61		
CBF Investment Fund at 1st January, 2019	1,659.28		1,688.62		
	2,022.57		1,994.23		
CBF Deposit Fund at 31st December, 2019	423.74		363.29		16.6
CBF Investment Fund at 31st December, 2019	1,969.97		1,659.28		18.7
	2,393.71		2,022.57		18.3
DRIVEWAY FUND (RESTRICTED FUND) RECEIPTS AND PAYMENTS					
Receipts					
CBF Deposit Fund interest	8.46		6.63		27.6
	8.46		6.63		27.6
Payments	0.00		0.00		-
Excess (Shortfall) of Receipts over Payments	8.46		6.63		27.6
CBF Deposit Fund at 1st January, 2019	1,126.00		1,119.37		
CBF Deposit Fund at 31st December, 2019	1,134.46		1,126.00		0.8
INSURANCE CLAIM FUND (DESIGNATED FUND) RECEIPTS AND PAYMENTS					
Receipts					
CBF Deposit Fund interest	6.48		6.12		5.9
	6.48		6.12		5.9
Payments					
Simply Sound Ltd	699.00		-		-
	699.00		0.00		-
Excess (Shortfall) of Receipts over Payments	(692.52)		6.12		-11,415.7
CBF Deposit Fund at 1st January, 2019	1,037.86		1,031.74		
CBF Deposit Fund at 31st December, 2019	345.34		1,037.86		-66.7

	2 0 1 9		2 0 1 8		Change
	£	£	£	£	%
SUMMARY OVER ALL FUNDS					
Total Receipts		32,784.43		26,094.69	25.6
Total Payments		57,264.73		15,410.35	271.6
Excess (Shortfall) of Receipts over Payments		(24,480.30)		10,684.34	-329.1
Unrealised gain (loss) in 2019 on CBF Investment Fund		625.60		(59.07)	-1,159.1
Cash in hand at 1st January, 2019		942.84		123.45	
Bank current account at 1st January, 2019		2,512.40		2,948.46	
Unpresented cheques at 1st January, 2019		(500.67)		(629.75)	
CBF Deposit Fund at 1st January, 2019		44,991.05		34,819.12	
CBF Investment Fund at 1st January, 2019		3,341.11		3,400.18	
		51,286.73		40,661.46	
Cash in hand at 31st December, 2019		800.55		942.84	
Bank current account at 31st December, 2019		6,562.92		2,512.40	
Unpresented cheques at 31st December, 2019		(5,691.90)		(500.67)	
CBF Deposit Fund at 31st December, 2019		21,793.75		44,991.05	-51.6
CBF Investment Fund at 31st December, 2019		3,966.71		3,341.11	18.7
		27,432.03		51,286.73	-46.5

David S Haynes
Honorary Treasurer
26/01/2020

CREETING ST MARY PCC
Financial Statements for the Year ended 31st December, 2019

Page 5

STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER, 2019										
		General Fund	Fabric Fund	Churchyard Fund	Vestry Fund	Sunday School Fund	Driveway Fund	Insurance Claim Fund	Total 31st Dec 2019	Total 31st Dec 2018
		£	Restricted £	Restricted £	Restricted £	Restricted £	Restricted £	Designated £	£	£
Monetary Assets										
	Cash in hand	800.55	-	-	-	-	-	-	800.55	942.84
	Bank current account less unpresented cheques	871.02	-	-	-	-	-	-	871.02	2,011.73
	CBF Deposit Fund	4,101.83	11,030.22	0.00	4,758.16	423.74	1,134.46	345.34	21,793.75	44,991.05
Investments										
	CBF Investment Fund	-	-	1,996.74	-	1,969.97	-	-	3,966.71	3,341.11
Total Assets at 31st December, 2019		5,773.40	11,030.22	1,996.74	4,758.16	2,393.71	1,134.46	345.34	27,432.03	
Total Assets at 31st December, 2018		10,972.00	29,548.20	2,270.85	4,309.25	2,022.57	1,126.00	1,037.86		51,286.73

David S Haynes
Honorary Treasurer
26/01/2020

**Independent examiner's report
To the PCC of St Mary's, Creeping St Mary**

This report on the financial statements of the PCC for the year ended 31 December 2019, which are set out on the pages 1 to 5, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirements of the Regulations and section 144 of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act: and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Frances Hammond

Frances Hammond FCCA
Freshfields
St Mary's Road
Creeping St Mary
IP6 8LZ

28th February 2020