



The Parochial Church Council of
the Ecclesiastical Parish of
St Peter and St Mary Stowmarket

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31st December 2018

Contents and Charity Details

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Charity Details

| | |
|---|--|
| Vicar: | Rev'd Michael Eden |
| Trustees: | The Parochial Church Council |
| Charity Commission Registration number: | 1132857 (England and Wales) |
| Principal Office: | St Peter & St Mary's Church Station Road West Stowmarket Suffolk, IP14 1ES |
| Accountant: | Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ |
| Principal Bankers: | CAF Bank Limited 25 Kings Hill Avenue West Malling Kent, ME19 4JQ |

Trustees' Report for the year ended 31 December 2018

The Trustees, who are the members of the Parochial Church Council, submit their Annual Report and Financial Statements for the year ended 31st December 2018. The financial statements have been prepared in accordance with the accounting policies and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with FRS 102 as updated February 2016.

Objectives, Activities, Achievement and Performance

Main Activities

The Parochial Church Council ('PCC') aims to promote in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Public Benefit

The PCC is aware of its duty to ensure that the charitable activities of the Church further its charitable objectives and that these activities are for the purpose of public benefit. A review of the activities is included in this Annual Report and gives details of the way in which this has been achieved. The activities undertaken above are given careful consideration by the Trustees against the Charity Commission's guidance on public benefit.

Achievements and Performance – Vicar's Report

In 2018 we launched our Strategic Plan for the future to monitor and evaluate the Mission and Ministry of the Parish Church in Stowmarket.

Our Vision is to be a welcoming, inclusive, vibrant, growing Church, with members of all ages, seeking God, open to the Holy Spirit, living out the gospel day by day; Rich in diversity, yet united in our service of Jesus Christ; Characterized by love, mercy and the joy of serving, where each member is encouraged to grow, and use their abilities and gifts.

Our Plan was to outline those activities currently taking place, and work out the steps we intend to take to move further towards the strategic vision. This is considered in 3 areas:

- 1) **Open to God** – encouraging a deeper relationship with God;
- 2) **Open Church** – being available to, and helping to meet needs of, all sections of the community;
- 3) **Open Invitation** – actively working to engage more people in the life of the Church.

In this manner we are looking for creative and sustainable ways to put into practice our 'mission statement' of 'LETTING PEOPLE KNOW ABOUT THE LOVE OF JESUS CHRIST'.



Worship and prayer are vital for the life of the Church. Special services included St George's Day, for Battle of Britain Sunday, Remembrance Sunday, and a service for the bereaved of the parish. The total number of worshippers at Services and Messy Church were 12,896 (12,166 in 2017) including 6896 (7457 in 2017) on Sundays, of which 782 were children (767 in 2017). This gave us a weekly average of 132 (143). The average adult Church attendance for Sunday worship throughout the year at the 9am and 10:45am services were 40 (45) and 68 (58) and 12 (12) children. In addition attendance at Messy Church averaged 9 adults and 6 children. The largest congregation in the year was on Remembrance Sunday 784 (888). At the Annual Parochial Church Meeting for 2018, the Electoral Roll listed 146 (154) members.

Over the year the Church was involved with at least 316 (315) acts of worship of which 232 (230) included Holy Communion. 20 (5) children were baptised, 1 (3) person who was confirmed and 5 (5) couples were married in Church. There were 50 (37) funerals linked to the parish (of which 15 (14) were in Church), and we said goodbye to Terry and Mollie Potter, Anne Whybrow and Tony Braidley. Services still regularly take place in the Care Homes at Chilton Court, Woodfield Court and Cedrus House. Communion is taken to those who are unable to get to Church.

We make the Church available to all people by keeping the building open every day possible. Stewards provide refreshments and a warm welcome. We now have architects plans for The Hospitality Area with Cafe, Creche and Welcome Space. We hope to complete these improvements before the end of this coming year.

Café 52, in the town centre, is regularly used for Church meetings, it is rented out to other town groups and is still the base for the Town Pastors. We continue to support Churches Together's Food Bank.

St. Mary's Hall is the venue for the highly successful St. Peter & St. Mary's Preschool five days a week. Our 'Open The Book' Team continue to be warmly welcomed into Great Finborough School and Trinity Church of England Primary School in Combs parish. Their storytelling skills have been called upon to be used at Little Fishes and in the Sunday Morning Family Services. Messy Church meets once a month on a Sunday morning and is the next step up from Little Fishes, linking into the Boys' Brigade and Girls Association Company which is now up and running. This is the initial stage of our long term strategy for children's work in the parish.

The 3Rs Committee organized another Plant Sale and Indoor Boot Sales in St. Peter's Hall over the winter months. Funds collected are for The Hospitality Project, reordering the back of Church.

Our Church building continues to be a much-appreciated concert venue and the Combined Churches Choir led the singing at the Town Carol Service. Other choirs and brass bands used the building throughout the year. Local schools use this ancient and historic building as part of their curriculum through visits, trips and concerts and I occasionally get invited to take assemblies in some of the primary schools in Stowmarket.

The Clergy and Readers Team continue to meet regularly and the retired Clergy, Rev'd Ian Hooper and Rev'd Raymond Gilbert, support the Sunday Worship and Thursday Lunchtime Communions. We also, occasionally, help with leading worship in neighbouring parishes if required.

The 6 House Groups meet each week and areas of study included the Lent study, '40 Stories of Hope', a study of the Letter of James, Samson, Relationships, and the evangelistic course 'Will you come to Church With Me'?

For the 14th year, the Christmas Tree Festival drew in the crowds with over 31,000 visitors and we worked in partnership with the Town Council, the Library, the Tourist Information Centre and The Museum of East Anglian Life. Local singers and runners-up of TVs Britain's Got Talent, Jack and Tim, entertained us before switching on the lights at the opening of the Festival. It is the biggest fundraiser for the 3Rs Project and brought in over £11,000.

I would like to thank all who have helped in the running of the Church throughout the year. Our Report of Church Activities shows more comprehensively the vast amount that we do in public and behind the scenes.

Whole Church Prayer Meetings now regularly take place 4 times a year and prayer is also brought to all Church activities. That is because we have a real desire to put into practice the will of God, and develop as a Church that is a true expression of His Kingdom here on Earth. Prayer is included in all acts of worship, our Ministry Team make prayer available during and after Sunday Morning Services and the Julian Meeting for Contemplative Prayer meets, in Church, each month.

In the last 3 years, there have been many new people who have started coming to Church as our Strategic Plan for the Future is beginning to take effect. In 2019 we are working on integrating them into the life of the Church and reaching out further, thus fulfilling our 'mission statement' of LETTING PEOPLE KNOW ABOUT THE LOVE OF JESUS CHRIST.

Rev'd Michael Eden

Financial Review

Total incoming resources in the year amounted to £261,361(2017: £204,531), with total expenditure incurred at £188,246 (2017: £206,517). Overall the net movement in funds, when taking account of investments gains, was a net inflow of £72,624 (2017: £354). The net assets of the PCC at the balance sheet date were £457,243, compared with £384,619 in the previous year.

Investment policy and performance

There is no intention to retain funds over the longer term and cash not immediately required is placed on deposit with the Church of England. The only investment is the Finbow Endowment Fund held and administered by the Diocese.

Reserves Policy

The General Fund is intended to carry three to four months balances to provide for contingencies in the coming year and to provide sufficient cash flow to cover the regular transactions. At the year end the balance on the General Fund amounted to £29,691. This is very close to three months' worth of expenditure in this fund for the year at £30,238. The Trustees will continue to monitor this balance in 2019 in conjunction with incoming resources to meet its reserves policy going forwards.

The 3Rs balance will vary according to the expenditure on projects currently in progress and planned for the near future. This requires ongoing review by the Trustees year on year to ensure that the reserve held is sufficient for upcoming projects.

The balance carried forward on the Pre-school account is being retained for the future use of the Pre-school. Sufficient reserves are maintained in order for this to occur, although no formal reserves policy is in place.

Funds arising from certain legacies currently remain unspent. The PCC is taking the prudent view that this money should be held on deposit until there is greater certainty about the outcome of current renovation projects.

Structure, Governance and Management

The Parochial Church Council of St Peter and St Mary, Stowmarket is a body established by the Church of England. The PCC operates under the Parochial Church Powers measure 1956, as amended, and Church Representation Rules.

The PCC is also registered as a charity with the Charity Commission in England and Wales, charity no. 1132857, and the PCC members form the Board of Trustees of the charity.

Trustees

The Trustees who served during the year were:

Rev'd Michael Eden (Chairman)
Joan Peachey (Vice Chairman)
Peter Hacker (Churchwarden, Resigned 15 April 2018)
Brian Royal (Churchwarden, Term ended 15 April 2018)
Marion Gray (Deanery Representative, Churchwarden from 15 April 2018)
Rev'd Richard Stretch (Curate)
Lidda Luxton (Secretary) (Resigned 17 July 2018)
Maggie Moore (Secretary) (Appointed 17 July 2018)
Geoff Marchant (Treasurer and Deanery Representative)
Roy Pettitt (Deanery Representative)
Lesley Cooper
David Last
Martin Gray (Assistant Churchwarden, appointed 15 April 2018)
Judy Eden (Appointed 15 April 2018)
Lorna Davy (Appointed 15 April 2018)
Tony Ingham (Appointed 15 April 2018)
Margaret Marvell (Appointed 15 April 2018)
Martin Lambert (Resigned 15 April 2018)
Andrew Little (Resigned 15 April 2018)
Celia Easlea (Term ended 15 April 2018)
Mary Porter (Term ended 15 April 2018)
Trudy Day (Term ended 15 April 2018)

Administration of the Charity

The Charity is administered by the Trustees. The Trustees meet physically every month (except in August and December) to review the performance and governance of the Charity. The PCC has various committees reporting to it, grouped in to three areas: Building and Finance; Mission and Outreach; Ministry and Worship. The PCC establishes other committees as required to deal with specific issues and events.

Recruitment, appointment and training of Trustees

The appointment of PCC members is governed by and set out in the Church Representation Rules. Members are appointed at the Annual Parochial Church Meeting and additional members can be co-opted by the appointed members.

The Board recognises the need of Trustees to reflect a wide and diverse range of skills and interests. The Trustees will periodically review the composition of the Board, identifying the need for additional recruitment where necessary. The majority of Trustees are identified through word of mouth and 2018 Annual Report

knowledge of the Charity. Trustees will review any potential candidate to ensure that they complement the Charity and the Board. Newly nominated trustees are usually briefed by the Chairman and receive background information on the charity as necessary.

Risk Assessment

Systems have been established which mitigate the major risks to which the Church is exposed. Risks arising from the Christmas Tree Festival were again carefully assessed due to the potential for large numbers of people to be in the church building.

Trustees' Responsibilities

The Charity Trustees are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Charities in England and Wales requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

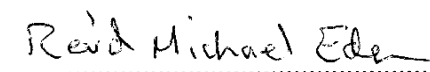
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the Financial Statements; and
- prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the requirements of the Church of England.

They are also responsible for safeguarding the assets of the company and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 18th March 2019 and signed on their behalf by:



.....

Rev'd Michael Eden – Chairman

Independent Examiner's Report

Independent Examiner's Report to the Trustees of The Parochial Church Council of St Peter and St Mary, Stowmarket

I report on the Financial Statements of the Charity for the year ended 31 December 2018, which are set out on pages 9 to 20.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the Financial Statements. The Charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, and that an independent examination is needed. It is my responsibility to:-

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

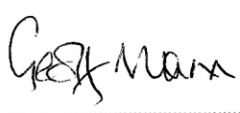
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the Financial Statements presented with those records. It also includes consideration of 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 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

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 Financial Statements which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (2) or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Financial Statements to be reached.

Signed 

Date 

Geoff Mann FCIE
Geoff Mann Limited
Dee House
Highworth Avenue
Cambridge
CB4 2BQ

Statement of Financial Activities for the year ended 31 December 2018

| | | 2018 | | | 2017 |
|--|---------|--------------|------------|-----------|---------|
| | | Unrestricted | Restricted | Endowment | Total |
| | | Funds | Funds | Funds | Funds |
| | Notes | £ | £ | £ | £ |
| Income | | | | | |
| Donations and Legacies | | 76,748 | 76,103 | 0 | 152,851 |
| Other Trading Activities | | 0 | 20,123 | 0 | 20,123 |
| Investments | | 1,183 | 166 | 0 | 1,349 |
| Charitable Activities | | 18,716 | 68,115 | 0 | 86,831 |
| Other | | 207 | 0 | 0 | 207 |
| Total Income | 1 and 2 | 96,854 | 164,507 | 0 | 261,361 |
| Expenditure | | | | | |
| Charitable Activities | | 121,658 | 64,437 | 0 | 186,095 |
| Raising Funds | | 114 | 2,037 | 0 | 2,151 |
| Total Expenditure | 1 and 3 | 121,772 | 66,474 | 0 | 188,246 |
| Net Income/(Expenditure) | | -24,918 | 98,033 | 0 | 73,115 |
| Transfers Between Funds | 5 | 25,891 | -25,891 | 0 | 0 |
| Net Income/(Expenditure) and Net Movement in Funds before gains and losses on investments | | 973 | 72,142 | 0 | 73,115 |
| Other Recognised Gains and Losses | | | | | |
| Realised Gains/(Losses) on Investments | 8b | 0 | 0 | -491 | -491 |
| Movement in Funds for the Year | | 973 | 72,142 | -491 | 72,624 |
| Reconciliation of Funds | | | | | |
| Total Funds Brought Forward | | 300,963 | 55,399 | 28,257 | 384,619 |
| Total Funds Carried Forward | | 301,936 | 127,541 | 27,766 | 457,243 |

Statement of Total Recognised Gains and Losses

There were no recognised gains or losses for 2018 or 2017 other than those included in the Statement of Financial Activities.

Balance Sheet as at 31 December 2018

| | Notes | 2018 £ | 2017 £ |
|--|-------|-----------|-----------|
| Fixed Assets | | | |
| Tangible assets | | 231,011 | 237,197 |
| Investments | | 27,766 | 28,257 |
| | | <hr/> | <hr/> |
| Total Fixed Assets | 8 | 258,777 | 265,454 |
| Current Assets | | | |
| Stock | | 1,012 | 1,092 |
| Debtors | 9 | 18,523 | 16,534 |
| Short term deposits | | 145,808 | 68,840 |
| Cash at bank and in hand | | 48,900 | 48,966 |
| | | <hr/> | <hr/> |
| Total Current Assets | | 214,243 | 135,432 |
| Liabilities | | | |
| Creditors: amounts falling due within one year | 10 | 15,777 | 16,267 |
| | | <hr/> | <hr/> |
| Net Current Assets | | 198,466 | 119,165 |
| | | <hr/> | <hr/> |
| Net Assets | | 457,243 | 384,619 |
| | | <hr/> | <hr/> |
| The Funds of the Charity | 11 | | |
| Unrestricted | | 301,936 | 300,963 |
| Restricted | | 127,541 | 55,399 |
| Endowment | | 27,766 | 28,257 |
| | | <hr/> | <hr/> |
| Total Charity Funds | 12 | 457,243 | 384,619 |
| | | <hr/> | <hr/> |

Authorised by the Parochial Church Council on 18th March 2019 and signed on its behalf by:

Rev'd Michael Eden
Rev'd M Eden (Chairman)

M. Gray
(Churchwarden)

Notes to the Financial Statements for the year ended 31 December 2018

1. Accounting Policies

a) Basis of Preparation

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost of transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as updated on 2 February 2016 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and updated February 2016 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Charity constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

b) Fund Accounting

The General Fund represents funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the Charity. Some of the other funds are similarly unrestricted, some are designated, and some are restricted. Designated funds are those that have been earmarked for a purpose but could still be used for general purposes if the PCC decided to do so. Restricted funds may only be used for the purpose for which they are given. The purpose of any designated and restricted funds is included within note 12. The PCC does not invest separately for each fund and interest is apportioned.

c) Income

All income is recognised once the charity has entitlement to the income and there is sufficient certainty of receipt so that it is probable that the income will be received, and the amount of income receivable can be measured reliably. Planned giving, collection and donations are recognised when received. Income Tax recoverable on Gift Aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt by the PCC is reasonably certain.

d) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. The Parish Share was paid in full during the year.

e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

f) Fixed Assets

Consecrated and beneficed property is excluded from the accounts in accordance with the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected by arrangement. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings is written off.

No cost information is available for St Peter's Hall or St Mary's Hall. Both appear in the financial statements at their insurance valuations in 1997 when they were first included. No depreciation has been provided as the buildings have long lives and the residual values are considered to be higher than the book values. The cost of alterations to provide and improve an outside play area has been capitalised and is being depreciated over 10 years.

Investments are valued at market value at 31 December 2018.

Equipment is depreciated on a straight-line basis over 5 to 10 years according to its expected useful life. Items such as the silverware and handbells are not depreciated as they are expected to retain their value.

g) Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

Stock of saleable items, where material, is valued at the lower of cost and net realisable value.

Short-term deposits are defined as balances held on deposit with CAF Bank and the Central Board of Finance Church of England Deposit Fund.

Donations and Legacies

Other Trading Activities

Investments

Charitable Activities

Other

Total Income

Notes

Donations and Legacies

Other Trading Activities

Investments

Charitable Activities

Other

Total Income

Notes

13

15

13

16

—

6

3(a). Expenditure (2018)

Charitable Activities

Missionary and Charitable Giving

Church Overseas

Missionary Societies

Relief and Development Agencies

Other Donations

Ministry Diocesan Parish Share

Expenses Vicar

Church Maintenance

Property Expenses

Parochial Expenses

Youth Work

Café 52

St Peter and St Mary's Pre-School

Depreciation

St Peter's Hall

St Mary's Hall

Administration

Independent Examiner

Raising Funds

Stewardship Expenses

Expenses of Fundraising

Total Expenditure

Notes

| Unrestricted Funds | | | Restricted Funds | | | | | |
|--------------------|-------------|-------------|------------------|------------|-------------|-----------|---------------------|-------------|
| General Fund | Other Funds | Total Funds | Fabric Fund | Pre school | Other Funds | POPA Fund | Special Collections | Total Funds |
| | | | | | | | | |
| | | | | | | | | |
| | 1,000 | 1,000 | | | | | | - |
| | 1,000 | 1,000 | | | | | 491 | 491 |
| | 1,000 | 1,000 | | | | | 3,149 | 3,149 |
| 3,000 | - | 3,000 | - | - | - | - | 3,640 | 3,640 |
| 72,892 | | 72,892 | | | | | | - |
| 2,730 | | 2,730 | | | | | | - |
| 1,750 | | 1,750 | | | | | | - |
| 15,431 | 186 | 15,617 | | | | | | - |
| 5,436 | | 5,436 | | | 806 | | | 806 |
| 64 | | 64 | | | | | | - |
| 1,041 | | 1,041 | | | | | | - |
| | | - | | 56,657 | | | | 56,657 |
| 2,219 | 633 | 2,852 | | | 730 | 2,604 | | 3,334 |
| 5,699 | | 5,699 | | | | | | - |
| 8,982 | | 8,982 | | | | | | - |
| 1,345 | | 1,345 | | | | | | - |
| 250 | | 250 | | | | | | - |
| 120,839 | 819 | 121,658 | - | 56,657 | 1,536 | 2,604 | 3,640 | 64,437 |
| | | | | | | | | |
| 114 | | 114 | | | | | | - |
| | | - | 2,037 | | | | | 2,037 |
| 114 | - | 114 | 2,037 | - | - | - | - | 2,037 |
| 120,953 | 819 | 121,772 | 2,037 | 56,657 | 1,536 | 2,604 | 3,640 | 66,474 |
| 13 | | | 14 | 15 | 16 | 12 | 17 | |

3 (b) Expenditure (2017)

Charitable Activities

Missionary and Charitable Giving

Church Overseas

Missionary Societies

Relief and Development Agencies

Other Donations

Ministry Diocesan Parish Share

Expenses Vicar

Church Maintenance

Property Expenses

Parochial Expenses

Youth Work

Café 52

St Peter and St Mary's Pre-School

Depreciation

St Peter's Hall

St Mary's Hall

Administration

Independent Examiner

Raising Funds

Stewardship Expenses

Expenses of Fundraising

Total Expenditure

* Pre-School Outside Play Area

Notes

| Unrestricted Funds | | | Restricted Funds | | | | | |
|--------------------|-------------|-------------|------------------|------------|-------------|-----------|---------------------|-------------|
| General Fund | Other Funds | Total Funds | Fabric Fund | Pre school | Other Funds | POPA Fund | Special Collections | Total Funds |
| | | | | | | | | |
| | | | | | | | | |
| | 1,000 | 1,000 | | | | | | - |
| | 1,000 | 1,000 | | | | | 7,313 | 7,313 |
| | 1,199 | 1,199 | | | | | 3,291 | 3,291 |
| 3,199 | - | 3,199 | - | - | - | - | 10,604 | 10,604 |
| 70,364 | | 70,364 | | | | | | - |
| 2,825 | | 2,825 | | | | | | - |
| 3,709 | | 3,709 | 7,930 | | | | | 7,930 |
| 13,525 | 10,211 | 23,736 | | | | | | - |
| 6,291 | | 6,291 | | | 4,454 | | | 4,454 |
| 60 | | 60 | | | | | | - |
| 907 | | 907 | | | | | | - |
| | | - | | 48,520 | | | | 48,520 |
| 2,910 | 633 | 3,543 | | | 730 | 2,598 | | 3,328 |
| 6,310 | | 6,310 | | | | | | - |
| 6,980 | | 6,980 | | | | | | - |
| 1,229 | | 1,229 | | | | | | - |
| 430 | | 430 | | | | | | - |
| 118,739 | 10,844 | 129,583 | 7,930 | 48,520 | 5,184 | 2,598 | 10,604 | 74,836 |
| | | | | | | | | |
| 109 | | 109 | | | | | | - |
| | | - | 1,989 | | | | | 1,989 |
| 109 | - | 109 | 1,989 | - | - | - | - | 1,989 |
| 118,848 | 10,844 | 129,692 | 9,919 | 48,520 | 5,184 | 2,598 | 10,604 | 76,825 |
| 13 | | | | 15 | | | | |

| 4. | Staff Costs | 2018 | 2017 |
|----|-------------------------------|---------------|---------------|
| | The staff costs were: | £ | £ |
| | Wages and Salaries | 54,088 | 48,561 |
| | Employer's National Insurance | 0 | 0 |
| | | <u>54,088</u> | <u>48,561</u> |

During the year the PCC employed 6 Pre-School staff and 2 cleaners, all of whom were part time.

No member of staff received remuneration of more than £60,000.

The PCC did not pay remuneration to any of the Trustees in the year; expenses totalling £2,760 (2017 - £2,825) were reimbursed to 1 Trustee (2017 - 1).

| 5. | Transfers Between Funds | General Fund | Pre-School | Other Funds | Total Funds |
|----|-------------------------|---------------|---------------|----------------|-------------|
| | | £ | £ | £ | £ |
| | Church Charity Income | 22,000 | 0 | -22,000 | 0 |
| | Pre-School | 3,600 | -3,600 | 0 | 0 |
| | Verger Fund | 140 | 0 | -140 | 0 |
| | Diocese Fund | 151 | 0 | -151 | 0 |
| | | <u>25,891</u> | <u>-3,600</u> | <u>-22,291</u> | <u>0</u> |

Church Charity: The £22,000 transfer relates to Church Charity funds which can be allocated to the General Fund for the furtherance of the Charity's aims at the discretion of the PCC.

Pre-School: The transfer from Pre-School to the General Fund is the amount payable to the PCC in respect of the rental of St Mary's Hall for the year.

Verger Fund: This transfer relates to waived Verger and Organist fees for funerals.

Diocese Fund: This transfer relates to a duplicate funeral fee payment carried forward from 2017. The undertaker declined a refund and offered the amount as a General Fund donation instead.

| 6. | Movement in Funds for the Year | 2018 | 2017 |
|----|---|-------|-------|
| | The movement in funds for the year is stated after charging: | £ | £ |
| | Independent Examination fee | 250 | 430 |
| | Additional payments to examiner for preparation of Financial Statements | 716 | 744 |
| | Depreciation of Owned Assets | 6,186 | 6,871 |

| 7. | Related Party Transactions | 2018 | 2017 |
|----|----------------------------|------|------|
| | | £ | £ |
| | Mrs J Eden | 120 | 50 |

Some of the Trustees of the Stowmarket Church Charity are also members of the PCC. During the year £22,000 (2017 - £22,000) was paid by the Church Charity to the church.

During the year donations of £17,866 (2017 - £19,383) were received by the Church from 12 (2017 - 19) Trustees.

| 8(a) | Tangible Fixed Assets | Freehold land and buildings | Functional equipment | Total |
|----------------|-----------------------------|-----------------------------|----------------------|----------------|
| | | £ | £ | £ |
| Cost | Balance at 1 January 2018 | 221,264 | 69,871 | 291,135 |
| | Additions | 0 | 0 | 0 |
| | Balance at 31 December 2018 | <u>221,264</u> | <u>69,871</u> | <u>291,135</u> |
| Depreciation | Balance at 1 January 2018 | 22,269 | 31,669 | 53,938 |
| | Charge for the year | 2,604 | 3,582 | 6,186 |
| | Balance at 31 December 2018 | <u>24,873</u> | <u>35,251</u> | <u>60,124</u> |
| Net Book Value | At 31 December 2018 | <u>196,391</u> | <u>34,620</u> | <u>231,011</u> |
| | At 1 January 2018 | 198,995 | 38,202 | 237,197 |

| 8(b). | Fixed Assets Investments | 2018 | | 2017 | |
|-------|---|--------------------|------------------|-----------------|--------------|
| | | Cost | Market Value | Cost | Market Value |
| | | £ | £ | £ | £ |
| | CBF Investment Fund (1,723.56 shares) | 14,484 | 27,766 | 14,484 | 28,257 |
| | Market Value at beginning of year | | 28,257 | | 25,917 |
| | Net Gain/(Loss) on Disposal/Revaluation | | -491 | | 2,340 |
| | Market Value at end of year | | 27,766 | | 28,257 |
| <hr/> | | | | | |
| 9. | Debtors falling due within one year | 2018 | | 2017 | |
| | | £ | | £ | |
| | Prepayments and Accrued Income | | 11,813 | | 14,403 |
| | Other Debtors | | 6,710 | | 2,131 |
| | | | 18,523 | | 16,534 |
| <hr/> | | | | | |
| 10. | Creditors falling due within one year | 2018 | | 2017 | |
| | | £ | | £ | |
| | Accruals and Deferred Income | | 11,883 | | 11,460 |
| | Creditors for Goods and Services | | 3,894 | | 4,807 |
| | | | 15,777 | | 16,267 |
| <hr/> | | | | | |
| 11 | Analysis of Net Assets by Funds | Unrestricted Funds | Restricted Funds | Endowment Funds | Total Funds |
| | | | | | |
| | Tangible Fixed Assets | 226,740 | 4,271 | 0 | 231,011 |
| | Fixed Assets Investments | 0 | 0 | 27,766 | 27,766 |
| | Net Current Assets | 75,196 | 123,270 | 0 | 198,466 |
| | | 301,936 | 127,541 | 27,766 | 457,243 |

12. Fund analysis and Descriptions

| | Notes | Brought Forward | Income | Expenditure | Transfers | Gain on Investment | Carried Forward |
|-----------------------------------|-------|-----------------|----------------|----------------|-----------|--------------------|-----------------|
| | | £ | £ | £ | £ | £ | £ |
| Unrestricted Funds | | | | | | | |
| General Fund | 13 | 31,075 | 93,678 | 120,953 | 25,891 | 0 | 29,691 |
| Other Funds | 16 | 50,299 | 3,176 | 269 | 0 | 0 | 53,206 |
| Capital Fund | | 219,589 | 0 | 550 | 0 | 0 | 219,039 |
| | | 300,963 | 96,854 | 121,772 | 25,891 | 0 | 301,936 |
| Restricted Funds | | | | | | | |
| Fabric Funds | 14 | 21,339 | 26,535 | 2,037 | 0 | 0 | 45,837 |
| St Peter and St Mary's Pre-School | 15 | 18,053 | 68,115 | 56,657 | -3,600 | 0 | 25,911 |
| Pre-School Outside Play Area | | 3,721 | 0 | 2,604 | 0 | 0 | 1,117 |
| Other Funds | 16 | 11,886 | 66,217 | 1,536 | -22,291 | 0 | 54,276 |
| Sarginson Memorial Capital Fund | | 400 | 0 | 0 | 0 | 0 | 400 |
| Special Collections | 17 | 0 | 3,640 | 3,640 | 0 | 0 | 0 |
| | | 55,399 | 164,507 | 66,474 | -25,891 | 0 | 127,541 |
| Endowment Fund | | | | | | | |
| Finbow Trust | 8(b) | 28,257 | 0 | 0 | 0 | -491 | 27,766 |
| Total Funds | | 384,619 | 261,361 | 188,246 | 0 | -491 | 457,243 |

General Fund (note 13)

The General Fund represents funds which are available for the application and general purpose of the PCC in furtherance of its charitable objectives.

Capital Fund

The Capital Fund was created in 1997 when assets were first shown in the accounts.

Fabric Fund (note 14)

This fund includes funds designated for the restoration of the church building and includes money restricted by donors. Some donations are made for specific projects and are thus further restricted. The objects of the 3Rs Fund are a programme of restoration, renovation and reordering of all the church buildings as required.

St Peter and St Mary's Pre-School (note 15)

The Pre-school raises funds, partly by charging fees for attendance, but also receives substantial funding from the Department for Education and Employment. From this income it meets its staff and other operating costs and purchases play equipment, which is normally written off in the year of purchase. Within the balance carried forward is £12,000 ring-fenced for redundancy pay should it be required.

Other Funds (note 16)

Other funds relates to other various items which are administered by the charity. These are reviewed in detail per note 16.

Special Collections

Special collections relates to amounts collected on behalf of other charities. The balance of items received is paid over to the respective charity, as intended by the donor.

Endowment

The endowment amount relates to a legacy received from Miss H Finbow, the capital of which is held by the Diocese.

Pre-school Outside Play Area

This fund represents the fixed assets of the outside play area of the Pre-school.

Transfers which have occurred during the year above have been detailed further in Note 5 of the financial statements.

| 13. | General Fund | 2018 | 2017 | Budget 2018 |
|-----|---|-----------------|-----------------|-----------------|
| | | £ | £ | £ |
| | Income | | | |
| | Income from members and visitors | | | |
| | Planned Giving: | | | |
| | Gift Aid Donations | 38,896 | 37,609 | 40,500 |
| | Income Tax recoverable | 11,224 | 10,277 | 12,125 |
| | Charities Aid and Other Planned Giving | 16,378 | 13,808 | 15,000 |
| | Open Collections | 6,040 | 6,228 | 6,400 |
| | Donations | 1,871 | 1,645 | 1,000 |
| | Total Income from members and visitors | 74,409 | 69,567 | 75,025 |
| | Income from Parochial Activities | | | |
| | Rent Church | 1,011 | 967 | 1,000 |
| | Rent St Peter's Hall | 6,260 | 4,716 | 5,000 |
| | Rent St Mary's Hall (excl.Pre-School) | 6,350 | 6,178 | 6,500 |
| | Cafe 52 Income | 390 | 604 | 750 |
| | Fees Weddings and Funerals | 4,705 | 4,451 | 4,600 |
| | Miscellaneous Income | 207 | 306 | 400 |
| | Total Income from Parochial Activities | 18,923 | 17,222 | 18,250 |
| | Listed Places of Worship Scheme VAT refund | 339 | 563 | 500 |
| | Bank Interest | 7 | 20 | 20 |
| | Total Income | 93,678 | 87,372 | 93,795 |
| | Expenditure | | | |
| | Donations | 3,000 | 3,199 | 3,000 |
| | Activities directly relating to the work of the Church | | | |
| | Ministry Parish Share: | 72,892 | 70,364 | 72,892 |
| | Expenses paid to Vicar and Assistants | 2,730 | 2,825 | 3,000 |
| | Church Maintenance | 1,750 | 3,709 | 3,000 |
| | Church Property Expenses | 15,431 | 13,525 | 14,000 |
| | Parochial Expenses | 7,655 | 9,201 | 9,600 |
| | Weddings and Funerals | 64 | - | - |
| | Administration | 1,345 | 1,229 | 1,300 |
| | Youth Work | - | 60 | - |
| | Independent Examination | 250 | 430 | 500 |
| | Stewardship Envelopes | 114 | 109 | 110 |
| | Cafe 52 | 1,041 | 907 | 1,000 |
| | St Peter's Hall - Property Expenses | 5,699 | 6,310 | 7,000 |
| | St Mary's Hall - Property Expenses | 8,982 | 6,980 | 7,000 |
| | Total Expenditure | 120,953 | 118,848 | 122,402 |
| | Deficit for year before transfers | (27,275) | (31,476) | (28,607) |
| | Transfer from Special Funds - Church Charity | 22,000 | 22,000 | 20,000 |
| | Additional transfer Special Funds - Church Charity | - | 4,651 | - |
| | Rent paid by Pre-School to PCC | 3,600 | 3,630 | 3,600 |
| | Transfer from Verger Fund | 140 | 292 | - |
| | Transfer from Diocese fund | 151 | - | - |
| | Surplus (deficit) for year | (1,384) | (903) | (5,007) |
| | Surplus brought forward | 31,075 | 31,978 | 31,075 |
| | Balance on General Fund | 29,691 | 31,075 | 26,068 |

| 3 | 14. Fabric Funds | Balance January 2018 | | Received 2018 and transfers in | | Paid 2018 and transfers out | | Balance December 2018 | |
|----|---|----------------------|-----------------|--------------------------------|-----------------|-----------------------------|-----------------|-----------------------|-----------------|
| | | Unrestricted £ | Restricted £ | Unrestricted £ | Restricted £ | Unrestricted £ | Restricted £ | Unrestricted £ | Restricted £ |
| 4 | | | | | | | | | |
| 5 | | | 20,263 | | | | | | |
| 6 | 3Rs - Restoration, Renovation and Reordering | | | | | | | | |
| 7 | Donations | | | | 1,655 | | | | |
| 8 | Gift Aided Donations | | | | 22 | | | | |
| 9 | Boot Sales | | | | 233 | | | | |
| 10 | Christmas Tree Festival Dons | | | | 8,808 | | | | |
| 11 | Christmas Tree Festival (Gift Aided) | | | | 542 | | | | |
| 12 | Christmas Tree Festival Other | | | | 2,007 | 1,957 | | | |
| 13 | Other Fundraising | | | | 773 | 80 | | | |
| 14 | Income tax recoverable | | | | 647 | | | | |
| 15 | Interest | | | | 89 | | | | |
| 16 | Gift Aided Fundraising | | | | 90 | | | | |
| 17 | Grant Stowmarket Town Council | | | | 1,250 | | | | |
| 18 | Other Grants | | | | 10,419 | | | | |
| 19 | | | | | | | | | |
| 20 | Repairs and Decoration Project | | | | | | | | |
| 21 | Other expenses | | | | | | | | 44,761 |
| 22 | Chancels Fund | | 1,076 | | - | | - | | 1,076 |
| 23 | | | | | | | | | |
| 24 | | | | | | | | | - |
| 25 | | | | | | | | | - |
| 26 | | | | | | | | | |
| 27 | | | | | | | | | |
| 28 | Total Fabric Funds | - | 21,339 | - | 26,535 | - | 2,037 | - | 45,837 |

| 15. St Peter and St Mary's Pre-School | | 2018 | 2017 |
|---------------------------------------|--|-----------------|-----------------|
| | | Restricted £ | Restricted £ |
| 35 | Balances brought forward | | |
| 36 | Pre-school General Fund | 9,153 | 12,825 |
| 37 | Redundancy Fund | 8,900 | 6,800 |
| | | 18,053 | 19,625 |
| 39 | Income | | |
| 40 | Fees | 6,359 | 5,539 |
| 41 | Funding from Department for Education and Employment | 60,803 | 44,678 |
| 42 | 2 year old funding | - | - |
| 43 | Fundraising | - | - |
| 44 | Polo shirts and Sweatshirts | 453 | 295 |
| 45 | Other | 500 | 66 |
| 46 | Total income | 68,115 | 50,578 |
| 47 | Expenditure | | |
| 48 | Staff | 49,885 | 44,389 |
| 49 | Refreshments | 541 | 582 |
| 50 | Equipment | 1,764 | 843 |
| 51 | Administration | 609 | 500 |
| 52 | PLA subs and insurance | 603 | 407 |
| 53 | Outside Area Roof Renewal | 1,416 | - |
| 54 | Nursery World | 74 | 74 |
| 55 | T Shirts and Uniforms | 495 | 557 |
| 56 | Ofsted | 50 | 50 |
| 57 | Gifts and Farewells | 6 | 28 |
| 58 | Kindles | 429 | - |
| 59 | Tapestry System | 66 | - |
| 60 | Training | 148 | 785 |
| 61 | Sundry | 82 | 81 |
| 62 | Other | 489 | 224 |
| 63 | | 56,657 | 48,520 |
| 64 | Rent paid to PCC | 3,600 | 3,630 |
| 65 | Transfer to Redundancy Fund | 3,100 | 2,100 |
| 66 | Total Expenditure | 63,357 | 54,250 |
| 67 | Surplus (Deficit) for year | 4,758 | (3,672) |
| 69 | Balances carried forward | | |
| 70 | Pre-school General Fund | 13,911 | 9,153 |
| 71 | Redundancy Fund | 12,000 | 8,900 |
| 72 | Total Pre-school funds | 25,911 | 18,053 |

| | 16. Other Funds | Balance January 2018 | | Received 2018 and transfers in | | Paid 2018 and transfers out | | Balance December 2018 | |
|--|------------------------------------|----------------------|-----------------|--------------------------------|-----------------|-----------------------------|-----------------|-----------------------|-----------------|
| | | Unrestricted £ | Restricted £ | Unrestricted £ | Restricted £ | Unrestricted £ | Restricted £ | Unrestricted £ | Restricted £ |
| | Stowmarket Church Charity | | | | 22,000 | | | | |
| | <i>Transferred to General Fund</i> | | | | | 22,000 | | | - |
| | Legacies | | | | | | | | |
| | Miss H Finbow | 10,311 | | | | | | | |
| | Interest | | | 937 | | | | 11,248 | |
| | Ms J McLeod | 4,851 | | | | | | | |
| | Interest | | | 71 | | | | 4,922 | |
| | Mrs M Cawte | 32,991 | | | | | | | |
| | Interest | | | 168 | | | | 33,159 | |
| | Ms E Cobbold | 503 | | | | | | | |
| | Interest | | | | | | | 503 | |
| | Other | | | | | | | | |
| | Adamson | | | 2,000 | | | | 2,000 | |
| | CCTV Fund | | 1,165 | | | | 390 | | 775 |
| | Roof Alarm Fund | | 1,835 | | | | 230 | | 1,605 |
| | Defibrillator Fund | | 980 | | | | 110 | | 870 |
| | Greensward Fund | | 5 | | | | | | 5 |
| | Audio Visual Fund | | | | | | | | |
| | Other donations | | | | 18,036 | | | | 18,036 |
| | Sarginson Memorial Fund | | 172 | | | | | | |
| | Interest | | | | 1 | | | | 173 |
| | Bell Fund | 144 | 84 | | | | | | |
| | Income | | | | 690 | | | | |
| | Expenditure | | | | | 640 | | | |
| | | | | | | | | 144 | 134 |
| | Bells Restoration Fund | 250 | 7,035 | | | | | | |
| | Donations | | | | 3,356 | | | | |
| | Donations Gift Aided | | | | 7,535 | | | | |
| | Fundraising Income | | | | 5,139 | | | | |
| | Grant Stowmarket Town Council | | | | 1,250 | | | | |
| | Other Grants | | | | 5,750 | | | | |
| | Interest | | | | 76 | | | | |
| | Gift Aid Tax | | | | 1,884 | | | | |
| | Expenditure | | | | | 457 | | 250 | 31,568 |
| | Oldfield Fund | | | | | | | | |
| | Legacy: lectern | 747 | | | | 83 | | 664 | |
| | Legacy: balance | 502 | | | | 186 | | 316 | |
| | Youth | | 610 | | | | | | |
| | Grant Stowmarket Town Council | | | | 500 | | | | 1,110 |
| | Total Other Funds | 50,299 | 11,886 | 3,176 | 66,217 | 269 | 23,827 | 53,206 | 54,276 |

Stowmarket Church Charity

This charity provides funds for the use of the PCC as described in the Trust Deed.

Legacy Miss H Finbow

This is an Endowment Fund, the income from which is unrestricted. The Capital is held by the Diocese.

CCTV

This is a receipt for the use of the church tower to mount a relay for the Town Council CCTV system. The money was used to provide electric winding for the tower clock, the manual winding of which was the responsibility of the Town Council. Depreciation of the winding equipment is charged to the fund.

AV Fund

This fund holds a donation given specifically for upgrading the church's audio-visual systems.

Sarginson Memorial Fund

This fund is restricted to the purchase of flowers for the decoration of the Sarginson Memorial.

Bell Fund

The church receives fees from wedding couples and others who wish the bells to be rung, and normally uses the money to pay bell ringers and to finance minor repairs to the bells.

Roof Alarm Fund

The roof alarm was part-funded by a grant from the Suffolk Historic Churches Trust. Depreciation of the grant-funded portion is charged to this fund.

Defibrillator Fund

A grant was provided by Mid-Suffolk District Council for purchase of a defibrillator and associated training and signage costs.

Bells Restoration Fund

The Bells Restoration Fund has been established to enable the restoration and enhancement of the bells and bell frame in the church tower.

Oldfield

A donation was received from the estate of the late Edwin Oldfield. A memorial lectern was purchased, the depreciation of which is charged to this fund.

Youth

This fund was created to receive the residue of the Deanery Youth Cafe account, and now covers income and expenditure for Boys Brigade & Girls Association.

| 17. Special Collections and Donations | | | | |
|---------------------------------------|-------------------------------------|-------------------|----------------------|----------------------|
| | Special Collections (Restricted) | | from PCC Funds | from PCC Funds |
| | Rec'd 2018 £ | Paid 2018 £ | Paid 2018 £ | Paid 2017 £ |
| Food Bank | 160 | 160 | 1,000 | 1,000 |
| Royal British Legion | 1,320 | 1,320 | | 1 |
| Town Mayor's Charities | 839 | 839 | | |
| RAFA | 106 | 106 | | |
| Leprosy Mission | 491 | 491 | 1,000 | 1,000 |
| Tear Fund | 46 | 46 | | |
| Gideons | 9 | 9 | 1,000 | 1,000 |
| Ben Edwards | | | | |
| Kagera appeal (diocese) | | | | 41 |
| PCC Secretary | | | | 57 |
| Stowmarket Scouts | 310 | 310 | | |
| Bishops Training Fund | 359 | 359 | | |
| Stow Deanery Gift | | | | 100 |
| | 3,640 | 3,640 | 3,000 | 3,199 |

| 18. Property Expenses | | |
|------------------------|-----------|-----------|
| | 2018 £ | 2017 £ |
| Church | | |
| Gas | 3,882 | 3,735 |
| Electricity | 2,011 | 1,836 |
| Insurance | 6,057 | 6,261 |
| Other | 3,481 | 1,693 |
| | 15,431 | 13,525 |
| St Peter's Hall | | |
| Gas | 616 | 841 |
| Electricity | 626 | 532 |
| Insurance | 909 | 1,001 |
| Cleaning | 1,801 | 1,816 |
| Major repairs | - | - |
| Other | 1,747 | 2,120 |
| | 5,699 | 6,310 |
| St Mary's Hall | | |
| Electricity | 3,148 | 2,430 |
| Insurance | 600 | 701 |
| Cleaning | 2,402 | 2,356 |
| Major repairs | 1,661 | - |
| Other | 1,171 | 1,493 |
| | 8,982 | 6,980 |

| 19. Parochial Expenses | | |
|-----------------------------|-----------|-----------|
| | 2018 £ | 2017 £ |
| Depreciation | 2,219 | 2,910 |
| Mission and Evangelism | 187 | 596 |
| Expenses of Church Services | 830 | 890 |
| Literature and Books | 29 | 134 |
| Music | 904 | 845 |
| Stationery | 2,730 | 2,207 |
| Subscriptions | 230 | 270 |
| Bank Charges | 60 | 60 |
| Other | 466 | 1,289 |
| | 7,655 | 9,201 |

| 20. Café 52 Expenses | | |
|----------------------|-----------|-----------|
| | 2018 £ | 2017 £ |
| Electricity | 286 | 313 |
| Insurance | 455 | 441 |
| Cleaning | - | - |
| Repairs | - | - |
| Other | 300 | 153 |
| | 1,041 | 907 |

| 21. Administration | | |
|--------------------|-----------|-----------|
| | 2018 £ | 2017 £ |
| Accountancy | 716 | 744 |
| Internet | - | 36 |
| Telephone | 629 | 449 |
| Other | - | - |
| | 1,345 | 1,229 |