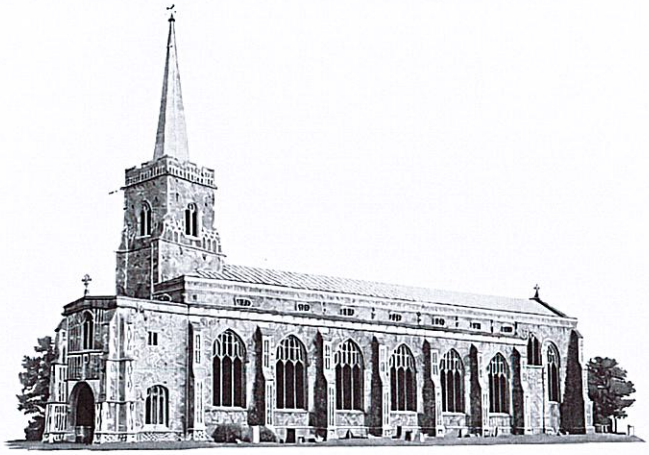


St Margaret's Church

LOWESTOFT

Annual Reports

2026

Rector's Report

As we look back over the 2025 year, we have much to celebrate and be thankful for. You may remember that in last year's report I used the passage from St Paul in Philippians 4: 4-9 and I am going to use it again.

'Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable--if anything is excellent or praiseworthy--think about such things. Whatever you have learned or received or heard from me, or seen in me--put it into practice. And the God of peace will be with you.'

As your Rector I am very much just one of the team of so many people who make up the wonderful entity that is 'St. Margarets Church Lowestoft.' Each of you is valued by God and by me and I want to say 'thank you' for all that you are, all that you do and, hopefully will continue to do. We all rely on each other from the day to day admin, the regular weekly services, the occasional offices, larger events, outreach, community activities, care of the building and so on, so whatever your part in any of that – again, thank you.

You will know that building issues have taken significant time and energy. Not only during the early part of the 2025 year was Ken Woodgate and his team almost resident it became apparent that, whatever our plans for improvements, there was further urgent major repair work required to make the building safe. Again, Ken Woodgate and his team were commissioned to remove the dangerous plaster from the upper storey on the south side and level the entrance. As frustrating as these additional works and related costs are they must not detract from our worship and mission.

The 2025 lent course focussed on prayer and this element of our faith is the bedrock of all that we do. The lent course led to discussions about running an Alpha course which ran during the autumn, and this in turn encouraged some of those who are candidates for confirmation in March 2026. We

should be encouraged that 14 people have been prepared for confirmation at this time.

A stewardship campaign encouraged us to give proper thought and prayer to our regular giving to God's work which is also an essential part of our worship. Alongside this regular giving, we are grateful for those who have left a legacy in their will and would encourage others to consider it.

On my third anniversary here, I rejoice in the continued growth in numbers and fellowship and give thanks for our links with three of the local schools who welcome my input for assemblies and come to the church for their special services as well as discovery sessions. We continue to build on our links with the scout group as well as my role as padre to the RAF air cadets. We have a busy and efficient office – so often the first point of contact for someone new to us – a thriving community café, bible study and prayer groups, a superb choir and musical director, children's work, a welcoming coffee ministry, a well-kept church through regular maintenance, cleaning, thoughtful flower displays and banners, musical concerts, technical excellence that ensures sound, screens and online availability and so much more that there is not space to list. There are many essential roles which are not high profile but require dedicated volunteers to keep us functioning – thank you to all those who give their time, love and abilities in this way.



On a personal level we would like to thank you for joining with us to celebrate our 40th wedding anniversary in the summer and to everyone who has offered support as Mayne gently leans into retirement.

Together, let us give thanks for the past year and embrace all the blessings and challenges of the year ahead.

Rector Canon Simon

St. Margaret's Fabric Report

At the time of writing, Ken had completed work on three of the four bays on the upper church windows to prevent water ingress, at a cost of over £30,000 per bay. A fourth bay has since been completed. He had already removed all the plaster inside the Maids Chamber, looking for the source of yet more water coming in. The next job was removing loose plaster from the high windows on the inside, making it safe. Nobody seemed to mind the exposed stonework, which was just as well, considering what we had to do a year later. In the meantime, we had another flood in church above the main south entrance, some loose plaster was removed. The cause of this was a block rainwater pipe.

The Diocesan Advisory Committee (DAC) were quite helpful at this time; at a site meeting they approved our plans to make the porch floor much safer by removing all the hazards. We also have the go ahead to put a third phase of electricity supply into the church. This will be from Hollingsworth Road to the west side of the church near the tower.

Our proposal for electric heating in the church has been turned down by the DAC. A good thing in my view, as I would prefer a replacement boiler. The electric heaters are ugly and would be out of place.

New low energy lighting has been ordered, and I understand is now in the country. They really should have been fitted before the porch floor was done, but we are in the hands of the suppliers.

With all that has gone on in the church last year, the church centre has taken a back seat, but we did have a much needed deep clean and plan another in May 2026.

In the churchyard, the wall at the East side near the Lytch Gate has been completely repointed to a high standard by the council, along with the fence being replaced on the south side.

Lots more to report next year. As this year, any further works carried out will be done when our finances allow. It is a worry.

Malcolm Howes

Churchwarden and Chairman of the Fabric Committee

The Parochial Church Council

It has been a very busy year for the PCC Trustees. The agenda is sent to all members via email a few days before the meeting. They also now receive a Fabric Report before the PCC meeting, which means that any questions regarding the ongoing repair/maintenance of the church / grounds and the centre, can be addressed.

In 2024, the PCC applied for permission to close some Trust Funds and Restricted Funds in order to release more finance to enable some of the repair programme to go ahead in the Church, and for other general maintenance. This has certainly been needed in 2025, with major works outside the building to prevent more water ingress, drainage issues outside the Church and Centre, major works inside the Old Maids Chamber, resulting in our builders being on site for several months. More details on this in the Fabric Report.

The PCC agreed a Stewardship campaign earlier in the year, which proved successful in securing increased regular giving to the Church.

The PCC discusses everything from Church Services, Finance, Fabric, Centre, Health & Safety, Mission & Outreach, Safeguarding, Lothingland Deanery, Junior Church, and much more!

We meet 6 times a year (plus the APCM) and have a great responsibility to protect our beautiful church as much as we can, so she stands proud and radiant high above Lowestoft Town, for the worship of Our Lord, and all are welcome to join us.

Linda Friston

PCC Secretary



St. Margaret's Churchyard

On reflection, it has been a good year for the churchyard. After many years of uncertainty of the status of responsibility, all has been resolved. The situation was the agreement between Waveney District Council (WDC) and the Church, as to whether the churchyard was fully or partially closed and who was responsible for the maintenance. The problem intensified after WDC closed, as East Suffolk Council (ESC) refused to accept the closure. Thanks to the efforts of Rector Simon, the issue was resolved; the churchyard is now closed, and ESC handles its maintenance.

We suffered a break-in to the mower shed which damaged the two security doors and strimmers were stolen. The fencing along Oulton Road started to become dangerous and could collapse onto pedestrians.

This year, the situation has significantly improved; new doors have been fitted and the strimmers have been replaced by our insurance provider. Simon again spent time on getting the fence replaced, and the new one looks excellent, paid for by ESC. They have also repaired the boundary wall on the Southeast corner where the brickwork was crumbling away, again at no expense to the church. ESC are now mowing all areas except the South side, which remains as a Natural Conservation Area with only footpaths mown.

We still have the support of the Community Pay Back team, who make a wonderful job of hedge and grass maintenance around the Church Hall area.

We also have several grass cutting machines available for use to help where additional cutting is required. We would like some volunteers to operate them; please speak to Ray Bedwell or a churchwarden so that we could arrange days and times. If you possess mechanical skills, and are willing to assist with mower maintenance, please reach out to us. Comprehensive training will be provided.

Additionally, as you walk through the Conservation Area, you can contribute by carrying a few packets of inexpensive wildflower seeds to scatter throughout the site. We hope to set up a few bird tables at the Northeast area of the church, which we hope you could help with, occasionally adding some feed. Thank you. **Ray Bedwell**

F.I.S.H. - Food In School Holidays

The F.I.S.H. initiative has been running for some time in Lowestoft and is overseen by folk from The Rob Clarke Trust with some support funding from the council and other local charities.

The aim is to fill the gap for families relying on free school meals which are obviously not available during school holidays. It is therefore during school holidays that F.I.S.H. takes place providing tasty meals, a welcoming venue and usually some sort of activity for the children.

Various churches in Lowestoft have come together to cover as much of the school holidays as possible and St. Margarets covers Monday breakfast. We usually welcome between 40 and 50 people to the session, enjoying cereals, toast and croissants; bacon, eggs and sausage in a roll; juice and tea or coffee. There is always a noisy, chatty hum of activity with each family at a table in the hall plus craft activities down the middle giving an extra interest for the children.

This may sound like hard work, but it is very much a 'church family' venture. We are very grateful to everyone who helps to make it possible from those who set the tables up, those who prepare or lead the craft activities, those who cook and serve, those who help in the kitchen getting things out or putting them away, those who tackle the mountain of washing up and those who chat to the visitors – you know who are – thank you!

Christine Stokes

FaithSeekers Report

In the last year we have started FaithSeekers, a Sunday school within church. We originally ran in the bell tower inside the church but now that we have more children we use the church centre. FaithSeekers is run on the second and fourth Sunday of each month. We regularly have seven to eight children, but we have had as many as 15 in some sessions.

We talk to the children about a bible story which we try to connect to the readings or sermon which is happening at the same time in church. We then have an interactive activity which we hope will help the children to remember the message and story.

Michelle Morris

Bible Study Group

The Bible Study Group continue to meet on a Monday morning in the Centre lounge at 10:00am during term time, and is led by Gerda.

We are a group of between 7 and 10 who meet regularly.

Gerda starts the session off with a prayer.

The passage which is to be read is decided upon and a member usually volunteers to read for us.

Since meeting up again after the summer break, we started to read from Genesis, and found each passage provoked varying viewpoints and much discussion.

Since Christmas we have been reading the birth and life of Jesus as told in the book of Luke. Again, this has delivered much discussion, and provoked different thoughts.

We conclude our sessions with Margaret Durrant (who takes notes) giving us a round up of our thoughts and suggestions together with her own conclusions.

This has become a much looked forward to part of our Bible Study.

Gerda then closes with a prayer, followed by the Grace.

We look forward to new members joining our group. If you are interested, and would like further information, please speak with Gerda.

Gill Battrick

Anna Chaplaincy

This past year saw Pam Shaw step back as an Anna Chaplain due to ill health. Her weekly visits to both Broadlands Care Home and Church Green were much appreciated by residents and sadly missed. We thank Pam for all her hard work over the past 5 years as an Anna Chaplain Champion for Older People.

Anna Friend Rachel McDonough and I still visit Broadlands and Harlesden House with Holy Communion once a month keeping links with St Margarets alive.

Sarah Spall

Fundraising and Social Report

In the Last year we have started a fundraising and social committee. At the current count we have 8 members. Before we officially started a committee, an Easter Table Top sale was held, raising much needed funds. Since officially forming a committee in October we held a memorial which was quiet but lovely, and a Christmas Fair.

In the coming year we are planning several events which we hope will be a big success with the support of the wider church community. We are planning an Easter Fayre, Bring and Share lunches, a big summer Fayre, Curry and quiz nights, Christmas Party, A women's pamper day and men's day.

Anyone interested in helping at these events please see Michelle or Rachel

Michelle Morris and Rachel McDonough

Busy Fingers

Busy Fingers meet every Tuesday afternoon at 2pm during term time when between 7 and 9 gather together.

Knitting needles can be heard clashing together amidst the ongoing chatter and catchup. Wools and patterns being exchanged etc.

Following our completion of the Church Banners last year, members continued with catching up with the newborn baby hats and blankets for the Maternity Unit at James Paget Hospital.

Scarves and hats for the homeless, and thanks to Derek, we now have a great outlet for them.

We continue to make blankets for the Cats Protection Society and Sheila carries on making and stocking up with seagulls for the RNLI shop, and for when they have a fundraising display somewhere.

In readiness for Memorial Sunday, we added to the number of poppies we had by knitting and crocheting extra ones, and before sewing them onto backing for display around the Church, Sheila ironed and pressed over 600 to smarten them up! For Easter 2026 we are/have knitted baby ducklings in readiness to put a small Easter Egg in each, to be given out on Easter Sunday. **Gill Battrick**

St. Margaret's Flower Group

Our small team continue to create beautiful arrangements throughout the church's year. Easter, Pentecost, Sea Sunday, St. Margaret's Day in July, Harvest, Remembrance, and Christmas are the main focus for our arranging.

A special tribute was arranged on the Font for the 80th Anniversary of V.E. Day on the 8th May. Flowers and flags were used.

I also arranged a pedestal with dark cerise roses and pink ribbon in early July for Simon and Christine's Ruby Wedding Anniversary.

July 13th was Sea Sunday. The Font was decorated in a seascape theme, using fishing nets, blue/green voile, and various fish and shells. With flower funds being limited, garden agapanthus and small white gladiolus were used to enhance the designs. The afternoon saw a lovely performance by Harpist Xenia Horne, which filled the church with beautiful music.

Harvest makes a lovely spectacle with the flowers and produce being displayed together around the Font.

Remembrance saw hundreds of paper, crochet and knitted poppies placed on the Font and in front of the High Altar. The effect was visually stunning in remembrance of those who gave their lives in the two world wars. Thank you to Busy Fingers for providing the crochet/knitted poppies.



We have such a beautiful church, arranging is a pleasure (apart from maybe when it's freezing and you can't feel your fingers after the first 30 minutes)! Thank you to Maureen, Mary and Nancy for their help and support during the year.

Linda Friston

Treasurers report for the Year Ended 31st December 2025

In this year's accounts, planned giving shows a significant decrease however this is not a true reflection on week in week out giving as in 2024 we were fortunate enough to have received a legacy of £100,000 and a £50000 donation. When we look at the figures in more detail, we can see that there has been a small increase in non-tax efficient giving and a slightly larger increase in giving on the SumUp. This means that despite our Stewardship campaign this year there has only been a very marginal increase in regular planned giving.

Regular giving is either by Standing Order, Weekly envelopes or via a direct debit payment to the Parish Giving Scheme. It would be great if as many people as possible joined the Parish giving scheme rather than giving through the weekly envelopes and standing orders as this is the only completely tax efficient way of giving and saves much admin time and money. I would once again like to thank both Kathryn for all her hard work counting and banking money and Michael for doing the Gift Aid relief which is applied for and then paid back into our bank account by HMRC.

If anyone would like to Join the Parish Giving Scheme but is unsure how to, nervous over joining or just wants a little help setting it up, then please come and talk to me as I am more than happy to help.

We have continued to use the SumUp Machine this year which makes it much easier for visitors to the church to donate. Giving via this method is up from last year I believe this is partly as we now use the machine to take donations at the Friendship Café.

The church centre rents rose by 10% in January of this year a move that was well received by our renters and is reflected in the increase in the amount of income raised by the church centre rents.

This year our outgoings have exceeded our income as we have completed a lot of restorative work to the flint work on the outside of the south side of the church building, the excess has had to be paid from the restricted fabric fund.

Once again, we have not managed to pay our Parish Share in full. This is the figure which is paid to the Diocese is a contribution towards the cost of mission and ministry this year. However, we did manage to pay more this year that we did last year. We paid £54,000 of the £72,595 requested by the diocese. For the coming

year the PCC have agreed to pay £3,500 a month via Direct Debit to try and help us increase the amount we manage to pay in 2026.

This year we have continued to be a venue for Food In School Holidays hosting breakfast on Monday mornings during the school holidays and the Friendship Café has gone from strength to strength including hosting Christmas dinner for an amazing amount of people. Congratulations to everyone involved in both outreach ventures and their great success.

Already this year we have completed an awful lot of work inside the church from plasterwork to the porch. I look forward to seeing what we will do next and how we can care for the beautiful building we are all stewards of and make sure it is around for many more generations to come.

I really enjoy my role within the church, and I would be honoured to be voted back in as treasurer again this year.

Lastly a huge thank you to everyone within our church family without your generous giving we wouldn't be here.

Michelle Morris
Treasurer

Community Friendship Café

Our Community Café continues to thrive serving hot food, cakes and drinks to over 50 people each week on a regular basis. We welcomed new volunteers Roy, Amelia, Kirstie and Isaak but sadly had to say goodbye to Pam. Although no longer an active volunteer Pam still pops her head in and continues to bake delicious cakes.

Last October we were fortunate to be awarded a grant from the National Lottery Community Fund For £7000. This money allows us to continue to run on a donation only basis regularly receiving £70-£100 each week. In December we hosted our first Community Café Christmas Dinner which was extremely popular. We served turkey dinners to approx. 80 people. My thanks go to Pam, Charles, Amelia, Roy, Rachel, Kirstie and Isaak.

Sarah Spall

The Church Office

It's been another busy year with lots happening in the church office, serving the Lord through our work in church administration, helping to support the running and outreach of the church within the community. The church office continues to be a real hub and a welcoming space where people are warmly welcomed to discuss church-based matters.

We continue to liaise closely with baptism families, wedding couples and funeral directors, enabling us to offer a tailored personal service. We had a number of weddings across 2025, with several weddings already booked into the diary so far for 2026 and 2027 which we look forward to hosting.

Over the past year we have developed a closer working partnership with Howsham Memorials as our recommended stonemason for memorial plaques installed into our Memorial Garden (for those who have had loved one's ashes interred there). We have had a very positive reaction over the past year to this new initiative; attracting positive comments from those walking through the churchyard. Across the year we have also seen a growing uptake for these memorial plaques, as well as interment of ashes services.

In addition to the day-to-day general office admin, responding to enquiries, bookings, invoices being raised, weekly pew sheets & service booklets, wedding & baptism literature and certificates being created, we also continue to promote the church and its evangelism through marketing and publicity, raising the church's profile within the local community. We continue to keep the website and social media all updated with services, events & activities. We have also renewed our advertising campaign with the Lowestoft Journal, giving St. Margaret's a regular presence in the newspaper and community. We also use the free press section of the Journal, however inclusion within this section cannot always be guaranteed, so the regular weekly advert ensures we can maximise our exposure into the community. Posters and large banners continue to be used to engage positively with the public; advertising seasonal and specific services / events directly to the local community, capitalising upon the 'through-traffic' of people who use the church grounds as a cut-through as well as those who use the centre.

We have also recently taken the opportunity to reorganise the back office. A partition wall has been erected dividing the original space into two separate designated areas; creating a useful storeroom whilst giving our existing data-

room greater security through the addition of a second locked door. Allowing us to store files and personal data with greater added security in order to comply with GDPR legislation.

We're looking forward to another exciting and busy year ahead in the office, serving the Lord.

Kathryn Williams

Mother's Union

The year 2025 was again quite a busy one, which began with our February meeting (January was cancelled owing to bad weather), at which we held a short AGM and subscriptions were collected. All officers remained unchanged and John Worsfold confirmed he was happy to continue correspondence with our link branch in Brisbane, Australia, and also as contact for the Emergency Prayer Link. Monthly meetings continued throughout the year with July and August being the summer break.

Events we attended throughout the year included an invite to Bradwell in March, their speaker being the Reverend Dr. Andrew Braddock, Dean of Norwich Cathedral. Another visit took place in July for their Strawberry Tea. In June, a Quiet Day was held at St. Mary and St. Margaret, Sprowston, led by our chaplain Reverend James Stewart. A social afternoon was held at the home of Geraldine Bailey, and in August, a Branch lunch at the Wherry Hotel. Unfortunately, our Branch was unable to lead the Midday Prayers at Norwich Cathedral in September, and then our Annual Diocesan Service, which was to be held in October, was cancelled.

Earlier in the year, the Domestic Abuse Exhibition was set up at Pakefield and then at Blundeston during the summer months.

Although we no longer have big fundraising events, Bring & Buy, Raffles and donations have boosted our funds, so we were able to buy two Angel Tree Presents, support the 'Make a Mother's Day' and other projects.

Earlier in the year, we were so sorry to lose one of our members, Patricia Raven, and very soon after, Pat King-Gardiner. Also, two members were

admitted into Residential Homes. Regular contact always remains with those unable to get to meetings.

At the end of 2025 our paid up membership stood at 7, plus non-members who continue to support us, and throughout the year, all members, in various ways, have contributed to the work of our Branch.

Mary Carr

Lothingland Deanery Synod

Three meetings were held in 2025, March, July and November, at Christchurch, All Saints and St.Margaret's, Pakefield, and St. Peter's, Carlton Colville. St. Margaret's, Lowestoft being represented by Canon Simon Stokes, Mary Carr, Sarah Spall and Rachel McDonough.

At the first meeting, a discussion was held and ideas put forward for the forthcoming Bishop's Pilgrimage in June, which eventually ended up being postponed. Also, we heard an outline of the proposed Saint's Trail later in the year.

In July we heard a speaker, the Reverend Richard Lamey, Director of Mission and Ministry for the Diocese, and final arrangements were made for the Saint's Trail to take place at the end of October.

In November it was an 'Eco Church' theme meeting at which there were two speakers, Barbara Bryant from the Diocesan Environment Team and Ed Cotterill from the Property Department. The talk focussed on caring for the planet, targets that churches need to meet, and the changes needed to implement these.

As always, meetings begin and end with an act if worship, led by either Reverend Helen Jary, Reverend Sharon Lord or a member of the host church, and all present are encouraged to mix and share ideas.

Mary Carr

St. Margaret's Church, Lowestoft

Annual Report for Church Music and Choir

2025 - 2026

The central purpose of liturgical music at St. Margaret's aims to enhance our worship. The monthly pattern of services means that the choir plays a central role each Sunday morning at our 10am Sung Eucharist. The choir also leads the singing at our evening worship each month, with a service of Choral Evensong on the second Sunday of the month, a more informal communion service with hymns on the third Sunday and a traditional Sung Evensong on the fourth Sunday. In using 'Ancient and Modern: Hymns and Songs for Refreshing Worship' a wide and enriching variety of hymns and choruses from the traditional to the contemporary can be chosen. In addition, the choir is able to draw on a wide range of musical resources from our fine choir library for anthems, motets and settings.

In presenting this extensive range of music over the course of the year, we are very much blest at St. Margaret's to have one of the finest and largest organs in the Diocese of Norwich. Our historic 1871 Forster and Andrews/ Hill, Norman and Beard pipe organ, with its beautiful tonal palate remains a joy to play each week. It is expertly maintained by the firm of Bower and Company, and is treasured by the church. Whilst the church has been undergoing some fabric restoration this year, we have taken the opportunity to rectify some issues relating to the organ. Several component parts have been sent to Bower and Company for restoration whilst the church and organ have been out of action. The organ will be in good voice for when the church reopens at the end of March. In addition, our fine Yamaha grand piano is used for services, and also for our highly successful range of coffee concerts throughout the year.

Choir rehearsals at St. Margaret's during 2025/26 have continued on a regular basis on Friday evenings. With a choral tradition going back to 1871, an enthusiastic, committed and accomplished robed S.A.T.B choir rehearse the hymns, psalms, anthems and motets for the forthcoming Sunday services each week. We also enjoy the fun and fellowship that singing together as a choir brings. On a typical Sunday morning, the choir numbers around fifteen voices. For our much loved service of Choral Evensong each month, the choir can grow to up to twenty seven voices in total. We are truly thankful that at St. Margaret's we have a choir that is growing, and it is with great joy that we have an increasing number of

junior choristers. In encouraging these younger members, the church introduced a choral scholarship scheme, which aims to nurture talented young voices. We remain an affiliated choir of the RSCM.

The choir has provided polished performances throughout the year and as a result has been invited by the Dean of Norwich to sing at a future service of Choral Evensong in the Cathedral. The variety of music used each week at St. Margaret's (from the reflective and contemplative to the joyful and triumphant) aims to enhance the worship of the church and in so doing glorify God. The choir treasures the role that they fulfil in the worship at St. Margaret's. My sincere thanks to all of those who have contributed in so many ways to the musical life of our church.

Jonathan Williams B.A., M.Ed.(Cantab), LGSM, LTCL.
Organist and Choirmaster
St. Margaret's Church, Lowestoft.

THE SPIRE CHURCH MAGAZINE

I would like to start my report to say thank you to everyone who has produced articles for the spire over the past year. Along with a special thank you to Kathryn for her spectacular front covers and diary pages and to Gill and Jennifer for the help and dedication they have given over the past year.

Many things have happened to the spire over the past year. The change in editor, where I would again like to thank Gill and Jennifer for all their dedicated work into the spire for the past 15 years alongside the support and guidance, they have given me to take over as the editor. The spire has now change to Tina being the editor.

Having had discussions with Canon Simon other changes are the number of issues produced in a year has gone down to a bi-monthly (every other month) so there will be 6 editions in a year. Alongside the rectors' reflections becoming the main article and followed by the viewpoint. The diary pages have been skilfully produced by Kathryn, so they show a typical week within our church and then special highlighted dates rather than the

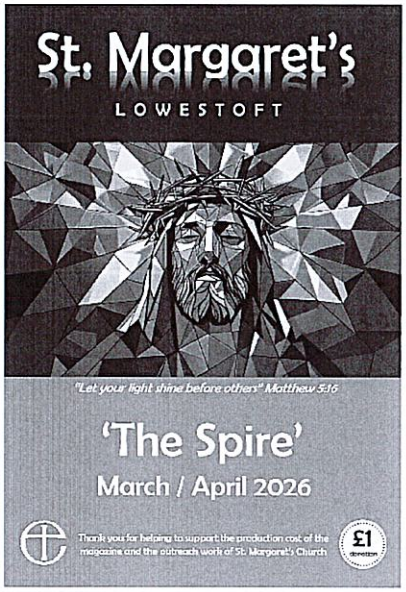
several pages that were being produced. Kathryn is happy to continue with producing the diary and front covers for the spire.

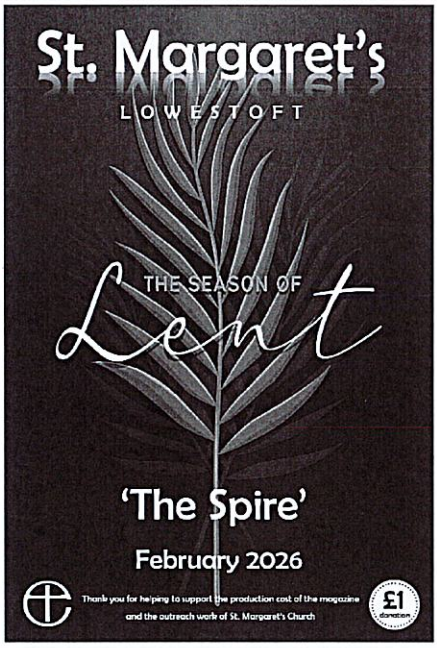
Over the past several months we have been keeping log of the amount of magazine that remain after the month has ended and due to it being between 10 – 35 left, I discussed with Canon Simon about reducing the amount produced from 110 to 100. This will save some money for the church and if there is a need to produce any additional copies will be done easily. This is due to all the articles being computerised, collated and printed straight from a laptop.

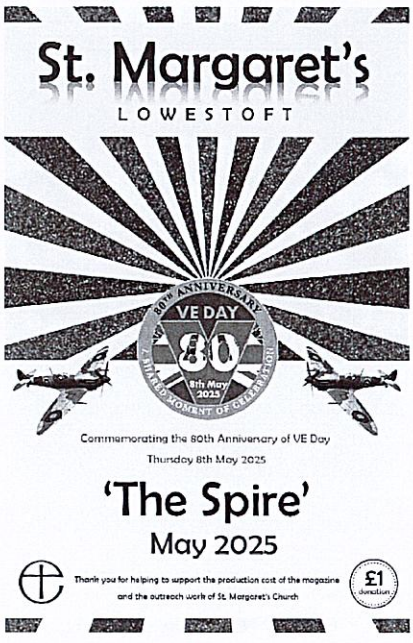
Please keep sending your articles in to magazine@stmargaretslowestoft.co.uk or hand them to Tina Barnard

Thank you

Tina Barnard
Magazine Editor







St. Margaret’s Church, Lowestoft

Annual Accounts and Financial Statements of the Parochial Church Council

For the year ended 31st December 2025

Rector: The Reverend Canon Simon Stokes

Church Wardens: Mr Derek Spall & Mr Malcom Howes

Treasurer: Mrs Michelle Morris

Parochial Church of St Margaret's, Lowestoft

2025 Accounts Summary

Introduction

The Church Accounting Regulations require that the annual report of the Parochial Church Council (PCC) should include a section on the financial activities of the PCC, including the ways in which the activities of the parish, as described in the annual report of the PCC, have been funded.

This report describes the financial situation of the Parish of St. Margarets Church, Lowestoft for the year ended 31st December 2025.

The PCC is registered as a charity with the Charity Commission with registration number 1134063.

Results Headlines:

The major differences in income and expenditure in 2025 compare with 2024 are:

1. We have spent £61252.02 of our overall Parish Assets; we had to have a lot of work done to the flint work on the outside of the church.

2. In 2024 we were lucky enough to receive a legacy of £100000.

Total Incoming Resources and Resources Used		**2024**	**2025**
	Income	370016.31	179767.01
	Expenditure	205426.28	243054.9
	Surplus/Deficit	**164590.03**	**-63287.89**

Unrestricted Funds		**2024**	**2025**
	Income	135018.42	170832.47
	Expenditure	129601.2	180072.55
	Surplus/Deficit	**5417.22**	**-9240.08**

Restricted Funds		**2024**	**2025**
	Income	234997.89	8934.54
	Expenditure	75825.08	62982.35
	Surplus/Deficit	**159172.81**	**-54047.81**

Total Parish Assets	2024	2025
Previous year's funds	80016.17	248402.48
Net changes this year	168386.31	-61252.02
Total funds for the year	**248402.48**	**187150.45**

Parochial Church of St Margaret's, Lowestoft

Statement of Comprehensive Income
For the year ended 31st December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total funds 2025
Incoming resources	**£**	**£**	**£**	**£**	**£**
Voluntary Income	103213.12	0	0	103213.12	328540.16
Income from Church Activities	48331.16	0	0	48331.16	36456.13
Income from Investments	0	1934.54	0	1934.54	334.08
Insurance Claims	10324.08	7000	0	17324.08	2594.8
VAT Grants	8964.11	0	0	8964.11	2091.14
Total Incoming Resources	170832.47 **170832.47**	**8934.54**	**0**	**179767.01**	**370016.31**
Use of Resources					
Church Ministry Activities	155567.9	62982.35	218550.25	218550.25	181548
Charitable Giving	1120	0	0	1120	1448.9
Church Administration	23384.65	0	0	23384.65	22429.38
Total Resources Used	**180072.55**	**62982.35**	0	**243054.9**	**205426.28**
Net Incoming/ Outgoing before Gains	**-9240.08**	**-54047.81**	0	**-63287.89**	**164590.03**
CCLA Investment Accounts	0	0	2035.87	2035.87	3796.28
Net Movement in Funds	**-9240.08**	**-54047.81**	**2035.87**	**-61252.02**	**168386.31**
Reconciliation of Funds					
Total funds bought	14784.59	171922.61	61695.28	248402.48	80016.17

forward					
Net movement for year	-9240.08	-54047.81	2035.87	-61252.02	168386.31
Total funds carried forward	**5544.5**	**117874.8**	**63731.15**	**187150.46**	**248402.48**

Parochial Church of St Margaret's, Lowestoft

Statement of Financial Position
On 31st December 2025

	Notes		2025		2024
Fixed Assets			£		£
Tangible Fixed Assets	5		0		0
Investment Assets (endowment)	6		**63731.15**		**61695.28**
			63731.15		**61695.28**
Current Assets	7				
Debtors & Prepayments		0		0	
Cash & Bank in Hand		**123419.3**		**186707.2**	
		123419.3		**186707.2**	
Current Liabilities	8		0		**0**
Total net assets less liabilities			**187150.45**		**248402.48**
Represented by					
Unrestricted Fund			5544.5		14784.59
Restricted Fund			117874.8		171922.61
Endowment Fund			**63731.15**		**61695.28**

Total Funds of the Church	**187150.45**	**248402.48**

Parochial Church of St Margaret's, Lowestoft

Statement of Income
For the year ended 31st December 2025

	Total 2025	Total 2024
Voluntary Income	£	£
Planned Giving		
Tax Efficient	34472.44	34131.25
Non-Tax Efficient	11834.39	10633.84
Gift Aid Tax Refund	3481.39	5294.18
Wall Safe	474.58	552.3
Sum Up Cash Machine	3829.11	2573.94
Collections from Charity Donations	497.8	348.1
Donations (Including Reserve Funds)	6612	82557.38
Grants	17180	33815.57
Legacies	0	100000
Lowestoft Charity Board	22873	32434
Fund Raising	795.77	2443.21
Other Income	1162.64	23756.39
	103213.12	**328540.16**
Income from Church Activities		
Magazines	276	133.5
Church Centre Rents	27759	25407
Fees Received	14463	9329
Friendship Café	4199.85	572.73
Coffee Concerts	1633.31	1013.9
	48331.16	**36456.13**
Insurance Claims	17324.08	2594.8

VAT Grants	8964.11	2091.14
Income from Investments	1934.54	334.08
	28222.73	
Total Incoming Resources	**179767.01**	**370016.31**

Statement of Expenses
For the year ended 31st December 2025

	Total 2025	**Total 2024**
Missionary & Charitable Giving	£	£
Overseas	1000	1200
Other	120	248.9
	1120	**1448.9**
Church Ministry Activities		
Parish Share	54000	50000
Clergy Expenses	4682.8	4359.93
Church Running Costs	37811.93	35600.4
Church Maintenance	84122.82	55309.08
Church Centre Improvements	19703.89	20151.92
Bell Repairs	0	120
Church Centre Running Costs	14576	14691.83
Sundry Expenses	147.41	1314.84
Friendship Café	3505.4	0
	218550.25	**181548**
Church Administration		
Website	215	0
Advertising	3990	2979.24
Telephone	300.55	1261.77
Printing/Postage	2465.15	3028.03
Administrator	13880.28	13474.41
Sundries/Licences/Audit	2533.67	1685.93
	23384.65	**22429.38**
Total Use of Resources	**243054.9**	**205426.28**

Analysis of Church Running Costs	
Heat/Lights	6560.91
Insurance	7620.24
Security	2713.2
Sundry	1308
Worship Items	1667.57
Organist/Verger/Cleaner	16080
Broadcast System	1862.01
	37811.93

Analysis of Church Centre Running Costs	
Heat/Lights	5389.34
Insurance	1333.68
Cleaner	3555
Other Cleaning	1649.9
Maintenance	2086.34
Water rates	390.91
Repair/Replace	170.83
	14576

Parochial Church Council of St Margaret's Lowestoft

Notes to the Financial Statements Year Ended 31st December 2025

1. Accounting Policies

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities statement of recommended practice. Norwich Diocese advise that it is not considered appropriate to include the Church Centre as an Asset on the Statement of Assets because it is held in the very long term and the value is difficult to ascertain.

The accounts include all transactions, assets and liabilities which the PCC are responsible for by Law. The accounts do not include the financial records from Church groups that owe their main affiliation to another body or those that result from informal gatherings by church members.

Fund Accounting

Endowment funds are funds, the capital of which must be maintained; only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds represent donations or grants received for a specific object or purpose. These funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

An analysis of restricted funds has been included in these accounts. An annual grant from the Lowestoft Charity Board has been received of which 50% is restricted for the cost of maintaining the fabric of the Church building. It has been agreed that the remaining 50% can be unrestricted. This is subject to an annual review.

Unrestricted funds are general funds available for the use of the PCC as they see fit and are not subject to any legal restriction to their use.

Incoming Resources
Planned giving, collections and donations are recognised by, or on behalf of, the PCC.
Income tax recoverable by Gift Aid is recognised when the claim is accepted by HM Revenue and Customs and received into the bank account. Grants and legacies are recognised when the PCC becomes legally entitled to the amounts due and received into the bank account. Dividends are accounted for when receivable interest is accrued. All other incoming resources are accounted for gross before expenses incurred.

Resources Used
Grants and donations are accounted for as being due to the recipients when the funds are received by the PCC or when the PCC has agreed the expenditure.

Parochial Church Council of St Margaret's Lowestoft

Notes to the Financial Statements Year Ended 31st December 2025

1. Accounting Policies Continued

Fixed assets
Consecrated and beneficed property is excluded from the accounts by section 96(2) of the Charities Act 1993. No value is placed on the moveable furnishings which are held by the Churchwardens on special trust for the PCC and which a faculty is required for disposal as the PCC understands this to be inalienable property. All expenditure during the year on these assets is written off in the statement of financial activities.

2. Investments

Investments are valued at market value as of 31st December 2025.

Bank Accounts for 2025	**31/12/2025**	**31/12/2024**
	£	£
Barclays Current Account	5544.5	14784.59
Barclays Saver Account	117874.8	171922.61
Total Cash in Hand at Bank	**123419.3**	**186707.2**

Investment Accounts		
CCLA - CB3030749-001	**63731.15**	**61695.28**
Total Assets	**187150.45**	**248402.48**

Note: It is understood that CCLA account listed above is an Endowment fund

3. Current assets

These accounts have been prepared on a Receipts and Payments basis.

4. Current Liabilities

These accounts have been prepared on a Receipts and Payments basis.

5. Stock in hand

Stocks of Tradecraft items are not held.

6. Analysis of Net Assets by Fund

	B/F	CR	DR	Balance
Fabric Fund	166933.61	8934.54	62982.35	112885.8
Bell Fund	3989	0	0	3989
Young People in Music Funs	1000	0	0	1000
Total Reserve Funds	**171922.61**	**8934.54**	**62982.35**	**117874.8**

Balance of restricted funds held in business account	**117874.8**

7. Staff costs

	2025	**2026**
	£	£
Church	16080	15220
Church Centre	5204.9	4740
Administrator	13880.28	13474.41
Less Access to work grant	-10180	-9237
Total	**24985.18**	**24197.41**

During 2025 payments were made to the Verger, Organist, Deputy Organist and Cleaner for the Church and Church Centre on a self-employed basis. For the whole of this year to cover the extra hours worked by the

Administrator a monthly grant from Access to Work has been received. This is included under grants in the accounts and is deducted above from the total cost of the administrator.

8. Clergy Expenses

Total 2025 = £4682.80
Total 2024 = £4359.23

9. PCC Fees

A separate fees account is no longer being maintained for the year ended for the collection and reimbursement of statutory fees for weddings, funerals etc.

10. Other Accounts for which the PCC is Responsible

Monies collected by the Parochial activities that are not under the control of the PCC are NOT included in this report. If the PCC underwrites such activities (i.e. pays the bills if the organisers cannot) then they ARE within PCC control.

Parochial Church Council of St Margaret's Lowestoft
Treasurers report for the Year Ended 31st December 2025

In this year's accounts, planned giving shows a significant decrease however this is not a true reflection on week in week out giving as in 2024 we were fortunate enough to have received a legacy of £100,000 and a £50000 donation. When we look at the figures in more detail, we can see that there has been a small increase in non-tax efficient giving and a slightly larger increase in giving on the SumUp. This means that despite our Stewardship campaign this year there has only been a very marginal increase in regular planned giving.

Regular giving is either by Standing Order, Weekly envelopes or via a direct debit payment to the Parish Giving Scheme. It would be great if as many people as possible joined the Parish giving scheme rather than giving through the weekly envelopes and standing orders as this is the only completely tax efficient way of giving and saves much admin time and money. I would once again like to thank both Kathryn for all her hard work counting and banking money and Michael for doing the Gift Aid relief which is applied for and then paid back into our bank account by HMRC.

If anyone would like to Join the Parish Giving Scheme but is unsure how to, nervous over joining or just wants a little help setting it up, then please come and talk to me as I am more than happy to help.

We have continued to use the SumUp Machine this year which makes it much easier for visitors to the church to donate. Giving via this method is up from last year I believe this is partly as we now use the machine to take donations at the Friendship Café.

The church centre rents rose by 10% in January of this year a move that was well received by our renters and is reflected in the increase in the amount of income raised by the church centre rents.

This year our outgoings have exceeded our income as we have completed a lot of restorative work to the flint work on the outside of the south side of the church building, the excess has had to be paid from the restricted fabric fund.

Once again, we have not managed to pay our Parish Share in full. This is the figure which is paid to the Diocese is a contribution towards the cost of mission and ministry this year. However, we did manage to pay more this year that we did last year. We paid £54,000 of the £72,595 requested by the diocese. For the coming year the PCC have agreed to pay £3,500 a month via Direct Debit to try and help us increase the amount we manage to pay in 2026.

This year we have continued to be a venue for Food In School Holidays hosting breakfast on Monday mornings during the school holidays and the Friendship Café has gone from strength to strength including hosting Christmas dinner for an amazing amount of people. Congratulations to everyone involved in both outreach ventures and their great success.

Already this year we have completed an awful lot of work inside the church from plasterwork to the porch. I look forward to seeing what we will do next and how we can care for the beautiful building we are all stewards of and make sure it is around for many more generations to come.

I really enjoy my role within the church, and I would be honoured to be voted back in as treasurer again this year.

Lastly a huge thank you to everyone within our church family without your generous giving we wouldn’t be here.

Budget for 2026		**Costs 2025**	**Costs 2024**
Charitable Giving	2000	1120	1148.9
Church Administration	2400 0	23384.65	22429.38
Church Ministry and Maintenance	2000 00	218550.25	181548
Church Running Costs	3600 0	35600	35304.4
Church Centre Running Costs	1500 0	14576	14691.83

Parish Share	56000	54000	50000
Total	333000	347230.9	305122.51

Where we are at so far this year

Income	
Donations	9891.3
Rent	5421
Abbot Family Trust	7232.5
Internal Transfer	**58605.6**
Legacy	10000
Other	3829
	94979.4
Expenditure	
Expenses	2034.78
Staffing Costs	6076.82
Bills	9108.18
Building Work	58605.6
Parish Share	10500
Internal Transfer	10000
	96325.4
	94979.4
	-
	96325.4
	-1346

THE CHURCH OF ENGLAND
Diocese of Norwich

Independent Examiners Certificate

Report to the trustees/ members of: ST. MARGARETS CHURCH

On accounts for the year ended: 31ST DECEMBER 2025

Charity no (if any): 1134063

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's trustees, 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 all 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 in connection with the examination ~~(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 this report 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: C C Songer Date: 12/3/26

Name: CHRISTOPHER CHARLES SONGER

Relevant professional qualification(s) or body (if any): HSBC BANK MANAGER (RETIRED)

Address: 16 SUTHERLAND DRIVE
LOWESTOFT NR32 4LP

Section B **Disclosure**

Only complete if the examiner needs to highlight material 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