THE CHURCH OF ENGLAND
Diocese of St Edmundsbury and Ipswich

MIE
Bixley Farm || St John's || St Andrew's

# Mission Ipswich East

## Working name of

## The Parochial Church Council
## of
## Ipswich St John the Baptist Church with St Andrew

# Annual Report and Financial Statements

## For the year ended 31 December 2025

## Prepared under the Accruals Accounting Basis

Registered Charity No: 1184276

# Trustees' Annual Report 2025

## Establishment

The parish of Ipswich St John the Baptist with St Andrew was established on 1st April 2019; it incorporates the previously separate parishes of St John the Baptist and St Andrew Ipswich.

The working name of the parish of Ipswich St John the Baptist with St Andrew is 'Mission Ipswich East'; this is the name that will be used in the rest of this report.

## Objectives and activities

The Parochial Church Council (PCC) has the responsibility of co-operating with the minister in promoting in the parish the whole mission of the church, pastoral, evangelistic, social and ecumenical [PCC (powers) Measure 1956 Section 2].

## Public Benefit

The Parochial Church Council (PCC) has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance to charities on the advancement of religion.

The primary purpose of Mission Ipswich East (MIE) is the advancement of the Christian religion. The public benefit requirement is fulfilled through a range of activities, including:

- Regular public services of worship;
- Evangelistic events and courses to teach Christianity and draw members of the public to a new or more committed faith;
- Offering wedding and funeral services and support;
- Grants and other support for Christian missions, both in the UK and worldwide;
- Supporting assemblies and Christian education in local schools;
- Running clubs for the elderly, parents and toddlers, and children and young people;
- Providing facilities for other organisations which provide education and support for children, young people and vulnerable adults.

Particular activities carried out in 2025 are detailed below.

## Achievements and performance

### Worship, prayer and fellowship

**Over the last year, the worshipping and missional life of MIE has continued to settle and strengthen with an average of around 70 continuing to join us online. The most significant change has been Mark's decision to leave MIE, announced in June with his final service being August 31st. Despite this, we have been encouraged by the continued growth of our mission to and in the local community, much of which you can read about in the pages that follow.**

**Alongside our regular, weekly rhythm of outreach, we have continued our mid-week morning prayer services, and our monthly prayer meetings, now on Sunday evenings, and Days of Prayer and Fasting, as well as Festival services. In September the evening service was paused, in part due to Mark's departure. The hope is that these will start again in some form in the future. During the vacancy it was decided to make the last Sunday each month into a joint service to help with capacity and to further build relationships across congregations.**

**It has been great to see our ministry team and vocations continuing to develop. Liz Fox finished IME2 in the Summer and was licensed as Associate Priest by Archdeacon Sam in September. At the same service Tracey Needham was commissioned as Church Army Evangelist following her licensing at Sheffield Cathedral in July. Andy Beard is due to be**

commissioned in February as Lay Elder as a step in the formalisation of his work with us. Damon Kerr is continuing his training for Lay Reader ministry with a view to being licensed in September. We were sorry to see Owen Thurtle and Mary and Peter Forty leaving in August due to house moves. Coupled with Mark leaving this meant reduced capacity in ministry, preaching and practical support within the Church. It has been encouraging to see how people have stepped up to help fill these gaps and we greatly appreciate their commitment. In January, Liz will be moving to a full-time role at MIE to support the Ministry life of the Church for the period of the vacancy".

Our Discipleship Training Programme has developed this year. When the first cohort completed the programme, some participants stepped into leading the next cycle on Friday mornings. There have been 10-18 attendees. The Tuesday night group moved to Monday nights in September with 5-8 attendees. We have developed a new route for explorers involving Alpha, Christianity Explored and Journeying through John, hoping to lead into DTP and then homegroups. We are still providing material for homegroups and are considering ways to encourage people to join a group.

We continue to owe a debt of gratitude to those who enable our services to continue, leaders, preachers, musicians, coffee team, technical team etc. We thank them for their flexibility and hard work making the service available in a variety of formats and enabling our congregations to meet together in worship throughout the last year, especially during the first months of vacancy.

Evangelism

In January 2025, the group started with Hope Explored, followed by Christianity Explored, and then spent a term on DTP. In the Autumn, Damon and Mary lead the group as they study and Journey through John.

Both Tracey and Dawn's ministry have helped strengthen relationships within the congregation and have been instrumental in encouraging others to participate in evangelistic activities. Last year, we supported leaders and individuals in sharing their faith and provided resources for this purpose. We held an Abundance lunch, where teams celebrated current activities and discussed ways to keep the gospel central and intentionally speak about Jesus while discipling one another.

Tracey continues to visit the Taste café each week, frequents the Top Up shop and Coffee Space regularly, and dedicates time to both the Lunch Club and Leisure Club.

Taste - Each Monday morning, approximately twelve individuals convene to hear a brief talk based on the Bible. These sessions foster discussion and prayer, frequently considering practical applications in daily life. The café continues to host services during major festivals and remains committed to offering prayer throughout the year. It is hoped that the café will be utilized by additional groups and see increased participation from the wider congregation, which will help support its ongoing ministry.

Top Up Shop invites all volunteers and leaders to begin each weekly session with discipleship. Each meeting includes a Bible-based talk and practical prayer time, helping us as we interact with visitors throughout the afternoon. We also offer discussion and prayer based on the weeks theme and are exploring new ways to connect with those who come in. Afterward, a group often gathers to study the Bible and pray for one another.

Coffee Space welcomes attendees weekly at Tower Hall during 2025 (Moved in January 2026 to St Andrews Church) for coffee, games, and conversation. The gospel message is

**shared each week through a brief talk, frequently accompanied by a themed activity—such as a word search—to facilitate and encourage meaningful discussion.**

**Dawn and Tracey engaged in several Church Army training sessions to enhance our skills and readiness for faith-based initiatives we have planned for 2026.**

**Other key Evangelistic events this year included an All Hallows outdoor event on 31/10/25, where nearly 200 goody bags with scripture tracts were distributed, and a Hot Chocolate gathering at St Andrew's, which featured invitations to the Carol service.**

Tracey continued with her Commissioned Evangelist training with the Church Army and completed her training in July 2025 with the Admitting and Committing service at Sheffield Cathedral on 19th July 2025 which was a joyful occasion and attended by some MIE folk for which she is grateful for their presence with her on that day.

Tracey was licenced alongside Liz Fox in the Autumn of 2025. Since then, Tracey has continued to play an active role in outreach and community engagement.

Thanks to all the volunteers who have continued to support all of the above and we look forward to continuing to share the gospel in many ways throughout 2026.

**Pastoral**

Although due for recommissioning the Elders have an extension to allow the necessary Safeguarding modules to be completed, we now look forward to a date being fixed for our re-commissioning. Part of the ministry of the Elders at MIE is reaching out to those in Residential Care and we have continued in this year to offer a monthly service to the residents of Chrissian Residential and also Shaftesbury House and Foxhall Day Centre, we were sorry to see the closure of The Willows.

As well as assisting in administration of the Sacrament, Holy Communion is offered (by extension) to those in their own homes or place of residence where attendance is not possible due to illness etc. The purpose of the Elders is that we are there to pray and to encourage others in their faith and to come alongside those who might be struggling in whatever way that might be, this is what we desire and continue to do but, with the grace of God, doing it better. We look forward to working with other lay or ordained ministers to bring the love of Christ to the hearts of those who seek him.

**Ed Nichols**

**Global mission**

MIE's main involvement with the Global Church is through support of a range of individuals and organisations whose ministries include theological education, Bible translation, development and relief work, children's ministry, supporting the persecuted Church and working with refugees.

**Children and Families Work**

This year our Children and Families ministry at St John's has continued with activities already established in previous years as there is still no capacity to develop anything new.

Messy Church at St Johns continued throughout 2025. Initially we continued with some Mini Messy and some full Messy Church events but in September we made the decision to go back to doing just full Messy Church events as the mini Messy Churches were not well attended. We are planning 8 full Messy Church events per year. Numbers are variable between 25 and 60 people. Many families come back regularly and we are continuing to build good relationships.

St John's Sunday groups have around 15-20 children each week. Due to a number of volunteers leaving we have had to go back to 2 groups again not 3. However we have an amazing team of volunteers who teach the groups week by week. We have continued teaching the groups in an age-appropriate way the same passage as is being preached in church.

Open the Book assemblies continue to be well received in both Sidegate and St John's schools. Lizzie is still in St John's school as chaplain every Wednesday. Her role includes running a prayer space week, leading and organising assemblies, a lunchtime club called Rock Solid for the year 3 children and leading the Church School Council. In the Summer term she taught the' Walk through the Bible 'Old Testament lessons with the year 6 class - this consists of 5 one hour sessions which teach the story of the Old Testament in an interactive way.

Over the year Lizzie also ran the Easter and Christmas journeys for a week for pre-school and Reception/year 1 children. Around 200 children plus adults visit from various local schools and pre-schools. It is a great way to tell the Easter and Christmas stories to children, some of whom may not otherwise hear it. We also successfully ran the Life Exhibition again in June for year 5 and 6 children from a number of local schools.

Unfortunately Tiddlers ended in the summer due to lack of volunteers.

Messy Church at Bixley Farm ended in the summer due to very low numbers attending.

St Andrews

A team from MIE continues to visit Britannia school for Open the Book assemblies on a fortnightly basis. The children also visit the church for a story and craft at Christmas and Easter and at the end of the summer term.

We are very grateful to Britannia school for advertising our Messy Church and other events through their parent mail. Once again we welcomed Britannia school for their Christmas performances where we also take the opportunity to invite them to Christmas events at the Church.

Dawn and John were invited to talk to year 2 about what it means to be a Christian and will be doing this again in February 2026.

Messy Church at St Andrews continues to be well attended. On average 50-60 people of all ages attend every month. As last year we alternate between a full Messy Church and a coffee and donut morning, which allows for a longer celebration/worship session. It is great to see people engage with all aspects of Messy Church, and we are grateful for a great team of helpers. We are especially thanking God for a wonderful team of young leaders. It was also encouraging to see a number of Messy Church families at the All Hallows celebration and crib and Christingle service.

Holiday Club

There was a 3 day holiday club in the summer, attended by about 30 children. There was a Christmas holiday club day attended by 15 children. We were also able to welcome the parents for a celebration and refreshments at the end of the club. In the New Year we ran Epic Explorers for children who want to find out more about what it means to follow Jesus, and are repeating this in 2026. Again we are extremely grateful for a wonderful team of helpers.

This year we will be hosting the Life Exhibition at St Andrews, with 450 children from 7 schools already booked in at the time of this report.

**Youth Report 2025**

**Ignite - Thursday's 7.45. As many of you know, there were increasingly issues with Ignite last year and this came to a head in a bout may when we decided to give Ignite a small hiatus. This ended up being longer than expected due to me breaking both of my wrists. This meant that it did not start up again until September. Whether because of the long gap or because of the trouble we where having we found that only 1 person from the group returned. That said we did have a handful come up from curizers and the group has been a totally different group. The new group, although small, listen and engage well with talks and discussions are very respectful.**

**PathFinders - Tuesday's &pm. This group has remained strong although there has been some drop off due to families leaving or getting involved in another churches. At the same time, we have also and new people join which is a joy. We continue to follow the preaching programme in the main for our studies but also have topic-based evenings based on their questions. These have included questions around final judgment, free will and idolatry. Pathfinders have also started to take regular Sunday morning intercessory prayer slots for both congregations.**

**Evie's Bible Journaling group. The group has been meeting more sporadically this year due to business of the younger people as they have got older. It has met a number of times and continues to be valued by all. This is on pause at the moment as Evie has had a new baby**

**Abi's young women's bible study. This has come to a natural conclusion and is now wound up. This is due to various members moving away and getting involved in other things, Abi's commitments and health and coming to the end of the study they were running. We thank Abi for all she has given to this group and pray for a way forward for the discipleship of the older youth and young adults in the future.**

**Schools Work. This area is currently really small. We have reignited a relationship with Copleston after many years of them not engaging with the church. We have hosted and participated in 3 very successful carol services that the school has organised but pleasingly had quite a lot of Christian content. I had been in discussion with the school about a CU but this has been rejected after much support from the RE teacher and senior leadership of the church at a academy board level due to request from Mormons**

**and Islamic circle who they didn't want in. We will hopefully be hosting/delivering some RE lessons for them. Andy Beard**

**Clubs for the elderly**

St John's Lunch Club

The club met on Mondays between 10am and 1pm and provided a delicious 2 course meal for about 30-35 members who largely live on their own. We were blessed with wonderful cooks and helpers as well as drivers although we would welcome more volunteers in this area.

Each week we had an activity and we also celebrated Christian events through the year eg Lent, Easter, St George's day, Pentecost, Harvest and Remembrance.

Special occasions were the July seaside theme day and August Afternoon tea with entertainment.

Our aim is to provide a venue where people meet together, play games, share concerns and our helpers are there to befriend and pray with members as desired. We reflect on the Bible before lunch and pray for each other.

Tracey ran a worship session for those who wanted to go deeper into the Bible about once a month.

We felt privileged to be part of this club as an important outreach at church

Margaret Phillips

**Leisure Club at St Andrews**

In our 20th year, numbers are around 22, a good number for us to aim to meet individual needs. Their needs vary and include isolation; early stages of Dementia & bereavement.

We continue to try and have a varied programme of activities, including musical quizzes; choirs and playing Skittles, which is always a fun time!

We are blessed by an enthusiastic and hard-working team of volunteers, who have a commitment to our ministry with older people. Please pray for the ongoing work of Leisure Club and for us always to have Jesus at the centre of what we do.

**Liz Cade**

**Taste Café**

Once again this year the cafe has been a valuable place for engagement with the wider community.
Refresh has continued to be well supported on Monday mornings as was the Carol Service at Christmas. We have continued to offer prayer support for those that need it and have continued to be a listening ear for many people. The cafe hosts a Wellbeing Cafe and Bereavement Cafe run by Colchester Road Baptist Church and these are both going well.
We are also hosting an art group which has developed from Top Up Shop.
The cafe continues to be self-funding and prices are still reasonable.
God has blessed this project and 2025 saw the end of our 14th year. We look forward to celebrating our 15th birthday in January 2026.
It would be wonderful if we could recruit some more volunteers onto the team so that we can continue to be a presence in the community

**Top-up Shop**

We started Top up Shop during covid and anticipated that it would be a short term activity to help people through that financial crisis. Over 5 years later we are still in action but seeing a real growth in what we do. We are providing more food to many more people. Our average attendance through February was over 80. The majority of those people come from quite close to St John's. More importantly, we are seeing growth in the relationships being built up within the shop. Many of our volunteers are not part of MIE but see us as their family. Supportive relationships are also built between our customers. They look out for each other and support each other through difficulties. One family was struggling to get a buggy for their new baby and another customer sourced a free one for them online. Another long term customer is ill and other customers are taking food to him. We have also been able to get support from the local Community Police, CAB, and IBC Community Participation Officer and an Energy Advice Service. They are all attending Top up on a regular basis to give help and advice to our customers. A small group meets after the shop to discuss the Bible. This group is growing and they support

each other with the difficulties they face in their everyday lives. The shop is still providing food but it gives our customers and volunteers so much more than that.

**Coffee Space at Tower Hall**

For over 4 years we had been running Coffee Space very successfully at Tower Hall, Bixley Farm. A group of 25+ met every week. Many of them were isolated and lonely and we've offered them a lifeline. Each week they've heard the Gospel and several have responded to that message. AS we no longer meet as a church on Bixley Farm we decided to end Coffee Space at Tower Hall just before Christmas and bring it more into the life of MIE. We relaunched it at St Andrews on January 16th this year. Since then we are seeing over 20 people meeting up every week. Most of the existing members have made the move and we've already picked up a couple of new members from the area around St Andrews. It is a lovely, welcoming, informal group. We do jigsaws, play board games, knit, do a craft activity or go for a short walk. Some of us just chat. We provide tea, coffee and cakes for everyone and we also have some excess food picked up through Top up Shop, available to take home. All of this is free to the members. Anyone of any age is welcome.

**Coffee, Craft & Chat at St Johns**

Conversation and creativity are at the core of the morning, followed by a short time to reflect & pray. We met throughout the year, including through the school holidays. Everyone welcome for any or all of the three Cs!

**Volunteers**

The work of the church is supported by a very large number of volunteers who fulfil a wide range of roles to whom we give our thanks. Without their support we wouldn't be able to function.

**Safeguarding**

The safeguarding of children and vulnerable adults remain a priority for MIE; Neil and Jennie Nield and Judy Boosey (Parish Safeguarding Officers) and Liz Constance (Administrator) have continued to ensure that the safeguarding training and procedures introduced by the Diocese are followed. Fiona Pipe taking on the role from Neil and Jennie Nield at the end of the year

**General maintenance**

During any year there are many things that need to be done to maintain the buildings and equipment used by MIE. This year in addition to the usual safety checks and PAT tests we have had extra work in the Noah's ark area, maintenance in the Taste Café, work with drainage and septic tank issues, repairs to the entrance of St Andrews Church Hall, and removal of overgrown trees.

There have also been issues concerning the lift at St Johns.

**Management of Risk**

In order to strengthen its management of overall risk the PCC has established a Governance Committee; this is tasked with reviewing regulations from the Charity Commission, and advising the PCC on appropriate improvements to policies and procedures.

## Financial review

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102)' second edition published in October 2019.

### Giving

The church is dependent on gifts from church members to maintain its ministry. In 2025 there was a decrease of £1,910 (0.988%) in planned giving and regular collections to the regular work of the church.
However overall giving including one off donations, reclaimed tax and grants increased by £3,100 (1.18%) to £264,687.

Other restricted gifts and grants totalling £4,348 were also received:

- Mission Support Fund £1,519
- Taste Cafe £2,829

### General Fund

Total income for the regular work of the church was £308,490 (+£6,417). Income from church activities and other trading activities increased from £31,326 to £33,780 with wedding and funeral fees considerably up as well as Premises use receipts.

Expenditure was £318,577, an increase on 2024 (+£20,139).

Significant changes in expenditure compared to 2024 were:

- Costs of staff paid for by the General fund increased by £4,477 largely due to a pay increase to cover the cost of inflation.
- An increase of £2,281in the Parish Share.
- An increase in premises related costs by £13,402 with work done to drainage and damp problems affecting Noah's Arc and St John's Hall area, clearing a blocked septic tank as well as additional Electrical work at St Johns and clearing trees and attending to the Hall doors at St Andrews.

A total of £500 was transferred from the General Fund to Organ Funds, £3,000 from the General Fund to the Equipment fund and £7,500 from the General Fund to the Fabric Fund. In 2024 only £500 in total was transferred to the Organ Fund.

The General fund expenditure exceeded the income by £10,087. In contrast 2024 showed an income of £3635 over Expenditure. Allowing for transfers mentioned above £19,266 had to be was transferred from the Designated Development fund to bring the General Fund balance back to £12,000.

### Taste Café

The Taste Café made an operating profit of £2,437 on a turnover of £19,874 (including gifts of £2,829).

### Clubs for the children and the elderly

The St Andrew's Drop-in did not meet in 2025. The Leisure Club made a profit on their regular operation of £426, and paid in £800 in respect of lounge costs £300 of which was in respect of 2024.

The St John's Lunch Club contributed a profit of £2,381, and Tiddlers £541 to the General Fund. The Tiddlers Group is currently not meeting.

Cruizers and Ignite both covered their costs from subs.

**Top-up Shop**

The Top-up shop made an operating surplus of £304 ending the year with a balance of £10,872. A one off transfer of £520 was made to the General Fund to cover the costs of using the Church.

**Global Mission**

A total of £41,966 was given to support global mission, of which £40,384 was contributed by the General Fund, and £1,519 from the Mission Support Fund (Restricted), and £63 from the Mission Support Fund designated. The balance of this fund is now £74.

**Fabric and equipment**

In addition to the spending on the General Fund, a total of £13,922 was spent from the Fabric Fund (Major Lift repairs and £5,200 and work on drainage £7980 being the main components), and £2204 from the Equipment Fund (a new printer for the office and updated computers.)

With the funds transferred from the General Fund the fund balances are Fabric Designated £8,105, Equipment Designated £9,560 and Organ designated £3737.53.

As one of the donations (for £1,000) received last year was for a specific Fabric purpose this has been transferred to the Fabric Restricted Fund until the work can be carried out.

Two donations of £1,000 and £1,100 in memory of loved ones contributed to an income of £3,426

**Reserves**

The PCC holds reserves in a number of designated funds for fabric, equipment and organ replacement and future development. In 2024 the balance of these funds decreased by £24,555 to £75,205.

A separate Reserve Fund is also held in accordance with the reserves policy (see below). The balance was increased to £39,500 (2024: £39,300) with a £200 transfer from the Development Fund to the Reserve Fund so as to leave the Reserve fund at the correct level based on the 2025 budget.

**Cash position**

At the end of 2025 the value of net current assets stood at £156,699 (1,992 was restricted). The cash balance had decreased over the year by £15,123 from £171,822 at the end of 2024. of which £6,343 was restricted.

**Investment policy**

Funds over and above day to day needs are held in business savings accounts. For major banks which are subject to the Bank of England stress tests there is no limit on the amounts deposited; for other banks the amount deposited is limited to that covered by the Financial Services Compensation Scheme.

**Reserves Policy**

Funds are transferred each year from the General Fund to the Fabric and Equipment Funds in order to cover occasional larger costs. The PCC also maintains a Reserve Fund set at 1½ month's budgeted expenditure, as a provision against any significant drop in income. A year-end cash balance of £12,000 is maintained in the General Fund to cover monthly cash flow needs. Legacies and other large gifts are allocated to the Development Fund in order to cater for future needs.

## Structure

The PCC has overall responsibility for the running of the church in partnership with the Vicar and Wardens who have specific duties laid down in statute.

The Standing Committee is elected by the PCC to conduct business between meetings of the PCC.

It includes the Vicar and Wardens and treasurer and one other Elected member of the PCC .

Other committees are established by the PCC to manage aspects of the life of the church, in particular:

Ministry Team
Fabric Committee (St Andrew)
Global Church Group

Designated people are responsible for their own areas of ministry under the overall supervision of the PCC.

## Governance and management

The Trustees are the members of the PCC, which is the governing body of the church. The method of appointment of PCC Members is set out in the Church Representation Rules.

The responsibilities of the PCC include:

- Directing the activities of the church in accordance with the objectives
- Setting policies and monitoring compliance
- Appointing officers and employees
- Setting and monitoring the budget
- Ensuring compliance with legal duties

***Membership of the Parochial Church Council***

Members who served at any time during 2025 were:

**Ex Officio members:**

The Revd Mark Prentice (Up to August 2025)
The Revd Elizabeth Fox
Allison Greig, Warden St John
Daren Wood, Warden St John (Until APCM 2025)
Mark Brailsford, Warden St Andrews
Bob Boosey, Warden St Andrews and
Vice Chair - (Until December 2025)
Mary Cornelius, PCC Secretary

Elected members:

Peter Forty, treasurer (Until APCM 2025)
Alistair Poustie

Tim Quick, deanery synod representative
Damon Kerr (PCC Chairman from January 2026)
Marilyn Coates
Elaine Gooch, deanery synod representative
June Leach
Janita Betts
Neil Nield (Until December 2025)
Jennie Nield (Until December 2025)
Nina Seaman
John Gillett - Co-opted - (From September 2025)
Judy Boosey
Andy Wright (Until APCM 2025)

Approved by the PCC on 29th March 2026 and signed on its behalf by the Mr Damon Kerr (PCC Chairman)



## Reference and administrative details

| | |
|---|---|
| **Parish Office:** | Mission Ipswich East |
| Address: | St Andrew's Church<br>Britannia Road |
| Postcode: | IP4 5HF |
| **Registered Charity No** | 1184276 |

| | **Associate Priest** | **Correspondent** |
|---|---|---|
| Name: | Rev Elizabeth Fox | Mrs Liz Constance |
| Address: | 52 Leopold Road<br>Ipswich | St Andrew's Church<br>Britannia Road |
| Postcode: | IP4 4RP | IP4 5HF |

| | **Bankers** |
|---|---|
| Name: | Co-operative Bank plc |
| Address: | PO Box 250<br>Skelmersdale |
| Postcode: | WN8 6WT |
| | **Examiner** |
| Name: | Nicholas Farr |
| Address: | Moore Green Chartered Accountants<br>22 Friars Street,<br>Sudbury,<br>Suffolk |
| Postcode: | CO10 2AA |

**Church Returns List**

| | |
|---|---|
| Electoral Roll | 161 |
| Average weekly adult attendance | 165 |
| Average weekly young person's attendance: | 34 |

(2025's figures)

## Independent Examiners Report to the Parochial Church Council of Ipswich St John the Baptist with St Andrew on accounts for the year ended 31st December 2025

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025, which are set out on pages 11 to 33.

**Responsibilities and basis of the report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 146 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed: Date: 30/03/2026

Nick Farr

Nicholas Farr
Chartered Certified Accountant

Moore Green

22 Friars Street,

Sudbury,

Suffolk CO10 2AA

## Statement of Financial Activities

### For the period from 01 January 2025 to 31 December 2025

| | Note | Unrestricted funds | Restricted funds | Total Funds | Prior Year Funds |
|---|---|---|---|---|---|
| | | £ | £ | £ | £ |
| ***Income and endowments from:*** | ***3*** | | | | |
| Donations and legacies | | 266,535 | 5,348 | 271,883 | 277,149 |
| Income from charitable activities | | 48,760 | - | 48,760 | 46,642 |
| Other trading activities | | 12,739 | - | 12,739 | 10,524 |
| Investments | | 3,969 | 30 | 3,999 | 4,481 |
| Other income | | 4,539 | - | 4,539 | 4,835 |
| **Total income** | | **336,542** | **5,378** | **341,920** | **343,630** |
| ***Expenditure on:*** | ***3*** | | | | |
| Raising funds | | - | - | - | - |
| Expenditure on charitable activities | | 356,226 | 9,770 | 365,996 | 345,994 |
| **Total expenditure** | | **356,226** | **9,770** | **365,996** | **345,994** |
| Gains / losses on investment assets | | - | - | - | - |
| **Net income/(expenditure) resources before transfers** | | **(19,684)** | **(4,392)** | **(24,076)** | **(2,364)** |
| **Transfers** | | | | | |
| Gross transfers between funds - in | | 32,306 | | 32,306 | 4,675 |
| Gross transfers between funds - out | | (32,306) | - | (32,306) | (4,675) |
| ***Other recognised gains / losses*** | | | | | |
| Gains on revaluation, fixed assets, | | - | - | - | - |
| **Net movement in funds** | | **(19,684)** | **(4,392)** | **(24,076)** | **(2,364)** |
| ***Reconciliation of funds*** | | | | | |
| **Total funds brought forward** | | **230,267** | **6,343** | **236,610** | **238,974** |
| **Total funds carried forward** | | **210,583** | **1,952** | **212,534** | **236,610** |

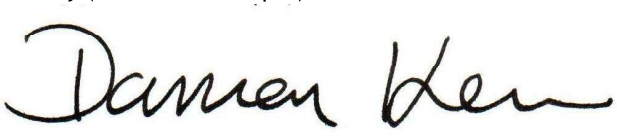
***All figures are rounded to the nearest £; there may be minor discrepancies in the totals***

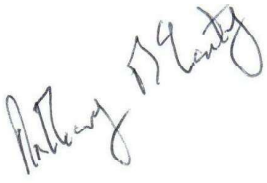
## BALANCE SHEET AS AT: 31 DECEMBER 2025

| | Note | 2025 £ | 2024 £ |
|---|---|---|---|
| **Fixed assets** | 8 | | |
| Tangible assets | | 53,178 | 55,492 |
| | | 53,178 | 55,492 |
| **Current assets** | 9 | | |
| Debtors | | 10,133 | 17,234 |
| Cash at bank and in hand | 11 | 156,699 | 171,822 |
| | | 166,832 | 189,056 |
| **Liabilities** | 10 | | |
| Creditors: Amounts falling due in one year | | 7,476 | 7,939 |
| **Net current assets** | | **159,356** | **181,118** |
| **Total assets less current liabilities** | | **212,534** | **236,610** |
| **Net assets** | | **212,534** | **236,610** |
| **Represented by** | | | |
| **Unrestricted** | | | |
| General fund | | 12,000 | 12,000 |
| **Designated** | | | |
| Top-up Shop fund | | 10,872 | 10,568 |
| Mission Support fund | | 71 | 94 |
| Reserve fund | | 39,500 | 39,300 |
| Capital fund | | 53,178 | 55,492 |
| Drop in fund | | 493 | 493 |
| Leisure Club fund | | 641 | 1,015 |
| Cafe fund | | 19,373 | 11,264 |
| Christian Resource Library fund | | 279 | 279 |
| Fabric fund | | 8,105 | 15,547 |
| Equipment fund | | 9,561 | 8,765 |
| Organ fund | | 3,738 | 3,210 |
| Development fund | | 52,772 | 72,239 |
| **Restricted** | | | |
| Drop in fund | | 922 | 922 |
| Fabric Fund | | 1,030 | |
| Cafe Fund | | - | 5,422 |
| **Funds of the church** | 2 | **212,534** | **236,610** |

***All figures are rounded to the nearest £; there may be minor discrepancies in the totals***

Approved by the PCC on 29th March 2026 and signed on its behalf by Damon Kerr (PCC Chairman) and Anthony McLarty (Church Bookkeeper)





## NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2025

## 1 ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

### Basis of preparation

The PCC is a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs and with the Regulations "true and fair view" provisions, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Ireland (FRS102) and Charities Act 2011.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

The accounts have been prepared on a going concern basis.

The Trustees have concluded that the Financial Statements give a true and fair view.

### Fund accounting

*Unrestricted funds* are available to spend on activities that further any of the purposes of the PCC.

*Designated funds* are unrestricted funds of the PCC which the PCC has decided at its discretion to set aside to use for a specific purpose. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and may be moved to other unrestricted funds at the discretion of the PCC.

*Restricted funds* are revenue donations or grants which the donor has specified are to be solely used for a specific PCC activity or project.

Where funds (other than the Reserve Fund) have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis. The balance is allocated to the General Fund.

### Income recognition policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The PCC has entitlement to the funds;
- any performance conditions attached to the item(s) of income have been met or are fully within the control of the PCC;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Planned giving, collections and donations are recognised when received.

Tax refunds are recognised when the income to which they relate is received.

For legacies, entitlement is taken as the earlier of:

- the date on which the PCC is aware that probate has been granted;
- the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made; or
- when a distribution is received from the estate.

Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the PCC has been notified of the executor's intention to make a distribution. Where legacies have been notified to the PCC, or the PCC is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Grants are accounted for when it can be considered probable that all of the following conditions apply:

- The PCC has fulfilled the conditions of the grant;
- The amount can be measured reliably;
- Funding is available.

Rental income from the letting of church premises is recognised when the rental is due.

Interest on funds held on deposit is accounted for when receivable.

All incoming resources are accounted for gross.

**Donated goods and services**

Donated goods are recognised as income when the PCC has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the PCC of the item is probable and that economic benefit can be measured reliably. On receipt, donated goods are recognised on the basis of the value of the gift to the PCC which is the amount the PCC would have been willing to pay to obtain goods of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

The contribution of general volunteers is not included as income in the accounts.

## Expenditure recognition policies

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

The diocesan parish share expected to be paid over is accounted for when due.

## Fixed assets

*Consecrated and benefice property* is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory. All expenditure incurred during the year on consecrated or benefice buildings and inalienable moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

*Equipment and fittings* used with the church premises which are not inalienable, and with a purchase price greater than £1,000, are capitalised within the balance sheet and depreciated on a straight line basis over the following periods:

| | |
|---|---|
| Portable and office equipment | 5 years |
| Fixtures and fittings | 10 years |
| Freehold property | 20 years |

No cost information is available for the land used for the St John's car park; a value of £44,558 has been assigned based on a 1997 market valuation of the site. Land is not subject to depreciation.

## Current assets

Current assets include:

*Debtors* are recognised at the amounts owing to the PCC at 31 December in respect of fees, rent or other income. Prepayments are valued at the amount prepaid after taking account of any discounts.

*Cash at bank and in hand* includes cash and short-term deposits available at six months' notice or less.

## Liabilities

*Liabilities* are recognised at the amounts owed by the PCC at 31 December in respect of goods and services received.

## Pensions

The PCC operates two defined contribution pension schemes to cover all employees:

- A non-contributory scheme open to employees earning up to 110% of the Living Wage; the employer's contribution is 9% of wages.
- A contributory scheme open to employees earning more than 110% of the Living Wage; the employee's contribution rate is chosen by employees between 3% and 6% with a matching employer contribution rate between 6% and 12%.

The scheme is part of a multi-employer scheme operated by The People's Pension, and fulfils the church's obligations under auto-enrolment.

## 2 FUNDS

### 2a Unrestricted Funds

- The *Mission Support Fund* is for the support of Mission Ipswich East mission partners and for short term mission projects undertaken by members of Mission Ipswich East which are endorsed by the PCC.
- The *Café Fund* is used for accounting for the operation of the Taste Café.
- The *Top-up Shop Fund* is used for accounting for the operation of the Top-up Shop at St John's.
- The *Drop in Fund* accounts for the operation of the Drop in lunch club at St Andrew's.
- The *Leisure Club Fund* accounts for the operation of the Leisure Club at St Andrew's.
- The *Fabric Fund* comprises funds set aside for the upkeep of the churches and halls.
- The *Equipment Fund* comprises funds set aside for purchase of equipment.
- The *Organ Fund* comprises funds set aside for future repairs to the organ at St John's.
- The *Development Fund* comprises reserve funds designated by the PCC for future development.
- The *Reserve Fund* comprises reserve funds designated by the PCC. The PCC has established a policy which will ensure that it is able to meet its commitments, including potential redundancy costs, in the event of a downturn in income.
- The *Capital Fund* comprises all fixed assets held by the church, other than those held by the Taste Café. The value of the car park area is included in this Fund.
- All other activities are accounted for in the *General Fund*.

### 2b Restricted Funds

- The restricted funds hold gifts restricted by donors for the purposes of the equivalent unrestricted funds.

## 2d Fund movements

**Selected period: 01 January 2025 to 31 December 2025**

| Fund | Balance b. fwd. | Income | Expenditure | Transfers | Balance c. fwd. |
|---|---|---|---|---|---|
| **Unrestricted Funds** | | | | | |
| General fund | 12,000 | 308,490 | 318,576 | 10,086 | 12,000 |
| Total - Unrestricted | 12,000 | 308,490 | 318,576 | 10,086 | 12,000 |
| **Designated Funds** | | | | | |
| Top-up Shop Fund | 10,568 | 8,341 | 7,497 | (540) | 10,872 |
| Mission Support fund | 94 | 40 | 63 | - | 71 |
| Drop in fund | 493 | - | - | - | 493 |
| Leisure Club fund | 1,015 | 2,866 | 2,440 | (800) | 641 |
| Cafe fund | 11,264 | 17,296 | 9,207 | 20 | 19,373 |
| Christian Resource Library fund | 279 | - | - | - | 279 |
| Fabric fund | 15,547 | (519) | 13,923 | 7,000 | 8,105 |
| Equipment fund | 8,765 | - | 2,204 | 3,000 | 9,561 |
| Organ fund | 3,210 | 28 | - | 500 | 3,738 |
| Development fund | 72,239 | - | - | (19,466) | 52,773 |
| Reserve fund | 39,300 | | - | 200 | 39,500 |
| Capital fund | 55,492 | - | 2,314 | - | 53,178 |
| Total - Designated | 218,266 | 28,052 | 37,648 | (10,086) | 198,584 |
| **Restricted Funds** | | | | | |
| Fabric Fund | - | 1,030 | - | - | 1,030 |
| Mission Support fund | - | 1,519 | 1,519 | - | - |
| Drop in fund | 922 | - | - | - | 922 |
| Cafe fund | 5,422 | 2,829 | 8,251 | - | - |
| Total - Restricted | 6,343 | 4,348 | 9,770 | - | 1,952 |
| **Total - All Funds** | **236,609** | **340,890** | **365,995** | **-** | **212,535** |

All figures are rounded to the nearest pound; there may be minor discrepancies in column

## 2d Fund movements

**Selected period: 01 January 2024 to 31 December 2024**

| Fund | Balance b. fwd. | Income | Expenditure | Transfers | Balance c. fwd. |
|---|---|---|---|---|---|
| **Unrestricted Funds** | | | | | |
| General fund | 12,000 | 302,073 | 298,438 | (3,635) | 12,000 |
| Total - Unrestricted | 12,000 | 302,073 | 298,438 | (3,635) | 12,000 |
| **Designated Funds** | | | | | |
| Top-up Shop Fund | 6,649 | 11,116 | 6,677 | (520) | 10,568 |
| Mission Support fund | 81 | 13 | - | - | 94 |
| Drop in fund | 493 | - | - | - | 493 |
| Leisure Club fund | 1,248 | 2,755 | 2,989 | - | 1,014 |
| Cafe fund | 8,687 | 19,102 | 16,525 | - | 11,264 |
| Christian Resource Library fund | 268 | 11 | - | - | 279 |
| Fabric fund | 25,282 | 2,881 | 12,615 | - | 15,548 |
| Equipment fund | 9,052 | 363 | 650 | - | 8,765 |
| Organ fund | 2,528 | 182 | - | 500 | 3,210 |
| Development fund | 69,984 | - | - | 2,255 | 72,239 |
| Reserve fund | 37,900 | - | - | 1,400 | 39,300 |
| Capital fund | 58,669 | - | 3,176 | - | 55,493 |
| Total - Designated | 220,840 | 36,423 | 42,632 | 3,635 | 218,267 |
| **Restricted Funds** | | | | | |
| Mission Support fund | - | 4,925 | 4,925 | - | - |
| Drop in fund | 922 | - | - | - | 922 |
| Cafe fund | 5,213 | 209 | - | - | 5,422 |
| Total - Restricted | 6,135 | 5,134 | 4,925 | - | 6,344 |
| **Total - All Funds** | **238,974** | **343,630** | **345,995** | **-** | **236,610** |

All figures are rounded to the nearest pound; there may be minor discrepancies in column

## 3 Income and expenditure details

### 3a General Fund

| Income | Total 2025 £ | 2024 £ |
|---|---|---|
| **Donations and legacies** | | |
| Planned giving: Tax efficient giving | 166,960 | 170,099 |
| Planned giving: Other giving | 30,570 | 24,133 |
| Collections: Regular collections | 4,170 | 4,432 |
| Gift aid - one off donations | 13,000 | - |
| Other donations | 4,404 | 18,672 |
| Tax recoverable on Gift Aid | 45,620 | 44,220 |
| Grants | 2,750 | 2,270 |
| | 267,473 | 263,826 |
| **Income from church activities** | | |
| Wedding and funeral fees | 1,518 | 504 |
| Use of premises: church and children's groups | 12,950 | 13,223 |
| Income from church clubs | 6,573 | 6,035 |
| Income from special events | - | 951 |
| | 21,041 | 20,712 |
| **Income from other trading activities** | | |
| Donations/PV Use of premise/Equip - St J | 2,161 | 3,213 |
| Use of premises: non-church groups and other | 10,537 | 7,311 |
| Income from loyalty schemes | 41 | - |
| | 12,739 | 10,524 |
| **Investment income** | | |
| Bank interest | 2,799 | 2,257 |
| **Other income** | 4,437 | 4,407 |
| All other income | - | 347 |
| **Total Other Income** | **7,236** | **7,011** |
| **Total Income** | **308,490** | **302,073** |

| 3a General Fund (cont.) | Total 2025 £ | Total 2024 £ |
|---|---|---|
| **Expenditure** | | |
| **Grants** | | |
| Grants for mission | 40,384 | 40,384 |
| | 40,384 | 40,384 |
| **Ministry costs** | | |
| Parish share | 84,488 | 82,207 |
| Staff costs | 96,502 | 92,025 |
| Evangelism | 795 | 1,393 |
| Children and families work | 2,275 | 3,410 |
| Other ministry costs | 6,563 | 5,986 |
| Special events | 3,550 | 3,444 |
| | 194,174 | 188,465 |
| **Church clubs** | | |
| Running costs | 3,922 | 3,561 |
| | 3,922 | 3,561 |
| **Premises related costs: Church** | | |
| Bixley Farm - Rent | 2,631 | 3,364 |
| Insurance | 4,356 | 3,776 |
| Energy and water | 7,953 | 7,807 |
| Maintenance and cleaning | 20,106 | 10,719 |
| Equipment purchase | 399 | 272 |
| | 35,445 | 25,937 |
| **Premises related costs: Hall** | | |
| Insurance | 785 | 680 |
| Energy and water | 15,492 | 15,093 |
| Maintenance and cleaning | 21,925 | 17,920 |
| Equipment purchase | - | 767 |
| | 38,202 | 34,460 |
| **Premises related costs** | | |
| Church and hall: See next page for details | 73,647 | 60,397 |
| **Administration** | | |
| Office and administration | 6,450 | 5,631 |
| **Total Expenditure** | **318,576** | **298,438** |
| Net income | (10,086) | 3,635 |
| **Transfers** | | |
| **Operational transfers** | | |
| To Fabric Fund | (7,000) | - |
| To Equipment Fund | (3,000) | - |
| To Organ Fund | (500) | (500) |
| From Leisure Club | 800 | - |
| From Top-up Shop Fund | 520 | 520 |
| Net operational transfers | (9,180) | 20 |
| **Operational surplus/(deficit)** | **(19,266)** | **3,655** |
| Other transfers to/(from) Funds | 19,266 | (3,655) |
| **Movement in Funds** | - | - |
| Total Funds brought forward | 12,000 | 12,000 |
| **General Fund total carried forward** | **12,000** | **12,000** |

## 3 Income and expenditure details (cont.)

### 3a General Fund (cont.)

**Premises related income and expenditure**

| | 2025 | | | 2024 | | |
|---|---|---|---|---|---|---|
| | St John | St Andrew | Bixley Farm | St John | St Andrew | Bixley Farm |
| **Income** | £ | £ | £ | £ | £ | £ |
| **Voluntary income** | | | | | | |
| Grants | - | - | - | 0 | - | - |
| **Use of premises** | | | | | | |
| Church and children's groups | 12,900 | 50 | - | 12,840 | 383 | - |
| Other groups | 4,622 | 5,915 | - | 1,827 | 5,484 | - |
| | 17,522 | 5,965 | - | 14,667 | 5,867 | - |
| **Fund raising** | | | | | | |
| Solar PV and use of equipment | 1,711 | - | - | 1,131 | - | - |
| **Total Income** | **19,233** | **5,965** | **-** | **15,798** | **5,867** | **-** |
| **Expenditure** | | | | | | |
| **Church** | | | | | | |
| Cost of hall hire | - | - | 2,631 | - | - | 3,165 |
| Insurance | 3,050 | 1,306 | - | 2,643 | 1,132 | - |
| Electricity gas and water | 2,205 | 5,748 | - | 2,398 | 5,408 | - |
| Cleaning - staff costs | 3,373 | 3,003 | - | 3,143 | 2,988 | - |
| Maintenance and other cleaning | 10,173 | 3,556 | - | 2,302 | 2,286 | - |
| Equipment purchase | - | 375 | | - | 192 | 80 |
| | 18,801 | 13,989 | 2,631 | 10,486 | 12,007 | 3,165 |
| **Hall** | | | | | | |
| Insurance | 459 | 326 | - | 398 | 283 | - |
| Electricity gas and water | 9,395 | 6,096 | - | 10,279 | 4,814 | - |
| Cleaning - staff costs | 13,844 | 1,395 | - | 13,493 | 1,331 | - |
| Maintenance and other cleaning | 5,673 | 1,013 | - | 2,916 | 180 | - |
| Equipment purchase | | - | - | 767 | - | - |
| | 29,372 | 8,830 | - | 27,853 | 6,608 | - |
| **Church and hall** | | | | | | |
| Cost of hall hire (Tower Hall) | - | - | 2,631 | - | - | 3,165 |
| Insurance | 3,509 | 1,632 | - | 3,041 | 1,415 | - |
| Electricity gas and water | 11,600 | 11,844 | - | 12,677 | 10,222 | - |
| Cleaning - staff costs | 17,217 | 4,398 | - | 16,636 | 4,320 | - |
| Maintenance and other cleaning | 15,846 | 4,569 | - | 5,218 | 2,466 | - |
| Equipment purchase | - | 375 | - | 767 | 192 | 80 |
| **Total Expenditure** | **48,172** | **22,819** | **2,631** | **38,339** | **18,615** | **3,245** |
| Net income | (28,940) | (16,854) | (2,631) | (22,540) | (12,748) | (3,245) |
| Net transfers | | | | | | |
| **Overall net income/(cost)** | **(28,940)** | **(16,854)** | **(2,631)** | **(22,540)** | **(12,748)** | **(3,245)** |

| **Professional fees** | **2025** | **2024** |
|---|---|---|
| Independent examination | 1,254 | 1,194 |

## 3 Income and expenditure details (cont.)

### 3b Taste Cafe

| | Total | | Restricted | |
|---|---|---|---|---|
| **Income** | 2025 | 2024 | 2025 | 2024 |
| | £ | £ | £ | £ |
| **Donations and legacies** | | | | |
| Planned giving: Tax efficient giving | 1,800 | 1,800 | 1,800 | - |
| Planned giving: Other giving | 152 | 94 | 152 | - |
| Other donations | 342 | 480 | 342 | - |
| Tax recoverable on Gift Aid | 535 | 557 | 535 | |
| | 2,829 | 2,931 | 2,829 | - |
| **Income from church activities** | | | | |
| Sales of food and drink | 17,025 | 15,846 | - | - |
| **Investment Income** | | | | |
| Bank interest | 250 | 489 | - | 209 |
| **Other income** | | | | |
| All other income | 20 | 45 | - | - |
| **Total Income** | **20,124** | **19,311** | **2,829** | **209** |
| **Expenditure** | £ | £ | £ | £ |
| **Premises related costs: Hall** | | | | |
| Rent and rates | 9,471 | 9,234 | 8,251 | - |
| Insurance | 99 | 1,038 | - | - |
| Energy and water | 1,872 | 1,951 | - | - |
| Maintenance and cleaning | 2,104 | 861 | - | - |
| Equipment purchase | 180 | 414 | - | - |
| | 13,726 | 13,498 | 8,251 | - |
| **Trading costs** | | | | |
| Cost of sales | 3,731 | 3,026 | - | - |
| **Total Expenditure** | **17,457** | **16,525** | **8,251** | **-** |
| Net income | 2,667 | 2,786 | (5,422) | 209 |
| **Transfers To/from** | | | | |
| To Cafe fund for Connect | 20 | - | - | - |
| **Movement in Fund(s)** | **2,687** | **2,786** | **(5,422)** | **209** |
| Total Fund brought forward | 16,686 | 14,906 | 5,422 | 5,213 |
| **Total Fund carried forward** | **19,373** | **17,692** | **-** | **5,422** |

## 3 Income and expenditure details (cont.)

### 3c Mission

| Income | Designated 2025 £ | Designated 2024 £ | Restricted 2025 £ | Restricted 2024 £ |
|---|---|---|---|---|
| **Donations and legacies** | | | | |
| Planned giving: Tax efficient giving | - | 50 | 200 | 50 |
| Planned giving: Other giving | - | 2,750 | 125 | 2,750 |
| Other donations | - | 1,985 | 1,014 | 1,985 |
| Tax recoverable on Gift Aid & GASDS | - | 141 | 180 | 141 |
| | - | 4,925 | 1,519 | 4,925 |
| **Investment income** | | | | |
| Bank interest | 40 | 13 | - | - |
| **Total Income** | **40** | **4,938** | **1,519** | **4,925** |
| **Fund reporting** | | | | |
| **Expenditure** | | | | |
| **Grants** | | | | |
| Grants for mission | 63 | 278 | - | 278 |
| Other grants and donations | - | 4,647 | 1,519 | 4,647 |
| **Total Expenditure** | **63** | **4,925** | **1,519** | **4,925** |
| Net income | (23) | 13 | - | 0 |
| Net transfers | - | - | - | - |
| **Movement in Fund(s)** | (23) | 13 | - | 0 |
| Total Fund brought forward | 94 | 81 | - | 0 |
| **Total Fund carried forward** | **71** | **94** | **-** | **0** |

2025 Grants included £983 for the Leprosy Mission from boxes and Maundy Thursday Lunch as well as £360 for Tear Fund from the proceeds of "The Big Quiz" in November.

See the Mission Grants page re the £63 spending on the Designated Fund

**3 Income and expenditure details (cont.)**

**3d Leisure Club**

| **Income** | 2025<br>£ | 2024<br>£ |
|---|---|---|
| **Donations and legacies** | | |
| Other donations | 48 | 247 |
| **Income from church activities** | | |
| Income from church clubs | 2,706 | 2,374 |
| Bank interest | 30 | 98 |
| **Other income** | | |
| All other income | 82 | 36 |
| **Total Income** | **2,866** | **2,755** |
| **Expenditure** | | |
| **Church clubs** | | |
| Running costs | 2,440 | 2,989 |
| **Total Expenditure** | **2,440** | **2,989** |
| Net income | 426 | (233) |
| **Transfers** | | |
| To General Fund | 800 | - |
| **Movement in Fund(s)** | (374) | (233) |
| Total Fund brought forward | 1,015 | 1,248 |
| **Total Fund carried forward** | **641** | **1,015** |

## 3 Income and expenditure details

### 3e Fabric, Equipment & Organ

Funds included: Fabric, Equipment, Organ

| Income | Fabric, Equipment & Orgar Designated Total 2025 £ | 2024 £ | Fabric Fund Restricted 2025 £ | 2024 £ |
|---|---|---|---|---|
| **Donations and legacies** | | | | |
| Other donations | 20 | - | - | - |
| Donations and legacies | (1,000) | 2,100 | 1000 | - |
| Tax recoverable on Gift Aid | | | | |
| Legacies | - | - | - | - |
| Grants | (112) | 112 | - | - |
| | (1,092) | 2,212 | 1,000 | - |
| **Income from church activities** | | | | |
| Wedding and funeral fees | - | - | - | - |
| **Investment income** | | | | |
| Bank interest | 600 | 1,214 | 30 | - |
| **Total Income** | **(492)** | **3,426** | **1,030** | **-** |
| **Expenditure** | | | | |
| **Premises related costs: Church** | | | | |
| Major repairs | - | 2,500 | | |
| **Premises related costs: Hall** | | | | |
| Maintenance and cleaning | - | - | | |
| Major repairs | 13,922 | 8,096 | | |
| **Administration** | | | | |
| Office costs | 1,093 | 650 | | |
| **Total Expenditure** | **16,126** | **13,265** | | |
| Cost of Fixed Assets | - | - | | |
| **Total cash outgoings** | **16,126** | **13,265** | | |
| Transfers | | | | |
| From General Fund | 10,500 | 10,500 | | |
| To Capital Fund | - | (6,374) | | |
| Net transfers | **10,500** | **4,126** | | |
| **Movement in Fund(s)** | (6,118) | (5,713) | | |
| Total Fund(s) brought forward | 27,522 | 33,235 | | |
| **Total Fund(s) carried forward** | **21,404** | **27,522** | | |

Notes
1) Last year there was an accruel set fo a pending grant application for VAT relief under the Listed places of worship scheme.
However the amount of the two bills was less thhan the minimum claim amount so the Grants never materialised. (Fabric Fund £39.60 Organ Fund £72.00)

2) There was a £1,000 donation made for a specific Fabric Cause last year, because of this I have activated the Fabric Restricted Fund and placed it there until the work in question can take place.

## 3 Income and expenditure details

### 3f Top-up shop

| Income | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| **Donations and legacies** | | |
| Other donations | 102 | 715 |
| Tax recoverable on Gift Aid | 3 | - |
| Grants | - | 2,293 |
| | 105 | 3,008 |
| **Income from church activities** | | |
| Income from church clubs | 7,987 | 7,710 |
| **Investment income** | | |
| Bank interest | 250 | 399 |
| **Total Income** | **8,342** | **11,116** |
| Running costs | 7128 | 6,477 |
| Church Grounds - Equipment purchase | 369 | - |
| Administration | - | 200 |
| **Total Expenditure** | **7,497** | **6,677** |
| Net income | 844 | 4,440 |
| Net transfers | (540) | (520) |
| **Movement in Fund(s)** | 304 | 3,920 |
| Total Fund brought forward | 10,568 | 6,649 |
| **Total Fund carried forward** | **10,872** | **10,568** |

## 4 ANALYSIS OF GRANTS

| | 2025 | | 2024 | |
|---|---|---|---|---|
| | Unrestricted Funds £ | Restricted Funds £ | Unrestricted Funds £ | Restricted Funds £ |
| **Overseas mission and relief** | | | | |
| Wycliffe Bible Translators | 13,600 | - | 14,020 | - |
| SIM - D & R Kamese support | 3,550 | - | 2,750 | - |
| Diocese of Kagera | 2,600 | - | 2,600 | - |
| Association for Theological Education in Nepal | 550 | - | - | - |
| Faith Mission Trust (IMCares) | 2,600 | - | 2,600 | 1,000 |
| Leprosy Mission | 550 | 984 | 550 | 843 |
| Tearfund | | 361 | - | 305 |
| Open Doors | 2,733 | 50 | 2,700 | 42 |
| United Mission to Nepal | - | - | 550 | - |
| Wise Solution Ministries | - | - | 550 | 750 |
| Lebanon Relief | | 125 | 420 | 1,810 |
| Compassion UK (child sponsorship) | 384 | - | 384 | - |
| | 26,567 | 1,519 | 27,124 | 4,750 |
| **UK mission** | | | | |
| CAP | 3,000 | - | 3,000 | - |
| Birmingham City Mission - Anna Page | 1,790 | - | 1,760 | - |
| Beehive Children's Foundation | 550 | - | 550 | - |
| Route 2 Freedom | 1,000 | - | 1,000 | - |
| Barnabus Trust | | 175 | - | 175 |
| Support for Pastor Tarabay - Lebanon | 1,000 | - | - | |
| Interserve (Michael Green) | 3,000 | - | 3,000 | - |
| CYM | 500 | - | 500 | - |
| Inspire | 800 | - | 1,600 | - |
| Talitha Koum | 800 | - | 1,600 | - |
| Nottingham Christian Union | - | - | 250 | - |
| Grace Kent Re Notts CSU year work | 1,440 | - | - | - |
| | 13,880 | 175 | 13,260 | 175 |
| | 40,447 | 1,694 | 40,384 | 4,925 |

Note: - The budget for this year was £40384, but due to a miscalculation an extra £33.32 was sent to Open Doors and £30 to Birmingham City Mission

This was not discovered until nearly the year end and the extra £63.32 was taken from the Mission Designated Fund

## 5a STAFF COSTS

| | | 2025 | 2024 |
|---|---|---|---|
| Salaries and wages | | 101,360 | 95,924 |
| National Insurance | | - | - |
| Contributions to Defined Contribution Pension scheme | | 9,012 | 8,679 |
| Expenses - | Incumbent | | 125 |
| | Other staff | 667 | |
| | | 111,039 | 104,728 |

During the year the PCC had six employees:

Associate Minister
Children's and Families Worker
Church Worker/Evangelist
Church Administrator
Two cleaners

No employee was paid more than £60,000

## 5b CONTRIBUTION OF VOLUNTEERS

Volunteers are central to the running of the church, including the following:

- Acting as Trustees
- Leading and supporting services of worship
- Leading children's and youth groups
- Cooking and helping at Lunch Club, Drop-in and Leisure Club
- Leading home groups and other small groups
- Serving in Taste Café
- Office administration
- Management and maintenance of buildings and grounds

## 5c TRUSTEES REMUNERATION

None

## 6 RELATED PARTY TRANSACTIONS

**Salaries and pension contributions**

The costs shown in 3a) include payments to the following related parties:
Total salary payments during the year was £Nil (2024:£Nil). Pension contributions during the year £Nil (2024:Nil)
Salaries were set in accordance with previously established PCC policies.

Staff do not vote on employment matters.

**Grant**

No other payments or expenses were made to related parties, including PCC members, other than costs incurred on behalf of the church (2024: £Nil) .

**Donations from Trustees**

The total amount of donations from Trustees, including reclaimed tax, was £45,113. (2024: £41,804.)

## 7 ANALYSIS OF TRANSFERS BETWEEN FUNDS

## 7 Analysis of transfers (cont.)

| Fund<br>Unrestricted | In | Out | Net |
|---|---|---|---|
| General | 20,586 | (10,500) | 10,086 |
| Top-up Shop | - | (540) | (540) |
| Leisure Club | - | (800) | (800) |
| Café | 20 | - | 20 |
| Fabric Designated | 7,000 | - | 7,000 |
| Equipment | 3,000 | - | 3,000 |
| Organ | 500 | - | 500 |
| Development | - | (19,466) | (19,466) |
| Reserve | 200 | - | 200 |
| | 31,306 | (31,306) | - |

## 8 FIXED ASSETS

| | Freehold Land & Buildings Unrestricted | Equipment Unrestricted | Total |
|---|---|---|---|
| **Actual/ deemed cost** | £ | £ | £ |
| 1 January 2025 | 124,736 | 53,916 | 178,652 |
| Disposal | - | - | - |
| Additions | - | - | - |
| 31 December 2025 | 124,736 | 53,916 | 178,652 |
| **Depreciation** | | | |
| 1 January 2025 | 80,178 | 42,981 | 123,159 |
| Withdrawn on disposal | - | - | - |
| Charge for year | - | 2,314 | 2,314 |
| 31 December 2025 | 80,178 | 45,295 | 125,473 |
| **Net Book Value at** | | | |
| 31 December 2024 | 44,558 | 10,933 | 55,491 |
| 31 December 2025 | 44,558 | 8,619 | 53,177 |
| **Losses and write-downs** | - | - | - |

## 9 CURRENT ASSETS

| | 2025 | | | | | 2024 |
|---|---|---|---|---|---|---|
| | General Fund | Café Fund Unrest. & Restr. | Other Funds Unrestr. | Other Funds Restr. | Total | Total |
| | £ | £ | £ | £ | £ | £ |
| **Cash and bank** | 12,228 | 16,326 | 126,194 | 1,952 | 156,699 | 171,822 |
| **Debtors** | | | | | | |
| Tax recoverable | 1,287 | 535 | - | - | 1,823 | 6,676 |
| Prepayments | 1,390 | 2,652 | - | - | 4,041 | 3,899 |
| Other debtors | 4,350 | | - | - | 4,350 | 6,658 |
| | 19,254 | 19,513 | 126,194 | 1,952 | 166,913 | 189,055 |

## 10 LIABILITIES

| | 2025 | | | | | 2024 |
|---|---|---|---|---|---|---|
| | General Fund | Café Fund Unrest. & Restr. | Other Funds Unrestr. | Other Funds Restr. | Total | Total |
| | £ | £ | £ | £ | £ | £ |
| **Amounts falling due in one year** | | | | | | |
| Accruals for utility and other costs | 7,174 | 140 | 162 | - | 7,476 | 7,939 |
| | 7,174 | 140 | 162 | - | 7,476 | 7,939 |

Note: The PCC secured a 4 year lease on the Taste Café from 21st January 2024. The amount payable is:
- Within a year: £9,060
- In over 1 year: £18,120

There is a break clause that can be taken up if required in January 2026.

## 11 ANALYSIS OF CASH AND CASH EQUIVALENTS

| | Unrestricted Funds | Restricted Funds | Total Funds | Prior year Funds |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Petty cash in hand | 1,756 | | 1,756 | 1,718 |
| Current account and no notice savings account | 68,960 | 983 | 69,943 | 85,104 |
| 45 & 120 day notice accounts | 85,000 | - | 85,000 | 85,000 |
| **Total cash and cash equivalents** | **155,716** | **983** | **156,699** | **171,822** |

## 12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

| | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | Total |
|---|---|---|---|---|---|
| | 2025 | 2025 | 2025 | 2025 | 2025 |
| | £ | £ | £ | £ | £ |
| Fixed assets | - | 53,178 | - | - | 53,178 |
| Cash and current investments | 12,228 | 142,519 | 1,952 | - | 156,699 |
| Other current assets/liabilities | (228) | 2,885 | | - | 2,657 |
| Creditors more than one year | - | - | - | - | - |
| Provisions/pensions | - | - | - | - | - |
| **Total** | **12,000** | **198,582** | **1,952** | **-** | **212,534** |

| | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | Total |
|---|---|---|---|---|---|
| | 2024 | 2024 | 2024 | 2024 | 2024 |
| | £ | £ | £ | £ | £ |
| Fixed assets | - | 55,492 | - | - | 55,492 |
| Cash and current investments | 5,890 | 159,634 | 6,298 | - | 171,822 |
| Other current assets/liabilities | 6,110 | 3,140 | 45 | - | 9,295 |
| Creditors more than one year | - | - | - | - | - |
| Provisions/pensions | - | - | - | - | - |
| **Total** | **12,000** | **218,266** | **6,343** | **-** | **236,609** |