

**The Diocese of
St Edmundsbury and Ipswich**

Annual Report

and

Financial Statement

of the

**Parochial Church Council
of
St Mary's Church**

Withersfield

Suffolk

For the year ending 31 December 2021

**Prepared under the Receipts and Payments
Accounting Basis**

General Information

Address: St Mary's Church
Church Street
Withersfield
Suffolk
CB9 7SG

Incumbent: The Revd Max Drinkwater
10 Hopton Rise
Haverhill
CB9 7FS

Bankers: Lloyds Bank Plc
8 High Street
Haverhill
CB9 8BA

Independent Examiner:
Anne Marie Bruyns
2 Boyton Woods
Anne Sucklings Lane
Haverhill
CB9 7TA

ANNUAL REPORT FOR 2021

Aims and Objectives

St Mary's PCC, Withersfield, has the responsibility of co-operating with the incumbent, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic and ecumenical.

St Mary's PCC also has the maintenance responsibilities for the Parish Church of St Mary's Withersfield and for the upkeep of the churchyard, which is open for burials although not regularly used.

The PCC is committed to enabling as many people as possible to worship at St Mary's and to become part of the church community at St Mary's. The PCC maintains an overview of worship and activities throughout the parish and makes suggestion on how our services, worship and activities can involve the many groups that live within our parish.

Review of the Year

During the year, the PCC met four times – 3 full meetings in April, July and November. The APCM was held in May followed by the first meeting of the newly elected PCC.

February 2021 saw the return of services held within the Church. The regular eucharist at 11.15 am on the first Sunday of the month and evensong on the third Sunday of each month, with the time differing between Winter and Summer. This evensong service is a benefice service and is well supported by Haverhill choir and church members.

On Easter day, a eucharistic service was held and was supported by the usual worshippers. Harvest Festival was held in October with donations of food being sent onto the Haverhill Food Bank. An Act of Remembrance was led on Remembrance Day by Ian Levett, at the village war memorial and then in church.

Many thanks to the choir from Haverhill who attended during the earlier part of the year and provided the singing at services. Singing by the congregation was reinstated in July 2021 following the change in Government policy. The Carol Service went ahead as planned and was held on the last Sunday before Christmas and a good congregation turned out.

During the year there was one wedding, four funerals, two baptisms and one person was prepared for confirmation, although is still awaiting a service.

The Revd Max Drinkwater continues as priest-in-charge. In July 2021, the Revd Wendy Norris was ordained deacon at St Edmundsbury Cathedral and licensed as assistant curate in the benefice. She is expecting to be ordained priest in 2022.

The grass cutting and hedge trimming contract was awarded to Simon Ratford and the PCC is very pleased that he continues to keep the churchyard to a very high standard. The

specialised work required to deal with the dangerous overhanging trees was undertaken by Alex Talbot for which the PCC extends its thanks for the prompt and speedy action.

Once again, the annual Withersfield fete was cancelled due to Covid-19. Although it remains on record at point 14 of the 2012 Annual Report, that this report would include that the “fete proceeds cover running costs and maintenance, namely building insurance, grass cutting, hedge cutting, electricity and minor repairs.” This item to be included in all future annual reports.

The church was not “manned” for the Historic Churches Bicycle ride in September but was open and 5 persons visited. A small group cycled from Withersfield raising a total of £188.

In December a letter was once again sent to every household in the parish asking for funds for the Withersfield Church Preservation Fund (WCPF). This generated donations and planned giving totalling £1,915 including gift aid. Thanks are recorded here to Felicity Slinger for all her hard work in getting this letter drawn up. The WCPF will hold its AGM at the time of the APCM in future years. The fund, now standing at £22,934, is intended to build up a strategic amount for future major repairs, such as will be required for the tower.

A large one-off donation of £4,711 was received from the Friends of Withersfield to be spent specifically on the church tower repairs and this was further supplemented during the course of the year with a donation from the Withersfield Garden Bowls tournament of £433.

At Christmas-time, many parishioners got together to decorate the church – thanks to all those who helped and also those who removed the tree afterwards

Carol singing took place on the village green and raised £120 for repairs to the tower this was banked in 2022.

The PCC wishes to record its thanks to Elaine Mcinnes Rich for editing the magazine, which is now bi-monthly and is delivered to the homes in the Arboretum as well as the main village. Thanks also to all those who deliver the magazine.

Gratitude also goes to those who clean the church, do the flower arranging and act as readers and sides-persons.

Financial Review

In 2021 Collections at Services has returned to pre-pandemic levels, whilst Planned Giving continues to drop on previous years for the unrestricted fund there is an increase in restricted funds. Donations increased on previous years with a one-off donation received within the unrestricted funds to cover the cost of a repair to the church safe and a large donation of £4,711 for the restricted Church Tower fund.

Gift Aid reported in 2021 related to 3 months with the last 9 months gift aid being received in 2022 (£1,216) which is why it is considerably lower than the previous year.

Church activities relating to fees was up on 2020 due to the lifting of restrictions around weddings. The parish magazine also saw an increase on advertising of 48%, however it should be noted that 2020 was down on previous years by about that amount.

In total the income on unrestricted funds was ££5,352 with £10,133 being received within restricted funds.

Total expenditure was at a similar level as in 2020 with a total expenditure of £10,791, of which £4,828 came from unrestricted funds.

The original parish share was set at £8,000. The Haverhill and Withersfield Benefice received a reduction from the Diocese of which £3,000 was allocated to Withersfield reducing the parish Share to £5,000. The PCC made payments within the year for the parish share of £3,000 with a further £1,000 paid at the beginning of January but earmarked as a contribution for 2021. This was an underpayment of £1,000 against the target parish share to which Haverhill Parish made up the shortfall.

The upkeep of the churchyard was significantly higher than in previous years due to high winds requiring remedial action on some large trees.

Nearly all repairs and maintenance were funded from the fabric fund with the exception of the repair to the safe for which a specific donation was received as previously mentioned.

The Withersfield News fund transferred £1,000 to the unrestricted fund during the course of the year.

The net result for the year was a small surplus of £1,524 for the unrestricted funds and a larger surplus of £3,170 for the restricted funds. Bringing the total reserve balances to £3,400 for unrestricted and £39,199 for restricted funds. The endowment fund saw a small increase from income for investments to a closing balance position of £2,781.

It is the PCC policy to maintain a balance on unrestricted funds which equates to approximately 3 months running costs to cover emergency situations which may arise from time to time. This level is currently set at £3,250 and the value of the general fund at the end of 2021 was £3,400.

Incumbent's Report

This year started off with the third national lockdown because of the coronavirus pandemic, but during this period incumbents were left to make their own decisions on whether to hold services in person. I felt it was important to continue to hold services for those who wished to attend, and although numbers were limited it was a privilege to be able to offer prayer and worship on behalf of the parish.

Easter saw a prayer station installed in one of the chapels in church, inviting people to reflect on 'living stones' through the passion narrative, which gave people an opportunity to

engage in the liturgies and themes of Holy Week before joining the Eucharist on Easter Sunday, which I hope we can build on in the future.

One person was prepared for confirmation with a group in Haverhill, and although she was unable to attend the service because of isolating due to COVID-19, we are hopeful that she will be able to be confirmed in 2022.

The churchyard working party did an excellent job tidying the churchyard, repainting some of the metal- and woodwork and removing ivy from walls and gravestones, which helps to show that the church is open and active in the community. There was an excellent response from both the church and community, and it would be good to develop how we use the churchyard in the future. Although it is still open for burials, there is limited space for new graves but ample space for additional plots for the interment of ashes.

I have made pastoral contact with a number of people on the arboretum estate, which will be an important focus for us in the future, especially with news that additional housing has been approved for the site.

New people have taken on roles in the PCC, and I am very grateful to everyone for their continued support and hard work to maintain and develop mission and ministry in the parish. There are lots of signs of hope and new life in the parish as we emerge from the pandemic, which I hope and pray will bear fruit, knowing that there is much work to be done to build pastoral relationships with the village and community, and to secure the fabric of the church for the future.

Report of Curate

A lovely welcome has helped me settle into benefice church life. Particular thanks to Revd Max, Tracy Sevenoaks and Laurence Kidman, who have been very patient in training me in various tasks.

A deacon's role is to go and share the Gospel, not just with those in Church but those who do not attend. With this in mind, I have taken a leadership role in Café Church and the coffee morning as this is an outreach service. We tried the outdoor nativity and gaming party over Christmas as outreach events which connected well with the broader community. I hope to try more things with schools over Easter.

Along with Revd Max and Tracy Sevenoaks, we have hosted school events in Church and hope to develop this further. Revd Max, Tracey Sevenoaks and I have started going to Samuel Ward over lunchtime. However, this has been restricted due to COVID.

I have been developing my funeral ministry, leading Church, Crematorium and Cemetery services. I have continued my interest in prison chaplaincy and started to go into prison one day a week and one Sunday a month (second Sunday). I have taken a few baptism services of babies, children and adults.

I have continued my curacy training (IME2) elsewhere in the diocese for around two days and one evening a month on average.

Safeguarding Report

Safeguarding of children and vulnerable adults continues to be a high priority to us all, however, there have not been any significant safeguarding issues during the year at St Mary's, Withersfield. Safeguarding training is central to this and some members of the PCC have undertaken appropriate training (the Basic and Foundation Level training continue to be available on the Church of England website, whilst Leadership training has and is still delivered from the Diocese via Zoom). There have been limited face-to-face training opportunities due to the pandemic and Diocesan staff changes, especially affecting those who cannot use the internet, but more courses should be available during 2022 and hopefully locally, so people can be encouraged to attend as needed. Training should be repeated every three years at the highest level required for your role held in church. Please speak to Richard Hart or myself if you need more information or have any queries.

Church Warden's Report

I was pleased to take on the duties of Church Warden for another year and again what a strange year it has been.

However we have managed to provide some services for the village albeit adhering to social distancing and following the guidelines for Covid.

Our thanks go to all those who ensure the church is ready for our services and to those who clean and provide the flowers.

We had a working party who came together and tidied up the church yard earlier in the year and we are negotiating a new notice board to be installed as well. The church is looking good and well cared for.

We are also looking at the possibility of installing a toilet and sink unit with running water under the tower. Archdeacon David with a representative for the Diocese came and inspected to make recommendations and proposals for this. Our thanks go to Sheila and Michael Horton for the work they are putting into this especially looking for grants etc. Plans are in hand to have the tower repaired and are waiting quotations

Director of Music's Report

It has been another difficult year dealing with the restraints of Covid 19. However, we have mainly been able to maintain the worship at Withersfield with our monthly morning and evening services. Although we haven't be able to sing for some of the time we have been pleased with the contributions of Ann Mills, Wendy Holland and David and Chris Hart in singing the hymns for us. This has been much appreciated.

Also, thanks to the members of Haverhill Choir who come and lead our Evensong once a month.

The choir also came and led the Harvest service, with thanks to those who provided refreshments

It is hoped that we will be able to arrange a Come and Sing 'Joseph and his amazing Technicolour Dream coat' for the summer 2022. This will be an opportunity to invite the village in to enjoy singing this popular musical supported by the Haverhill Choir and other singers.

Church Flowers and Cleaning Officer

We are a team of 15 ladies and gentlemen. Together we care and look after St Mary's Church Withersfield.

We follow a rota that sets out our turn to either clean the church or display the flowers. During the last couple of years, we have taken care when coming together keeping to government guidelines regarding COVID-19.

For special services such as Easter, Harvest and Christmas we pull together and the whole church is adorned with flowers. For Ann Bents Funeral a previous church warden of the church, we cleaned the church and provided the flowers to provide thanks and recognise the work and commitment Ann made to St Marys Church Withersfield.

My thanks are extended to all my fellow flower arrangers and cleaners that have helped in the last year.

Structure, Governance and Management

Membership of the Parochial Church Council

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representational Rules.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including how funds of the PCC are to be spent.

The activities planned by the PCC complied with the Charity Commission's guidance on public benefit and were open to (and often were intended for) residents of the parish and the wider area.

During the year, the following served as members of the PCC:

Members ex-officio

Revd Max Drinkwater (*Priest-in-Charge*)

Revd Wendy Norris (*Assistant Curate*)

Richard Hart (*Churchwarden & Deanery Synod Representative*)

Siân Gilligan (*Secretary from 7th May*)
Felicity Slinger (*Treasurer to 7th May*)
Stephanie Watson (*Treasurer from 7th May*)

Elected members

Angela Kinloch
Karen Williams
Felicity Slinger (*from 7th May*)
Siân Gilligan (*to 7th May*)

In attendance

Jane Eccleston (*Safeguarding Officer*)


Church membership

Electoral Roll – Resident	14	(16)
Electoral Roll - Non-Resident	2	(2)
Average weekly attendance in November (October)	15	(10)

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature: 

Full Name: THE REV D MAX DRINKWATER

Position: PRIEST-IN-CHARGE

Date: 22-04-22

**Independent Examiner's Report
To the trustees of St Mary the Virgin, Withersfield, Parochial
Church Council**

I report on the accounts for the year ended 31 December 2021, which are set out on pages 1 to 4.

Respective responsibilities of Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedure laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether any particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts be reached.

Signed: 

Name: ANNE MARIE BROYN'S

Address: 2 BRYTON WOODS, ANNE SOKKINGS LANE, HAVERHILL, CB9 7TA

Date: 16 March 2022

St Mary the Virgin, Withersfield

Financial statements for the year ending 31 December 2021

Receipts and Payments Account

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
Receipts					
Planned giving	960	1,240	0	2,200	1,835
Collections at services	2,142	0	0	2,142	822
All other giving and voluntary receipts (note 5a)	776	6,516	0	7,292	2,872
Gift aid recovered	215	183	0	398	1,200
	<u>4,093</u>	<u>7,939</u>	<u>0</u>	<u>12,032</u>	<u>3,857</u>
Activities for generating funds (note 5b)	188	0	0	188	167
Church activities (note 5c)	1,071	2,187	0	3,258	2,026
Income from investments (note 5d)	0	7	213	220	284
	<u>5,352</u>	<u>10,133</u>	<u>213</u>	<u>15,698</u>	<u>9,206</u>
Payments					
Costs of generating funds (note 6a)	20	85	0	105	20
Church activities (note 6b)	3,479	0	0	3,479	4,850
Church expenses (note 6c)	1,329	5,878	0	7,207	5,608
Major Capital expenditure	0	0	0	0	0
Other expenditure	0	0	0	0	0
	<u>4,828</u>	<u>5,963</u>	<u>0</u>	<u>10,791</u>	<u>10,478</u>
Excess/(Shortfall) of Receipts over Payments	524	4,170	213	4,907	-1,272
Transfers between funds	1,000	-1,000	0	0	0
	<u>1,524</u>	<u>3,170</u>	<u>213</u>	<u>4,907</u>	<u>-1,272</u>
Funds b/f at 1 Jan	1,876	36,029	2,568	40,473	41,745
Funds at 31 Dec.	<u>3,400</u>	<u>39,199</u>	<u>2,781</u>	<u>45,380</u>	<u>40,473</u>

Signed Chairman



Signed Treasurer



Date

22/4/22

St Mary the Virgin, Withersfield
Financial statements for the year ending 31 December 2021

Statement of Assets and Liabilities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
<i>Cash Funds</i>					
Bank current account	3,400	-380	1	3,021	3,308
CBF Deposit Fund	0	0	0	0	0
Withersfield Church Preservation Fund	0	28,078	0	28,078	21,104
Fabric Fund	0	11,501	0	11,501	13,494
Ullstein Trust	0	0	2,780	2,780	2,567
	<u>3,400</u>	<u>39,199</u>	<u>2,781</u>	<u>45,380</u>	<u>40,473</u>
<i>Other Monetary Assets</i>					
Gift aid recoverable	803	413	0	1,216	130
VAT recoverable	0	0	0	0	0
	<u>803</u>	<u>413</u>	<u>0</u>	<u>1,216</u>	<u>130</u>
<i>Investment assets (note 3)</i>					
357 CBF Church of England Investment Fund shares at market value	<u>0</u>	<u>0</u>	<u>8,360</u>	<u>8,360</u>	<u>7,299</u>
<i>Liabilities</i>					
Parish share 2021	<u>1,000</u>	<u>0</u>	<u>0</u>	<u>1,000</u>	<u>0</u>
	<u>1,000</u>	<u>0</u>	<u>0</u>	<u>1,000</u>	<u>0</u>

The attached notes on page 3 and 4 form part of these financial statements

St Mary the Virgin, Withersfield

Financial statements for the year ending 31 December 2021

Notes

- The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
- Assets recognized but not valued in the Statement of Assets and Liabilities include :
Heritage Assets : Paten and Chalice
- The endowment fund, a bequest by the Late Mr Frederick Ullstein, has to be retained as a capital fund, with the income being used specifically for the relief of children in need, hardship or distress and resident in the Parish of Withersfield. It is invested in CBF Church of England Investment Fund shares.
- The movements in restricted funds during the year were:

	Bal B/fwd £	Receipts £	Payments £	Transfers £	Bal C/fwd £
Restricted:					
Fabric fund	13,386	887	-5,251	0	9,022
Withersfield Church Preservation Fund	21,104	1,915	-85	0	22,934
Withersfield Church Tower Fund	0	5,144	0	0	5,144
Withersfield News	1,540	2,187	-628	-1,000	2,099
	<u>36,030</u>	<u>10,133</u>	<u>-5,964</u>	<u>-1,000</u>	<u>39,199</u>
Endowment fund					
Ullstein Fund	<u>2,568</u>	<u>213</u>	<u>0</u>	<u>0</u>	<u>2,781</u>

The Fabric Fund represents accumulated donations and appeals for fabric maintenance, which can only be spent for that purpose.

The Ullstein Fund relates to the income earned on the endowment fund (see note 3) and is to be used specifically for the relief of children in need, hardship or distress and resident in the Parish of Withersfield.

Specific Donations relate to donations received with a restricted use. Where possible these are utilised in the year of receipt.

The Withersfield News represents accumulated donations and advertising income to cover the cost of producing *The Withersfield News*. Any surplus to go to general church funds.

A bequest was left by the late Joan Blackford for the general use and upkeep of St Mary's Church, Withersfield and was initially kept as a designated fund. It was agreed that the balance should be transferred to the Fabric fund in 2014, and the final transfer (interest) was completed in 2015.

The Withersfield Church Preservation Fund has been set up to encourage donations from the village to assist in the repairs and maintenance of the church building, which is a village asset.

The Withersfield Church Tower Fund holds specific donations made to fund the restoration works of the Church tower.

St Mary the Virgin, Withersfield
Financial statements for the year ending 31 December 2021

Notes

5. **Receipts Analysis**

	Unrestricted Funds	Restricted Funds	Endowment Fund	2021	2020
	£	£	£	£	£
a. All other giving voluntary receipts					
Donations	776	6,516	0	7,292	2,872
Church collection box	0	0	0	0	0
	<u>776</u>	<u>6,516</u>	<u>0</u>	<u>7,292</u>	<u>2,872</u>
b. Activities for generating funds					
Sponsored bike ride	188	0	0	188	0
Village carol singing	0	0	0	0	167
	<u>188</u>	<u>0</u>	<u>0</u>	<u>188</u>	<u>167</u>
c. Church activities					
Fees	1,071	0	0	1,071	551
Parish magazine - advertising	0	2,187	0	2,187	1,475
	<u>1,071</u>	<u>2,187</u>	<u>0</u>	<u>3,258</u>	<u>2,026</u>
d. Income from investments					
Bank and CBF Deposit fund interest	0	7	1	8	79
Dividends on CBF Investment Fund	0	0	212	212	205
	<u>0</u>	<u>7</u>	<u>213</u>	<u>220</u>	<u>284</u>

6. **Payments Analysis**

a. Costs of generating funds					
Advertising	0	85	0	85	0
Lottery	20	0	0	20	20
	<u>20</u>	<u>85</u>	<u>0</u>	<u>105</u>	<u>20</u>
b. Church activities					
Mission giving and donations	0	0	0	0	0
Diocesan parish share	3,000	0	0	3,000	4,000
Salaries, wages & honoraria	440	0	0	440	250
Clergy & staff expenses	39	0	0	0	600
	<u>3,479</u>	<u>0</u>	<u>0</u>	<u>3,440</u>	<u>4,850</u>
c. Church expenses					
<u>Church running expenses</u>					
Insurance	0	2,038	0	2,038	1,968
Cost of services	25	0	0	25	0
Upkeep of churchyard	0	2,120	0	2,120	1,350
Repairs, maintenance & equipment	711	1,092	0	1,803	1,124
Administration costs	30	0	0	30	50
	<u>766</u>	<u>5,250</u>	<u>0</u>	<u>6,016</u>	<u>4,492</u>
Church utility bills	563	0	0	563	513
Costs of trading	0	628	0	628	603
	<u>1,329</u>	<u>5,878</u>	<u>0</u>	<u>7,207</u>	<u>5,608</u>

7. The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. No other payments were made to PCC members.