



THE CHURCH
OF ENGLAND
**Diocese of St Edmundsbury
and Ipswich**



**ANNUAL REPORT
and
FINANCIAL STATEMENT
of
ST. MARY'S CHURCH, HAVERHILL, SUFFOLK**

For the year ending 31st December 2024



Parochial Church Council (PCC)
St. Mary's Church, Haverhill
Annual Report & Financial Statement 2024

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General Information:

Address: Church of St Mary the Virgin
High Street, Haverhill, Suffolk, CB9 8AX

Priest-in-Charge: The Revd Max Drinkwater

Associate Priest The Revd Wendy Norris

PCC Secretary: Mrs. Diana Allin

Independent Examiner: Mrs. Vanessa Hooley

Banks: NatWest
32 Market Hill Sudbury CO10 2EN
Lloyds Bank
8 High St, Haverhill CB9 8BA

Church Membership/ Services:

- Electoral Roll
 - Resident 91
 - Non – Resident 13
 - TOTAL 104
- Average total Sunday attendance (October 2024) 82
- Average Sunday main service adult attendance 62
- Holy Baptism 8
- Holy Matrimony 2
- Funeral Service, in Church 8
- Funeral Service, Crematorium / Cemetery etc. 27

PAROCHIAL CHURCH COUNCIL (PCC) REPORT

Aims and Objectives: St. Mary's PCC, has the responsibility of co-operating with the incumbent, in promoting, in the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic and ecumenical. It also has the responsibility for the maintenance of St. Mary's Church, High Street, Haverhill.

Ex-Officio Members:

PRIEST-IN-CHARGE:	Revd Max Drinkwater
ASSOCIATE PRIEST:	Revd Wendy Norris
READERS:	Mr Ian Levett Mr Steven Norris Mrs Terry Streamer
LIC ^D LAY CHILDREN & FAMILIES MINISTERS:	Mrs Diana Allin (Secretary, Electoral Roll, GDPR) Mrs Elizabeth Foulkes
CHURCHWARDENS:	Mrs Jane Eccleston (Vice-Chair, Safeguarding) Ms Charlotte Kalinsky (to Sept'24) (Safeguarding)
DEANERY SYNOD REPRESENTATIVES:	Mrs Jane Eccleston Ms Charlotte Kalinsky

Elected Members:

Mr John Eccleston (Treasurer, Parish Giving Adviser)	
Mrs Tracey Aubury	Mr Philip Aubury
Mr Nigel Missen	

Other Officers:

DIRECTORS of MUSIC:	Mr Richard Hart Mr David Hart
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The election of the Church Warden and PCC members took place at the Annual Parochial Church meeting, held on Monday 25th April 2022 at 7:00pm in the Community Area. This meeting is advertised within the church and weekly pew notices sheet, nomination forms are issued and all those on the electoral roll are invited to attend and vote at the meeting.

- **The PCC** met 7 times during 2024. The main items for discussion were planning for services and events, the parish finances. Reports were

received from officers and from other organisations, such as the Deanery Synod.

- **The PCC** can operate through a number of ad hoc committees, which meet between meetings of the full PCC:
- **The Standing Committee:** This is the only committee required by law and it has the power to transact the business of the PCC between meetings, subject to any directions given by the Council. It also acts as a Finance Committee, drawing up budgets and making recommendations of a financial nature to the PCC. The Standing Committee is made up of the Incumbent, Churchwardens, Treasurer and Secretary.
- As well as services throughout the week, the Church building is normally used weekly by a number of groups, who support the Church. These include Café Church, U3A Choir, Women's Fellowship, Choir practice and Indoor Bowls Club. Refreshments are served on Friday and Saturday mornings and a Family Café provides free meals children's activities on most Friday evenings.

REPORTS OF THE MEMBERS

Incumbent's Report

It has been a pleasure and privilege to minister in Haverhill once again this year, and I am hugely grateful to all those who have supported our mission and ministry together in many and various ways. St Mary's continues to stand at the centre of the community in Haverhill, offering a place of witness and worship, prayer and challenge, hospitality and service.

Our traditional patterns of worship continue to sustain us and glorify God, including Eucharists on Sundays and Wednesdays, Café Church on Fridays, Morning Prayer on Saturdays and monthly Messy Church and Healing Services. Messy Church in particular is now well established, and is beginning to attract a strong regular congregation as well as new families and children, working alongside our other projects including Family Café which is again well supported in a regular pattern twice a month. We are grateful to external funders, including West Suffolk Council and the diocesan Growing Younger Strategic Fund for supporting these initiatives.

These fed into our strategic plans for Growing Younger, which also included offering the Future Youth scheme for young people interested in youth ministry. We were not able to recruit but have made some good contacts in promoting this and will offer it again next year. We continue our lunchtime chaplaincy at Samuel Ward, as well as welcoming primary schools to St Mary's at Easter and Christmas, with an additional opportunity this year in connection with the Knife Angel's visit.

The Knife Angel saw us engage 490 children and 376 adults directly through our art exhibitions in collaboration with HMP Highpoint and St Nicholas Hospice Care, our workshops against violence and for reconciliation, a prayer vigil with the choir and a music event with the Revd Kiran Lotay of Ipswich. The church played an important role in bringing the community together at this time and offering hope of reconciliation and peace.

We were also able to support people throughout the year at pastoral offices, including baptisms and funerals, although opportunities for weddings this year was limited. We sent two people for confirmation at the diocesan service at the Cathedral. We kept both Bell Sunday and Music Sunday and are hugely grateful for the ministry of our directors of music, choir, bell ringers and other musicians.

This year also saw opportunities for discipleship embedded in the regular life of the church, with a new pattern of hybrid bible study launched in August, three sessions a month online and one in person. During Lent we used the Church of England's resources on the theme 'Watch and Pray', with a discussion group and lunch on Wednesdays. We collected for Tearfund and were pleased to welcome two representatives from the charity to speak to us about their global mission, one at a Sunday service and one at the Wednesday group. We also engaged with the ecumenical prayer movement, 'Thy Kingdom Come' in Ascensiontide.

We continue to collaborate with key partners in the community, including REACH who offer a Community Hub in the church on a Friday afternoon; Haverhill Town Council; the Royal British Legion; the Friends of St Mary's who offer a good programme of concerts, events and open days throughout the year; the National Literary Trust in Suffolk, whose operations have ceased in Haverhill but were still able to offer us books for distribution in church, including at Christmas; and St Nicholas Hospice Care with whom we held Light Up a Life again just before Christmas. We took the opportunity to engage in the first Haverhill Science week, hosting a talk with Professor Russell Cowburn on science and religion; and hosting a hustings for the General Election with representatives from most of the political parties standing in West Suffolk, as well as a discussion on the proposed Assisted Dying bill with Nick Timothy MP.

We also work well with Churches Together, of which I am still chair and Terry Streamer of St Mary's is now secretary. Particular moments to gather with our ecumenical partners were in the Week of Prayer for Christian Unity, on Good Friday, at Pentecost, while the Knife Angel was present, and before Christmas.

Once again there have been challenges and changes in the wider church which impact on our life here in Haverhill. We received news of the Makin report into historic child abuse and its subsequent cover-up, which was followed by the resignation of the Archbishop of Canterbury. Unconnectedly, our suffragan bishop was translated to Exeter in the autumn this year and we are anticipating the retirement of our diocesan bishop next Spring. This has given us the opportunity to review our own safeguarding procedures, to pray for and support victims of abuse in particular, and to prepare for whatever changes may come in the future.

I have been encouraged by the number of people on their own journey of vocation and discipleship whom we have supported from Haverhill. The Revd

Wendy Norris continues as associate priest at St Mary's as well as being managing chaplain at HMP Highpoint; the Revd Mel Takac was on placement here in the early part of the year; Gregor Purdie was made a deacon and began his curacy at St Mary-le-Tower, Ipswich; Charlotte Kalinsky and George Allin began training for ordained ministry at Westcott House; Ryan Davey continues on the Ministry Experience Scheme in London; and we enjoyed having Catherine Cox from Westcott House on placement over the summer, whom we are looking forward to welcoming as our curate, God willing, next June. We continue to be well supported by people licensed or commissioned in lay ministry, and we had candidates from the benefice complete the Course in Christian Studies locally.

Personally, I have continued on the Church of England's Strategic Leadership Development Programme, as well as being a vocations adviser and young vocations champion in the diocese, and a volunteer chaplain and now trustee of St Nicholas Hospice Care.

Thank you again to all those who enable the life of the church in Haverhill to flourish, including the PCC and officers of the church. It was an honour to be made rector of Haverhill and Withersfield in May this year, with a service of celebration with the Archdeacon of Sudbury, having previously been priest-in-charge. I look forward to continue to minister with you in the time ahead and pray that we continue to see the fruits of our work in all that we do.

The Revd Max Drinkwater

Rector

End of Year Report 2024-2025



Family Cafe at St Mary's Church

We are a medieval market square church providing a free drop in meal, warm space and hot meal two Fridays a month in Haverhill.

We partner with REACH Community Projects who run the warm space 2pm to 4pm each Friday and give out food parcels.

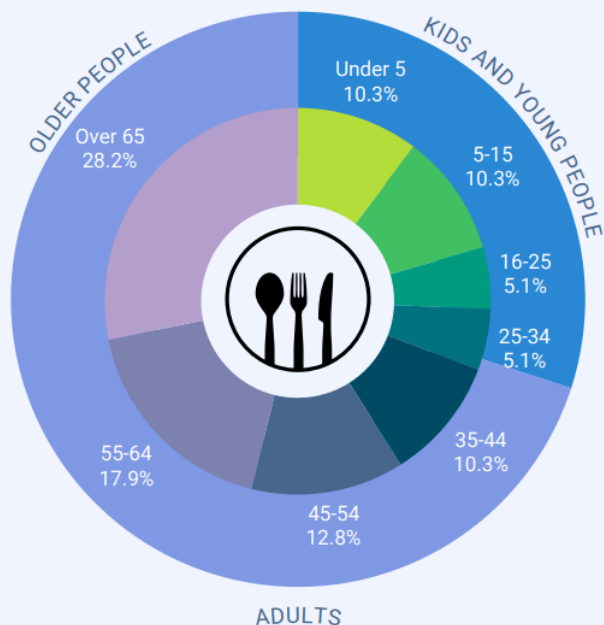
We collect leftover food from Aldi and give it away in the porch.

We host a 3 course free hot meal meal and kids crafts, creating a vibrant supportive community.

Data for Family Cafe at St Mary's Church, Haverhill 2024-2025

Average attendees at the Family Cafe on Friday's for a hot meal, hot drinks, children's crafts are 38 people (previous year 36) with highest attendance 65 people (previous year 59). All have Haverhill postcodes except on average one guest. We have slightly higher attendance in term time. Since April 2024 we are open the first two weeks of the month.

Average of 3-4 crates of porch food given out per Family Cafe.



The Revd Wendy Norris

Associate Priest

Church Wardens' Report

The year of 2024 was a busy year in the parish, from welcoming local school children at Experience Easter and Advent to working with Churches Together on the Walking Nativity and Good Friday Walk of Witness and other ecumenical services throughout the year.

Messy church has been growing from strength-to-strength welcoming familiar children and families as well as new people: it is beautiful to see children learning about God through activities and spending time in our church.

Family Café continues to offer meals to those most in need and providing a warm safe place for people to come together: they have created their own supportive community. Family Café has reached people in our community who may have never come into church before, so has really made a difference to how St Mary's is caring for our local community.

We had the Knife Angel with us in Haverhill during September, the first time it had been in Suffolk. There was much hard work and dedication from local people, the Town Council and our church working together on what the Knife Angel represents and what it means for us individually and as a town. This was also a major opportunity for us as a church to work with local groups, schools etc.

We would like to thank all in our congregation who volunteer to help keep the church running smoothly from coffee mornings, cleaning, stewarding for services and occasional offices. Also, our appreciation goes to those who enhance our worship with music, bell-ringing, setting up for services, flower arranging, reading and leading intercessions. A special thank you to Nigel, and more recently to Philip who work incredibly hard at St Mary's keeping the building running, from clearing the drains, roofs and gutters, replacing light bulbs, cleaning and many other jobs in and around our church building (especially dealing with the spiders!).

I resigned officially to +Bishop Martin as Church Warden on Sunday 15th September to start residential ordination training at Westcott House for the next three years. I would like to say that it has truly been a blessing to serve the parish and the local community in Haverhill, I have learnt too much from you all which I will take with me into my future ministry. My special thanks to Jane my fellow churchwarden, thank you for being churchwarden with me.

Thank you to the ministry team who work very hard discerning what God is calling them to do in Haverhill and being open to exploring new ideas on how to show God's love and what a wonderful supportive community we are at Haverhill. You are all such a blessing, with many different God-given gifts. We are deeply enriched by all your ministries, learning so much from you all.

Thank you to Max for your dedication and the hard work you do in our parish and beyond. St Mary's is blessed to have a truly wonderful, dedicated incumbent. It was a blessing to work alongside you.

Finally, it has been a privilege to work and worship with such dedicated people, to have such willing and gifted volunteers, to be able to share worship and the opportunity to go deeper into God together. I thank you, our congregation, giving Jane and I your trust, love and support.

The heart of the churchwarden is serving God's people and to respond to God's call and I loved every minute serving you at St Mary's.

My prayers are with you for the future.

Charlotte Kalinsky

Thank you, Charlotte, for your report and my good wishes and thanks to you for your service, it was a pleasure to work alongside you. I would like to reiterate my thanks to all those mentioned by Charlotte above, the fact that our church runs so smoothly and is such a welcoming place is due to a real team effort involving so many of our church members. In addition, I would like to thank The Friends group for the fundraising work they do and the opportunities they provide for the wider community to join in church events.

During the year, routine maintenance tasks were undertaken, equipment serviced and PAT tested. An electrical outage in the Tower and kitchen was traced to the clock motor which West Suffolk Council maintains. We have continued to raise funds towards stonework repairs, outlined in the last Quinquennial report and it is hoped that in 2025 this work will be completed. At Easter, lilies were purchased by members of the congregation in memory of loved ones. We held a Summer and Winter Fair as part of our fundraising activities and Fairtrade Christmas cards were sold to raise funds.

Thank you for your support during 2025.

Jane Eccleston

Church Wardens

Children's and Families Team Report

2024 was another busy year for Children's and Families Ministry at St Mary's.

We were able to offer Experience Easter to over 200 school children, they all enjoyed learning the Easter story through reflection and activities. We were also able to offer Discover Advent to some of the schools in December and several schools also held their Carol Services in the church.

Our Holiday Club this year was Olympic Games themed; over 24 children joined us through the week as we explored how we are part of Jesus' team and how he gives us the training to be part of his team.

We continued to offer Messy Church once a month: new and regular families join us each month to explore stories and themes of the Church year. We also now have several teenagers joining us to help each month. In September we were able to link our Messy Church with the visit of the Knife Angel and

explored the theme of forgiveness. Through the month there were many school visits to the church.

In September Diana and Lizzie renewed their licenses as LLMs at the Cathedral in Bury.

Our year concluded with Churches Together and The Walking Nativity, followed on by Christmas Messy Church and, on Christmas Eve, our own Crib Service.

Diana Allin

License Children's and Families Minister

Music at St Mary's

For a first at St Mary's, we have now two Directors of Music. In January David Hart was appointed as a 'Job share' with me as assistant Director of Music as was agreed that I would cover for the first and second Sundays of the month on the organ/piano and David would cover for the third and fourth Sundays. It was also agreed that David would lead and conduct the choir and I would be the official accompanist. This arrangement is working very well.

The choir continue to lead the music for the main services at Haverhill and also take part in the monthly Evensong Song at Withersfield. Withersfield church were given 20 copies of Mission Praise by Castle Camps United Reformed Church and these have been used for Evensong while the Ancient and Modern Revised hymn book continued to be used for the monthly Eucharist.

Instead of a sacred cantata this year members of the choir put together a service of music, hymns and readings for the evening of Good Friday. There were many comments about how moving this service was so thanks to all who took part.

Another highlight for the choir was a 'Come and Sing Evensong' in October when we invited singers from other churches to come for a rehearsal in the afternoon followed by a delicious tea provided by the ladies of the choir then a service of full Choral Evensong in the evening. There was over 30 singers in the choir and a good congregation. The church resounded with beautiful Choral Music from the choir with selective hymns for the congregation to join in. There was a retiring collection which went towards the Music Fund of the choir.

A new Welcome Eucharist was introduced during the year when it was decided to use the pianos and instruments to lead the music with the choir being repositioned in the north aisle. A new music setting of the Eucharist was also introduced.

Sadly, I developed severe health problems in October/November with a spell in hospital. I was indeed indebted to David Hart for willingly taking over the choir and organ during my time of incapacity.

Richard Hart LRCM, DipRSCM, CertRSCM

Joint Director of Music

Safeguarding

St Mary's, Haverhill is committed to safeguarding the welfare of all people, including children and vulnerable adults. The safeguarding policy has been reviewed and is available via the website and a poster is displayed in church, with relevant contact details of Parish and Diocesan Safeguarding Officers. Safeguarding is a regular PCC agenda item and all concerns raised are recorded and the relevant agencies consulted were

advice or action may be needed. Our thanks to the Diocesan Safeguarding team for their support and help. The three levels of training have been widely offered online and face-to face around the Diocese. The more recent training in Raising Awareness of Domestic Abuse has been completed online by myself and other key members of the PCC.

Jane Eccleston

Parish Safeguarding Officer

St Mary's Carpet Bowls Club

St Mary's bowls club have 12 regular players at the moment. Sadly we lost Les Buckton this year who had been a member for many years and John Radford who had to stop playing due to poor health.

We have had four new players join from Birdbrook Bowls Club who enjoy our relaxed non-competitive games, complete with a tea and coffee break.

We are always looking for new members – all are welcome!

David Miller



THE CHURCH
OF ENGLAND
**Diocese of St Edmundsbury
and Ipswich**



FINANCIAL STATEMENT
of
ST. MARY'S CHURCH, HAVERHILL, SUFFOLK

For the year ending 31st December 2024



TREASURER'S REPORT

Income for the year reduced by around £45,000 or 46% in 2024 but this was largely due to a reduction in grant awards (-£27,000) and the non-recurring contribution of £9,000 from Revd Wendy's prison chaplaincy. Tax recovered on Gift Aided contributions was also £6,000 less due to the claim in 2023 being inflated by carry-over from 2022. Fee income from weddings and funerals also reduced by 27% due to a reduction in church funerals. Collection income of £8,020 was marginally less than 2023 but sundry donations increased by 25% to £6,780

Expenditure for the year fell by almost 50% or around £42,000 mainly due to reductions in the amount of Parish Share paid (-£23,000), a reduction in clergy travel (-£5,000) which had been inflated by Revd Wendy's prison chaplaincy placement and a reduction in Utilities cost (-£2,200).

Our Parish Share assessment from the diocese was £66,989 of which we were only able to find £22,000, a significant reduction compared to our achievements in recent years. Whilst we only paid a total of £17,000, a further £5,000 was paid in January, 2025 against the 2024 assessment and will appear in that year's accounts. As a reminder, the assessment of Parish Share is largely based on the stipendiary and housing costs of the incumbent together with a small contribution to diocesan central running costs.

In summary then, planned giving (weekly envelopes, Parish Giving Scheme and standing orders) is maintaining a level, but for comparison, planned giving in 2012 amounted to over £28,000 or double what it is today. In terms of expenditure, we remain unable to meet our Parish Share commitment and struggle to achieve even 33% of it. We will again need to seek some form of further support from the diocese but the diocese will expect to see a financial plan that begins to recover any shortfall in coming years.

In closing I would like to thank Mrs Vanessa Hooley for agreeing to be our Independent Examiner again this year.

John Eccleston

PCC Treasurer

INDEPENDENT EXAMINER'S REPORT
TO THE PCC OF ST MARY'S CHURCH, HAVERHILL
FOR THE YEAR ENDED 31 DECEMBER 2024

I report on the accounts for the year ended 31 December 2024, which are set out on the following pages.

Respective responsibilities of the Members and Independent Examiner

The PCC's members 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;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's statement

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

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

Vanessa Hooley

33 Crown Street West
Poundbury
Dorchester
Dorset DT1 3FQ

Signed: V. M. Hooley Date: 25.04.2025

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S CHURCH, HAVERHILL
RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

<u>RECEIPTS</u>	<u>Note</u>	<u>2024</u>		<u>2024</u>	<u>2023</u>
		<u>(Unrestricted)</u>	<u>(Restricted)</u>	<u>TOTAL</u>	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Incoming resources from donors</u>					
Regular Giving	4a	14,634	50	14,684	20,852
Income Tax recovered on Gift Aid	4b	5,124	1321	6,445	12,498
Collections		7,409	611	8,020	8,474
Sundry donations		1,497	5,283	6,780	5,682
		28,664	7,265	35,929	44,549
<u>Other Voluntary Income</u>					
Legacies		0	0	0	0
Grants	4c	0	5,700	5,700	32,515
		0	5,700	5,700	32,515
<u>Income from Charitable and Ancillary Trading</u>					
		0	0	0	0
Fetes, Bazaars and Fund Raising		737	389	1,126	1,581
Use of Community Area		4,035	0	4,035	4,450
		4,772	389	5,160	6,031
<u>Other Income</u>					
Fees for Weddings, Funerals, Banns		2,864	0	2,864	3,935
Contribution to clergy expenses		723	0	723	2,943
Contribution to Utility costs		698	0	698	1,148
Honoraria (Weddings & Funerals)		990	0	990	2,720
Miscellaneous		0	0	0	125
Deposit A/c Interest		303	0	303	182
		5,578	0	5,578	11,053
<u>TOTAL RECEIPTS</u>		39,014	13,354	52,368	97,105
Fees Received as Agent		0	482	482	240

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S CHURCH, HAVERHILL
RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024


<u>PAYMENTS</u>	<u>Note</u>	<u>2024</u>		<u>2024</u>	<u>2023</u>
		<u>(Unrestricted)</u>	<u>(Restricted)</u>	<u>TOTAL</u>	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Activities directly relating to the work of the Church</u>					
Major repairs		0	0	0	6,851
Diocesan Centenary Share	5a	17,000	0	17,000	40,000
Benefice and Clergy Expenses		563	0	563	5,569
Church running expenses	5b	3,606	2,674	6,280	8,704
Upkeep of Services		400	0	400	254
Church maintenance		4,475	0	4,475	3,286
Insurance		3,466	0	3,466	3,155
Collections for charities		0	551	551	1,234
Utilities	5c	6,771	0	6,771	9,928
Honoraria		2,520	2,480	5,000	7,330
		38,801	5,705	44,505	86,576
<u>Fundraising</u>					
Special events		14	0	14	0
<u>Church Management and Administration</u>					
Audit & Bank Charges		50	0	50	46
<u>TOTAL PAYMENTS</u>		38,865	5,705	44,570	86,622
<u>TOTAL RECEIPTS</u>		39,014	13,354	52,368	97,105
<u>Excess of Receipts over Payments</u>		149	7,649	7,798	10,483
Fees Received as Agent		0	482	482	240


PAROCHIAL CHURCH COUNCIL OF ST. MARY'S CHURCH, HAVERHILL**STATEMENT OF ASSETS****AS AT 31 DECEMBER 2024**

	2024	2023
	£	£
Current Assets		
Cash at Bank and in Hand (Opening Balance)	26,922	16,439
Excess of Receipts over Payments	7,798	10,483
Net Assets		
Cash at Bank and in Hand (Closing Balance)	34,720	26,922
Funds		
Unrestricted	7,046	5,247
Designated	0	0
Restricted	27,674	21,675
	34,720	26,922
Current Liabilities (Sums due within 1 month)		
St. Edmundsbury & Ipswich DBF (Parish Share)	5,000	
Total Energies Gas & Electric	1,160	

Breakdown of Restricted Funds	Opening Balance	Donations	Grants	Total Receipts	Payments	Transfer (To)/from General	Closing Balance
Music Fund	662	324	0	986	240	0	745
Church Flowers	(62)	693	0	631	534	0	97
Rectors' Nameboard	228	0	0	228	0	0	228
Charity Collections	0	551	0	551	551	0	0
Holiday Club	275	0	0	275	165	0	110
GIG Café Church	134	0	0	134	0	0	134
Sponsor-A-Stone	3,782	1,868	2,300	7,950	0	0	7,950
Family Café	14,027	75	0	14,102	5,036	0	9,066
Bell Fund	348	4,010	0	4,358	0	0	4,358
Haverhill Churches Together	185	0	0	185	154	0	31
GIG Growing Younger	2,097	0	2,000	4,097	275	0	3,822
Energy Support	0	0	0	0	0	0	0
Warm Hub	0	0	1,400	1,400	400	0	1,000
Other	0	133	0	133	0	0	133
TOTAL	21,675	7,654	5,700	35,029	7,355	0	27,674

Approved by the Parochial Church Council on 24/02/2025 and signed on its behalf by:


 The Revd Max Drinkwater, Rector


 Mrs. D M Allin, PCC Secretary

PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, HAVERHILL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. Accounting Policies

(a) Accounting convention

The financial statements have been prepared in accordance with the Church Accounting Regulations (2006) using Receipts and Payments basis under Regulation 3 (2) (a) together with applicable accounting standards and the Charities SORP.

(b) Funds

General (unrestricted) funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. Restricted funds are those that arise from donations or collections for a particular purpose either specified by the donor(s) or by the PCC in the case of collections for specific purpose (e.g. on behalf of charities).

The PCC has no funds arising from endowments and no investments to report.

The accounts include monetary transactions and assets for which the PCC can be held responsible. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

(c) Incoming resources and resources expended

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

2. Staff Costs

	2024	2023
	£	£
Honoraria	5,000	7,330
Social security	-	-
Pensions	-	-
	_____	_____
	5,000	7,330
	_____	_____

The PCC does not employ any persons directly. The Director(s) of Music receive(s) a monthly honorarium for the provision and supervision of music in church at weekly services and at occasional services subject to a signed agreement with the PCC.

3. Reserves Policy

It is the policy of the PCC to retain reserves amounting to two months average running costs (~£3,000) to cover regular and forecast expenditures that are essential to the continued operation of St. Mary's Haverhill. Any funds in excess of the reserves will be reviewed on a monthly basis and any surplus allocated to Parish Share subject to approval by the PCC. This policy will be reviewed annually until the PCC is able to achieve payment of Parish Share in full.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, HAVERHILL
NOTES TO THE FINANCIAL STATEMENTS Contd...
FOR THE YEAR ENDED 31 DECEMBER 2024

4. RECEIPTS

		<u>2024</u>		<u>2024</u>	<u>2023</u>
		(Unrestricted)	(Restricted)	TOTAL	TOTAL
		£	£	£	£
4a	Regular Giving				
	Weekly Envelopes	4,162	0	4,162	4,880
	Standing Orders	4,040	0	4,040	3,680
	PGS	6,035	0	6,035	5,068
		14,237	0	14,237	13,628
4b	Gift Aid Recovered				
	Gift Aid Claimed	1,530	1,321	2,852	4,078
	GASDS	2,000	0	2,000	2,000
	Gift Aid via PGS	1,593	0	1,593	1,210
		5,124	1,321	6,445	7,288
4c	Grants Received				
	Benefact Trust (Stonework)	0	2,300	2,300	0
	GIG Growing Younger	0	2,000	2,000	0
	West Suffolk Council (Warm Hl	0	1,400	1,400	0
	Other grants	0	0	0	32,515
		0	5,700	5,700	32,515

PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, HAVERHILL
NOTES TO THE FINANCIAL STATEMENTS Contd...
FOR THE YEAR ENDED 31 DECEMBER 2024

5. PAYMENTS

		<u>2024</u>		<u>2024</u>	<u>2023</u>
		(Unrestricted)	(Restricted)	TOTAL	TOTAL
		£	£	£	£
5a	Centenary Share				
	2024 Parish Share paid	17,000	0	17,000	30,000
	2024 Parish Share Due	66,989	0	66,989	65,774
	2024 Parish Share Shortfall	49,989	0	49,989	35,774
	(Note: A further £5,000 towards 2024 will be transferred in Jan'2025)				
5b	Church running expenses included the following significant items:				
		(Unrestricted)	(Restricted)	TOTAL	
	Family Café expenses.	0	1,122	1,122	4,491
	Youth Work	0	228	228	237
	Easter Lilies (funded by donati	0	534	534	573
	Roof Alarm	1,408	0	1,408	1,277
	Copyright Licensing	714	0	714	679
	Miscellaneous	1,484	790	2,274	1,447
		3,606	2,674	6,280	
5c	Utilities	Billed Cost	Support	Nett Cost	
		£	£	£	£
	Gas	3,373	0	3,373	5,931
	Electricity	2,305	0	2,305	2,810
	Telephone & Broadband	539	0	539	727
	Water & Sewage	555	0	555	460
		6,771	0	6,771	9,928