

**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 2025

**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
Customer Services
Leeds
LS78 1LB

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

ANNUAL REPORT FOR 2025

Aims and Purposes

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

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commissions guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St Mary's Withersfield.

Review of the Year

During the year, the PCC met five times – 4 full meetings in February, June, September, and November. The APCM was held in May followed by the first meeting of the newly elected PCC.

A regular eucharist service was held at 11.15 am on the second Sunday of the month and evensong on the third Sunday of each month. This evensong service is a benefice service and is well supported by Haverhill choir and church members. Many thanks to members of the choir from Haverhill who attended services providing singing and or music at services.

During the end of February, the long-awaited repairs to the church tower commenced. The church is grateful to all those in the village that made donations to help build up the funding required and would also like to acknowledge the grants received from Suffolk Historic

Churches Trust, National Churches Trust, Benefact Trust and the Listed Places of Worship that made the repairs possible. The work was completed in June with the scaffolding finally being removed at the beginning of July.

On Easter day, a eucharistic service was held and was supported by the usual worshippers.

The Withersfield Village Fete was run in June, organised by Jackie Wareham. Including donations and net of costs this event raised £5,984 towards the Withersfield Church Preservation Fund. The traditional fete games were back on the village green. With wider social media advertising it was welcome to see an increased number of families enjoying themselves in the sunshine. Our thanks go to all the many helpers that supported Jackie and especially Jackie in making this once again a truly memorable event.

The Withersfield Garden Bowls Tournament took place throughout August and early September. The final was held at Turnpike House hosted by Felicity Slinger. Funds raised from this tournament were £633 and go to the Withersfield Church Preservation Fund. Our thanks go to all those that host, play and are generally part of this annual social event.

To celebrate the completion of the Tower repairs, the Tower was opened to the public on the 21st September during the early afternoon. A Teddy Bear Parachute Jump was also part of the event with Teddys parachuting from the top of the tower. Tea and Homemade cakes were on offer as well as a raffle. The event raised £539 towards the church running costs. Following the event, the Harvest Festival Service was held with donations of food being sent onto the REACH.

The church was “manned” for the Historic Churches Bicycle ride in September and there was one cyclist supporting Withersfield. This raised £60 for the Church

The Withersfield 50:50 Lottery continued to be drawn quarterly during 2025. Ticket cost remained at £10 for a year’s entry with the quarterly draws in January, April, July and October. 50% of the ticket purchases is retained for the lottery cash prizes whilst the other 50% less any costs go towards the running costs of the church. By the end of the year, 105 tickets had been sold and including a small donation £530 was raised towards the church running costs.

An Act of Remembrance was held on 9th November at the village war memorial and then in church.

The Christmas Bazaar was held on the 22nd November at the village hall, with a mixture of stalls run by the church and commercial stallholders. Including donations and net of costs this event raised £1,478 for the general running costs of the church.

During 2025 the Book club run by Angela Kinloch continued. Four meetings have been held raising £139.

The Carol Service was held on the 20th December. After the service parishioners were treated to mince pies and mulled wine or sherry.

During the year there were three weddings, six funerals, and two baptisms.

Thanks are recorded here to Felicity Slinger for all her hard work in organising meetings and paperwork associated with the Withersfield Church preservation Fund (WCPF). The fund now stands at £23,964 after contributing £30,882 towards the cost of the Tower repairs. In spring of 2026 it is planned for the Vestry roof to be repaired with the WCPF providing the funding for this work. It is intended to build up a strategic amount for future major repairs, as required for the church building going forward.

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

The PCC wishes to record its thanks to Elaine McInnes-Rich for editing the magazine, which is published 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.

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.

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

Financial Review

In 2025 Collections at Services decreased by £449 to £1,451 (2024 - £1,900). Regular giving also decreased by £355 to £2,475 (2024 - £2,830). Donations increased from the previous year to £4,104 (2024 - £1,640) due to a larger one-off donation being received and an increase in donations received towards various fundraising events. A significant portion of the donations were for the restricted funds held by the Church.

Gift Aid reported in 2025 related to the last 9 months of 2024 (£1,117) and the first 3 months of 2025 (£242), with the last 9 months of 2025 gift aid being received in 2026 (£1,275).

Grants of £20,000 was received from the National Churches Trust, £6,500 from the Suffolk Historic Churches Trust and £5,000 from the Minor Repairs and Improvements Grant of St Edmundsbury and Ipswich Diocese. The Listed Places of Worship Grants Scheme provided a grant of £12,381 towards the VAT costs of repairs and maintenance of the Church building incurred during 2025. A further £2,000 was received towards the cost of installing toilets within the church at some point in the future.

Activities for generating funds total £9,428 with £1,834 being for the unrestricted fund. This was an increase on 2024.

Church activities relating to fees was significantly up in 2025 with £2,445 being received (2024 - £1,247). The final payment to the Organist from 2025 church activities was made in February 2026 of £100.

The parish magazine advertising raised £1,728 during 2025 and after costs of publishing was able to contribute £809 towards the running costs of the Church.

In total the income on unrestricted funds was £9,327 and £60,575 being received within restricted funds.

Total expenditure for 2025 was £87,294. This included £71,028 for the cost of the Church Tower repairs, excluding this major capital expenditure, overall expenditure was £16,266 for 2025 compared with £19,118 in 2024.

The Parish Share for 2025 was set at £4,550 being the agreed allocation for Withersfield as part of the Haverhill and Withersfield Benefice. The Parish Share was met in full.

The upkeep of the churchyard was lower than the previous year by £1,329, totalling £1,511. This was due to the need to remove/reduce the height of some trees that had become dangerous if left in 2024.

Repairs, maintenance, and equipment were funded from the unrestricted fund and totalled £2,672. This related to the normal ongoing costs associated with the church alarms, PAT testing, organ maintenance and fire equipment maintenance. It also covered the main five yearly electrical check.

The Withersfield News fund transferred £809 to the unrestricted fund at the end of the year, retaining the agreed restricted balance of £2,000.

The Withersfield lottery also transferred £530 to the unrestricted fund, keeping the balance of £344 for future lottery prizes.

The net result for the year was a deficit of £2 for the unrestricted funds, a decrease in restricted funds of £16,890 and a decrease on the Endowment Fund of £102. This brings the total reserve balances to £1,859 for unrestricted, £37,139 for restricted funds and £3,162 for the endowment fund.

It is the PCC's reserve policy to maintain a balance on unrestricted funds equating 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 2025 was £1,859 which would provide cover of just over 7 weeks' worth of running costs.

Stephanie Watson
Church Treasurer

Incumbent's Report

This has been an exciting and fruitful year in Withersfield, and I have been pleased to minister at St Mary's as rector. I am very grateful to all those who have supported our mission and ministry, and in particular to the churchwardens and PCC.

The highlight of the year was the autumn open day, which was the culmination of much hard work to restore the tower. It was wonderful to be able to welcome many different people to the church, including some who ascended the tower or took part in the teddy-bear parachuting, and to bless the completed restoration work. There is more building work to be done to repair and improve the church, but this was one major project which demonstrates our ongoing commitment to providing sacred space for the local community, and it was a relief and joy to see it brought to fulfilment.

We are grateful to the partners we work with, including the Withersfield Church Preservation Fund; also, Colourbox Montessori who came for their summer graduation ceremony again; and Withersfield Parish Council, the White Horse Pub where we visited for Christmas Carols for the first time in recent years, and other local community groups.

The church is a place of welcome and respite for many who come for regular services, on the pilgrimage trail, for daily prayer, or for occasional events. Thank you to all those who care for this space throughout the year to ensure that this can happen. We welcomed the Revd Catherine Cox as assistant curate in the summer and have been blessed by her ministry and presence.

I look forward to being with you in Withersfield into the future and seeing what God is doing in this place.

The Revd Max Drinkwater
Rector

Assistant Curate's Report

It has been both a joy and privilege to have been part of the worshipping community in Withersfield, since my arrival in Parish at the end of June. I was ordained at the end of June and am involved in Diocesan IME2 training.

In parish I have been involved in several community events including Tower parachuting, the bowls final, summer fete and the consultation for the playground which have provided the opportunity to meet with both congregation and parishioners.

There have been several opportunities to minister at weddings, baptisms and funerals and it is always lovely to lead or be part of the regular pattern of worship at St Mary's, to include Eucharists, Evening Prayer and special services such as the Blessing of the tower.

I am currently working on a project to create a children's explorer booklet for visitors, with an expectation of it's completion ready for use by spring pilgrims.

The Revd Catherine Cox
Assistant Curate

Safeguarding Report

St Mary's Withersfield 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 the relevant contact details of the parish and diocesan safeguarding officers. Safeguarding is a regular PCC agenda item, and all concerns raised are recorded, with the relevant agencies consulted where advice or action may be needed.

Our thanks go to the Diocesan Safeguarding Team for their support and guidance. The three levels of safeguarding training have been widely offered online and face-to-face across the diocese. More recent training in raising awareness of domestic abuse has been completed by myself, along with leadership training delivered online via Zoom. We remain committed to promoting a culture of vigilance, transparency and care, ensuring that safeguarding remains a shared responsibility within the life and ministry of the Church.

Karen Williams
Safeguarding Officer

Church Warden's Report

The church has been busy raising funds for our building projects through a range of events, including the fête, garden bowls, bazaar, and book club. We extend our sincere thanks to everyone who has worked so hard to organise these occasions.

Over the past year, we have been especially grateful for the continued commitment of our dedicated volunteers, who have diligently maintained the church building, ensuring its beauty and functionality for our congregation.

We are pleased to report the successful completion of the tower restoration and remain focused on preserving this sacred space for future generations.

Our heartfelt thanks go to all who contribute to the ongoing care of the church.

In addition to regular worship, we continue to provide services for the village, including weddings, baptisms, and funerals. We are grateful to those who prepare the church for services, as well as those who clean and provide flowers.

Thank you to everyone in the village who has donated and fundraised over the past decade to make the Tower restoration work possible. Our next task is the vestry roof, with work hoped to begin in early April 2026.

We also thank the PCC and our priest, Max Drinkwater, for their continued support.

Karen Williams & Angela Kinloch
Church Wardens

Church Flowers and Cleaning Officer

St Mary's Church has a dedicated team of 14 volunteer flower arrangers and cleaners who decorate the church for worship. We work on a fortnightly rota, except during Lent and Advent when there are no flowers in church. Arrangements are usually displayed on the Altar windowsill and the pillar table.

For major festivals, the whole flower team comes together to decorate the church more fully, with additional arrangements placed throughout the building. We also enjoy an annual spring clean, which includes refreshments and a chance to catch up together.

We are an enthusiastic, friendly and supportive team who value flower arranging as part of our ministry, and we are always happy to welcome new members. Thank you for your support throughout the year.

Karen Williams.

Withersfield Church Preservation Fund (WCPF)

During the year the WCPF met 4 times including the AGM. At the moment I am still acting as chairman.

Committee membership remains challenging for Village representatives, and sadly we said goodbye to Rosie Wenham who joined the committee in April 2024 as a short-term representative. She has now completed her move to London, and we wish her well in her new home. Sian Gilligan is no longer involved with the PCC so is now one of the village representatives on the Committee.

Discussions at the meetings focused on the use of existing funds and best ways to raise funds for the considerable repair costs still required for the church. Due to the amounts collected previously and grants received by the PCC, it will now be possible to carry out repairs to the vestry roof, and it was agreed that the WCPF would contribute funds towards this. Coin Collection boxes have not yet been distributed, but the White Horse raised £900 for the Fund and have our grateful thanks.

The Annual Garden Bowls competition took place during the summer raising £633. and the WCPF also received the money raised by the Withersfield Village Fete of £5,984 net of costs and including Fete donations. Our thanks go to Jackie Wareham who organises these events.

The Annual Letter from the WCPF was sent out in November and as the repairs to the tower had been completed in the late spring of 2025 it was hoped that this would encourage donations, now that the results could be seen. There has not been a great response, although one large donation was received, among a few others.

Repairs to the Church Tower have completed and the WCPF have provided funds of £25,735 (excl VAT) towards this in 2025. It is hoped that the vestry roof work will start in April 2026 and we have agreed to provide funds towards this. Grant funds have also been received by the PCC to enable the progression of the scheme to provide a toilet and a servery in the church and the WCPF hope to be able to contribute to this also.

We are pleased to report that at the end of the year the WCPF held funds of £23,964 for general repairs to the church.

Felicity Slinger
Chairman WCPF

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 (*Rector*)

Revd Catherine Cox (*Assistant Curate*) – From 28th June 2025

Revd Wendy Norris (*Associate Priest*)

Karen Williams (*Churchwarden and Safeguarding Officer*)

Angela Kinloch (*Churchwarden*)

Elected members

Andrea Featherstone (*Secretary*)

Stephanie Watson (*Treasurer*)

Felicity Slinger

	2025	2024
Church membership		
Electoral Roll – Resident	15	(14)
Electoral Roll - Non-Resident	3	(4)
 Average weekly attendance in October (November)	 9	 (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: RECTOR

Date: 20-04-2026

**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 2025, which are set out on pages 1 to 5.

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 BRUYNS

Address: 2 BOYTOWN WOODS, ANNE SUCKLINGS LANE, HAVERHILL, CB9 7TA

Date: 29 MAR 2026

St Mary the Virgin, Withersfield

Financial statements for the year ending 31 December 2025

Receipts and Payments Account

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts					
Regular giving	1,385	1,090	0	2,475	2,830
Collections at services	1,451	0	0	1,451	1,900
All other giving and voluntary receipts (note 5a)	914	3,190	0	4,104	1,645
Gift aid recovered	956	403	0	1,359	1,785
Grants	342	45,539	0	45,881	3,896
	5,048	50,222	0	55,270	12,056
Activities for generating funds (note 5b)	1,834	7,594	0	9,428	8,775
Income from investments (note 5c)	0	1,031	398	1,429	2,131
Church activities (note 5d)	2,445	1,728	0	4,173	2,646
	9,327	60,575	398	70,300	25,608
Payments					
Costs of generating funds (note 6a)	114	1,646	0	1,760	1,440
Church activities (note 6b)	5,225	0	500	5,725	5,165
Church expenses (note 6c)	5,329	3,452	0	8,781	12,513
Major capital expenditure	0	71,028	0	71,028	5,284
Other Expenditure	0	0	0	0	0
	10,668	76,126	500	87,294	24,402
Excess/(Shortfall) of Receipts over Payments					
	-1,341	-15,551	-102	-16,994	1,206
Transfers between funds	1,339	-1,339	0	0	0
	-2	-16,890	-102	-16,994	1,206
Funds b/f at 1 Jan	1,861	54,029	3,264	59,154	57,948
Funds at 31 Dec.	1,859	37,139	3,162	42,160	59,154

Signed Chairman



Signed Treasurer



20-04-26

St Mary the Virgin, Withersfield
Financial statements for the year ending 31 December 2025

Statement of Assets and Liabilities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<i>Cash Funds</i>					
Bank current account	1,859	7,060	-500	8,419	6,657
Withersfield Church Preservation Fund	0	22,279	0	22,279	14,464
WCPF Deposit Account	0	20	0	20	0
WCPF CCLA	0	1,665	0	1,665	26,009
Fabric Fund	0	6,115	0	6,115	8,260
Ullstein Trust	0	0	3,662	3,662	3,764
	<u>1,859</u>	<u>37,139</u>	<u>3,162</u>	<u>42,160</u>	<u>59,154</u>
<i>Other Monetary Assets</i>					
Gift aid recoverable	735	540	0	1,275	1,115
CCLA Interest	0	79	37	37	0
LWP VAT recoverable grant	90	679	0	769	1,000
	<u>825</u>	<u>1,298</u>	<u>37</u>	<u>2,081</u>	<u>2,115</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>7,925</u>	<u>7,925</u>	<u>8,255</u>
<i>Liabilities</i>					
Withersfield 50:50 Lottery	0	344	0	344	450
Profession Fees (Tower)	0	148	0	148	450
Builders Retention (Tower)	0	1379	0	1,379	450
Organist - Funeral 18.12.25	100	0	0	100	0
	<u>100</u>	<u>1,871</u>	<u>0</u>	<u>1,971</u>	<u>2,250</u>

The attached notes on page 3 to 5 form part of these financial statements

St Mary the Virgin, Withersfield

Financial statements for the year ending 31 December 2025

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	10,105	40,368	-42,642	0	7,831
Withersfield Church Preservation Fund	33,120	15,399	-24,555	0	23,964
Withersfield Church Tower Fund	7,354	0	-7,354	0	0
Water & Toilets Fund	1,000	2,000	0	0	3,000
Withersfield News	2,000	1,728	-919	-809	2,000
Withersfield 50:50 Lottery	450	1,080	-656	-530	344
	<u>54,029</u>	<u>60,575</u>	<u>-76,126</u>	<u>-1,339</u>	<u>37,139</u>
Endowment fund					
Ullstein Fund	<u>3,264</u>	<u>398</u>	<u>-500</u>	<u>0</u>	<u>3,162</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 and fund raising made to fund the restoration works of the Church tower.

The Withersfield 50:50 Lottery provides fundraising for the general running costs of the church. 50% of lottery sales are retained in the restricted fund to pay out as prizes to lottery winners. The balance in the fund relates to sales of lottery tickets for future lottery draws.

The Water and Toilet fund has been set up due to a specific grant received for the installation of running water and toilets within the church building/grounds

St Mary the Virgin, Withersfield
Financial statements for the year ending 31 December 2025

Notes

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	2025 £	2024 £
5. Receipts Analysis					
a. All other giving voluntary receipts					
Donations	914	3,190	0	4,104	1,640
Church collection box	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5</u>
	<u>914</u>	<u>3,190</u>	<u>0</u>	<u>4,104</u>	<u>1,645</u>
b. Activities for generating funds					
Sponsored bike ride	60	0	0	60	0
Book Club	0	139	0	139	140
Withersfield 50:50 Lottery	0	1,050	0	1,050	980
Harvest Festival Raffle	0	0	0	0	0
Coffee Morning	0	0	0	0	0
Church Open Day	539	0	0	539	0
Coffee Sales after Services	0	0	0	0	0
Fete	0	5,753	0	5,753	5,985
Christmas Bazaar	1,235	0	0	1,235	1,122
Garden Bowls	<u>0</u>	<u>652</u>	<u>0</u>	<u>652</u>	<u>548</u>
	<u>1,834</u>	<u>7,594</u>	<u>0</u>	<u>9,428</u>	<u>8,775</u>
c. Income from investments					
Bank and CBF Deposit fund interest	0	1,031	169	1,200	1,907
Dividends on CBF Investment Fund	<u>0</u>	<u>0</u>	<u>229</u>	<u>229</u>	<u>224</u>
	<u>0</u>	<u>1,031</u>	<u>398</u>	<u>1,429</u>	<u>2,131</u>
d. Church activities					
Fees	2,445	0	0	2,445	1,247
Parish magazine - advertising	<u>0</u>	<u>1,728</u>	<u>0</u>	<u>1,728</u>	<u>1,399</u>
	<u>2,445</u>	<u>1,728</u>	<u>0</u>	<u>4,173</u>	<u>2,646</u>

St Mary the Virgin, Withersfield

Financial statements for the year ending 31 December 2025

Notes

6. <u>Payments Analysis</u>	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	2025 £	2024 £
a. Costs of generating funds					
Joseph & Technicolour Dreamcoat	0	0	0	0	0
Withersfield 50:50 Lottery	0	656	0	656	455
Coffee Morning	0	0	0	0	0
Church Open Day	0	0	0	0	0
Fete	0	883	0	883	792
Christmas Bazaar	94	0	0	94	158
Advertising	0	0	0	0	0
Garden Bowls	0	19	0	19	0
Miscellaneous Costs	20	88	0	108	35
	<u>114</u>	<u>1,646</u>	<u>0</u>	<u>1,760</u>	<u>1,440</u>
b. Church activities					
Mission giving and donations	25	0	500	525	25
Diocesan parish share	4,550	0	0	4,550	4,500
Salaries, wages & honoraria	350	0	0	350	340
Clergy & staff expenses	300	0	0	300	300
	<u>5,225</u>	<u>0</u>	<u>500</u>	<u>5,725</u>	<u>5,165</u>
c. Church expenses					
<u>Church running expenses</u>					
Insurance	0	2,496	0	2,496	2,443
Cost of services	0	0	0	0	0
Upkeep of churchyard	1,511	0	0	1,511	2,840
Repairs, maintenance & equipment	2,672	0	0	2,672	5,479
Administration costs	18	37	0	55	35
	<u>4,201</u>	<u>2,533</u>	<u>0</u>	<u>6,734</u>	<u>10,797</u>
Church utility bills	1,128	0	0	1,128	809
Costs of trading	0	919	0	919	907
	<u>5,329</u>	<u>3,452</u>	<u>0</u>	<u>8,781</u>	<u>12,513</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.