

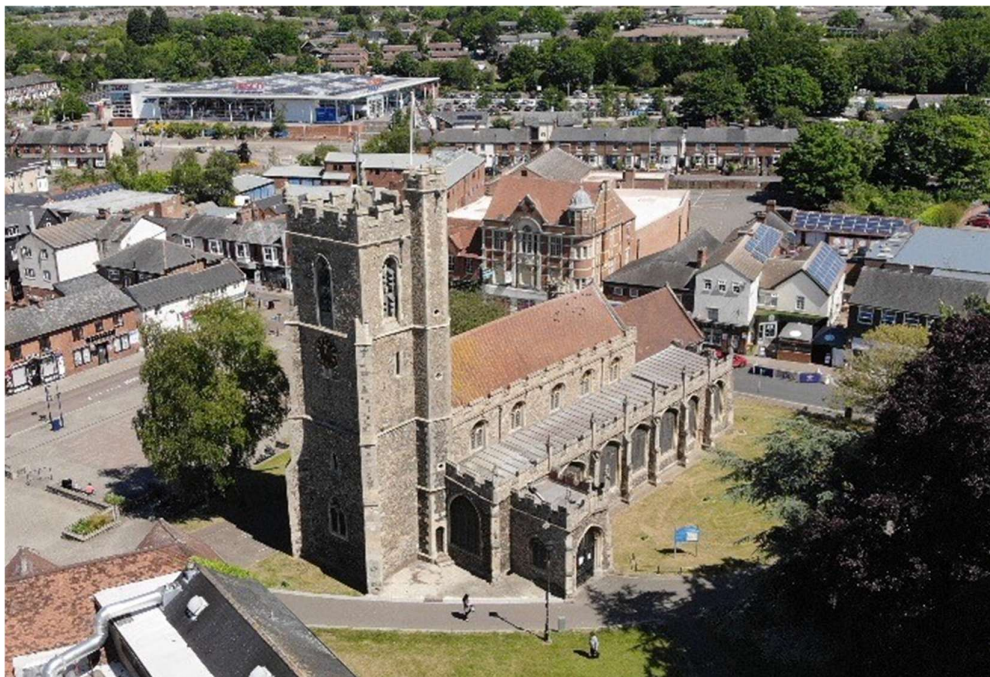


THE CHURCH
OF ENGLAND
**Diocese of St Edmundsbury
and Ipswich**



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

For the year ending 31st December 2025



Parochial Church Council (PCC)
St. Mary's Church, Haverhill
Annual Report & Financial Statement 2025

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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

Bank: NatWest
32 Market Hill Sudbury CO10 2EN

Church Membership/ Services:

- Electoral Roll
 - Resident 92
 - Non – Resident 13
 - TOTAL 115
- Average total Sunday attendance (October 2025) 69
- Average Sunday main service adult attendance 64
- Holy Baptism 16
- Holy Matrimony 2
- Funeral Service, in Church 25
- Funeral Service, Crematorium / Cemetery etc. 15

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:

RECTOR:	Revd Max Drinkwater
ASSOCIATE PRIEST:	Revd Wendy Norris
ASSISTANT CURATE:	Revd Catherine Cox (from 06/25)
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) Mr Ryan Davey
DEANERY SYNOD REPRESENTATIVES:	Mrs Jane Eccleston

Elected Members:

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

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 12th May 2025 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 six times during 2025. The main items for discussion were planning for services and events and 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, 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 two Friday evenings each month.

REPORTS OF THE MEMBERS

Rector's Report

This has been an exciting and fruitful year in Haverhill, 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.

Our strategic ministry with children and young people continues, with regular Messy Church services, Family Café twice a month, outreach to primary schools, regular lunchtime chaplaincy to Samuel Ward, and a new Youth Group run by the Revd Catherine Cox, who joined us in the summer as assistant curate. I completed *Launchpad*, training for enabling youth ministry, run by the diocese in the early summer. I was also appointed chaplain to the local squadron of the Royal Air Force Air Cadets, which is another way to support young people. We took the decision not to offer the Future Youth scheme on behalf of the diocese as we had no suitable applicants, but hope to continue to work with the diocese as a strategic beacon area for Growing Younger in some capacity in the future.

We welcomed the Rt Revd Graeme Knowles in September, and presented to him six candidates for confirmation, as well as pastoral assistants to be commissioned or re-commissioned, which reflects the growth in the congregation that we have seen over the year, both in terms of new people attending regularly and people deepening their faith. We welcomed back Ryan Davey who has completed two years on the Ministry Experience Scheme and has been conditionally recommended for training, and continue to support Charlotte Kalinsky and George Allin who are training for ordained

ministry at Westcott House. Also, Charlotte Drinkwater was appointed trustee of Westcott House, furthering our ministry in fostering vocations.

We also welcomed the Rt Revd Joanne Grenfell to the town as she began her ministry as diocesan bishop, following the retirement of the Rt Revd Martin Seeley in February. She visited the offices of REACH and was pleased to hear about some of the many ways in which we support the local community.

Our ministry in safeguarding and pastoral support seems to have increased, which reflects our priorities as a PCC and church to be open, welcoming and servant-hearted. It is encouraging to see so many people make use of the space, support and prayer that we can offer at St Mary's, and I am grateful to all those who support this ministry in different ways.

We are still able to offer a variety of opportunities for discipleship, with bible study now routinely offered on a monthly programme, including in February looking at the Nicene Creed in acknowledgement of its 1700th anniversary. During Lent, we looked at reflections from our own context in Haverhill and Withersfield, as well as engaging with the Church of England's resources on the theme, 'Living Hope', and collecting for the Church Urban Fund.

Our community partners are vital in ensuring that we are able to work together for the good of the church and town, including Haverhill Town Council, West Suffolk Council, REACH, the Friends of St Mary's, the Royal British Legion, St Nicholas Hospice Care, Community Action Suffolk and Haverhill and District Churches Together.

Personally, I have continued to participate in the Church of England's Strategic Leadership Development Programme, as well as acting as a vocations adviser and young vocations champion in the diocese, and a volunteer chaplain and trustee of St Nicholas Hospice Care. I am also still chair of Churches Together locally and a committee member of the Guild of Clerical Ringers.

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

The Revd Max Drinkwater

Rector

Associate Priest's Report on Family Cafe

Family Cafe provides free hot meals, children's crafts, and community support at St Mary's Church in Haverhill, operating two Fridays per month. Average attendance is 44 people, up from 38 last year, with a high of 53; numbers are limited to 50 to make sure everyone is fed. Most attendees are from Haverhill, with slightly higher attendance during term time and Christmas. We are open



the first two weeks of each month since April 2024. Less porch food is given out but more giveaways for guests from donations such as slow cookers from Cadent and spare food from REACH.

Children and young people under 15 make up 13.6% (6.8% under 5, 6.8% 5-15). Older adults over 65 comprise 29.5%. Adults aged 16-25 are 4.5%, 25-34 are 2.3%, 35-44 are 6.8%, 45-54 are 18.2%, and 55-64 are 25%.

2025-2026 spending was £897 on food/cleaning, £3,375 on kitchen refurbishment, £345 on appliances/equipment. Funding included a

grant of almost £5,000 from the National Lottery's Community Fund. We have a core of 14 volunteers including a mix of ages and genders: 7 are first-time volunteers and 8 are Friday Café Church attendees. Volunteer activities include food collection, meal service, and cleaning, with hygiene and safeguarding training provided. Our Facebook page reached 9,840 people, with 350 followers. Activities include meals, events, and community support, linking to cookery classes and work experience. We support vulnerable people through porch food giveaways, Family Cafe, and work experience, creating a supportive community environment offering help for parents and other community services.



The Revd Wendy Norris

Associate Priest

Assistant Curate's Report

It has been both a joy and privilege to have been part of the worshipping community in Haverhill, since my arrival in Parish at the end of June. Ordained at Petertide, I am involved in Diocesan IME2 training and in the national network 'Together' (a group of Anglicans aiming to support and work with all those desiring a more diverse and loving Church of England). In parish I have been involved in several community events including Haverhill in the Park, inter-agency work (e.g. The Link), town consultation meetings and ONE Haverhill, which have provided the opportunity to meet with both congregation and parishioners.

I have also had many opportunities for pastoral visiting in the parish and providing pastoral care for those with many differing needs. There have been many opportunities to minister at baptisms and funerals and also some weddings. It is always lovely to lead or be part of the regular pattern of worship at St Mary's, to include Eucharists, Morning Prayer, Benediction and special services such as the Confirmation service.

With the Family and Children's ministers, I have started a youth group which is meeting the need of some of our churched teenagers and we are ready to explore liturgy together. I have started and created the resources for a rosary group which has developed into a monthly congregational spiritual practice. I am currently creating a children's explorer guide for the church, which should be completed by the end of Spring.

The Revd Catherine Cox

Assistant Curate

Church Wardens Report

The Church has been well maintained this year, with routine checks being undertaken, such as PAT testing, services on fire extinguishers, roof alarm etc. A major service and overhaul of the boilers was undertaken in the Autumn with the seals being replaced. We also changed energy suppliers to go to Octopus on a more beneficial deal. Routine maintenance, minor repairs and decorating has been undertaken, including cleaning of the roof and gutters and our huge appreciation goes to Nigel and Philip for the work they have carried out to keep the church in good order. Thanks also to our team of cleaners who work so hard to make the building always clean and tidy and to those who clean the silver, maintain the candles, arrange the flowers and so many other jobs that ensure the smooth running of services and events.

We have requested the builder undertake, as soon as possible, the major work to repair various parts of the outer stonework, as identified in the last Quinquennial Report, as most of the funding has now been obtained. However, this will not likely get started until Spring 2026 and the costs may

increase with inflation. Preparatory work is underway on a project to undertake rehangng and repairing existing bells and adding two more, a faculty has already been applied for but further surveys have been requested. Also, a faculty has been granted for work to install an inside toilet in the northwest corner of the community area and an architect appointed.

Our thanks to all who work so hard to make the church an inviting and busy place, including PCC members, music makers, bell ringers, sidespeople, readers and intercessors, those who serve and prepare food, so many more and not least our ministry team with Max and now aided by Cat to lead us. Such a great team effort ensure that we are accessible and successfully serve our community and is greatly appreciated.

Jane Eccleston
Church Warden

Children's and Families Team Report

In 2025 we were able to offer Experience Easter to over 200 school children in who learnt the Easter story through reflective and interactive stations around the church.

Holiday Club in the Summer took a themed week based on the Creation Story. Over 20 children joined us for fun and games during the week.

Once again, we welcomed most of the primary schools to Experience Advent. A successful event seeing almost 200 children come through the church.

Christmas Carol services were held by some of the schools in the town; A Christmas Carol and Nativity event formed part of the Haverhill Christmas carnival day. Our Crib Service on Christmas Eve was attended by over 150 people and families.

Throughout the year we have held a monthly Messy Church event and seen new families and faces coming into the church. The Festival Messy Church events for Easter and Christmas being especially popular.

Schools contact has continued through clergy visits to schools and schools visiting the church.

Diana Allin
License Children's and Families Minister

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 where advice or action may be needed. This year has seen an increase in the number of people coming to the clergy and others in the ministry team for support with a variety of issues and concerns which requires significant care, time and action by those involved.

Leadership training was delivered in the parish in March with 7 people attending and as a result of this some new posters were purchased and displayed to increase awareness. Also, it was identified that a local trainer for this area would be beneficial and Revd Max agreed to undertake this role. Then in June, basic training was delivered and attended by 12 people from our parish who had a variety of volunteering roles in the church. Others have also completed for the first time or updated this training online. At this training, Revd Max was able to gain accreditation as a trainer but unfortunately personnel changes at the Diocese meant that it was the end of 2025 before he was finally signed off to undertake this role. I continue to facilitate DBS applications for new volunteers and for renewals and to be a document checker for our benefice and for the wider Diocese.

Jane Eccleston

Parish Safeguarding Officer

Music at St Mary's

With the sad loss of Richard, it falls to me to report on a year in which musical direction at St Mary's was mostly handled by both of us, until November when he became too ill to continue. We began in good shape with our jobshare working and allowing us to continue to expand the repertoire of the choir with me rehearsing and conducting and Richard accompanying. The choir provided items at Candlemas, Patronal Festival, Harvest Festival (ambitiously with The Heavens Are Telling from Haydn's Creation!) and events marking the 80th anniversaries of VE Day & VJ Day.

There were two highlights in April, with a Choral Evensong for the beginning of Passiontide on Passion Sunday, and a performance of Sir Arthur Somervell's cantata The Passion Of Christ on Good Friday.

Throughout the year choir members have also contributed to the monthly Choral Evensong at Withersfield, in which an anthem was added to the usual three hymns.

From July I was grateful to Richard for covering for me as organist when I was out of action following a hernia operation, but by the time I returned it was clear he was not well. In the choir we began the new term in September without Richard and he was never able to return.

But we pressed on, determined to maintain his legacy, and the choir provided an anthem for Remembrance Sunday, followed by items in an Advent Carol Service on Advent Sunday and then the Civic Carol Service and Parish Carol Service. I was grateful to Ian Davison for stepping in to accompany these, both in rehearsal and performance. At Withersfield the choir took part in Withersfield Parish Carol Service plus a wedding prior to that on the same day.

Anthems in Sunday services are still possible, with me accompanying on the piano, or on the electric keyboard which fortunately has an organ setting. Without me singing the choir has no tenor line, but our rector has bravely agreed to step up on occasions from bass to tenor, for which I am grateful.

For anything more ambitious, we will need to import an organist, but there are some good ones about (much better than me!), who are often happy to oblige. Going forward, I have agreed to be the sole Director of Music, but am unwilling to let down the congregation at All Saints Hundon, where I have been organist for over 50 years. This results in a clash on the 2nd Sunday in the month when they have a 9am Eucharist. Luckily I have been able to use Julien Clowes as a dep so far, but hope to have other options also.

I appreciate St Mary's placing confidence in someone with no musical qualifications at all (that must be a first!) and hope to do my best in the time that is given to me.

David Hart

Joint Director of Music

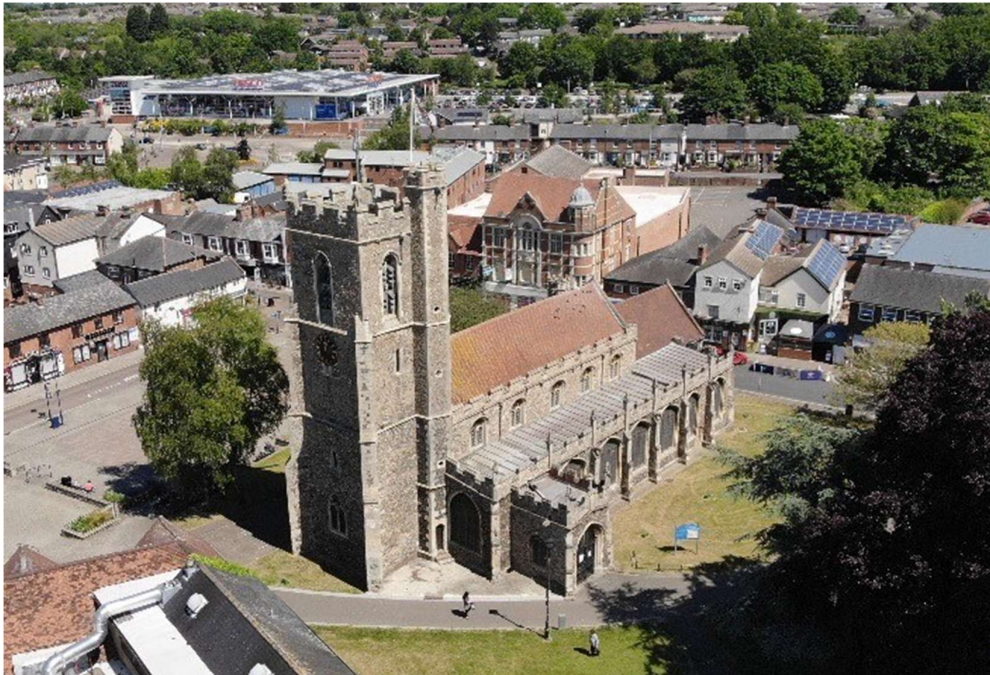


THE CHURCH
OF ENGLAND
**Diocese of St Edmundsbury
and Ipswich**



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

For the year ending 31st December 2025



TREASURER'S REPORT

Total Receipts for the year at £117,000 are more than double those in 2024 due almost entirely to the raising of funds for the belfry renovations and a doubling of grant funding for stonework repairs, Family Café and energy support. The bulk of these funds are in Restricted Accounts and, as such, cannot be used for general expenses.

Fee income (for occasional services) has increased by 60% due to an increase in the number of church funerals as opposed to those held elsewhere. This also accounts for a trebling of contributions to honoraria for organists, bellringers, etc.

Regular/planned giving increased by about 5% and Unrestricted Collection income increased by 12%. Overall, Unrestricted income was around 19% higher than 2024. The number of donors enrolling in the Parish Giving Scheme (PGS) is increasing slowly but we still rely on others giving anonymously by weekly envelope or standing order. I would urge more people to consider PGS: it doesn't affect the total income raised but it does significantly reduce the amount of administration effort needed in reclaiming Gift Aid on a monthly basis.

This improvement in income enabled us to contribute £5,000 more towards our Parish Share this year. Of the £32,000 in total that we contributed, £5,000 related to 2024 Parish Share paid in January and £27,000 went to meeting our 2025 Parish Share target commitment of £67,380 – only 40%. For us to meet our Parish Share commitment in full we would need to generate an increase in Unrestricted Income of around £40,000 – almost double what we accrue currently.

Unrestricted Payments exceeded income by £7,500 but £5,000 of this was the 2024 Parish Share paid in January, 2025 leaving an actual shortfall of £2,500. Whilst church running expenses and maintenance were lower than 2024 there were small increases across the board in Utilities, insurance and honoraria which account for this.

In October we moved our gas and electricity contract to Octopus from Total Energy and in a full year we will reduce our Utilities costs by almost £2,000 due to much-reduced standing charges from £6 per day to 50p per day. Energy prices doubled in 2022 and trebled in 2023 due to the Russia-Ukraine conflict but are now starting to reduce and stabilise but they still remain twice what they were pre-COVID.

In closing, I would like to extend my thanks to Vanessa Hooley for carrying out a thorough Independent Examination of our accounts

John Eccleston

PCC Treasurer

INDEPENDENT EXAMINER'S REPORT
TO THE PCC OF ST MARY'S CHURCH, HAVERHILL
FOR THE YEAR ENDED 31 DECEMBER 2025

I report on the accounts for the year ended 31 December 2025, 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: 4th April 2026

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S CHURCH, HAVERHILL
RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

<u>RECEIPTS</u>	Note	<u>2025</u>		<u>2025</u>	<u>2024</u>
		(Unrestricted)	(Restricted)	TOTAL	
		£	£	£	£
<u>Incoming resources from donors</u>					
Regular Giving	4a	15,418	50	15,468	14,684
Income Tax recovered on Gift Aid	4b	4,489	6,361	10,851	6,445
Collections		8,986	919	9,904	8,020
Sundry donations		2,003	51,636	53,639	6,780
		30,896	58,966	89,862	35,929
<u>Other Voluntary Income</u>					
Legacies		0	0	0	0
Grants	4c	0	10,818	10,818	5,700
		0	10,818	10,818	5,700
<u>Income from Charitable and Ancillary Trading</u>					
Fetes, Bazaars and Fund Raising		1,970	231	2,201	1,126
Use of Community Area		3,659	0	3,659	4,035
		5,629	231	5,860	5,160
<u>Other Income</u>					
Fees for Weddings, Funerals, Banns		4,542	0	4,542	2,864
Contribution to clergy expenses		728	0	728	723
Contribution to Utility costs		550	0	550	698
Honoraria (Weddings & Funerals)		3,290	0	3,290	990
Miscellaneous		125	925	1,050	0
Deposit A/c Interest		576	0	576	303
		9,811	924.97	10,736	5,578
<u>TOTAL RECEIPTS</u>		46,336	70,940	117,276	52,368
Fees Received as Agent		0	529	529	482

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S CHURCH, HAVERHILL
RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

<u>PAYMENTS</u>	Note	2025		2025	2024
		(Unrestricted)	(Restricted)	TOTAL	
		£	£	£	£
<u>Activities directly relating to the work of the Church</u>					
Major repairs		0	1,100	1,100	0
Diocesan Centenary Share	5a	32,000	0	32,000	17,000
Benefice and Clergy Expenses		628	0	628	563
Church running expenses	5b	2,580	2,464	5,044	6,280
Upkeep of Services		253	0	253	400
Church maintenance		3,579	0	3,579	4,475
Insurance		3,639	0	3,639	3,466
Collections for charities		0	919	919	551
Utilities	5c	7,099	0	7,099	6,771
Honoraria	5b	4,050	2,875	6,925	5,000
		53,829	7,357	61,186	44,505
<u>Fundraising</u>					
		0	0	0	14
<u>Church Management and Administration</u>					
Audit & Bank Charges		61	0	61	50
<u>TOTAL PAYMENTS</u>		53,890	7,357	61,247	44,570
<u>TOTAL RECEIPTS</u>		46,336	70,940	117,276	52,368
<u>Excess of Receipts over Payments</u>		(7,553)	63,582	56,029	7,798
Fees Received as Agent		0	529	529	482

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S CHURCH, HAVERHILL

STATEMENT OF ASSETS

AS AT 31 DECEMBER 2025

	<u>2025</u>	<u>2024</u>
	£	£
<u>Current Assets</u>		
Cash at Bank and in Hand (Opening Balance)	34,720	26,922
Excess of Receipts over Payments	56,029	7,798
	<hr/>	<hr/>
<u>Net Assets</u>		
Cash at Bank and in Hand (Closing Balance)	90,749	34,720
	<hr/>	<hr/>
<u>Funds</u>		
Unrestricted	3,181	7,046
Designated	0	0
Restricted	87,568	27,674
	<hr/>	<hr/>
	90,749	34,720
	<hr/>	<hr/>
<u>Current Liabilities (Sums >£300 due within 1 month)</u>		
Buildings & Contents Insurance	302	
Gas & Electricity	421	
Family Café expense (Restricted)	334	

Breakdown of Restricted Funds	Opening Balance	Donations	Grants	Total Receipts	Payments	Transfer (To)/from General	Closing Balance
Music Fund	745	100	0	845	142	0	703
Church Flowers	97	577	0	674	671	0	2
Rectors' Nameboard	228	0	0	228	0	0	228
Charity Collections	0	919	0	919	919	0	0
Holiday Club	110	208	0	318	209	0	110
GIG Café Church	134	0	0	134	0	0	134
Sponsor-A-Stone	7,950	609	3,750	12,309	0	0	12,309
Family Café	9,066	163	4,718	13,947	3,595	0	10,352
Bell Fund	4,358	55,956	0	60,314	972	0	59,342
Haverhill Churches Together	31	0	0	31	0	0	31
GIG Growing Younger	3,822	0	0	3,822	389	0	3,432
Energy Support	0	0	1,500	1,500	0	0	1,500
Warm Hub Support	1,000	0	850	1,850	0	(1,850)	0
Other	133	665	0	798	460	0	338
St. Mary's Bowls Club	0	925	0	925	0	0	925
TOTAL	27,674	60,122	10,818	98,614	7,357	(1,850)	89,406

Approved by the Parochial Church Council on 12/4/26 and signed on their behalf by:





PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, HAVERHILL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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

	2025	2024
	£	£
Honoraria	4,050	5,000
Social security	-	-
Pensions	-	-
	-----	-----
	4,050	5,000
	-----	-----

The PCC does not employ any persons directly. The Directors of Music received a monthly honorarium for the provision and supervision of music in church at weekly services and fees for 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 2025

4. RECEIPTS

		<u>2025</u>		<u>2025</u>	<u>2024</u>
		(Unrestricted)	(Restricted)	TOTAL	TOTAL
		£	£	£	£
4a	Regular Giving				
	Weekly Envelopes	4,692	0	4,692	4162
	Standing Orders	3,830	50	3,880	4040
	PGS	6,896	0	6,896	6035
		15,418	50	15,468	14237
4b	Gift Aid Recovered				
	Gift Aid Claimed	973	6361	7,334	2852
	GASDS (Small Donations)	2,000	0	2,000	2000
	Gift Aid via PGS	1,517	0	1,517	1593
		4,489	6,361	10,851	6445
4c	Grants Received				
	West Suffolk Council	850	Warm Hub support		
	St. Eds & Ipswich Diocese	1,750	Stonework repairs (50% of award)		
	Haverhill Town Council	2,000	Stonework repairs		
	Community Action Suffolk	1,500	Energy Support		
	National Lottery	4,718	Family Café		
		10,818			

PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, HAVERHILL
NOTES TO THE FINANCIAL STATEMENTS Contd...
FOR THE YEAR ENDED 31 DECEMBER 2025

5. PAYMENTS

	<u>2025</u>	<u>2024</u>
	£	£
5a Parish Share		
Total Parish Share paid in 2025	32,000	5,000
2024 Parish Share Paid in 2025	5,000	17,000
	<u>27,000</u>	<u>22,000</u>
Parish Share due in 2025	67,380	66,989
Parish Share Shortfall 2025	40,380	44,989

5b £3,595 of £5,339 Restricted Church Expense and Honoraria is attributed to Family Café operating expenses.

	<u>2025</u>	<u>2024</u>
	£	£
5c		
Gas	3,603	3,373
Electricity	2,212	2,305
Telephone & Broadband	711	539
Water & Sewage	572	555
	<u>7,099</u>	<u>6,772</u>

6. ASSETS

	<u>2025</u>	<u>2024</u>
6a Cash at Bank and In-hand		
NatWest Current Account	2,201	9,834
Natwest Deposit Account	88,562	23985
Cash in Hand	0	901
	<u>90,762</u>	<u>34,720</u>
TOTAL	90,762	34,720