

Ilketshall St Lawrence

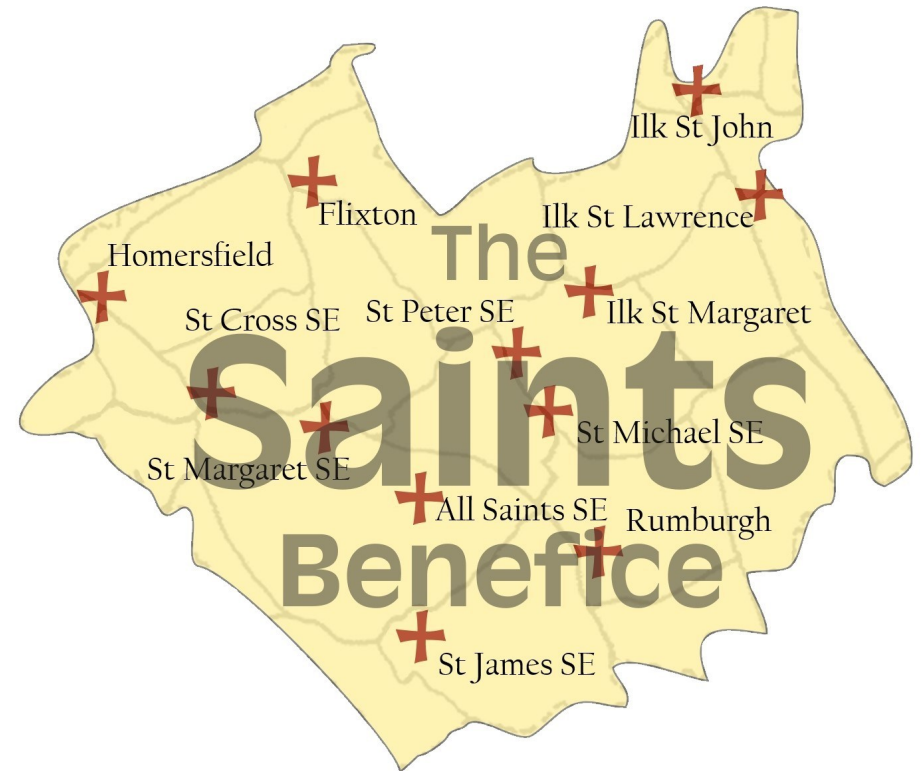
Review of 2025

As a result of an electrical mishap the Church found itself with an unexpected large electricity bill. To address the problem, it was decided to ask the Parish and the wider Community for help. We very gratefully have received donations and commitments which have put us in a much better financial position. We still need to monitor the situation very closely.

A highlight literally was the construction and installation of a new star to adorn the tower. This was made, positioned and donated by a parishioner. Some other electrical issues were identified and addressed. These were a new isolation switch, a new consumer unit and the adoption of a smart meter. These were funded by the Fabric Fund. More areas for repairs to the building have been identified and will be considered when funds become available.

Simplified Accounts 2025

Opening balance	£1054.18
Income	£4029.96
Closing balance	£2983.47
Expenditure	£2100.67
Surplus	£1929.29
Income over expenditure	£1929.29



Joint Annual Parish Meeting

The Saints Benefice

7.30pm

29 April 2026

St Margaret South Elmham Village Hall

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Statement of Assets and Liabilities as at 31st December 2025

<u>Assets</u>		Nil
Cash in Hand		Nil
Bank Balances - HSBC - Current Account		174.04
- Deposit Account		7413.43
- CBF Deposit Fund		6542.27
	12905.70	14129.74

1. Diocesan Quota - Total for 2025 was £2512.00. The balance of £1512.00 will not be paid.
2. A claim for refund of income tax on gift aid from 6th April 2025 to 31st December 2025 will be made during 2026.
3. HSBC have indicated that they will no longer charge a monthly fee of £5.00. The last was paid in August 2025.
4. Electricity for 5 months since June 2025 has now finally been corrected and invoiced. A direct debit of £139.60 will be paid on 2nd January 2026.

Prepared by Brenda Crookford Treasurer

Examiner Caroline Robson Date 9/3/26

Secretary [Signature]

APCM Agendas

St.James Sth.Elmham Parochial Church Council
Receipts and Payments Account for the year ended 31st December 2025

Y/e 31.12.24

<u>General Fund</u>			
Income resources from donors :			
1486.33	Collections and other giving	1057.85	
Other voluntary income resources :			
2166.17	Donations	1135.11	
50.00	Fund raising events	384.50	
1101.00	Funeral/Ashes/Wedding fees	150.00	
239.53	Income Tax Recovered	855.17	
-	Sundries	15.00	
		2539.78	
Income from investments :			
452.16	Bank interest/Dividends	405.22	
5495.19		4002.85	
Expenses :			
2353.00	Diocesan Quota	1000.00	
120.00	Clergy expenses	120.00	
2217.65	Church running expenses	1996.31	
-	Sundry expenses	-	
100.00	Donations	100.00	
4790.65		3216.31	
704.54	Surplus/-deficit for the year	786.54	
1706.84	Balance from previous year	2411.38	
2411.38	Balance carried forward	£ 3197.92	
<u>Building Fund</u>			
550.00	<u>Income</u> : donations and giving	550.00	
105.40	655.40 VAT reclaimed	0.00	550.00
	0 <u>Payments</u> : building work - architect's fees		112.50
655.40			437.50
9838.92	Balance brought forward	10494.32	
10494.32	Balance carried forward	10931.82	
12905.70	Total Funds	£ 14129.74	

- General welcome and worship
- Joint Parishioners Meeting
 - Election of Churchwardens
- Joint Annual Parochial Church Meeting
 - Adoption of Benefice APCM Reports
 - Rectors Presentation
 - Benefice Accounts
- Breakout to individual parishes (x10) on separate tables
 - Minutes of previous APCM
 - Parish Reports Accepted
 - Parish Accounts
 - Deanery Synod Representative
 - Election of PCC members
 - Any other Business
- First PCC Meeting
 - Allocation of PCC roles
 - (lay chair, secretary, treasurer, Benefice Council Rep)
 - Date of next PCC Meeting
- Back together
- Meeting feedback and review
- Closing Prayer

Rectors Report

I often wonder what kind of world our forebear parishioners inhabited. I am going back to the times when our benefice had priories, minsters and thirteen freshly built churches. Popular history paints the early medieval era as a grim time to live yet there was wealth, faith and vision to build and maintain all these centres of worship in an agricultural community. As I understand it, we don't have many records describing everyday life from that time but the buildings themselves speak of beauty, devotion and a solid commitment to the blessedness this place.

Times have changed! The wealth, faith and vision of our own period is not expressed in creating beautiful places to worship our creator. More crucially, have we lost our sense of living in a blessed place? Our mission as Christian people today is to keep the flame of faith burning so all may see and know the creator of our world. There are plenty of things in our present world that hinder that vision but the message of God who has become human, died and rose from the dead for us outlasts everything. Our forbears believed the same and so I trust will our successors.

There are many examples of burning hearts in our midst and I thank everyone who has contributed to the ongoing mission of the church in our benefice. For everyone who has helped to make our acts of worship special, especially for those who are celebrating or commiserating at key moments of life. For everyone who has helped to keep our church buildings in good repair and attractive to visitors. For everyone who has taken the love of God into the homes, schools and places of work and leisure of their neighbours. Together we are the living church that God himself is building.

Rev Leon Collyer

Rector

St James South Elmham

Parish Report of St James South Elmham for the year ended 31st December 2025

During the year the P.C.C. met 5 times in addition to the joint A.G.M.

The Electoral Roll remains unchanged at 6.

The inventory was checked by Jane Bastow and everything was found to be present and correct.

There were four Holy Communion Services each at 10.00 a.m., three Evening Prayer Services at 5.00 p.m., a Harvest Festival and a Carol Service held during the year. Evening Prayer services were very poorly attended with just one member of the PCC and perhaps one other person.

We appreciate all donations made during the year but these were very much decreased compared to the previous year. Therefore we were unable to pay the full Quota, leaving £1,512 unpaid.

For the second year running the Waveney Valley Brass Group were well received at the Carol Service and contributed to a wonderful atmosphere. They have indicated that they would be happy to come again in 2026.

There was a return concert in July featuring Lizzie as 'Consort of 1', a mediaeval musician. It was well attended and enjoyed by everyone and we hope that she will return as a fund raising event in July 2026.

Building and Churchyard Report April 2026

I am pleased to report that we still have a keen band of volunteers to help keep our church yard tidy. Most recently a dead tree has been cut up and removed at no expense. However we had to employ a professional to cut it down safely. This was also financed by a parishioner.

The interior is still holding up well and, unlike so many churches, almost entirely free from damp.

We have been contemplating another large phase of work and have given our architect the go-ahead to prepare a specification, mainly for reroofing the nave. I expect the work will be done in 2027, if grant aid can be obtained.

Bernard Crockford

Rumburgh

Churchwarden Report

The PCC met once in 2025.

Services: There were 16 services in the church in 2025 including 2 funerals, Plough Sunday, Harvest Festival and a Carol Service. There were 6 Eucharist and 5 Evening Prayer services. The average attendance at the Eucharist and Evening Prayer services was 12.

Fund Raising: The cake stall at Rumburgh's May Day Fete raised a record breaking £715. A concert at the church on the 31st May, by The Montsegur Quartet of talented young singers, raised £785 for the East Window Project. The annual church quiz at the Village Hall in November raised £303. Of special note is the Beautiful Rumburgh Calendar 2026. All proceeds will go to the church restoration fund. A parish photo competition was held and the winning pictures were used to create a calendar, which was printed using sponsorship money from local businesses. The print run was 500 and the calendars were priced at £10. They were sold at local events and door to door. The monies raised have yet to be finalised.

Building Maintenance: The padlock on the porch gates was replaced following criminal damage in May 2025. Two woodworm treatments were applied in September 2025. The roof alarm was serviced in May 2025. The organ was serviced in November 2025. In December 2025 there was storm damage to the tower roof. A wooden panel and some tiles are adrift and are lying on the church roof. We are awaiting a quote from a builder for the repair.

East Window Project: Unfortunately, there has been no progress since my last report in 2024. Despite a moral boosting visit in August from Julie Alcock, the Historic Church Buildings Officer for the diocese, the project has stagnated due to the illness and retirement of the appointed architect, Alan Greening. He has submitted a final, and as yet unpaid, invoice of £3973. The structural engineer has recommended a replacement, Tim Buxbaum, but this is subject to ratification by the PCC.

Arch Deacon Visitation: This took place in November 2025. The only matter of note arising was an out of date electrical certificate and the need to get portable electrical equipment in the church tested. A new certificate has now been obtained and the inspection highlighted several issues requiring remedial work/updating. This is now in hand.

Handbells: Rumburgh has a set of handbells which Gail Sprake had examined by Loughborough Bell Foundry. A quote for refurbishment of £1384.8 was presented. Gail is pursuing funding this work from a list of grant giving organisations provided by the diocese.

Chrissie

Church Elders Report

The Church of England has over 500 Lay Elders in the parishes in Suffolk, and the Saints benefice currently has five licensed Lay Elders:

John Awty, Barry Chapman, Pam Harris, Clare Pooley and Gail Sprake

All are volunteers who have undertaken training to support the mission of the church. In practical terms, the lay elders offer support to the rector, they may share in the leading of worship and support in a pastoral role within the community.

All elders are due to be re-commissioned in 2026 and are currently in the process of completing the necessary courses for leadership training and safeguarding.

Benefice Council Report

The meetings usually followed an agenda of welcome, opening worship, good news stories followed by other Benefice concerns including Finance, Rota and Services, Parish news & events and other issues or business.

Wednesday 9th April, 2025.

Good news stories included Baptism services for babies and older children. The APCM meeting fixed for Flixton Village Hall. Format to be the same as last year. The common reports for all parishes were delegated to those responsible to be in at least two weeks before APCM. The Rev Dominic Doble, Rural Dean would attend to see how the meeting progressed through the agenda from the common parish to the individual parish meetings. Electoral Roll forms to be updated this year. Finance report given. Various Parish events and news was shared including VE celebrations and more welcome community involvement at St Lawrence.

Wednesday 9th July, 2025

Good news stories included holidays in Rome when the new Pope was chosen, various Baptisms and Weddings. Finance report given. Leon shared news of St Lawrence large electricity bill due to heaters being left on. The meeting agreed payment of £1000.00 from Benefice funds to help with this. Parish news included report on the ongoing church repairs at Rumburgh, Ilketshall St Margaret and St Margaret South Elmham. Organ tuning company now used by many of the parishes, vandalism, successful recovery of stolen cleaner together with fund-raising events held and new ones added.

Wednesday 8th October, 2025

St Lawrence church had sent a letter of thanks for the gift of £1000 toward electricity bill. A Finance report was given. The proposed Christmas Rota was circulated

St Michael PCC Accounts to 31st December 2025 - Not yet Independently Approved - Printed 12/4/2026

	Credit			Debit		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Balances B/Fwd 1/1/2025						
Lloyds Current Account	-£961.17	£5,568.00	£4,606.83	£0.00	£0.00	£0.00
COIF Investment	£3,964.80	£0.00	£3,964.80	£117.04	£0.00	£117.04
Total Funds B/Fwd 1/1/2025	£3,003.63	£5,568.00	£8,571.63	Insurance	£929.40	£929.40
				Parish Quota	£300.00	£300.00
Receipts 2025				Fundraising Expenses	£0.00	£0.00
Offerory Gift Aid	£0.00	£0.00	£0.00	Internal Running Costs & Equipment	£48.00	£92.85
Offerory Cash	£694.30	£0.00	£694.30	Overall Internal & External Maintenance	£0.00	£980.00
Donations Unrestricted	£35.10	£0.00	£35.10	Churchyard Maintenance	£0.00	£0.00
Donations Restricted (Fabric)	£0.00	£310.00	£310.00	Donations (Restricted)	£0.00	£0.00
Donations Restricted St Stephen's Cott Trust	£0.00	£980.00	£980.00	Transfers from Lloyds Curr to Lloyds sav	£0.00	£3,000.00
Donations Restricted EACH	£0.00	£0.00	£0.00	Sundry Items	£0.00	£0.00
Donations Restricted Quota & Insurance	£0.00	£0.00	0.00	Total Payments 2025	£1,364.44	£4,072.85
Statutory Fees Benefice	£693.00	£0.00	£693.00			
Gift Aid Reclaimed	£0.00	£0.00	£0.00	Balances C/Fwd 31/12/2025		
Interest on Coif	£179.43	£0.00	£179.43	Lloyds Current Account	-£913.21	£2,785.15
Fundraising for Quota & Insurance	£0.00	£0.00	£0.00	Lloyds Savings Account	£0.00	£3,000.00
Transfers from Lloyds Curr to Lloyds savings	£0.00	£3,000.00	£3,000.00	COIF Investment	£4,144.23	£0.00
Sundry Items	£0.00	£0.00	£0.00	Total Funds C/Fwd 31/12/2025	£3,231.02	£5,785.15
Total Receipts 2025	£1,591.83	£4,290.00	£5,881.83			£9,016.17
				Totals	£4,595.46	£14,453.46
Totals	£4,595.46	£9,858.00	£14,453.46			
Comments:-						

with dates and venues in line with last year with some slight change of time of service. The Barn service was discussed together with a proposed Christingle Service at Flixton on 23rd December instead of their Crib service on 24th December. Gail would organise Choir and Hand bells and arrange for practice sessions. Suggested venues were agreed for choir and handbell participation. Gift packs as handed out in previous years was discussed together with Calendar and postcards at some of the churches. Leon spoke of changing the 2026 rota to a previous format so that St Lawrence, St Cross, St Peter and St Michael had more services. This would also include some special services to mark Saints days etc. He also suggested moving the midweek communion around the Benefice on a monthly basis to be more inclusive. Leon would prepare rotas accordingly. Discussion took place regarding the purchase of a Carol Hymn book for the choir to use at Christmas and for a Hymn Book with a wider choice of music that Leon could take with him around the Benefice. Prices to be obtained for each of these. [Gail found one Christmas Carol hymn book for £15.90 per copy]. News around the Parishes again included various ongoing repairs, leaks, electrical works, lightening conductors, extinguishers and churchyard clearance. A successful application for grants required proof of significant community engagement as at Rumburgh which included a gift from the Molly Dancers. St Peter needed a lot of work but did not have good community engagement. Christmas fund raisers included Christmas Tree Festival, and a Brass Band at St James.

Wednesday 14th January, 2026.

A review of Christmas services reported well attended Christmas services some with choir, handbells, and brass bands. Christingle service was popular. New Service Rota now in place. The APCM set for Wednesday 29th April at St Margaret S. Elmham Village Hall. A reminder of all the necessary reports to be with Leon by 12th April that booklet could be compiled. Parish Share for Benefice of £24,856.00, to be split between parishes, Safeguarding renewals discussed for Leaders & Elders. Session for PCC members would hopefully be arranged later. Suffolk Wildlife Survey via Cathy Smith could be arranged for the Eco church awards. Finance report given. Parish News included sad passing of some long- term residents, Christmas service reports, various church repairs and hopes of Lottery funding, Quinquennial inspections and Parish visits by Mr & Mrs Fisher, the new Bishop Joanna to be installed on January 24th. Deanery Synod meetings in June to be in Benefice. Leon had more Leadership courses to attend.

Lynda Lee (The Saints Benefice Council Secretary)
March 2026

Benefice Council Accounts

	2025	2024	EXPENDITURE	2025	2024
INCOME					
Wedding Fees:	£1372.00	£2288.50	Expenses - Rev.L.J Collyer	£0.00	£0.00
Funeral Fees:	£0.00	£0.00	Tapes and CDs:	£0.00	£0.00
Monthly Contributions from PCCs:	£1365.00	£1555.00	New Computer / Photocopier	£950.00	£0.00
Saints Alive (Sales and Adverts):	£0.00	£0.00	Books:	£0.00	£0.00
Fund Raising:	£0.00	£0.00	Church Requirements:	£176.71	£0.00
Special Services:	£0.00	£0.00	Diocesan Board of Finance:	£630.00	£960.00
Coffee Mornings @ Village Hall	£211.00	£229.00	Parish Fees (Wedding Fees Etc.)	£1642.00	£0.00
Church Requirements:	£0.00	£0.00	Transferred to C.C.L.A. C of E Funds:	£0.00	£0.00
Contributions to Copiers	£0.00	£0.00	Stationery:	£371.12	£0.00
Sales of Books, Notes and Postcards	£145.56	£162.11	Saints Alive (Printing):	£0.00	£0.00
C.C.L.A. C of E, Dep. Funds Interest:	£542.00	£1107.00	Miscellaneous:	£1255.00	£130.74
Memorials (Gravestones etc.):	£275.00	£0.00	Charity:	£0.00	£0.00
Miscellaneous Receipts:	£0.00	£0.00	Local Fees (Weddings etc.)	£0.00	£300.00
Returned/Cancelled Cheques:	£0.00	£0.00	Bank Charges	£0.00	£0.00
Transfer C.C.L.A. a/c to Bank Current a/c	£0.00	£0.00	Phone Accounts	£857.71	£0.00
Total:	£3910.56	£5341.61	Assisting Clergy	£0.00	£0.00
Balance at 31st December 2024	£5331.77		Total:	£5882.54	£4800.08
Business Premium Account:	£0.05	Dormant	Excess of Expenditure over Income	£1971.98	£541.53
Total:	£5331.82		Total:	£3910.56	£5341.61
Balance at 31st December 2025	£3551.69				
Premium Business Account:	£92.34	Interest and			
Total:	£3644.03	Deposits			
C.C.L.A. C of E Deposit Funds a/c:	£3851.98	Interest Included	Independent Examiner's Report		
Total:	£7006.01		See attached Independent Examiner's		
CCL.A Interest 2025	£145.56	None	Report. Accounts are prepared on a		
			Receipts and Payments basis, and		
			submitted to independent examination.		

Barry A. Chapman Treasurer.

29/1/2026

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- A significant donation was received during the year from Piek Mckay in memory of Alan. This donation is to be used towards the upkeep and maintenance of the Church.
- Interest Income was £179.43.
- Statutory Fees received totalled £693
- The main running expenses of the Church were: -
- Parish Quota - £300
- Ministers Expenses were for the 2025 year were £120 (overall a credit of £30 in the accounts due to £150 refund of previous overpayment.
- Maintenance of the Fire Extinguishers - £48
- Gas Cylinder Fires – none purchased this year
- Electricity - £117.04.
- Dec 2025 insurance premium - £929.40
- Fire guards for gas fires (Health & Safety) – £92.85

Overall Bank Account balances carried forward at the end of 2025 totalled £9016.17. Within this, £5785.15 is 'Restricted Use' donations for the ongoing upkeep of the church building & facilities.

Christine Howe,
St Michael South Elmham PCC Treasurer
11/4/2026

Benefice Safeguarding Report

The benefice takes seriously the need for safeguarding and encourages everyone to promote a safer church. The PCC and the rector have a duty of care to ensure the protection of the vulnerable in their church community.

A designated safeguarding officer (SO) is appointed to work with the rector and PCCs. The safeguarding officer is Mrs Gail Sprake.

In terms of safeguarding, with the rector, the PCC:

- Promotes a safer church for all in the church community, and ensures there is a plan in place to raise awareness of, promote training and ensure that safeguarding is taken seriously by all those in the church community;
- The safeguarding officer should be supported, trained and given a copy of the parish safeguarding policy and procedures;
- Each church displays contact details of the safeguarding officer, churchwarden and any other local leaders;
- Information is shared with all PCC members ('Safeguarding: A Pocket Guide' – copies available to all PCC and others)
- Creates an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently;
- Has a procedure in place to deal promptly with safeguarding allegations or suspicions of abuse in accordance with the relevant policy and practice guidance and in consultation with the diocesan safeguarding adviser;
- Adopt The House of Bishops' 'Promoting a Safer Church, safeguarding policy statement'.

Safeguarding training

Relevant safeguarding training must be undertaken by PCC members, churchwardens, elders and the safeguarding officer. DBS checks are done where appropriate. Most people who have undertaken training are now due for a refresher/renewal course. The elders are in the process of updating their training obligations, and all are encouraged to take the Basic Awareness course, this is either a 90-minute online session, or attendance at a face-to-face session locally in the county.

More information can be found via 'Insight', the learning, development and resource tool used by the Diocese of St Edmundsbury and Ipswich.

St Michael South Elmham

The Church continues to remain active and supported with a few services held during the year. Due to the loss of key persons on the PCC in recent years, the number of services held at the Church were reduced.

General external and internal maintenance the church building and fabric was undertaken in the Autumn. This was with the assistance of financial help from the local St Stephen's Cottages Trust. This is very much appreciated.

The Carol Service was well attended and the Collection donated to the Waveney Foodbank. Mulled wine, mince pies & other refreshments were enjoyed at the conclusion of the Service.

No fundraising activities took place due to limited parish resources, including health limitations.

Representatives on the PCC

At present there continue to be only 2 people on the PCC plus the Benefice Vicar Leon Collyer. There are vacancies for Secretary, Lay Chair and Church Wardens.

Anyone interested in filling one of these vacancies, please let us know.

Thank you

Continued thanks, must be expressed to: -

- Christine, Chink & Alison who have helped keep the inside of the church clean & tidy and helped with preparation for Church Services.
- The Smith family for work in keeping the church grounds cut & tidy as needed.
- To others who have put flowers in the church at various times and decorated the church at Harvest Festival & Christmas time.
- To anyone else not mentioned above who may have helped in some way – I'm sorry if I have missed you out!

All of this is done on a voluntary basis and is much appreciated.

Financial Affairs for Year Ending 31/12/25

Online Banking & Bank Account Authorisations are now all up to date. A new savings account was opened with Lloyds Bank to facilitate saving of funds with easy access as required.

Accounts for 31 st December 2025 are attached. They have not yet been independently examined.

The main features of last year's finances are: -

- Income from the Offertory in Church Services was £684.30 which included some income from 2024.

St. Peter South Elmham P.C.C. - Accumulated Fund as at 31st December 2025

	£	£
Closing Balances:		
CCLA Deposit Fund (1d)		5,799.25
		-
Barclays Current Account		11,981.49
sub total		<u>17,780.74</u>
Opening Balances:		
CCLA Deposit Fund (1d)		5,548.83
Bank and Cash		9,597.06
sub total		<u>15,145.89</u>
Excess of Expenditure over Income		<u><u>- 2,634.85</u></u>

Note the difference between the Summary and the Accumulated fund is the interest from the CCLA account

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Treasurer

Examined and found correct in accordance with Bank statements, vouchers and receipts presented.

<https://insight.cofesuffolk.org/>

Following the APCM, PCCs are asked to:

- Review their Safeguarding Policy and agree it for the next year
- Display poster 'Promoting a Safe Church', with current date/details
- Note any new PCC members who need to undertake training
- Ensure safeguarding is on every PCC agenda
- Liaise with Benefice safeguarding officer and/or rector regarding upcoming training

Benefice Safeguarding Officer
Gail Sprake
March 2026

St. Margaret South Elmham Hand Bells

The St Margaret hand bell ringers came into being following the discovery of a number of handbells in the Old Rectory at St Margaret South Elmham. Churchwarden Phillip Kidner offered a challenge, namely, to get a small group of villagers together to ring these bells at a service at some time in the future.

The St Margaret bells are not a complete set, nor are they in the 'first flush of youth', but the enthusiasm with which the challenge was embraced has surmounted all technical and practical problems we have encountered.

Rumburgh church also has a set of handbells, 12 bells in total, and the handbell 'team' now uses these bells, with the St Margaret bells being included when an additional bell is needed.

We have reached out to a small group of handbell ringers based in Shelfanger, near Diss, who kindly came and demonstrated and assisted with one of our handbell sessions in July 2025. Our handbell team 'performed' three pieces: Holy, holy, holy, This is the day and Twinkle twinkle little star.

The handbell group is making excellent progress. The original 'play by numbers' with the bell numbers written above the words to which they relate has been superseded by a more conventional system used by many handbell teams. This has meant that we can access a wide range of traditional printed music.

The group now meets on a more regular basis in St Margaret South Elmham village hall in order to practise for forthcoming services. In the course of 2025, we joined in worship at Easter and with the Christmas carol services at St Margaret South Elmham, Homersfield and Rumburgh. The repertoire remains small and included

‘We wish you a Merry Christmas’ and ‘Good King Wenceslas’.

It is encouraging to see that there is now a number of ‘regular’ ringers, usually 6-8 people, who attend every practice session, in addition to others who join in when they can. Ages range from 12 to 70+ years.

The pleasure gained from making music with the St. Margaret and Rumburgh hand-bells is immense, the practice sessions are, above all, great fun, and the ‘team’ is justifiably proud of the increasing ability with which we can now perform.

In addition, Gail has joined the ‘Handbell Ringers of Great Britain’ and we have been formally welcomed in the recent Spring / Summer 2026 journal, ‘Reverberations’. We are officially known as ‘The South Elmham Saints’ Handbell Ringers.

The Saints Advent Choir

The Saints Advent Choir is an informal choir which comes together in the Autumn to practise for the Advent and Christmas carol services in the benefice. No musical knowledge or ability is necessary, just a willingness to want to come together to sing and make a joyful noise. The choir attracts male and female voices from the villages around the benefice and beyond.

Under the careful guidance and encouragement of choir leader Ash Thomas Ower, the choir rehearsed at Ilketshall St Margaret’s church and performed a small number of pieces which included Christ be our Light, and Jesus Christ the Apple Tree. The Apple Tree piece was performed partly unaccompanied, and with the final verse sung in a round, the choir rose to the challenge with successful performances.

We also practised the descant of a number of congregational carols which boosted the singing for many of the carol services. The choir performed ‘formally’ at three carol services in 2025: St Margaret South Elmham, St Cross and Homersfield, but choir members attended other services around the benefice and helped to swell the singing of all well know carols.

We shall get together again in the Autumn, and dates will be published in the Saints Benefice newsletter / pew sheet.

2025 Deanery Review

The first Synod meeting of the year was held at St Peter’s Church Holton on 4th March. A special welcome was given to the Revd Graham Naylor who had recently been appointed as the Rector of the Bungay Benefice. The meeting was paused to

St. Peter South Elmham PCC

Income & Expenditure Account for year ended 31st December 2025

<u>INCOME</u>	<u>Unrestricted</u>	<u>Restricted</u>		
COLLECTIONS				
Cash	911.09	-		
Gift Aid	378.00	-		
DONATIONS				
Direct Credit (e.g. Parish Land Trust, Grant monies)	229.41	1,100.00		
Standing Order	-	500.00		
Other	10.00	100.00		
OTHER INCOME				
Parish Fees	387.00	-		
Fund Raising	2,969.30	287.50		
Other	-	-		
Account interest	-	15.77		
TOTALS	4,884.80	2,003.27	6,888.07	6,888.07
EXPENDITURE				
Parish Share	-	-		
Minister expenses	120.00	-		
Church Insurance	1,073.23	-		
CCLI	-	-		
Donations	-	2,325.00		
Sundry Items	272.00	-		
General Building Maintenance	-	-		
Heat & Light	256.06	-		
Churchyard	-	457.35		
49 Sweepstake	-	-		
Building Repairs	-	-		
TOTALS	1,721.29	2,782.35	4,503.64	4,503.64
	Total Income		6,888.07	
	Total Expenditure		4,503.64	
	Balance		2,384.43	

Opening Bank Balance 31st Dec 2024	9597.06
Closing Bank Balance 30th Dec 2025	11981.49
Difference	2384.43
Balance	2,384.43
	-

St Peter South Elmham

The PCC met once in the year including the annual meeting. The Benefice council met four times during the year. The Churchwarden is also the Deanery Synod representative and attended two of the three meetings held during the year.

The PCC has discussed the requirements of a risk strategy and believe that they have adequate methods of monitoring and controlling the financial, reputational, statutory, legal and operational risks applicable to the parish church and its work.

Apart from one small section of guttering, all rainwater goods, generally, eaves, gutters & downpipes appear sound. This means that all of the urgent issues identified in the last Quinquennial have been addressed. Unfortunately, the electrical system is not in such good order with the electrician certain that it would fail the next inspection. In the light of the diocese wishing to be more eco-friendly, we have looked into replacing the existing halogen spot lights with LED units and updating the heating system which dates from the 1970s. The cost of renewing electrical circuits and heating and lighting is around £40,000 and will require grants and significant fundraising. This figure will rise to nearer £50,000 if the services of an architect are required.

The Boules competition went ahead again this year, with this, the 49 club, Bric-a-Brac and plant sale organised by Mrs Bonnett together with the Suffolk Historic Churches cycle ride raised £2969.30. A fantastic achievement. Costs for fundraising were £397.00

The Carol Service was held on Saturday 20th December. Attendance was 28 including 3 children and the offertory taken was £117.00.

The Churchyard is a wildlife sanctuary and is managed following past advice from the Suffolk Wildlife Trust. This year saw the return of the Community Payback Organisation in September. They did an amazing job of clearing the Church yard. The annual mow is always carried out after the seeding of wildflowers in the autumn. The paths and the verge etc. have been kept mown & tidy by a young local lad for a small cost and a lawnmower for this purpose has been purchased. We are very fortunate in having many plants that flourish and are now rare in Suffolk. We aim to present a 'tidy, well cared for' churchyard as a welcome to our parishioners and visitors.

The attached accounts detail the financial activities of the Church over the past year. The Independent Examiner's report is awaited.

John Awty
Lay Chairman

remember Mr John Allport, a long standing member of the church who had recently passed away.

The Speaker for the evening was the Revd Katie de Bourcier, the Diocesan Mission Enabler who gave a talk entitled, "Growing in God: Joining in with the Mission of God in Suffolk". Slides from the talk were distributed at the time. The Deanery Organiser, Janet Fisher, reported that the parish share collected in 2024 represented 83% of the amount requested. Items of news reported from the parishes included the delivery of a new minibus to serve Beccles Parish, and the mention of Holy Trinity Blythburgh in Hansard with regard to the Listed Places of Worship Scheme. The Revd Edward Land reported the launch of the Soul Children's Choir at Bungay aimed at 9 to 13 year olds, and mentioned the Growing Younger Conference scheduled for March 8th. Section 11 Meetings had been scheduled for Team Vicar Posts in both Sole Bay and Blyth Valley Team Ministries. (sadly there were no applicants for these posts, and this remained the case throughout 2025). The Rural Dean invited those present to group together in Benefices and complete a SWOT analysis of their parishes to form the basis for Deanery Planning later in the year.

The Summer meeting of the Synod was held in Holy Trinity Church, Bungay, on 25th June. The meeting began with an update on the recovery of the Lay Chair who had recently undergone major surgery at Royal Papworth Hospital. The Rural Dean introduced the Revd Clive Mobbs, Chaplain to Sizewell C and Ceri Bryant the Occupational Health Manager for the project. They gave an interesting and informative talk and answered a variety of questions. Details and slides were subsequently distributed. The meeting went on to discuss parish share and whether the share remained the same during a vacancy. The answer was yes as Diocesan share calculations always allow for a proportion of vacancies.

It was reported that consultation has begun on a scheme to merge Bungay Holy Trinity and St Mary with Mettingham All Saints. (this merger was confirmed in February 2026). Environmental initiatives formed the basis of another discussion, and the following were some of the highlights: - Installation of swift boxes on Barsham and Walberswick Church Towers Beccles Climate Conference hosted by St Michael's Church and involving the wider community. A churchyard management day hosted by Pakefield Church. The continuing efforts to gain Eco Church Status being driven by Revd's Alison Alder and Judy Miller.

The Autumn meeting took place in St Luke's Church, Beccles on 13th November. The main business of the evening was a talk by Joseph Davies from Ecclesiastical Insurance which concentrated on the help, information and advice that they could

Ilketshall St Margaret

Annual P.C.C.Report 2025

P.C.C.Meetings 2025: The P.C.C. met six times.

Services: We had a 10 a.m. Holy Communion service five times during the year and Evening Prayer five times, Maundy Thursday 2nd April at 7.30 p.m., Good Friday 3rd April at noon and a Carols and Crib Service on the 24th December at 3.00 p.m.

Fund Raising: We had a Strawberry Tea in the Village Hall on 14th June, stalls at Rumburgh May Fair on 5th May, Ilketshall St.Margaret Flower Show on 19th July and the Christmas Fair at StAndrews Village Hall.

Funerals: We had four funerals this year, three of which were also burials and one a Thanksgiving service, all of them one-time villagers.

Fabric Report 2025

In January a new cupboard and a folding table were purchased by Eva from Emmaus The cupboard was placed in the tower/vestry with the existing cupboard moved to the back of the nave and the table placed below the tower access door at the back of the nave as a refreshment area.

In March the central section of the brick tower floor was reset firm and level by Mr Paul Birkin, and the tower bulkhead light wiring was replaced by Lee's of Bungay. Ten new wooden folding chairs were purchased as requested by the P.C.C. A Certificate of Practical Faculty Works Completion was submitted to the Diocese and receipt acknowledged. All church fire fighting equipment was inspected and certified in good order by Ace Fire of Norwich on the 15th April.

The Quinquennial Inspection was carried out by Mr.Phil Orchard and MrBarry A. Chapman on the 8th July It was suggested that the tower roof hatch was too heavy to lift easily. All else is in good condition.

In October the retaining rail was fitted on the shelf on the rear pew and the new hand rail was fitted on the side of the ramp inside the church door, Gas lift struts were fitted to the tower roof hatch with an interior bolt to prevent accidental opening. These works were carried out by the Chapman family at no cost to the church. Wood has been purchased to replace a rotten floorboard by the wall below the rear north window of the nave. A new "Henry" style vacuum cleaner was purchased in November.

The complete church electrical installation was inspected, tested and certified as in good order on the 11th November by Lee's of Bungay, except for the existing

Flixton

General report

The Service rota sees Flixton having a Eucharist Service one month with a benefice congregation, and a Common Worship style Evening Prayer on the second month with a small but regular attendance. Coffee and cake are served after the Eucharist service and Christmas bits at the Christingle Service. There had been one Funeral and two Baptisms during the year. The usual Coffee & Cake mornings, with 'donations' for refreshments plus a small raffle, are still held to encourage the community to 'come, meet and chat'. The Community Payback Team kept the churchyard tidy in the Spring and Summer months thanks to the Village Hall Committee who allow the use of their toilets. Visitors during the year included walking groups, others with family connections, and those participating in the SHCT cycle ride where refreshments are again provided. Visitors often comment they are glad to see the church is always open for visitors.

PCC Meetings held during the year

30th April, 2025 – the meeting elected church officers, confirmed Electoral Roll, and current Finance. It also dealt with Organ tuning, Fire Extinguisher service and Community payback team. Fundraising was discussed and Benefice and Deanery minutes were circulated.

24th July, 2025 – The meeting dealt with Community payback visits, fundraising, Finance including receipt of fees for a funeral and agreement for £500 toward Parish Share of £2368. Benefice minutes including financial help for St Lawrence due to heaters being left on agreed. Arrangements for electric heaters at Flixton discussed. Deanery synod minutes circulated. Suffolk Historic Church Cycle Ride arrangements and E-bound Roof alarm service.

6th November, 2025 - The meeting dealt with Finance including another £500 for Parish Share, receipts for various fees for Ashes and Memorial stones. E=bound service and repairs paid £1171.20. Request to Doreen Skinner Trust for £1000 to help pay Church Insurance. Benefice Council minutes including new 2026 service rota and Christingle service instead of Crib service. Deanery synod minutes circulated. Arrangements and checks to be made for visit on 24th November for Parish visit including grave yard inspection. [Quinquennial arranged later for 3rd December] Community payback final visit made & thanks to Sandra and Terry for providing

essentials and refreshments. Coffee & Cake arranged.

25th March, 2026 – The meeting dealt with Finance included agreement of accounts prepared by Newmans and Fabric and Land balances. Benefice Minutes including date for APCM of 29th April at St Margaret S.E. Village Hall, Safeguarding Training awaiting date. Deanery Synod minutes circulated. Parish Visit with checks on Church logs, policies, valuables, certification, churchyard etc and Quinquennial updates including proposed visit by Julie Alcock and Edmund Harris re possible Historic England Heritage at Risk Register concerns. Suffolk Wildlife Survey and Essex & Suffolk Water survey. Report on Christingle service, possible dates for Community Payback attendance for 2026 and Fundraising.

Services held at St Mary's Flixton between January 2025 and December 2025.

There had been 7 Eucharist service, 2 of which included Baptisms and 1 of the Mid-night Eucharist, 4 evening prayer, 1 Christingle service and 1 Funeral with interment.

Electoral Roll members.

Mrs Sandra Hunt, Mr Terry Hunt, Mrs Rowena Roskelly, Mr Ashley Thomas Ower, Mrs Leslie Ower and Mrs Lynda Lee.

Lynda Lee – Secretary March 2026

ILKETSHALL ST. JOHN'S CHURCH

STATEMENT OF INCOME AND EXPENDITURE For the year ending 31st DECEMBER 2025

	INCOME		EXPENDITURE	
	2024	2025	2024	2025
Collection	963.60	723.42	Parish Share	500.00
Wall Box & Books	92.12		Parochial Expenses	120.00
Donations	140.00	190.00	Donations	30.00
Gift Aid		151.32	Insurance	865.34
Grants			Graveyard Care	250.00
Funeral			Electricity	397.17
Fund Raising	70.00	1,510.00	Fire Ex. Service	39.00
Benefice Overpaid	75.00		Repairs & renewals	1,556.00
			C.C.L.A Deposit	10,000.00
	<u>1,340.72</u>	<u>2,574.74</u>		<u>13,757.51</u>
B/fwd 2023	16,651.40	B/fwd 2024 4,234.61	C/fwd 2025	4,234.61
	17,992.12	6,809.35	C/fwd 2026	4,279.01
				6,809.35
C.C.L.A.	2024	2025		
Balance b/fwd 2023	2,413.76	2024 12,508.24	Income including balance at bank during 2025	6,809.35
Deposit	10,000.00		Expenditure	2,530.34
Interest	<u>94.48</u>	<u>544.14</u>	Balance at Barclays Bank 31 st December 2025	4,279.01
Investment held	12,508.24	13,052.38		
C.C.L.A.				

Examined by Phyllis J. Mills

Phyllis J. Mills
12.2.2026

ILKETSHALL ST. JOHN CHURCH
Details for items on the Statement of Income and Expenditure.

EXPENSES

Donation	Round Tower Churches Magazine	£30	
Repairs and renewals	Paul Birkin Annual cleaning of gutters	£150	
	Paul Birkin Repairing crack in a wall	<u>£250</u>	£400.00

INCOME

Donations	Lionel Gower	20.00	
	Harry & Sam Clarke	20.00	
	Gail Sprake	<u>150.00</u>	£190.00
Fundraising	Orkney Talk by Gail Sprake	325.00	
	Sale of Vase	<u>1,185.00</u>	£1,510.00

Ilketshall St John

Churchwarden's Report

The numbers on the PCC remain unchanged, being four, as one person left and another joined. We met four times for the PCC meetings and have established that it is easier to hold the meetings after Evening Prayer services as we have then all gathered together. We had four Holy Communion services and seven Evening Prayer services.

The Carol Service was well attended with 31 people. Hot punch and a selection of refreshments were served afterwards which somewhat soothes the singing voices. Paul Birkin has carried out the routine maintenance of the church gutters, downpipes and drains, and repaired cracked walls with loose mortar which is an ongoing process. The churchyard is maintained as a wildlife sanctuary. Lionel Gower strimmed the churchyard in September to enable seeds to ripen and shed. Paul Birkin and Rosemary Watkin raked, heaped then burned it. By removing the old thatch, it restores the emerging grass and reinvigorates the sward for the following year. Paul Birkin regularly mows the grass paths also to the recent memorials. The boundary hedge was flailed again free of charge by Mettingham Farms.

The church was open for the S.H.C.T. cycle ride although St John's was not represented. The numbers signing in were down on previous years. Waveney Valley Fire Services checked extinguishers and certified with a certificate. On Wednesday October 15th we held a fundraising event at Ilketshall St. Margaret village hall. Gail Sprake gave a fascinating talk on her visit to the Orkney Islands, which was well attended with refreshments afterwards. We also thank Gail for playing the harmonium throughout the year, and thank you to Mrs Phyllis Mills for auditing the accounts.

The church is open to the public every day from early morning until dusk. Finally, a visitor to the church recognised that a vase on top of the bookcase as by Constance Spry. We had the vase authenticated by T W Gaze of Diss and the vase was sold at auction for the church funds.
Rosemary Watkin March 2026

FLIXTON PAROCHIAL CHURCH COUNCIL STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
INCOME					
Weddings & Funerals		729.00	-	729.00	18.00
Offertory		1,038.86	-	1,038.86	902.21
Donations	2	797.74	-	797.74	827.00
Land Rent		325.00	-	325.00	325.00
Interest & Dividend	3	-	170.17	170.17	189.52
Other Fundraising	4	206.51	-	206.51	345.00
D.D Skinner Trust		1,000.00	-	1,000.00	2,000.00
Total Income		<u>4,097.11</u>	<u>170.17</u>	<u>4,267.28</u>	<u>4,606.73</u>
EXPENDITURE:					
Light & Heat		247.35	-	247.35	188.25
Ministers Fees		120.00	-	120.00	130.00
Insurance		1,701.16	-	1,701.16	1,675.68
Quota		1,000.00	-	1,000.00	1,000.00
Organ & Maintenance		-	-	-	134.05
Sundries		-	-	-	-
External Maintenance	5	45.00	-	45.00	45.00
General Maintenance		1,193.20	-	1,193.20	1,208.40
Accountants Fees		120.00	-	120.00	114.00
Organist's Expenses		-	-	-	-
Bank Fees		110.15	-	110.15	20.87
Total Expenditure		<u>4,536.86</u>	<u>-</u>	<u>4,536.86</u>	<u>4,516.25</u>
Net Expenditure		(439.75)	170.17	(269.58)	90.48
Transfer Between Funds		-	-	-	-
Net Movement in Funds		<u>(439.75)</u>	<u>170.17</u>	<u>(269.58)</u>	<u>90.48</u>
Total funds brought forward		2611.54	3,760.30	6,371.84	6,281.36
Total funds carried forward		<u>2,171.79</u>	<u>3,930.47</u>	<u>6,102.26</u>	<u>6,371.84</u>

FLIXTON PAROCHIAL CHURCH COUNCIL
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
CURRENT ASSETS			
Bank Account		2,291.79	2,731.54
Fabric Fund		1,175.80	1,124.89
Townlands		2,754.67	2,635.41
Gift Aid Tax Recoverable	2	-	-
		<u>6,222.26</u>	<u>6,491.84</u>
CURRENT LIABILITIES			
Creditors & Accruals		120.00	120.00
		<u>120.00</u>	<u>120.00</u>
NET ASSETS			
		<u>6,102.26</u>	<u>6,371.84</u>
PARISH FUNDS REPRESENTED BY:			
RESTRICTED FABRIC FUND		1,175.80	1,124.89
OTHER RESTRICTED FUNDS		2,754.67	2,635.41
UNRESTRICTED FUNDS		2,171.79	2,611.54
		<u>6,102.26</u>	<u>6,371.84</u>

4. STATEMENT OF ASSETS - as at 31st December 2025

	2025	2024	Beneficiary
Cash Funds			
HSBC	3769.02	4737.02	Gen/Fabric
CBF Deposit Fund CB3034050-001 General	12318.65	10102.45	General
CBF Deposit Fund CB3034050-001 Fabric	11454.87	11941.80	Fabric
	<u>27542.54</u>	<u>26781.27</u>	
Investments at market value:			
CBF Church of England Investment Fund Shares valued at 31/12/25	25057.44	26100.90	Fabric
Church of England Property fund CB3034051-001	14262.65	13258.42	Fabric
Note: The Fabric fund has shares that produces dividends the value of such investments can go up or down. The CBF Deposit Fund includes a £50 'Bell Fund'			
5. FINANCIAL SUMMERY	General Fund	Fabric fund	Total
Receipts	4213.85	4943.38	9157.23
Payments	-2965.65	-5430.31	-8395.96
(Deficit/Surplus)	1248.20	-486.93	761.27
Cash 1/1/25	14839.47	11941.80	26781.27
Cash 31/12/25	<u>16087.67</u>	<u>11454.87</u>	<u>27542.54</u>
Investment Fund Shares CB3034052-001 value 31/12/2025		25057.44	25057.44
Property fund shares value 31/12/25		14262.65	14262.65
	<u>16087.67</u>	<u>50774.96</u>	<u>66862.63</u>

3. FABRIC FUND (A RESTRICTED FUND)	2025	2024	
RECEIPTS			
Fabric investment shares income	725.26	708.33	
CBF Deposit account interest	669.34	721.68	
Donations re Pip Newberry (Funeral)	597.00	0	
Donations re Diane Harper (Funeral)	125.11	0	
Donation re Altar cloth	0	1000.00	
Events			
Easter Trail	256.51	376.60	
Classic Car Day	1169.01	0	
Garden Party	341.00	342.50	
Christmas Extravaganza	1060.15	702.90	
	4943.38		4338.49
Payments			
Insurance	1452.69	1548.65	
Organ Tuning	162.00	0	
Church Repairs	3475.00	525.00	
Selecta Mark Signage	32.22	0	
Event Expenses			
Easter Trail	18.00	15.00	
Classic Car Day	275.40	120.00	
Garden Party	15.00	25.00	
	<u>-5430.31</u>		<u>-2233.65</u>
	<u>-486.93</u>		<u>2104.84</u>
1/1/25: CBF Fund CB3034050-001	11941.80		9836.96
As of 31/12/25	23773.52		
CBF Fund CB34040-001			
(of which £12,318.65 is unretreicted)	12318.65	<u>11454.87</u>	<u>11941.80</u>

Homersfield and St Cross

Since the 2025 Annual Parochial Church Meeting, the PCCs have met together four times.

Electrical checks have taken place in both churches and the remedial work needed completed in St George's.

Both churches welcomed walker and cyclists in September for the Suffolk Historic Churches Ride and Stride. Thank you to Paul and Mary for organising in their respective churches.

There have been no safeguarding issues.

St George's, St Cross

- Frost damage to the ridge bedding mortar remains outstanding with the builders. The retention is still held.
- There was a joyous Christening this year and a burial.
- The Churchyard Crew did an excellent job tidying the Churchyard.
- Tom plans to send a letter out to the villagers asking them to support the church by making regular donations.
- Tom and Paul are planning a picnic.

St Mary's, Homersfield

- The flint wall between the old and new churchyards has been repaired at a cost of £8000. Grants were obtained from Adnams and Geoffrey Watling at £1000 each.
- We now have a QR code, so people can give using their mobile phones.
- We held our first outdoor Pet Service in May. It was well received and raised £74.50 for Guide Dogs.
- Amelia was Christened in June.
- The funeral of Linda Plumb was held in January.
- We held Moths and a Cuppa in September, which was enjoyable, but poorly attended.
- The stolen Henry Hoover has now been returned to the vestry.
- The church now has a black wheely bin.
- Fundraising held – Stall at the Black Swan fete, donations for apples, church porch stall and continuation of the 59 Club. A quiz is planned, as is a picnic.

- There was an excellent turnout for the Carol Service which included the Saint's Choir and the Handbell ringers. Delicious refreshments from Sally again.
- Liz has offered to help organise an afternoon for children in the Summer.
- Consideration is being given to a Portaloo and a noticeboard.
- We remain in need of a Churchwarden.

Churchwarden's Report - St George's St Cross, South Elmham

It has been a quiet year at St George's. We had a christening in August and it is a joy to have a child welcomed in our local church. We had five regular services although that number is increasing this year with the new rota. We had a carol service in December, many thanks to the choir for their support. We also had a burial in the churchyard in March this year. In June, the Churchyard Crew did a great job tidying the churchyard for which we are very grateful. Going forward we face some difficult decisions, with very little income and a dwindling reserve.

Thanks to all who support our church.

Tom Brooke

Churchwarden April 2026

Treasurer's Report for year ending 31 December 2025

The financial headline for 2025 is that payments exceeded receipts by £5289.37. This is in contrast to 2024 when income exceeded expenses by £2228.99.

Firstly the income. Collections from services increased substantially when compared to 2024. St Mary's hosted this year's benefice Easter Sunday service and together with a large congregation attending a Christening and these were probably the main reasons for the increase. A collection at the carol service was also significant at £176.20. Although box donations and casual giving were substantially down much of what had previously been classified as this income is now allocated as bric-a-brac. An excellent range has been available and I believe most of the box donations are probably now due to purchases. A number of books were sold this year (as in the previous one) but for considerably more money. Church fees from weddings, funerals etc were much lower. Other income came from the 59 Club, a stall at the Black Swan fete and Lawrie and Lucy's apples. David Cobbald once again made a generous donation towards the cost of petrol for the churchyard mower. I would like to thank him and all who contributed financially during the year. Other donations are listed in the accounts.

Now moving to expenses. Insurance remains our largest one and electricity is also a significant. Prize money from the 59 Club continues to be won but was less than in

<u>2. THE GENERAL FUND</u>	<u>2025</u>	<u>2024</u>
<u>Receipts</u>		
Incoming Resources from Donors:		
Church Collections (Gift Aidable)	1219.00	1124.40
Church Collections (Cash)	934.44	469.41
Wall Box	42.65	71.96
Fees	1018.00	18.00
CBF Deposit Account	334.67	360.84
Donations:		
Gift Aid Tax Refund	365.09	460.44
Ride & Stride	300.00	250.50
	4213.85	2755.55
<u>Payments:</u>		
Diocesan Share	1989.00	1912.00
Benefice Expenses	120.00	120.00
Designated donations:		
Historic Churches	20.00	20.00
Bungay Community Support	65.00	113.61
Salvation Army	230.05	0
Smile Train (unpresented Cheque)	-145.00	0
Organist	50.00	50.00
Electricity	349.56	311.02
Cleaner	200.00	150.00
Gift Aid Envelopes	0	5.00
Church General Expenses	0	9.99
Gifts	19.90	21.98
Bank Charges	67.14	88.78
	-2965.65	-2802.38
	1248.20	-46.83
1/1/2025 cash HSBC	4737.02	
1/1/2025 at CBF deposit account	10102.45	
	14839.47	14886.30
31/12/25 cash HSBC	3769.02	
31/12/25 at CBF deposit account	12318.65	
	16087.67	14839.47

Secretary's Report

The P.C.C has met four times during the last year – 8th May, 8th July 9th October and 19th February. The meetings have primarily focused on financial matters, up-keep of the church and on-going problems, as well as discussions for fund-raising events. It is also a time when information from the Benefice and Diocese is passed on and discussed.

Last year's AGM saw the election and appointment of officers for this last year. The Altar Cloth, donated by Major and Mrs Blaxland has been completed and is now back with the family. There is the suggestion of a Dedication Service sometime in the near future. Church Services have continued throughout the year following the Benefice time-table. This years Remembrance Service, held at this Church, was very well attended. Donations from collections have been made to various charities. Fund Raising events have had mixed outcomes depending largely on clement or inclement weather. Nevertheless, they are always socially successful and appreciated by all. Thanks must be given to the organisers and helpers.

Sadly, before Christmas Rev Roger Smith passed away after a lengthy illness. We are grateful for his Ministry in our Church and we extend our sympathy to Molly.

The current Electoral Roll stands at 14.

There are no safeguarding issues to report.

Judith Turland

Secretary to St Margaret South Elmham P.C.C

2024. A decision was taken early in the year to finally get the wall dividing the old and new churchyard repaired. This cost £8000 but was a job which had required doing for some time as it was becoming quite dangerous. Adnams and the Geoffrey Whatling trust each generously donated £1000 to help with the cost of this. My thanks must go to Lucy Hammond for successfully submitting the applications. An inspection of the electric supply in the building was due for insurance purposes and this was carried out for £300. A pet service was held in May and a collection of £74.50 was given to Guide Dogs charity. Other expenses are listed in the report and included, like last year, a contribution of £500 towards the parish share.

To conclude, the main reason why we completed the year with less money than we started was the cost of the wall repair. If this is taken out of the equasion (taking into account of the £2000 grants) we more or less broke even.

Tom Holdridge

Treasurer, Homersfield PCC

Annual Accounts for St George Church, St Cross SE 2025 to 2026

COMMUNITY ACCOUNT

Opening Balance (01.04.2025) £2339.99

Income		Expenditure	
Donation E. Bracken	£100.00	Insurance	£1710.59
Collections	£370.50	Standing Order Benefice	£120.00
HMRC Credit	£ 73.24	Electricity	£324.79
DC St. EDS&IPS DBF	£371.00	Simon Marsh	£420.00
DC Much Loved	£ 33.01		
Total	£947.75	Total	£2575.38

Expenditure over income £1627.63

Closing Balance (01.04.2026) £712.36

BUSINESS ACCOUNT

Opening Balance (01.04.2025) £1353.05

Interest £12.97

Closing Balance (01.04.2026) £1366.02

CCLA ACCOUNT

Opening Balance (01.04.2025) £6188.37

Interest £275.63

Closing Balance (01.04.2026) £6464.00

St Margaret South Elmham

Churchwarden Report

It's been a busy year, with a Quinquennial inspection, which found the church in fair repair. A bulging wall in the North wall of the vestry was pointed out, but with Paul and Tom this was soon rectified, as were a few leaks. The tower roof was water proofed which should last a while. On Good Friday 25 Sara and friends organised an Easter trail, which was a great success.

In June we ran the Classic vehicle show in the Beck valley, unfortunately it clashed with a local vehicle auction and it was one of the hottest days of the year. There was still a good array of vehicles and people. Many thanks to the many people were, cooking, catering, stewarding or car parking, and all those other jobs. Especially to Simon Murton for lending and erecting his marquee. The Garden party at Redhouse also suffered from a clash with a similar event at a similar sounding village. They have been informed of this years date. However those that came and, there were several enjoyed themselves, eating their way through very tasty cakes and sandwiches. Thank you to all the cooks, caterers, ticket-sellers and car parkers. Sadly we had lost former resident Diane Harper and also St Nicholas resident Pip Newby and their funerals were held here. At the end of November there was the now annual Christmas Fun and Festivities event at the church, with displays Christmas tree, elves, tombola, quiz, raffle and refreshments. The paths to the church were all decorated with fairy lights, and best of all the visitors came to enjoy. Thank you to everyone who made this such a wonderful event. Sadly, we lost two of our helpers, Rev Roger Smith and Bernard Duffield both were supporters of our church and always willing to help carry chairs put up a marquee or many of the 'back room' jobs, thank you. Thanks to our PCC for their support particularly Sue Riseborough who keeps the finances right as well as catering, cleaning and flowers. Also to Joe Hamilton for taking some of the work in the churchyard. An additional event this year is an Organ concert by Graham Duff in June. Thank you

Phillip Kidner
Church Warden

ST MARY'S CHURCH, HOMERSFIELD

FINANCIAL STATEMENT FOR THE YEAR ENDED 31.12.2025

RECEIPT AND PAYMENT ACCOUNT	2025 RESTRICTED	2025 UNRESTRICTED	2024 RESTRICTED	2024 UNRESTRICTED
RECEIPTS				
<i>Incoming Resources from donors</i>				
Collection at Services	-	£1,159.80	-	£997.72
Donations and Casual Giving	-	£96.13	-	£26.76
Black Sheep Wine	-	£100.80	-	£97.09
Income from 59 Clubs	-	£986.00	-	£700.00
Donation (Lavinia and Lucy Hammond - Apple Sale)	-	£72.20	-	£108.12
Donation - Book sale	-	£153.16	-	£17.30
Donation - Sale at St Margaret SH Countryside Evening	-	£35.50	-	£35.45
Donation - Brac a Brac in church porch	-	£298.34	-	-
Melba & A Capra	-	£15.00	-	-
Donation - Sale of a lamp	-	£50.00	-	-
Donation - Geoffrey Waring Trust for repair of church wall	£1,000.00	-	-	-
Donation - Adams for repair of church wall	£1,000.00	-	-	-
Donation - Tim Remblance financial	-	£50.00	-	-
Donation - David Cabold for petrol for churchyard mower	£20.00	-	£20.00	-
Donation - Table Top sale	-	-	-	£50.50
Donation - Sale of photos (Lucy Hammond)	-	-	-	£88.89
Donation - Rhoda Lameber's funeral collection	-	-	-	£125.00
Donation - Homersfield Community Project	-	-	-	£1,493.47
Donation - Homersfield Community Project for churchyard maint.	-	-	-	£5.00
Donation - David and Joan Green for petrol for churchyard mower	-	-	£10.00	-
Donation - Sale of Rhoda Lameber's wooden dolls	-	-	-	£51.00
	<u>£2,020.00</u>	<u>£2,663.53</u>	<u>£300.00</u>	<u>£3,794.21</u>
		<i>£4,687.53</i>		<i>£3,824.21</i>
<i>Other voluntary incoming resources</i>				
Statutory Fees (Quarterly from Benefice)	-	£20.00	-	£204.00
	<u>£0.00</u>	<u>£20.00</u>	<u>£0.00</u>	<u>£204.00</u>
		<i>£20.00</i>		<i>£204.00</i>
<i>Income from Investments</i>				
Interest (Fabric Fund)	-	-	-	-
Interest (Churchyard Fund)	-	-	-	-
Interest (CCLA account)	£1,143.69	-	£1,412.13	-
	<u>£1,143.69</u>	<u>£0.00</u>	<u>£1,412.13</u>	<u>£0.00</u>
		<i>£1,143.69</i>		<i>£1,412.13</i>
<i>Agency collections</i>				
	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
		<i>£0.00</i>		<i>£0.00</i>
<i>Sub total</i>				
	<u>£3,163.69</u>	<u>£2,783.53</u>	<u>£1,412.13</u>	<u>£4,498.21</u>
		<i>£3,924.22</i>		<i>£5,940.34</i>
PAYMENTS				
<i>Activities directly relating to the work of the Church</i>				
Diocesan Share (Quota)	-	£500.00	-	£500.00
Benefice Expenses	-	£120.00	-	£120.00
	<u>£0.00</u>	<u>£620.00</u>	<u>£0.00</u>	<u>£620.00</u>
		<i>£620.00</i>		<i>£620.00</i>
<i>Running Expenses</i>				
Insurance	-	£1,173.35	-	£1,149.74
Electricity (E-on)	-	£258.12	-	£297.31
Fire Extinguisher maintenance	-	£76.38	-	£76.38
Church 59 Club prize money	-	£257.00	-	£103.50
Friends of SHC	-	£25.00	-	£25.00
Sally Remblance - Petrol money	-	£204.74	-	-
Sally Remblance - Lock for heater cupboard	-	£10.00	-	-
Lightning conductor inspection W. Larkins	-	£75.00	-	-
Tom Evans - Repair of churchyard wall	-	£3,000.00	-	-
Electrical safety inspection - Simon Marsh	-	£200.00	-	-
Donation - Gink Dugg	-	£74.50	-	-
Sally Remblance - Reimbursement for black wheelie bin	-	£20.50	-	-
Jason Busby - organist's fee	-	-	-	£95.00
Lucy Hammond - Wine, candles and first aid kit	-	-	-	£12.74
Lucy Hammond - Sign	-	-	-	£29.91
Lucy Hammond - candles	-	-	-	£26.78
Lucy Hammond - mulled wine	-	-	-	£15.00
Tom Holdridge - gas stove	-	-	-	£14.99
Tom Evans & Paul Beken	-	-	-	£85.00
	<u>£0.00</u>	<u>£10,593.59</u>	<u>£0.00</u>	<u>£3,091.35</u>
		<i>£10,593.59</i>		<i>£3,091.35</i>
<i>Church Management & Administration</i>				
	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
		<i>£0.00</i>		<i>£0.00</i>
<i>Agency Payments</i>				
	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
		<i>£0.00</i>		<i>£0.00</i>
<i>Sub total</i>				
	<u>£0.00</u>	<u>£11,213.59</u>	<u>£0.00</u>	<u>£3,711.35</u>
		<i>£11,213.59</i>		<i>£3,711.35</i>
Total restricted and unrestricted payments				
		<u>£11,213.59</u>		<u>£3,711.35</u>
		<i>£11,213.59</i>		<i>£3,711.35</i>
Excess of Payments over Receipts				
Excess of Receipts over Payments				
		<u>-£5,289.37</u>		<u>£7,228.99</u>
		<i>-£5,289.37</i>		<i>£7,228.99</i>
<i>Bank & CCLA a/cs as at 01/01/25</i>				
		<u>£34,749.19</u>		
		<i>£34,749.19</i>		
<i>Bank & CCLA a/cs as at 31/12/25</i>				
		<u>£29,459.82</u>		
		<i>£29,459.82</i>		
Statement of Assets & Liabilities at 31.12.2025				
<i>Monetary assets</i>				
Current a/c (Barclays)		<u>£1,655.47</u>		
Churchyard Maintenance Fund (Barclays)		<u>£170.26</u>		
Church Fabric Fund (Barclays)		<u>£184.18</u>		
CBP (CCLA) Church of England deposit a/c		<u>£37,160.44</u>		
Cash in hand		<u>£279.47</u>		
		<u>£39,449.82</u>		
		<i>£39,449.82</i>		

Tom Holdridge, Treasurer