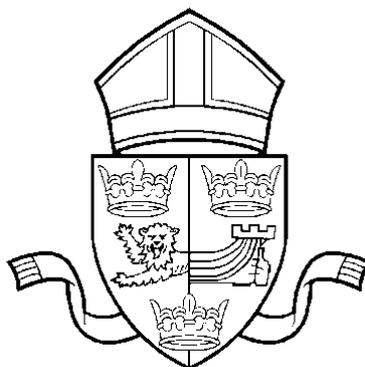


**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of
St Peter's Church
Cockfield
Suffolk**

**For the year ended 31 December 2019
Prepared under the Receipts and Payments Accounting Basis**

GENERAL INFORMATION:

Church: **St Peters Church**

Address: Church Lane
Cockfield
Suffolk

Postcode: IP30 0LA

Incumbent

Name: Rev Sharon Potter

Address: The Rectory
Howe Lane
Cockfield

Postcode: IP30 0HA

Telephone: 01284 828599

Bankers

Name: Barclays Bank plc

Address: 19-21 Cornhill
Bury St Edmunds
Suffolk

Postcode: 1P33 1DY

Examiner

Name: L.J.Mills FCA

Address: Lower Church Farmhouse
Church Lane, Cockfield
Bury St Edmunds

Postcode: IP30 0LA

Church Return by Type

Electoral Roll – Resident and Non Resident:

80

Average Weekly Adult Attendance

31

Average Weekly Young Persons Attendance:

1

AIMS AND OBJECTIVES:

The Parochial Church Council has the responsibility of co-operating with the minister in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical (PCC (Powers) Measure 1956 Section 2).

MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL:

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

	Name
<i>Incumbent:</i>	Rev Sharon Potter
<i>Readers:</i>	Brian Poulson William Cardale Malcolm Gifford
<i>Churchwardens:</i>	Norman Kelly David Smith
<i>Deanery Synod Representatives:</i>	David Smith Michael Swiney
<i>Treasurer:</i>	Michael Swiney
<i>Secretary:</i>	Jennie Marshall
<i>Organist:</i>	Karl Hunnibell
<i>Elected Members:</i>	Tony Box Jennie Marshall Jo Walton (resigned 02/09/19) Sarah Fletcher (resigned 30/04/19) Judy Gifford Stephanie Watts Michael Swiney Sylvia Moss Stephen Smith (ex-officio)
<i>Elders:</i>	Judy Gifford Sue Smith Beryl Meed Duncan Maclaren Richard Stainer

COMMITTEES OF THE PAROCHIAL CHURCH COUNCIL

The PCC operates through the Standing Committee.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

ST PETER'S CHURCH COCKFIELD - REVIEW OF THE YEAR 2019

Although 2019 was a politically tumultuous year, St Peter's continues to be a great example of stability and continuity in Cockfield. The church attendance of 31 adults, on a "usual" Sunday (as defined by the Church of England Statistics for Mission) is a little down on last year but, sadly, some stalwart members of our congregation have passed away. The numbers attending Easter, Mothering Sunday, Harvest and Remembrance Sunday, Advent and Christmas were considerably more, with a very heartening number of over 100 attending Christmas services. This is continuing good news in the face of the overall decline in church attendance regionally and nationally.

The Electoral Roll has been updated and due to 16 new people asking to join the number on the Roll is now 80 which is an increase overall

A special thank you is due to Rev Sharon and the Ministry team for their dedication to the pastoral needs of our community. Although Canon Henry Ford decided during the year to stand down, we are delighted that Richard Stainer is progressing on the Auxiliary Ordination Pathway and will join the team after Ordination in June 2020.

St Peter's is very fortunate that a willing group of ladies and gentlemen organise the rota for flower decoration, brasses, grounds & buildings maintenance etc. and who work away quietly in the background. The coffee and tea after the morning services are much appreciated and it is good that the congregation lingers long for enjoyable fellowship. Visitors always comment on the warmth of welcome they receive.

Considerable maintenance work was carried out during the year with new leaded window in the Porch, electrical circuits rewired as well as external decoration. The many activities undertaken during the year and well supported by the village continue to provide funds to allow for the essential maintenance of Grade 1 listed St Peter's.

The diocese 'Growing in God' initiative continues to be actioned throughout the year. We are mindful of the four areas that this covers: growing in numbers, growing in depth, growing in influence and growing younger. Some of the pressing issues facing the Church were addressed at the away day at Clare Priory in November

The Church increasingly reaches out to our extended community to explain our Christian commitment not just on Sunday but every day of the week. There are Home groups, hospital and home visits to the sick and infirm. Assistance with transport is provided to those who can no longer drive to church and hospital appointment visits.

The work with families and children continues: through Cockfield Primary School in the form of weekly assemblies, Open the Book, Collective Worship and the annual Holiday Club. Messy Church is also now firmly established with numbers steadily increasing. Members of all our Benefice Churches, plus friends from Cockfield Congregational Church, are co-ordinating or involved in different aspects of these.

St Peter's continues to be a very outward looking Parish and money is raised for local and national charities, both at times of extreme need and as part of our annual giving. The food bank collection container at the back of the Church, for those less fortunate in our local community, has been very well supported throughout the year.

This year we have contributed generously to local farming charities, Christian Aid, Global Hope, Royal British Legion, Crisis at Christmas and the Ipswich Night Shelter amongst others

The occasional offices that have been undertaken this year are as follows:

Baptisms 2: Weddings 1: Funerals 7:

Norman Kelly

David Smith

Churchwardens

RISK ASSESSMENT

In 2002 a sub-committee of the PCC prepared and submitted a detailed risk Assessment report to the full PCC, which continues to be followed. The report formed the substantial basis of the “Risk Assessment Guidelines For Parishes” adopted and circulated to all parishes by the Diocese of St Edmundsbury and Ipswich. The Report covered:

1. **Financial Risks** – *this is most common risk to be managed through budget, internal audit and proper financial procedures.*
2. **Reputational Risk** – *unwelcome publicity which hinders the mission of the Church.*
3. **Statutory and Legal Requirements**, *to cover health and safety, employment law, child protection and associated difficulties, which could lead to compensation claims.*
4. **Operational Risk** *threats to the Church’s ability to deliver its objectives.”*

The implementation and maintenance of risk management is ongoing within the PCC.

A Safeguarding Policy is in place across the Benefice in accordance with Diocesan guidelines. The Benefice Safeguarding Co-ordinator is Mrs Margaret Newlands.

A full review and update of the Health & Safety Policy and Risk Assessment was completed in March 2017. A signed copy of the report is lodged in the Church safe. This was reviewed in March 2019 and updated where necessary. The next review is planned for March 2021.

On behalf of the PCC:

Signed:

(Chairman)

Date:

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43 (7) (b) of the Act and to be found in the Church Guidance 2006 Edition issued by the Finance Division of the Archbishops' Council. That 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 you as trustees 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 view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare financial statements which accord with the accounting records and to comply with the requirements of the Act, and the Regulation 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;

Signed:

Date:

Name L.J. Mills FCA
Address Lower Church Farmhouse
 Church Lane
 Cockfield
 Bury St Edmunds
 Suffolk IP30 0LA

St Peter's Church Cockfield
Financial Statement for the Year Ended 31 December 2019

	2019			Total	2018
	Unrestricted <i>General</i>	Designated <i>Fabric Fund</i>	Restricted		Total
	£	£	£	£	£
Receipts					
Voluntary receipts:					
Regular planned giving	27,098	-	320	27,418	30,535
Services - regular collections	389	-	-	389	268
Services - other collections	2,761	-	-	2,761	2,355
Other giving/voluntary receipts	2,081	-	200	2,281	3,032
Gift Aid received	9,708	-	-	9,708	7,261
	42,037	-	520	42,557	43,451
Activities for generating funds	5,173	1,871	-	7,044	6,806
Investment income	251	-	500	751	629
Church activities	3,228	-	-	3,228	1,598
Total receipts	50,689	1,871	1,020	53,580	52,484
Payments					
Church activities:					
Parish share	31,775	-	-	31,775	30,261
Clergy and Staffing costs	2,803	-	-	2,803	1,866
Church running expenses	9,702	-	-	9,702	4,283
Mission giving and donations	325	-	-	325	1,740
	44,605	-	-	44,605	38,150
Cost of generating funds	670	-	-	670	638
Major repairs and building work	5,150	3,000	-	8,150	-
Total payments	50,425	3,000	-	53,425	38,788
Excess of receipts over payments	264	(1,129)	1,020	155	13,696
Transfer between funds	1,000	-	(1,000)	-	-
	1,264	(1,129)	20	155	13,696
Cash at bank and in hand at 1 January	25,327	3,592	28,672	57,591	43,895
Cash at bank and in hand at 31 December	26,591	2,463	28,692	57,746	57,591
Investment assets	14,211	-	-	14,211	12,154
Total assets	40,802	2,463	28,692	71,957	69,745

St Peter's Church Cockfield
Statement of Assets and Liabilities - 31 December 2019

	Unrestricted <i>General</i>	Designated <i>Fabric Fund</i>	2019 Restricted	Total	2018 Total
	£	£	£	£	£
Bank and Cash Assets					
Barclays - Current Account	713	2,463	2,810	5,986	6,414
Barclays - Friends	-	-	795	795	275
CBF Deposit - General	25,878	-	-	25,878	25,004
CBF Deposit - Friends	-	-	5,319	5,319	5,279
CBF Deposit - Restoration	-	-	19,768	19,768	20,619
	26,591	2,463	28,692	57,746	57,591
Investment Assets					
CCLA Investment Fund	14,211	-	-	14,211	12,154
Total Assets	40,802	2,463	28,692	71,957	69,745

Approved by the Parochial Church Council on 18th February 2020 and signed on its behalf by:

Reverend S.J. Potter

PCC Chairman

The notes on the following page forms part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the Year Ended 31 December 2019

Accounting Policies of the Parochial Church Council

The Financial Statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 ("The Regulations") using the Receipts and Payments basis. They also conform with Charity Accounts reporting.

Funds

General 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.

The accounts include monetary transactions, assets and liabilities 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.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Assets and Liabilities

The following assets are recognised but not necessarily valued in the Financial Statement:

- Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1000.
- Amounts owing from the Inland Revenue where a formal claim has been made.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of settlement and amount has been received at 31st December by the PCC.
- Investments held beneficially by the PCC.
- Closing bank balances as shown in the receipts and payments account.

The following liabilities are recognised in the Financial Statement:

- Any loan or overdraft advanced to the PCC.
- Any arrears of Diocesan Quota or Parish Share.
- Creditors for goods or services where the supply has been received and invoiced by 31st December 2019.