

The Diocese of St Edmundsbury and Ipswich

**Annual Report
and
Financial Statements**

**of the Parochial Church Council of
St. Peter's Church, Thurston
For the year ended 31st December 2025**



St Peter's APCM Reports 2026

Reflections from the Vicar, The Rev'd Fr Benjamin Edwards

Grace and peace to you all.

This past year, 2025-2026, has seen our benefice move from a season of reflection into one of intentional outreach. We have sought to be more visible, not for our own sake, but to share the life and welcome of our churches with the wider community. Through an increased presence in our local newsletters, newspapers, and even a feature in the Church Times, we have invited our neighbours to see what we stand for.

Moving forward, we want to extend this invitation even wider, giving space for folk to explore the ideas they have read about in my articles and social media posts. We are finding that this intentionality is bearing fruit; our numbers are growing, and many more are becoming 'church adjacent'—engaging with us in discussion and finding a sense of belonging within our sacred spaces.

As we look back over the past year, our primary focus has been on preparing the ground—nurturing a happy, healthy church family that genuinely delights in worship, fellowship, and a radical welcome. My priority as your priest has been to ensure that my ministry reaches directly into the hearts of our communities, using our local newspaper articles, regular newsletters, and an active social media presence to connect with those outside our church walls.

There are times when growth can feel invisible if we only measure it by looking at the same pews week after week. However, the objective data tells an incredibly encouraging story. Thanks to our expanded digital outreach and community presence, our numbers are up. Most movingly, this past year we celebrated our first confirmand at St Peters in ten years—a profound milestone for our benefice and a joyful sign of new life and spiritual depth.

Part of this health comes from our commitment to ensuring our worship remains a vibrant home for all people. Alongside our deeply valued sacramental life and our two monthly Evensongs—which have become a real anchor of prayer for our villages, culminating in the privilege of hosting the recent Deanery Evensong—we know there is always value in reflecting on our liturgical horizons. Outside of our major festivals and key community services like Christmas, Remembrance, Harvest, and Mothering Sunday, which stand as our established non-Eucharistic offerings, we remain entirely open to exploring, as and when appropriate, other occasions where

a non-Eucharistic service might gently complement our existing pattern, ensuring we continue to meet people exactly where they are on their faith journey.

Having spent this time quietly strengthening our foundations, listening to our communities, and tending the hearth of our parish life, we now stand in a position of quiet confidence. The groundwork is laid. We are now entering an exciting new season where we can confidently begin to invite others in, expand our engagement, and step forward together in faith, trusting that God will continue to guide our path.

Investing in the Future: Youth and Schools

A vital part of our community life remains our work with young people. I continue to value the opportunity to lead collective worship in both of our primary schools, building bridges with the next generation. At Thurston Secondary School, the F3 group—a small, dedicated group for Christian children—continues to meet, providing a crucial space for young folk to encourage one another in their faith journey.

To support this growth, our next significant step is the appointment of a Children and Families worker. This role will focus on worship music, both traditional and contemporary, to help our All-Age services truly flourish and to foster choirs within our schools. We hope this will provide a 'soft pathway' for families to discover the call to faith within our church family.

Worship and Sacred Space

While we focus on growth, we remain committed to the 'bread and butter' of our spiritual life. I am pleased to announce a new monthly Holy Communion service at Michaelmas Court. This is a wonderful addition to our rhythmic life of prayer, and I warmly invite others from the benefice to come along and join the residents whenever they are able.

We also look back with great joy at the festivals that transformed our buildings this year. At St Peter's, the Flower Festival last September and the Christmas Tree Festival were stunning. Both events not only raised vital funds but also offered a seasonal enhancement that spoke deeply of God's beauty. Similarly, the Holy Innocents Christmas Tree Festival, themed 'A Quiet Place for Christmas,' was widely appreciated for providing a festive yet peaceful sanctuary amidst the busyness of the season.

The Modern Holy Innocents and Churchyard Projects

The 'Flight of Kites' installation, the kites made by our church and village communities to remember children affected by or killed in war, has left a lasting legacy. Holy Innocents is now rededicating its patronage to continual prayer for the Modern Holy Innocents—children affected by violent conflict across the world. Following our service this Pentecost, we are formalising this as a centre of prayer, with dedicated prayer cards being produced to share this ministry across the Diocese. A great sum of money was raised to donate to the charity War Child, with many generous individual amounts given.

In practical terms, we are working hard to ensure our buildings and grounds remain fit for purpose and welcoming. At Holy Innocents, plans for the toilet project and new pathways are moving forward. Additionally, several churchyard works are in the pipeline to improve our biodiversity, ensuring our outdoor spaces are as full of life as our indoor ones. We hope for positive news on these developments in the coming months.

Governance and Serving the Church

The health of our church depends on those willing to serve on our Parochial Church Councils (PCCs). We currently have vacancies, and if you feel called to this way of serving, I encourage you to speak with me. At St Peter's, we have a particular need for a PCC Secretary and a Treasurer to manage day-to-day accounting. Currently, we are employing an external company for our reports at a cost to the church, so a local volunteer would be a significant blessing.

Regarding our Churchwardens, three of our four wardens are currently on an annual 'renewal' of their positions. According to Church Representation Rules, their formal terms are up, but they have very kindly continued their work. We have benefitted immensely from their experience and dedication.

This should not dissuade others from showing an interest in these roles. The knowledge held by our current wardens is ready to be passed on when they eventually choose to step down. If you feel a nudge toward this ministry, your coming forward may be a blessing to them! We are also open to the idea of Assistant Wardens, allowing folk to learn the ropes in a phased way before standing for the position in the future.

A Fellowship of Service and Gratitude

A healthy, vibrant benefice does not happen by accident; it is sustained by the dedication, time, and prayer of so many individuals who give generously of themselves. As your priest, I want to express my deepest personal thanks to the remarkable team that keeps the heart of our parishes beating.

First, to our ministry team: our Reader, Kathy Drakes, whose faithful ministry and teaching continue to bless us immensely. We also owe a particular debt of gratitude to the Rev'd Steph, who is an important part of our community life, regularly leading services, preaching and contributing her valued reflections to the pew sheet. Together with our other retired clergy, Rev'd David and Rev'd Mark, we are incredibly fortunate to benefit from their wisdom, support, and continued sacramental ministry, which adds such richness to our collective life.

Our Churchwardens—Pat, Margery, Tim, and Angie—bear an immense responsibility with grace, dedication, and an unwavering commitment to the care of our people and buildings. I am profoundly grateful for their partnership and support. Alongside them, my thanks go to Peter Robinson, our administrative assistant, whose diligent work behind the scenes keeps our benefice running smoothly.

We also extend our appreciation to our organist, Chris Bartrop, whose musical gifts lift our hearts and elevate our worship week after week.

Finally, I want to shine a light on those whose vital work is not always seen, but whose absence would be felt instantly. To our flower arrangers who bring God's beauty into our sacred spaces; those who quietly ensure St Peter's is open and welcoming every day; our dedicated church cleaners who care for our buildings; and our bellringers, whose ministry calls the wider community to prayer—thank you. Whether your service is upfront or entirely behind the scenes, you are the hands and feet of this church family, and we are blessed by you.

Wider Representation and Advocacy

I will be standing for General Synod this year. My focus will be on ensuring our church is inclusive of all loves and all minds, specifically advocating for the neurodiverse and LGBT+ communities.

I also intend to be a voice for our Suffolk villages. As our landscape changes, I will be calling for far more meaningful consultation with existing residents regarding new

housing developments. It is vital that new projects include the necessary infrastructure and leisure facilities to support a thriving community, rather than simply placing further pressure on our existing amenities. I know many of you have felt that the communities you moved into have been altered without any real consideration for the lives of those already there, so I wish to take your concerns forward if possible, to a wider sphere of influence.

A Vocation of Welcome

This next phase of our life together is centred on invitation and welcome. For us, being an inclusive church is not a box-ticking exercise; it is a fundamental vocation. It is the act of letting everyone know, regardless of their background, that they are wanted, welcomed, and included in God's family.

In an unequal world—and, regrettably, an unequal church—we must be vocal in our fight for equity. This does not mean 'drum banging,' but it does mean changing how we speak about our church family and widening the reach of the arms we wrap around our community.

Beyond our local efforts, I have personally taken up a seat on the Diocesan Racial Justice Committee. This is a commitment I have made to listen and 'learn the ropes' of how we can best provide fertile ground to welcome folk of many different heritages. It is a work of education and vigilance that I hope will inform our own culture of welcome. I would dearly love for others within our congregations to consider exploring other areas of inclusion alongside me—particularly in reaching those who experience poverty, the neurodiverse, and the differently abled. As many of you know, I have for some time worked with the LGBT+ community to offer our hand of welcome – this work is ongoing and sadly not helped by our wider national church picture. I believe that our Benefice is a place where no one is an afterthought, and I am confident that we are above all a place that extends the love of God, Father, Son and Holy Spirit to everyone who walks into our churches.

I am firm in the conviction that the future of our church is one that welcomes and includes everyone, the diverse people of God working together to proclaim God's love to the whole world.

As Peter Rollins once noted: "If you want to know what a church believes, do not look at its creed; look at its guest list."

May our guest list always be as wide as God's grace. Amen.

St Peter's Church, Thurston

Annual Parish 'Vestry' Meeting 1st June 2025

Those Present : Rev'd Fr Benjamin Edwards (*Chair*), Pat Sadler, Margery Ashford, Irene Churchus, Peter Robinson, Kathy Drakes, Betty Holdgate, Christian Andes

Prayers

Apologies for Absence: N/A

1. *Minutes of the Last Meeting 2024* - These were approved. Proposed by Pat Sadler, seconded by Margery Ashford, all in favour.
2. *Election of Church Wardens* – PCC unanimously agreed for Pat Sadler to continue past the tenure of office for Church Wardens as stated in the Church Representation rules for a period of one year; Pat was heartily thanked for her decision to stand again. Margery Ashford continues in her term as church warden. No other applications for the role were received.

N/B – No submissions for the role of Treasurer, Secretary (Fr Ben continues to fulfil this role to the best of his ability!) or Assistant Church Warden were received. Congregation to be encouraged to do so on an ongoing basis with a view to co-opting onto the PCC.

Fr. Ben closed the APM

St Peter's Church, Thurston

Annual Parochial Church Meeting 1st June 2025

Those Present : Rev'd Fr Benjamin Edwards (*Chair*), Pat Sadler, Margery Ashford, Peter Robinson, Irene Churchus, Kathy Drakes, Betty Holdgate, Christian Andes

Prayers

Apologies for Absence: N/A

3. *Minutes of the Last Meeting 2024*
These were approved. Proposed by Margery Ashford, seconded by Pat Sadler, all in favour.

2, *Electoral Roll*

No official report had been received, but the number was presented as 41. Peter Robinson will speak to the Electoral Roll Officer regarding an official report, and this will be presented at the next PCC Meeting.

3 *Annual Report and Accounts*

Fr. Ben read his Annual Report, making comments as appropriate on its content. He thanked the Churchwardens for their hard work in the past year against extreme challenges, and said how pleased he is that they are both happy to continue. He thanked Peter Robinson for all that he does to support both Churches and his own ministry. Kathy Drakes' role as Reader continues to be invaluable and Fr Ben reiterated just how important her contributions to our understanding of the faith was.

Fr. Ben commented on the deaths of Pat Sheppard, one time leader of Mothers Union and Christopher Wells, once church warden and stalwart on PCCs and Synods at St Peter's for over 60 years, who will be greatly missed.

Fr Ben celebrated the consolidation of the church in its seasonal worship pattern, joyous fellowship and bonding together as a church family. Looking forward, it would soon be time to think about the mission and outreach of our church community to the wider community

Kathy Drakes delivered her Safeguarding Report, which it was pointed out ought to have its own section on the Agenda – this was noted, as it is in our regular PCC meetings, and will be so moving forward. No developments have arisen since the submission of the Safeguarding report that can be found in the Annual Report, which is on the website or available as a paper copy on request.

Some discussion about the suitability of Kathy Drakes as Parish Safeguarding Officer in accordance with Church Representation Rules was raised. Upon scrutiny, there is no prohibition on lay Readers being PSO. The question was raised because it is discouraged to include a member of a church leadership team as a PSO, however there is no formal leadership team for the benefice, and so as due regard was given to this recommendation, we concluded all was well.

Finance Pat Sadler presented a copy of the accounts for 2024, compiled by (to be available on website). There are some queries to be settled, but the document produced tallies and the APCM were happy to receive these. St

Peter's is still looking for a Treasurer. We may need some interim advice as to our available funds for various projects, and there may be PCC decisions to be made on allocation of various parts of the parish accounts in order to facilitate this. This will further be discussed at the next PCC meeting.

4. ***Appointment of Independent Examiner***

This is currently pending, and an approach to someone recommended by Kathy Drakes from her time as Holy Innocents Treasurer will be made.

5. ***Reports of Church Organisations***

We have received a range of helpful and informative reports, which were considered by the meeting, and these have been published on our website.

6. ***Election of PCC Members***

The following people were elected : Peter Robinson. Kathy Drakes was co-opted on to the PCC with the agreement of all present. Irene Churchus opted to remain on the PCC. Currently the PCC stands as these three, Fr Ben and the Church Wardens Pat Sadler and Margery Ashford. This leaves four spaces on the PCC in accordance with Church representation Rules. Our congregations will be encouraged to reconsider serving on the PCC.

7. AOB – A short PCC Meeting to follow the APCM will be minuted separately

Fr. Ben closed the APCM

St Peter's Church Thurston

Churchwardens' Report for the year 2025 presented at the 2026 APCM

As churchwardens of our beautiful church, it is our duty and pleasure to report on the fabric, goods, and general life of St Peter's, for the past year, 2025.

The Fabric of St Peter's

We have not made any repairs to our building during 2025, but following the recent appointment of an architect, to carry out our 'Quinquennial Inspection', we are expecting that work will need to be done during 2026. We continue to ensure that annual checks are carried out on the lightning conductor, all fire equipment, that our

Father Willis organ is tuned, the roof alarm is serviced, and electrical inspections are up to date. We can also confirm that the church terrier and inventory are updated together with policies on, Health and Safety, GDPR and Safeguarding. We hold the appropriate music licences and a risk assessment of the church.

In November we welcomed the Rural Dean to carry out the 'Archdeacon's Parochial Visitation'. This is an inspection of the properties of the Church entrusted to the care of the incumbent, Churchwardens and Parochial Church Council. The inspection was an in-depth review to make sure that all registers, policies and contents of the church were in order. We are pleased to report that everything was found to be present and correct, and we were complimented on our organisation. Both our churchyards continue to be works in progress. Following our maintenance plan, we keep certain areas uncut between March and September to encourage wild life. This is done in accordance with our ECO church status. The recent addition of a further wildlife garden to the west of the church needs time to grow, but hopefully with care and attention will flourish in time. We are grateful that the grass in our churchyards is cut for us and the new contractors are very obliging and work with us in understanding what we are trying to achieve. With them, and the help of volunteers at our twice-yearly work parties, we can keep things reasonably tidy and under control. We must mention the help we get from the local Beaver Scout Group. They turn up prepared to do anything, and have removed ivy from the walls and graves, swept the path, and inside the church they polish the pews with great vigour. They are what their name suggests, always busy.

Services and special events during the year

At St Peter's we hold a variety of services and being an inclusive church we welcome all to join us. The different services held are, Holy Communion (BCP), Sung Eucharist, Holy Communion, Choral Evensong and our All-Age Communion Service.

We welcome Thurston CofE Primary Academy for their Easter, Harvest, Christingle and Christmas Carol Concert. The Scout Group join us for the Remembrance Service and their annual Christingle Service. A representation from the ATC in Thurston also attend the Remembrance Service and they hold their annual Carol service near to Christmas.

It is a pleasure to welcome all these young people into our church on such occasions.

During the year St Peter's saw two babies baptised, two couples married, and five funerals took place, some of whom were valued members of our church community. We are grateful to our benefice choir for leading our singing, which sometimes, without the support of an organist and being reliant on recordings of digital music, can be challenging.

Following our services we share good fellowship with members of our benefice church, Holy Innocents over coffee and good conversation.

Fundraising

Fundraising has increasingly become a core area of focus for churchwardens and one which we have worked hard at.

Throughout the year all of the following events proved to be a success, and we are extremely grateful for the support we received from others, in whatever way.

Firstly, we thank Ann for organising the draw club, which brings us an income.

Secondly, we are indebted to the many who support our 'Gift Day Appeal', on the occasion of our patronal festival. For this we endeavour to reach out to the wider community, and we are always pleasantly surprised by the response we receive.

During the year, through the kindness of volunteers, we held three coffee mornings, which as well as bringing in a steady income, gives us the opportunity to socialise and chat.

Our garden party was a first, and went down well. (One to repeat)

In September we held a Flower Festival where some incredible floral displays were on show against the backdrop of our historic church. The organising of this was well worth the effort, as it proved popular with the local community. On the same day we welcomed cyclists taking part in Ride & Stride. As well as raising funds for Suffolk Historic churches Trust, half the sponsorship money goes to St Peter's church.

(Thank you to Mary for organising this.)

In November our annual Christmas Bazaar was again popular. We are always quietly astounded by the amount of money this raises.

Our final fundraiser of the year was the Christmas Tree Festival. We were pleased that the number of entrants increased, albeit by a small number. This is a very sociable event, which as well as serving as a good fundraiser, brings the community together to showcase local creativity and celebrate the festive spirit.

We will make every effort to carry on raising funds, but we are open to any new ideas so please do contact us if you have that 'lightbulb moment'.

Thank you

The list of those to thank gets ever longer as we rely on a small army of people to help us in the everyday running of St Peter's church.

We thank those of you on our monthly church rota who are welcomers, readers, intercessors, servers, and those who provide refreshments after our services, and thank you to Peter for proving copies of the lessons, to make sure our services run smoothly. (We are grateful to a young ATC cadet who, as part of her Duke of Edinburgh Award, regularly welcomed our congregation at services and then helped

serve refreshments afterwards.) Our church is lovingly cleaned every week; again, thank you to all the team, led by Lyn. To those who keep our brasses shining bright, your help is greatly appreciated.

We are fortunate to have a wonderful group of flower arrangers, who keep the church arrayed with beautiful arrangements; thank you. Thank you to our dedicated team of bellringers who sometimes race from one venue to another to ring for us. We thank Barbara who offers a listening ear for those in need of prayer. Finally, thank you to the persons who unlock and lock up our church for us every day.

To everyone, your help is essential and we value your unconditional commitment to St Peter's. (We apologise most sincerely if we have forgotten anyone.)

Looking to next year, we are hopeful that the vacant posts of secretary and treasurer will be filled. This will give us more time to look after the everyday running of our majestic church and support the needs of our congregation.

A quote (Unknown) 'We always must remember why we do what we do. It is so that the next generation has more opportunities than we have today'.

God Bless

Pat and Margery.

Treasurers Report for APCM 2026

A further year without the appointment of a treasurer has seen its challenges for the wardens. We have managed to keep things ticking over by paying the bills and doing the necessary returns to the diocese. As for paying in monies, we are ever grateful to Sarah for doing this on our behalf.

We have now engaged the services of an accountant to record and input all financial transactions in to a programme for us. This has eased the burden for us, but we still have to manage the day-to-day affairs. The accounts this year are in a slightly different format but please be assured that everything is in order and we remain solvent.

We are happy to try and answer any queries anyone may have.

Pat and Margery.

**ST PETER'S CHURCH THURSTON
TRUSTEE'S REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

**St Peter's Church Thurston
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ST PETER'S CHURCH THURSTON
TRUSTEE'S REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

St Peter's Church Thurston
Trustee's Report For The Year Ended 31 December 2025

The trustee presents his report and the financial statements for the year ended 31 December 2025.

Reference and Administrative Details

Principal Address

St Peter's Church
Church Road
Thurston
IP31 3RU

Independent Examiner

Gascoynes Limited
Gascoyne House
Moseleys Farm Business Centre
Bury St Edmunds
Suffolk
IP28 6JY

**St Peter's Church Thurston
Trustee's Report (continued)
For The Year Ended 31 December 2025**

The trustee's report was approved by the board of trustees and signed on its behalf by:

Date

Physical Address

St Peter's Church
Church Road
Thurston
IP21 3RU

Independent Examiner

Gascyne Limited
Gascyne House
Hessley Farm Business Centre
Bury St Edmunds
Suffolk
IP28 6TY

St Peter's Church Thurston
Independent Examiner's Report to the Trustees of St Peter's Church Thurston
For The Year Ended 31 December 2025

I report to the trustee on my examination of the accounts of St Peter's Church Thurston (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustee of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Gascoynes Limited
Date
Gascoyne House
Moseleys Farm Business Centre
Bury St Edmunds
Suffolk
IP28 6JY

St Peter's Church Thurston
Statement of Financial Activities
For The Year Ended 31 December 2025

		2025	2024	
		Unrestricted funds	Restricted funds	
		£	£	
	Notes	£	£	
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	23,301	-	
Other trading activities		5,381	-	
Investments		643	-	
		<u>29,325</u>	<u>-</u>	
		29,325	37,540	
EXPENDITURE ON:				
Raising funds		(28,422)	-	
		<u>(28,422)</u>	<u>(43,330)</u>	
		903	-	
NET INCOME/(EXPENDITURE)				
		<u>903</u>	<u>(5,790)</u>	
		903	-	
NET MOVEMENT IN FUNDS				
		903	-	
		903	(5,790)	
RECONCILIATION OF FUNDS:				
Total funds brought forward		19,655	1,392	
		<u>19,655</u>	<u>1,392</u>	
TOTAL FUNDS CARRIED FORWARD				
	6	<u>20,558</u>	<u>1,392</u>	
		20,558	21,047	

The notes on pages 7 to 9 form part of these financial statements.

St Peter's Church Thurston
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	2025	2024	2024
	Total funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	30,453	3,870	34,323
Other trading activities	2,682	-	2,682
Investments	369	166	535
	<u>33,504</u>	<u>4,036</u>	<u>37,540</u>
EXPENDITURE ON:			
Raising funds	(30,860)	(12,470)	(43,330)
NET EXPENDITURE	<u>2,644</u>	<u>(8,434)</u>	<u>(5,790)</u>
Transfers between funds	6,965	(6,965)	-
NET MOVEMENT IN FUNDS	<u>9,609</u>	<u>(15,399)</u>	<u>(5,790)</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward	9,906	16,931	26,837
TOTAL FUNDS CARRIED FORWARD	<u><u>19,515</u></u>	<u><u>1,532</u></u>	<u><u>21,047</u></u>

The notes on pages 7 to 9 form part of these financial statements.

St Peter's Church Thurston
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS					
Debtors	4	3,389	-	3,389	2,500
Cash at bank and in hand		22,851	3,529	26,380	22,663
		<u>26,240</u>	<u>3,529</u>	<u>29,769</u>	<u>25,163</u>
Creditors: Amounts Falling Due Within One Year	5	(5,682)	(2,137)	(7,819)	(4,116)
NET CURRENT ASSETS (LIABILITIES)		<u>20,558</u>	<u>1,392</u>	<u>21,950</u>	<u>21,047</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>20,558</u>	<u>1,392</u>	<u>21,950</u>	<u>21,047</u>
NET ASSETS		<u>20,558</u>	<u>1,392</u>	<u>21,950</u>	<u>21,047</u>
FUNDS OF THE CHARITY					
Restricted Funds				1,392	1,532
Unrestricted Funds				20,558	19,515
TOTAL FUNDS	6			<u>21,950</u>	<u>21,047</u>

On behalf of the board

Date

The notes on pages 7 to 9 form part of these financial statements.

St Peter's Church Thurston
Notes to the Financial Statements
For The Year Ended 31 December 2025

1. General Information

St Peter's Church Thurston is an unincorporated charity registered with the Charity Commission, registered charity number . The principal address is St Peter's Church, Church Road, Thurston, IP31 3RU.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustee.

Designated funds comprise unrestricted funds that have been set aside by the trustee for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.3. Incoming Resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2.4. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure is allocated to a particular activity where it relates directly to that activity. Support functions (including communications, finance, human resources and governance) are apportioned across the activities that they function support. Overhead costs (including office running costs and consumables, information technology and insurance) are similarly apportioned. Taken together, all these costs are referred to as 'support costs' in Note 6 to the Financial Statements. Support costs are apportioned to activities based on the number of staff employed within that activity.

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

St Peter's Church Thurston
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

2.6. Financial Instruments

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

The company's financial assets are measured at the cash consideration expected to be received and are not discounted.

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in income/(expenditure), except that investments in equity instruments that are not publically traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest rate method.

Derecognition of financial liabilities

Financial liabilities are recognised when the charity's contractual obligations expire or are discharged or cancelled.

3. Income from Donations and Legacies

	2025		
	Unrestricted	Restricted	Total
	funds	funds	funds
	£	£	£
Donations and gifts	19,371	-	19,371
Gift aid	3,430	-	3,430
Grants	-	-	-
Other	500	-	500
	<u>23,301</u>	<u>-</u>	<u>23,301</u>
	2024		
	Unrestricted	Restricted	Total
	funds	funds	funds
	£	£	£
Donations and gifts	23,901	1,040	24,941
Gift aid	4,798	-	4,798
Grants	1,385	2,830	4,215
Other	369	-	369
	<u>30,453</u>	<u>3,870</u>	<u>34,323</u>

St Peter's Church Thurston
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

4. Debtors	2025	2024
	£	£
Due within one year		
Trade debtors	3,389	2,500

5. Creditors: Amounts Falling Due Within One Year	2025	2024
	£	£
Trade creditors	6,000	2,525
Other creditors	1,819	1,591
	<u>7,819</u>	<u>4,116</u>

6. Movement in Funds	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	19,655	29,325	(28,422)	20,558
Restricted funds				
Restricted	1,392	-	-	1,392
Total funds	<u>21,047</u>	<u>29,325</u>	<u>(28,422)</u>	<u>21,950</u>

	As at 1 January 2024	Income	Expenditure	Transfers	As at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	9,906	33,504	(30,860)	6,965	19,515
Restricted funds					
Restricted	16,931	4,036	(12,470)	(6,965)	1,532
Total funds	<u>26,837</u>	<u>37,540</u>	<u>(43,330)</u>	<u>-</u>	<u>21,047</u>

7. Related Party Disclosures

There has been no related party transactions within the financial period.

St Peter's Church Thurston
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Voluntary Giving	11,666	15,976
Donations from individuals	2,006	3,220
Net Parochial Fees	5,699	5,745
Gift aid	3,430	4,798
Grants	-	4,215
Choir Fund	500	169
Burial Plot	-	200
	<u>23,301</u>	<u>34,323</u>
Other trading activities		
Fundraising events	5,381	2,682
	<u>5,381</u>	<u>2,682</u>
Investments		
Interest	643	535
	<u>643</u>	<u>535</u>
	<u>29,325</u>	<u>37,540</u>
EXPENDITURE ON:		
Raising funds		
Parish Share	(18,000)	(20,000)
Cost of Fundraising & Draw Club	(170)	(303)
Electricity & Water	(1,477)	(2,471)
Vicar's Expenses	(1,570)	(1,157)
Fabric & Furnishing	(1,222)	(12,392)
Insurance	(3,425)	(2,827)
Service Support Costs	(1,385)	(1,793)
Accountancy fees	(300)	-
Bank charges	-	(295)
Grants & Collections for Other Charities	-	(429)
Other office costs	(819)	(721)
Sundry expenses	(54)	-
Adjustment to Tiny Toes Account	-	(942)
	<u>(28,422)</u>	<u>(43,330)</u>
	<u>(28,422)</u>	<u>(43,330)</u>
NET INCOME/(EXPENDITURE)	<u>903</u>	<u>(5,790)</u>

ST PETER'S CHURCH THURSTON

INDEPENDENT EXAMINER'S REPORT

to the trustees of the charity for the year ended 31st December 2025

This report on the accounts of the Baptist church for the year ended 31st December 2025 is in respect of an examination carried out in accordance with the s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the trustees and the examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. which gives us reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

ST PETER'S CHURCH THURSTON

INDEPENDENT EXAMINER'S REPORT

to the trustees of the charity for the year ended 31st December 2025 (cont.)

2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Gascoynes

Gascoynes

Chartered Accountants

Gascoyne House
Moseleys Farm Business Centre
Fornham All Saints
Bury St Edmunds
Suffolk
IP28 6JY

22nd May 2026

Benefice Safeguarding Report for the APCM 2026

This Benefice is fully committed to the safeguarding of children and vulnerable adults and to supporting the victims of abuse. We have a duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (to have due regard to the House of Bishops' guidance on the safeguarding of children and vulnerable adults). Both PCC's have issued a Parish Safeguarding Statement (St Peters on 26/8/25 & Holy Innocents on 23/9/25). These documents are displayed on the respective Church noticeboards.

I am able to report that the majority of the PCC are now up to date on training. Father Ben and I will be ensuring that all PCC members are fully compliant with regard to Safeguarding.

During the year the following Safeguarding training was completed.

Basic Awareness – 4

Foundation – 3

One DBS check was also completed during 2025. Further DBS checks are in the process of being completed to ensure that we are fully compliant with the requirements.

There have been no Safeguarding issues reported to Father Ben or me during 2025.

Safeguarding is the responsibility of all of us. As has been said a number of times, it is important that you report any concerns to one of us. It may seem like something small to you, but it can build a picture for us if we hear from more than one person. And remember, safeguarding covers more than just abuse, although that is the headline issue.

If you see anywhere that you think we need to display any more posters, please let me know.

On a final note, thank you for your support on Safeguarding. Whilst Revd. Ben and I are the named contacts we can't do this without your help.

Kathy Drakes

Electoral Roll

This year 2026, is a revision year for the Electoral Roll, so very few changes will be made. Any changes that people are aware of should be reported to the Electoral Roll Officer, during the revision period.

I will prepare two versions of the Roll; the Porch copy which has names only and the Record copy which has both names and addresses. If the revised copy of the roll is approved by the APCM the Porch Copy can then be displayed in the church porch. The Record Copy will be held by the Electoral Roll Officer, Fr Ben and the PCC Secretary. This has been our approach for some years now; it embodies the spirit of data protection.

Details of the new Roll:

The revised Electoral Roll was completed on 17th May 2026.

The number on the Electoral Roll on 17/05/2026 was 36.

Upon approval by the APCM I will:

Place a copy of the Public Copy on the church noticeboard.

Advise the diocesan office of the new roll numbers.

Send an email copy of the Record Copy to Fr Ben and PCC secretary.

Ann Reeve

The Draw Club

The Draw Club has continued throughout the year with monthly draws and a summer and a winter Grand Draw.

We held our summer Grand Draw during the Summer Afternoon Tea, and the Winter Draw was held at the Christmas Tree Festival. The annual profit raised for St. Peter's was £667.

Members have continued to be loyal but sadly we have lost a few. This current year i.e. 2026 we have only 46 members, however thanks to some buying more than one number, we draw from 55 numbers, so helping to stop the annual profits reducing too much.

Ann Reeve

Great Barton and Thurston Tower Bells : 2025 – 2026

Yet another year has passed since my last report, and your Great Barton and Thurston Bell Ringers have had another busy year.

We have five fully paid-up members of the Suffolk Guild at Great Barton and one at Thurston.

We hold a practice at Great Barton on Thursday evenings 7.30 – 9.00 and then, on Friday evenings, we alternate our practice between Rougham and Pakenham, 7.30 – 9.00. These are well attended practices and include seven people who are starting out on their tower bell ringing journey – it's lovely to see the improvement over the time. I also help out at the Troston and Mildenhall practices which alternate on Tuesday evenings.

On Sunday mornings we alternate between Thurston and Great Barton except on the third Sunday when we ring at Pakenham and Rougham. I'm afraid ringing on Sundays has been a bit sporadic just lately, but we ring whenever we can.

We managed to ring for both Harvest Festivals as they were on different Sundays this year. We rang at Great Barton for Remembrance and also at Pakenham as they have an afternoon service. On Christmas Eve we rang for both Crib Services and also the 9 pm Midnight Service at Thurston. Mothering Sunday fell on the third Sunday so we rang at Pakenham and Rougham – apologies for this, but maybe next year ! Over the year, we rang for eight weddings, but only one each at Great Barton and Thurston. Also, two funerals. We had one group of visitors each at Great Barton and Thurston. We also decorated a Christmas Tree to be in Great Barton Church over the Christmas Season.

Your bell ringers attend most District Practices on second Saturdays of the month, also extra teaching practices. We attend the Guild and District AGM's, both of which involve ringing at various open towers beforehand, then a service and tea, and finally the meeting commences.

On the 21st April 2025 there was a District Outing to the Cambridge area, visiting six towers. And we had another on the 9th August visiting five towers including Gt. Yarmouth Minster.

A good time was had by all !

On the evening of V E Day, 8th May, a team of us managed to ring the bells at Tostock, Rougham, Thurston, Pakenham and Great Barton.

Great Barton entered a team for the District Striking Competition on the 13th September at Horringer, and we managed third place.

Also, over the year, your members have been involved in several Quarter Peals (lasting approximately 50 minutes) and the “madder ones” Peals (lasting approximately 3 Hours – on six bells anyway!) commemorating various people and events.

As I said at the beginning of this Report, another busy year !

Sally Veal, Tower Captain

Gt Barton and Thurston Mothers' Union

Currently we have 19 members including 5 indoor members.

Sadly, during the year two members died : Liz Stevenson and Beth Harris. Both had been members for many years and are missed by all of us. We continue to meet on the second Tuesday of the month at 11.00

We welcomed various speakers during 2025 including Alison Brain who spoke about her work with an orphanage/school in Uganda, the Rev. Steph Van Der Toorn who told us about how she came to be a vicar, and Mary Edwards who spoke about the winter garden.

We crafted Easter wreaths with Sheila and Vonnie and prepared flags to decorate the Christmas trees in both churches.

Kathy Drakes led us in two bible studies, and we were led by Fr. Ben in our Corporate Communion Service in Holy Innocents church in September.

We organised the World Day of Prayer Service in March. This had been compiled by Christian women in The Cook Islands and was held in the chapel at Montana. It was well attended and we were able to send £123 to the W.D.P. movement.

As the average attendance at our meetings is only 9 and we have been unable to take part in Diocesan events, we have decided to become a Fellowship Group. This means that we pay our subscriptions directly to the Diocese and no longer have a bank account. We are all grateful to Peter Jones for his services as our treasurer over the years.

We continue to advertise in the Church Pew Sheet and the Thurston Village Newsletter.

Gill Flower & Linda Scoles

Choir Report : 2025 - 2026

Our benefice choir continues to lead the music at services throughout the year and have sung anthems at the major festivals. We have been part of the very successful Deanery Evensong, which was held at St Peter's this year.

The choir rehearses at Holy Innocents each Friday at 7.30pm February through to December.

New members are very welcome.

Chris Bartrop

GDPR

Very little change with the General Data Protection Regulations (GDPR) . The latest updates published were in 2023. However, we must continue to ensure that we do not share personal information, without prior written consent. When sending an email to multiple addresses please use the BCC function. This way all addresses are hidden.

We should also remember that if an officer of the Church, e.g. Church Warden, Treasurer, Secretary, Electoral Roll Officer, Safeguarding Officer, or anyone leaving the Church, that holds personal information. We must ensure that this information is deleted from their computers and hard copies destroyed or returned to the Church. The Data Protection Co-ordinator must also receive confirmation from the member that this has been done. A copy of this confirmation should be held on file.

Benefice Website and Facebook

Our website and Facebook pages continue to be an important part of communication for our churches, especially the articles from Fr Ben which create a lot of engagements. Great Barton is likely to be a fast-growing village, and most new residents will be young families, which look for their news and information online. So, to reach these new people, we must continue to utilise our Social Media pages and website. We are receiving extremely good numbers of people viewing the Holy Innocents Facebook, especially if we can include photographs of events and special occasions.

Our figures for views on the website continue to be encouraging, but we need to ensure that we continue to update our pages on a regular basis with new and exciting news and events. Please keep the information coming.

Peter Robinson