

St Andrew's Church

Reports and Accounts

2013



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Welcome!

Welcome to our Annual Church Report. It's literally bursting at the seams with reports and information about what has been going on over the last year or so in the life of St Andrews Church. During our annual church meeting we won't be reading all of these reports, but you are encouraged to have a read and see all the ways in which folk are getting stuck into the work of making St Andrews a beacon of welcome, support, fun and worship in the community of Great Cornard. If you feel inspired by any of the reports in particular as you read why not speak to the author and see about getting involved yourself!

Vicar's report



WOW! I'm writing this after having arranged all the reports in the booklet you now have before you and its been another bumper year! You're holding 14 pages which only just begins to sum up 2012 and all that happened.

We had a number of major happenings the two biggest being our Jubilee Weekend events which we're a great success and the renewal of the chancel roof, leading to the renewal of the chancel itself (watch this space as we're not done yet). This has had the effect of improving our worship environment and hopefully of continuing to inspire those who come to St Andrew's to meet with God.

Through home groups last year we entered into the lives of a number of Old Testament characters, we explored what Christian discipleship is all about and we shared in prayer and support for one another.

We had social events ranging from quiz nights, pudding evenings and the very successful film events which we are running more of his year. We also enjoyed singing our favourites at our Songs of praise service over the Jubilee weekend.

We welcomed Dario, Silvija, Deborah and Ruth over in September and had a great time getting to know them and their work in Zenica. Dario spoke to us of what life was like in Bosnia and the challenges their church faces in that predominantly Muslim Country. We continue to support them and they hold us in prayer too.



Open the book started running last year and one year on it has been a great opportunity to bring the bible alive for the children at Pot Kiln School. We have struggled for helpers though - and if you'd like to find out more about it, why not come along on a Wednesday morning.

It has continued to be a great privilege to be involved at the local schools and this year I took on the role of community Governor at Pot Kiln school and have also had the great opportunity to do more at the newly re-branded Thomas Gainsborough school.

We took the hard task year of looking at giving and whilst a challenging subject for many of us, I and the Giving in grace group were bowled over by the response that we received and we have seen a significant difference in our church income. Over the course of the next year this will begin to open more opportunities to support God's work in Great Cornard and the surrounding area. What we most appreciated was folk's honesty in assessing their giving, even where this meant they were unable to offer an increase in giving. It has, perhaps, opened up the opportunity to talk about money with the usual taboo's associated.

It would seem that I've run out of space, but there's so much more to tell! Suffice to say that God is good and I look forward to working with you all over the coming year.

Many Blessings,



Churchwarden's Report



2012 has been a year of achievement. Our most obvious gain has been the replacement Chancel roof and the Chancel windows now welcoming the light through their new clean panes. The start of work on the roof was delayed for a while as we waited for the dreaded BAT INSPECTION. Fortunately no traces of bats were found and building work commenced.

The Reredos was removed and repaired and then replaced in the North Aisle. The organ was removed from the Chancel during the building works and has remained in the North Aisle. This left behind a simpler, clearer Chancel which is now being used as a chapel for small gatherings.

The church heating has been replaced with the new heaters working considerably more effectively than the old system. It has been good to note that all this work has been paid for by dedicated funds invested in the past and charity contributions, so has not influenced our Parish Share payments. We are still waiting for the lighting to be replaced but a new projector screen has been installed in the South Aisle.

The Sewing Group has blessed us with beautiful new altar frontals for Advent, Lent and Harvest.

The Bannister Room has received some attention with the replacement of the faulty front door lock and a smart new cooker installed to replace the old one which was condemned. The room has been well used this year for church meetings and Sunday School but also profited from the regular hiring by a local music teacher, although, unfortunately Home Start has had to move on to larger premises.

The church guttering is professionally maintained and the Chancel roof repairs brought to light the need to re-enforce parts of the church walls, which work has now been completed, leaving its mark on the exterior walls.

Church volunteers have worked on churchyard and Bannister Room garden maintenance during the year and we are very grateful for the many areas of improvement here. A memorial bench has been installed near the area for cremated remains. We are also grateful for several specific donations which have enabled us to carry out a number of minor works.

We would like to say a big THANK YOU to everyone who gives time and effort to making our lovely church and its grounds attractive, welcoming and clear.

Church attendance has been consistently good during the year (in spite of some difficult weather!) and we have celebrated 20 baptisms, 5 weddings and 13 funerals in church and we officiate at many more funerals at the Crematoria.

Our Giving in Grace initiative has produced good responses and also promises of increased regular giving which will help raise our contributions to our Parish Share.

Please continue your efforts in time, work and financial support which make St. Andrew's a living centre for our community and promises to leave the building in good condition for generations to come.

Mick Cassidy and Penny Thewlis, Churchwardens

Deanery Synod Report

As all expenses continue to escalate, a lot of meeting time has been devoted to discussing the responsibility for raising funds for the vital Parish Share which supports our clergy in training, living and retirement. There is no magic "pot of gold" and this money has to be raised each year. The number of candidates applying for training for ministry is decreasing each year and if we cannot raise the necessary funds, the church will have to reduce the number of incumbents, so increasing the number of churches one vicar or rector has in their charge. The amount required from St. Andrew's is reasonable, but we have been unable to pay it in full for several years. Some other churches also have difficulty in raising their payment.

The other big topic this year was the discussion on appointing women bishops. Our Synod found the results of the voting frustratingly disappointing – especially as the votes against the motion came from the House of Laity – the non-clergy. We were encouraged to learn that there were ways of re-presenting the subject earlier than feared.

*Ray Chaplin and Penny Thewlis,
Reps. to Deanery Synod*

Deanery Representatives.

Did you know

St Andrew's is part of the Sudbury Deanery which stretches from Glemsford down to Bures with the likes of Acton and Boxford included along the way.

All sorts of decisions are made at Deanery level which can affect church life in our parish.

Stars Report.

For anyone who doesn't know Stars is the name given to our Sunday School group. There is no set age range for members as it has been determined by the ages of our regular members, and activities can be adjusted to suit the ages of those present.

We have a fantastic group of leaders and helpers.

Activities usually include a game, some bible teaching, which is linked to the weeks readings, followed by a craft session and we always close with a prayer before rejoining church in time for communion.

May I say a big THANK YOU to all the leaders and helpers who make it possible.



Sam Beadle

Choir Report

The choir has sung at most Sunday services during the year apart from first Sundays, when action songs rather than hymns are appreciated by the young people.

Attendance at choir practice has been excellent: our repertoire is limited because we lack part singers, but we have done our best to give a good lead to the hymns, and have managed an occasional anthem.

Penny Thewlis has been an Invaluable support in every way, and Ron Morris has enriched the singing with his excellent tenor voice on a number of occasions. I am very grateful to Mick Cassidy for preparing the church and setting out the music every week as well as giving a good lead to the men and I thank the whole choir for their excellent support.

We miss Roland Dowson, who retired during the year; we always need new members, and would be delighted to welcome you if you can sing in tune.

Lorna Hewitt



Events group report.

The *Events Group* (previously Fundraising Committee) meets periodically, under the chairmanship of the Vicar, to plan and organise Social or Fundraising events.

During 2012 a number of events took place including *Film Nights, Quiz Nights, a Pudding evening* and, very successfully last summer, a *Children's Art Competition, Fete, Concert & Songs of Praise* all linked to the Queen's Diamond Jubilee Celebrations. The weekend's events were very well supported and enjoyed by all.

The object of these events is not only just to raise money for the Church, although that is important, but also raise awareness of St Andrew's in the local community by arranging more social activities.

Did you know

There are lots of ways to get involved at St Andrew's. Whether you're an ideas person, someone who is really practical, got lots of time for visiting, or are happy to get stuck in with the really important stuff - like welcoming folk into church, doing the washing up or stacking chairs; perhaps you feel called to spend time in prayer for folk in our parish and amongst our friends who are struggling. You're probably already some of these without even thinking about it - it's all called ministry and it's something that God wants to involve us all in.

One of our social activities for 2012 was our day out to Windsor Castle, a truly lovely day and we thank Pat and Mick Cassidy for organizing the event.

The details for this year can be found on St. Andrew's Event Calender and are very varied and whilst the small committee do most of the organising it could always do with more volunteers. Help is always needed especially with coming up with new ideas as to what to put on during the year.

Ron Morris

'Friends of St. Andrew's Church'

I would like to take this opportunity to thank everyone for their on-going financial support, in caring for our beautiful and much loved church.

This year we have had a high volume of subscriptions, enjoyed the film evenings and loved tasting the wonderful desserts that have made our pudding evenings so special.

I'd like to say a big "Thank you" for all donations towards our Chancel roof tile appeal, altogether £1,400 was raised through individual donations. The

commemorative tiles were inscribed with the donor's names or in memory of their loved ones and a reference number and then placed on our new Chancel roof.

We look forward to forthcoming events.

Elaine Smith

Great Cornard Lunch Club

Our Lunch Club has had another happy and successful year. Our membership is full to capacity at present with 70 members on our register. This includes our group of wonderful voluntary helpers without whom we could not operate. I and all our members truly appreciate all their hard work and dedication.



On 11 July we had a trip to Felixstowe. This year 50 of us visited The Marlborough Hotel which is situated along the sea front.

At 12 o'clock we all sat down to a very nice 2 course meal followed by tea and coffee. Then after lunch we all had the choice of taking a stroll along the sea front or, staying in the hotel and being entertained by a very nice gentleman playing a keyboard who also sang to us. As it was a beautiful day most members took a short stroll with a few staying to be entertained. (Pete went into the lounge for his after lunch nap). After about 30 minutes the strollers came back to sit and enjoy the music with some getting up to dance, which in itself was pleasing to watch. At 4 o'clock we were served a delicious afternoon tea which consisted of various sandwiches, sausage rolls, scones filled with cream and jam, and an assortment of cakes with tea or coffee.

Everyone said how much they enjoyed the day. We arrived back at the Stevenson Centre around 6.30pm feeling full and very happy.

At the beginning of November we celebrated our 5th birthday with a birthday cake and we all sang happy birthday to our Lunch Club.

Towards the end of November we had a stall at a craft fair in St Peters. One of our ladies had knitted some truly beautiful toys for us to raise funds, so helped by my daughter, I raffled them and we raised £211.70. This has enabled us to buy new crockery and other items needed for our use, such as aprons for our helpers and new tea cloths.

On 14 December we all enjoyed a delicious Christmas Lunch followed by tea or coffee and warm homemade mince pies. Then we sat back and listened to a selection of Christmas Carols sung to us by a choir of 27 school children from Wells Hall Primary School who were rewarded with cakes, chocolate and soft drinks for their beautiful singing.

On 22 May we will be holding a fashion show at Edinburgh Wool (Sudbury) at 7.00 pm, tickets are £3.00 each or pay at the door. Please support our fundraising event. There will be a 20% discount on all purchases on the night.

Our outing for this year is to be a trip to Clacton-on-Sea on Wednesday 21 August. 53 of us hope to enjoy a 2 course lunch with tea/coffee, followed by a variety show at the Westcliffe Theatre. Fingers crossed for good weather for us!!!

Visitors to our club have remarked that we are a very friendly club and have found a happy atmosphere with lots of chat going on.

If you know of anyone who is a resident of Great Cornard and, for any reason you feel would benefit from joining us, then please put them in touch with me and I will enter them on a waiting list.

Shirley Swallow.



Flower Arrangers Report

I organise the display of flowers on a two week rota, this enables us to have flowers in church on a regular basis as and when events permit. On Mother's day we made posies and on all major festivals such as EASTER, HARVEST, CHRISTMAS, we try to have as many helpers as we can muster. We are managing well due to the funding that we get, I would like to take this opportunity to thank the PCC, and all concerned for this.

We are down in numbers this year and are hoping to find a few more interested people to swell our numbers. Everything worked well last year and we are hoping that this year will be just as successful.

I must mention that this year we will be missing one of our longest serving helpers, Mrs Nancy Cole. On behalf of everyone I would like to thank her for all the years that she has helped with the flowers. I would like to thank all concerned for the help I have had, and look forward to another good year. Thank you all once again.

Peace to all *Pauline Wells.*

Sewing Group

We designed and made a green altar cloth. A smaller altar cloth was also made and will complement the main cloth. £20.00 was raised, from our Jubilee fete, sewing stall, which went towards the cost of the altar cloths.

We also made a quilt which was raffled at the Jubilee fete and raised £42 which was then donated to St Andrew's church of which half was to go to the Five Bells "Help for Heroes" fundraising.

At the village fete, £12 was raised which was donated towards Dario's visit. In addition to this we also made a stole for him that was posted to him before Christmas and he has confirmed receipt of it.

The Group meets every Wednesday afternoon, 2pm-4pm, at the Bannister Room, Great Cornard. The group are always ready to welcome newcomers who are able to help with various projects.

Linda Ervine



Coffee Corner.

The coffee corner is in a good financial position at present. We regularly receive donations of around £5.00 on Friday mornings and £10.00 on Sundays; this money is used to replenish stocks of cake, biscuits, coffee, tea, milk and sugar.



Any money left over is banked, £100 having been banked this year.

Money for immediate use is £14.50 for restocking. Many thanks to all who serve in the coffee corner.

Jean Waddy

Cleaning team

The cleaning rota is made up of three teams of dedicated people. Dedicated to cleaning our church behind the scenes. We always need new helpers, many hands make light work, so if you'd like to consider joining on your own or find a partner to make up another team: please speak to me

A special thanks to all those who are on the cleaning teams - thank you so much for your hard work and dedication over the last year

Tracy Ramsey

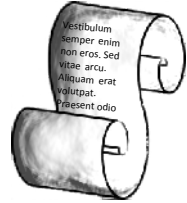


Electoral Roll Report

ELECTORAL ROLL 2012-13

This was the sixth and last year in the current sexennial period prescribed for the duration of an electoral roll. The 2012-13 Roll cannot be carried forward and accordingly, a new Roll has been prepared for 2013-14.

The criteria for entitlement to registration on the new Roll are set out on the application forms. The new Roll will come into force at this meeting and the opening number of registrants will be reported.



During the past year, there was one new registration and two removals, both of whom passed away in the middle of the year. The 2012-13 Roll lapsed on 6th April 2013 and the following table shows the final position at that date.

This Sexennial Period 2007-13		
Year	Registrations	Number
2007-08	→	121
2008-09	→	141
2009-10	→	141
2010-11	→	140
2011-12	→	118
Current Year		
2012-13	Initial Registrations	119
	Additions during year	1
	Removals	2
	Total at year end	118

Accuracy of the Roll is a great help to the maintenance of good housekeeping at St. Andrew's. Notification of changes as they arise, especially change of address and telephone number (where appropriate), would be greatly appreciated.

Dated this 6th day of April 2013

Roger Borrowman

Church Electoral Roll Officer

Treasurer's Report

Treasurer's Report

The day-to-day bookkeeping of recording transactions and paying the bills was efficiently done by Libby Baker in 2012. She stepped down from that role at the end of 2012 but only after diligently completing all the paperwork ready for the examiners. Libby received gifts of wine and garden centre vouchers as thanks for her years of conscientious work. I have now taken over the routine day-to-day bookkeeping in addition to preparing quarterly accounts for the PCC and year-end accounts for APCM.



Illustration by Chris Gash

The finances at St. Andrew's are overseen by a Finance Committee* reporting to the PCC. The 2012 accounts were examined by local accountants Moore Green with no adverse observations. Their report along with the full accounts is available on request. A summary of the accounts is annexed at the end of the APCM reports.

In 2012, we paid £23,820 of the £31,761 requested by the Diocese/Deanery for our Parish Share – representing about 75%. It will be a difficult year again in 2013 to be able to pay all of the Parish Share due.

Income: You will notice that there was a fall in income for the General Fund from £44k in 2011 to £31k in 2012 – this was as expected as we claimed the entire backlog of Gift Aid from HMRC which considerably helped in 2011.

Expenditure: Disregarding the Chancel Fund movement, we spent £34k in 2012, so we spent a little more than our income. However we had sufficient reserves to cover this.

Chancel Fund: We claimed the accumulated Chancel Fund interest of £8,393 from the Diocese and transferred this to the Friends to contribute towards the Chancel repairs. The accounting treatment for this means that the total unrestricted expenditure was £42k in total.

Rowland Bareham, Treasurer

General Fund Income and Expenditure (inc designated funds) 1st Jan to 31st Dec 2012

Income Type	2012	2011
Regular Giving-Direct to Bank	£10,058	£9,864
Service Collections Envelopes	£8,523	£8,568
Services Cash	£3,182	£5,100
Candlestand Income	£153	£192
Coffee Corner Income	£120	£165
Sponsored Child	£52	£146
Ad Hoc Donations Income	£389	£382
Tax Recovered on Income	£4,654	£15,096
Fund Raising Activity	£529	£948
FEES Wedding Funeral Etc	£1,694	£2,739
Bannister Rm Income	£1,153	£82
Card Stall Income	£352	£287
Marriage Focus Contributions	£0	£220
CHANCELS FUND Income	£82	£84
Total Unrestricted/ Designated Income	£30,941	£43,873

Expenditure Type	2012	2011
Parish Share	£23,820	£26,600
Clergy Expenses	£712	£418
Church Promotional Costs	£273	£259
Walter Coe (AV Fund) Purchases	£107	£4,670
Sunday School&Childrens activities	£220	£169
CHANCELS FUND Payments	£8,393	£0
Marriage Focus Expenses	£93	£158
Church Requisites	£198	£903
Books and Journals	£108	£99
Stationery,Toner,Photocopy	£698	£660
Gen Postage	£62	£52
Subscriptions, Licences	£35	£435
Church Flowers	£450	£300
Insurance - Church Bldg	£1,400	£1,658
Telephone and Communications	£0	£40
Building Maint Repairs Renewals	£532	£198
Equipment and Software	£300	£139
Equip Maint Repair Renewal	£307	£399
Fixtures Fittings	£0	£100
Music Expenses	£433	£0
Bannister Room Costs	£959	£823
Domestic Sundries	£43	£0
Electricity Church Bldg	£1,782	£2,758
Card Stall Purchases	£170	£118
Accounts & Audit Costs	£150	£149
Total Unrestricted/Designated Expenditure	£42,389	£41,625

Summary	
Brought forward from 2011	£20,709
Total Unrestricted/ Designated Income	£30,941
Total Unrestricted/ Designated Expenditure	£42,389
Deficit for 2012	-£11,448
Carried forward to 2013	£9,261

Cost of Ministry/Parish Share	
Deanery Allocation	£31,761

Total Paid £23,820

Shortfall £7,941

Eh?

If you're befuddled by numbers, you're in good company. Church finances can be very complicated, hence we are grateful to have a dedicated hard working team who are committed to making sure that we are good stewards of all that you give.

If you've got questions about church finance or about how you could contribute financially to the ministry of the church why not speak to one of our finance committee (See previous page)

Fund Movements Summary 1st Jan 2011 to 31st Dec 2011

General Fund (inc. Designated Funds)				
Fund	Opening	Incoming	Outgoing	Closing
General fund	£11,856	£30,859	£33,889	£8,826
Walter Coe (AV Fund)	£460	£0	£107	£353
Chancels - Chancels Fund	£8,393	£82	£8,393	£82
Totals	£20,709	£30,941	£42,389	£9,261

Restricted Funds				
Fund	Opening	Incoming	Outgoing	Closing
Choir Fund	£139	£0	£0	£139
EPIC Bosnia Fund	£1,155	£2,831	£3,970	£16
Heartache Fund	£1,830	£175	£326	£1,679
Vicar's Discretionary	£984	£2,701	£2,856	£829
SemiBreve Fund	£194	£0	£0	£194
Totals	£4,302	£5,707	£7,152	£2,857

Total All Funds **£12,118**

Bank A/C £2,374

Petty Cash £150

Scottish Widow A/C £9,512

Chancel Interest £82

Total Assets **£12,118**

On the subject of numbers

Over the last twelve month we have worshipped God and served the community in holding approximately 160 regular services (not counting morning prayer which would make it another 200 odd), 100 drop in sessions on Thursday and Friday afternoons, we've celebrated life with around 23 baptism services, and rung the bells at 6 weddings. And of course we've walked with those who mourn through 25 Funeral services. Your hard work, prayers, presence and financial support enable it all. Thank you so much!