Annual Report and Accounts for the Benefice of Saxmundham with Kelsale cum Carlton for calendar year 2025

The Church Council of SKC Church, comprising of St John the Baptist, Saxmundham and St Mary and St Peter's, Kelsale with St Peter's, Carlton.

The trustees present their reports and the audited financial statements of the charities for the year ended 31 December 2025.

Aims and Purposes of the Church Council

The Church Council (CC) has the responsibility of cooperating with the incumbent to promote, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The CC is also specific responsible for the maintenance of the Church building(s) of which there are three church buildings and one church hall.

Rector Comment – looking back and forwards

As I write this in February 2026, we are approaching the five-year anniversary of me serving as your church leader. It is remarkable to think of all that God has done in and through us over the last five years and the huge amount of change that we have seen in the church and in society.

When I first arrived, our formal services were meeting in person, masked, with no singing and no sharing Communion. Our informal service, as Connections, was being streamed from the Boswell's living room with everyone joining online in their pyjamas. The world we find ourselves in today is so different!

The ancient Greek philosopher Heraclitus said that 'No man ever steps in the same river twice, for it's not the same river and he's not the same man.' I think this is quite applicable to the church too. Over 2025 we saw new people come and join our worshipping community and we welcome them with joy. We also said goodbye to some much-loved members too including Wendy Browning, Janice Cobb, and Sally Hartley. The church is ever-changing and as we seek to follow Jesus my hope is that we are ever-changing more into his likeness too.

I am encouraged though that Jesus does not change. Hebrews 13:8 declares that Jesus Christ is the same yesterday and today and for ever. We can hold on to that truth when the change feels a little too much or we feel we lack control of events.

There is far too much to comment on or name that happened in 2025 but one of the highlights for me was the Awake Suffolk Coastal Mission in September. It was so encouraging to see people step up and serve in new ways as we sought to declare the gospel to our local communities. I have been really encouraged by Stephie's Art for the Soul that emerged from the Mission last year. Similarly, our Sunday's at 4pm offerings on the fourth Sunday were launched after the Mission and these reach people who don't often engage in our Sunday morning offerings. Often, the families who come to these we have had contact with through Busy Bees and the Holiday Club.

I do want to take this opportunity to thank everyone who has been involved in the life of our benefice in 2025. Some people's service is obvious and public, but many others quietly serve where no-one, but God sees. Each is equally valuable and brings glory to God, so thank you.

Future Plans

In last year's report I wrote with hope about the toilet in Kelsale. Great steps have been taken to move this project forward, however, with the problems with the chancel arch happening in the autumn we also have those to contend with. I do hope that this year we can see huge progress in both projects.

I have been reflecting recently on how people can get involved in the life of our benefice. I heard a really simple phrase recently that was Pray – Help – Give. We often highlight in our weekly email the opportunities for people to pray and we will continue to offer lots of ways for people to engage in prayer.

I would love to see more opportunities for people to help across our benefice. We have lots of people who do amazing things, but it is not always obvious for newer people how they can get involved. My hope for 2026 is that we can make clear avenues for people to help across our benefice.

Finally, Give. Our benefice is blessed by the regular giving of our members. However, not everyone who considers themselves part of our church are regular givers, and we would love to see more people committing to give. For a long time, we have wanted an administrator in the benefice. To finance this, we believe we need to raise a further £15,000 a year so that we can pay the real living wage, and decent pension contributions. If 100 people gave an extra £12.50 a month, we could do this, or if 50 people gave an extra £25 a month, we would also reach this target. Please could you pray and consider whether you can support the mission and ministry here in this way.

Rev. Dave Preece (Rector)

Worship
11:00 Communions

I have been asked to report on our more formal services – those involving Holy Communion.

Our pattern of worship within SKC Church continued unchanged in 2025, with Communion services (using Common Worship) generally taking place at 11am, with the exception of fifth Sundays where those occur (and other special events), when the service has been at 10. As previously, on the first and third Sundays in each month, the service has been held at Kelsale, while St John's has hosted on the second and fourth.

We also continued the tradition of Summer services in Carlton on third Sunday afternoons between April and September, using the 1662 Book of Common Prayer.

Who's up front?

Our full roster of Lay Elders (Marjorie, Stephen, Fran, Malcolm and Jill) had led most services during the year, ably supporting Dave and myself who have often preached and presided at Communion. The number of Elders has declined during the year (and Stephen's convalescence has taken him off the rota for now in 2026) and we would welcome interest from anyone who might be considering serving as Elders.

Mandy has been more active in our Communion services during 2025, preaching and presiding occasionally since her being ordained Priest in June 2025. We have also welcomed Sheila, Olwen, Paul and Phil to preach and preside as well. The variety of individual styles in all aspects of the service has ensured that there is much of interest Sunday by Sunday. In addition, we also had guest speakers from charities which we support as a Church: including the Doxa Project and Christians Against Poverty.

Who's in the pews?

One of the delights of our 11 o'clock congregation is the fact that a large proportion of those who attend do so wherever the service is happening, week-by-week. This really creates a powerful worshipping community and makes for great fellowship at the end of each service. It is rare for worshippers to disperse sooner than 40 minutes after the Blessing, such is the mutual love and friendship of the group.

Numbers have remained steady. My sense is that the small number of people ceasing to worship with us (through house moves, infirmity or being called to a heavenly worship venue) is equalled by the body of newcomers, who are warmly welcomed by sidespeople and congregation alike. That said, the average age of the congregation remains high, and it is sad to report that where people cease to be part of our congregation it is usually because they have died.

Teaching

During the year, we continued to use the Revised Common Lectionary throughout the Church's seasons (Christmas, Epiphany, Lent, Easter etc.) but we have also had a brief sermon series on the book of Ruth and the letter to the Philippians, as well as a long series of whole-church Alpha teaching throughout the Summer. In addition to services to reflect our mission partners' work, we had special services on Christian Unity, Safeguarding and Remembrance. All in all, a packed and varied programme.

Rev. Nic Stuchfield (Assistant Priest)

Children and Youth on Sundays

We continue to meet on the 1st and 3rd Sunday of each month at the 9.30 service. Numbers still fluctuate from 2 to 10! But each time between Paul and myself deliver teaching, activities, games and crafts to the children. Topics we have looked at this year are Experiencing God in the Psalms, The Lost Son – Living Like Jesus and most recently Bible Characters such as Samuel, Solomon, David and Ruth. Along with Sue Cowling and Lynn Williams this makes up our band of helpers. It would be really wonderful if others would volunteer now and again to take the pressure off. Please have a think and speak to me if you think this is something you could help with.

Ideally, we would like to start up a high school age group meeting at perhaps another time or day, but again with lack of leaders and volunteers this remains on the 'like to do' pile!

It's been great to see some of the children and youth take part in recent services. Please encourage them to continue to explore their gifts and get involved where they can!

All in all, we consider it still to be a vital part of our church ministry to offer children and young people's groups so please continue to pray for this work.

Lou Boswell

9:30 Informal

We have had a great year in our 9:30 services. Thank you to everyone who has been involved leading services, doing talks, setting up the tables, serving the refreshments, playing in and leading the band, clearing everything away at the end, welcoming, running the laptop and livestream, and generally being wonderful! There are too many people to name individually as it really is a team effort each week.

The conversations on the table have thrived throughout the year and we love having them in our services as we seek to work out how to follow Jesus in today's world.

We are looking forward to the upgrade to the screens and the sound system to enable the other bits we do in our services.

The 9:30 Leadership team consists of Dave and Hannah, Tom and Lou, Julia and Adrian, Geoffrey, and Mandy. We meet together to discuss what is going well and what needs tweaking in our services but also to pray and support one another.

We are also really encouraged by the number of new people joining us this year and hope to see more in 2026!

Fourth Sunday services at 4pm

In September 2025 we launched a new suite of services to further reach children and families in our local area. We had had regular feedback following Muddy Church services and activities like the Light Party and the Holiday Club that people would like to come more to that type of thing. A few of us attended the Leading Your Church into Growth conference and we started conversations about what we could do.

We were also aware of the time pressure on the fourth Sunday of the month where both the 9:30am service and the 11:00am service are held in St Johns.

The result was that we started the fourth Sunday services at 4pm. These include Brick Church, Wild Church, and Sunday Mayhem. These have started small, but we have noticed the same families coming along who do not engage in our other Sunday offerings. The families who have been coming have started to invite their friends too.

It is interesting to note that the families who come have often had contact with us before through Busy Bees.

We will continue these services into 2026 and assess how they are going.

Rev. Dave Preece (Rector)

Midweek Communion

The Tuesday Communion service continues to attract a good number of people. It is based around a Celtic Service which offers a slightly different feel from our usual Sunday worship. We don't sing! But the service is interspersed with gentle music which helps to create a peaceful atmosphere.



Members of the congregation read the lessons and intercede on our behalf. Others help in all sorts of ways behind the scenes in preparing and enabling the service to happen.

By contrast to the quieter atmosphere in the service and in true benefice style, our time together after the service offers us the opportunity to share chatty fellowship and delicious hospitality.

Thank you to each and every one of you for just being there worshipping our Lord.

Rev. Olwen Field

Curate's Update

Looking back on 2025 it was a year of change but also challenge for me. Curacy is a learning post, and I completed diocesan provided training on weddings, funerals, and Holy Communion. Alongside this I have been learning the practical elements of ministry in our benefice supported by Dave, as my Training Supervisor, and other clergy in the parish.

One of the most valuable sessions here was the slow Holy Communion service that was led by Dave and Nic. Around 15 of us gathered in St John's one Wednesday evening for a structured service of Communion service, with explanations around the words we say, why things are in a certain order and how all the elements of the service fit together. This was a great opportunity for me, and others, to stop and think about why we do and say what we do on a Sunday morning.

On a very hot day at the end of June 2025, I was ordained as a priest. I want to thank all of you who were there to support me, and all those who have prayed and supported me in the development of my ministry. It was a day I will never forget, which was then followed the next morning by me presiding over Holy Communion for the first time. It is a tremendous privilege and a joy to preside. Afterwards there was a BBQ in the Rectory garden which was a lovely way to celebrate with you all.

This year I have also taken my first wedding service, funerals and a burial of ashes. I have supported our neighbouring benefice by leading and presiding at Holy Communion services in Knodishall and Aldeburgh, all great experience for me.

As many of you will know this year has not been without its challenges. My dad was diagnosed with cancer in August 2025 and sadly died in October. He had made it to my Ordination in June, something I will always be grateful for. Dad died in hospital near where he lived in Gloucestershire, and he had been visited by the hospital chaplain in the last couple of weeks. This visit renewed my dad's faith and that gives me great comfort.

My dad's illness and passing have meant that I took a step back from ministry and training for several months as I had been spending a lot of time travelling across to visit him, and then there was a lot to organise after he died. I am so thankful for you, my church family, who held us in prayer during such a difficult time.

At Christmas I began to step back into my ministry and lead the Christmas morning service which was so joyful.

In 2026 I will continue with some diocesan training and complete my interim curacy portfolio. I will be planning for curacy placements where I will get to experience ministry in a different setting for a while. I'm also looking forward to leading, speaking and presiding at our various services across the benefice, including a wedding in Carlton!

Revd Mandy Tucker (Curate)

Home Groups and Discipleship

We have a handful of homegroups that continued to meet to read the Bible, pray, and support one another this year. In 2026 we are looking at how to make it easier for people to join home groups in the hope that everyone has the opportunity to be in one.

In Lent we did the Be Still course using videos and resources from 24/7 Prayer. It was a helpful course encouraging us to take time each day to pause, be still, and read the Bible.

To equip us for the Awake Suffolk Coastal Mission we gave over our Sunday mornings to Alpha throughout the summer. We used the videos and materials to inform our preaching and the conversations that followed. We used the Sizewell Weekend Away to explore the Holy Spirit more and be guided by Matt Levett through the Alpha weekend materials.

We also led an Alpha course after the summer.

Rev. Dave Preece (Rector)

Pastoral Care

John quotes Jesus when he writes: "And this commandment we have from him: *whoever loves God must also love his brother [or sister]"*. (1 John 4:21, ESVUK, emphasis and additional text mine).

As a church, we are to love one another, so that we are obedient to God's command (and with the result that all people will know that we are disciples of Jesus). I'm sure all of us do that to a greater or lesser extent. Some when someone experiencing any type of affliction is in front of us: others, much more intentionally.

And, of course, this is not the preserve of clergy. I estimate that collectively more love shown in pastoral care is offered by lay members of the church than clergy. For our pastoral care is the gold standard of loving one another: if we do not ensure that we fully support those in any kind of need (physical illness, emotional or spiritual distress, including grieving for lost loved ones and financial hardship) then what does that say about our love for one another? That especially applies to those within the community of faith but also, within reasonable bounds, those in the wider community.

So, what do we do?

- Home Communions – mainly clergy, especially Olwen (I looked in the Sax Service Register recently and saw that 5 successive services were Home Communions conducted by Olwen in different settings!). We used to have some Lay Elders having Communion with those who are housebound but that seems to have lapsed;

- Care Home services – Olwen conducts Communion services once a month in Swann House;

- Hospital visiting – when a member of our congregation is in hospital as an in-patient, Nic will try and visit them and also engage the support of the Chaplaincy team;

- Informal visiting and contact – regular contact by members of the pastoral team to those experiencing isolation;

- Outreach – volunteers at the Café, the Community Fridge and at Poverty Action are providing pastoral care to those who are lonely, hungry or experiencing poverty;

- Prayer – either through the original telephone-based prayer chain or the newer, increasingly popular, WhatsApp prayer group many pray into situations of specific need;

- Home Groups – although not formally pastoral care, the mutual love that is generated by home groups provides real pastoral support and encouragement when one of their number is experiencing difficulties of any kind. Dave and I are delighted that work is being carried out by Jill and Adrian to reinvigorate Home Groups and encourage attendance at existing and new groups.

All these aspects have continued throughout 2025. We are grateful to Chris W and Sue P who have coordinated our pastoral activities with a light touch over the year and to all those who have sought to show Christ's love through pastoral care in the many ways described above.

Rev. Nic Stuchfield (Assistant Priest)

Swann House

Swann House is a lovely, peaceful modern environment for people of a certain age to enjoy communal living in individual flats with the advantage of having assisted living. A group of church members have had the privilege of taking Holy Communion to residents for the last few years.

Over the last year, largely because of the enthusiasm of a member of staff, the profile of our visits has increased and now our visits are time-tabled and advertised. It is a joy to share the love of God through reading the scriptures, interactive talks, singing hymns, praying and sharing Communion. In return, the residents very kindly offer us hospitality and a chance to chat (and put the world right) about their individual thoughts on modern issues.



Thank you to all who give up their valuable time to enable this small piece of outreach in our community to happen.

Rev. Olwen Field

Life Events

One of the privileges of being a part of the Church of England is that we get to do baptisms, weddings, and funerals for our community and church. We had a couple of baptisms in Kelsale for members of the local community and we're looking forward to more in 2026.

2025 continued to be a busy year with funerals and they were a real opportunity to walk with people in their grief and show the love of God in their time of need. Our All-Souls' Service in November continues to grow and be appreciated by those who wish to remember loved ones.

We had four weddings across the benefice, and we have a few in the diary for 2025 as well.

Rev. Dave Preece (Rector)

Deanery Synod

On 18th June 2025 There was an open meeting of the Deanery Synod at St John's Church, Saxmundham to hear James Rolls the diocesan Net Zero Carbon Officer.

On Tuesday 14 October we met at Aldeburgh Church Hall. Katie de Bourcier, the Diocesan Mission Enabler led a discussion into the following questions:

Where is God leading us? Looking around and looking ahead – what are we doing as a Deanery? How is it going? What are the challenges that we still face?

Aspects of our Deanery felt to be good included the energy, positivity, friendliness and diversity of people, gender and places. Also, that people now felt more comfortable attending other places to worship than just their own parish church. The Clergy Chapter meet regularly and use a WhatsApp Group to help them by sharing ideas and supportive reflections.

Among the challenges, comment was made regarding the intense hurt and pain to many local people (particularly the elderly) from the effect of the massive infrastructure projects connected to Sizewell C and Scottish Power. The previous known experience of living in this Deanery was being severely undermined, and in many churches, people were feeling overwhelmed.

Our third meeting was on Wednesday 25th February 2026 at Leiston Community Centre.
The first part of the meeting was led by Rev Nic Stuchfield. He gave us an overview of how 'Suffolk Coastal Poverty Action' has adapted to the needs of the community over the last few years.
Business items then included a decision to close the little-used Deanery Bank Account and to share hosting of events and any running costs across the deanery.

Future dates 2026
16th June - Deanery Synod meeting in the Yoxmere Benefice
14th October- Deanery Synod meeting in Aldeburgh
14th May 7.30pm The Ascension Day service in Leiston
4th June 7.30pm The Archdeacon's Visitation Service in Saxmundham

Richard Finch gave notice of his retirement from his post at Leiston from 16th June 2026, and he will stand down as Rural Dean at the end of April. Consultation by the diocese has been started with the licensed clergy within the deanery and the appointment will be made by Bishop Joanne is due course.

The Deanery Synod elections are this year. Our representatives for the last 3 years have been Tony Gibbs, David May, Stephen Hart and Fran Raven.

Fran Raven

Safeguarding

2025 was the year some of our volunteers needed to repeat their training. Most of whom have the done the necessary repeat modules. The training modules are easy to access via the diocesan website. They can be completed either online or in face-to-face groups.

Completing the necessary training is not just a tick box exercise. It is a way for each of us to ensure we maintain our knowledge and awareness of safeguarding procedures and guidelines. As I have said before, safeguarding is everyone's responsibility.

Of the few disclosures that were brought to my attention last year, they either involved CAP clients or people in our Saxmundham community who came into contact with the church, either via the shop, the community fridge or Busy Bees. This highlights the fact that safeguarding isn't just about Sunday services but encompasses all our activities.

I have 120 names on my training list. Of these about 1/3rd are not our church attendees but help with community fridge or SCPA (some of whom attend other churches). We are grateful to all our volunteers, whether they attend SKC or not. Because we are the 'sponsoring' church for these two community activities, all their volunteers undertake the Church of England safeguarding training.

If you think you need to do any training, please contact me juliamkinsey@gmail.com"

Julia Kinsey (Safeguarding Officer)

Report from The Parish Church of St. Peter's, Carlton

We enjoyed our usual programme of services in St Peter’s, Carlton from Easter until Harvest. These are attended by some of our regular Kelsale congregation but also some who we only see in Carlton. There were a few funerals and burials of ashes in St Peter’s, most notably that of Sally Hartley at the end of the year.

One of the highlights for me is always the Candlelit Carols in December and this was well attended as usual.

Rev. Dave Preece (Rector)

Report from St Mary & St Peter's Church, Kelsale



Sadly, late last year there was a fall of masonry and plaster in the chancel. The area has been cleared, boarded, scaffolded and roped off but we can no longer allow the church to be open every day. We are continuing to hold regular services and await a visit from the church architect and a structural engineer to confirm the extent of the damage.

Repairs will almost certainly be costly, and we also have plans for a toilet/kitchenette to consider. Rob Potter has been moving forward with these, and we now have a kitchen design drawn up by Andy Vale, at Aldringham.

For now, we can only "stand and wait"!

Despite the problems, we have been able to continue the church's link with Kelsale Primary School as Rev Dave holds regular termly services for the pupils, which are always well received by the children, staff and parents.

We had a successful programme of fundraising during the year and have enjoyed working in conjunction with the village hall committee. A Quiz with Puds evening, the Harvest Supper, an afternoon tea with wonderful songs and music provided by singing teacher Rebecca Wright's pupils, Christmas wreath-making, were all well attended, events that we hope to repeat in 2026.

We thank Carrie Wright for her sterling work cleaning the church, which cannot be easy at the moment. Thanks also to the flower arrangers although at the moment this has come to a halt until we know more about repairs.

Tony Driver, from Aldeburgh Garden Maintenance, has been keeping the churchyard under control, although we did have to explain to one parishioner that the area is left to its own devices until the end of June so the wild flowers can set seed and the interesting and varied wildlife can thrive during the breeding season.

Our main event, the Flower Festival, took place at the end of June and once again drew many visitors to see delightful, inspired, arrangements on the theme Stories from the Bible.
We are hoping to be able to do something similar but probably on a reduced scale, this summer.

Cheryl Payne

Report from St John the Baptist, Saxmundham

Firstly, huge thanks to all of you who have served on the church rotas and in so many other ways.



Well, what have your Churchwardens been up to since their swearing in by the Archdeacon as seen here modelling one of the highly successful bags (available locally and given to newcomers)?
We've supported clergy at weddings, funerals and internments of course, but one highlight was attending a LYCIG (Lead Your Church Into Growth) day course, timely for the year of the September mission. Events have included: a Work-Party, a Curry Nite with our MP; the Sizewell Weekend; Saxfest; Mandy's Ordination and BBQ; the Prayerathon and Mission; the Radio Suffolk Community Awards with the nomination to the Community Fridge; the Wreath-making Workshop and Christmas Festival.

Estate works (with extensive input from Rob Potter) have included resurfacing the Car Park which was grant funded and included improvements to external lighting. A shout-out here to our neighbour who replaced boundary fencing! The Lower Hall ceiling has been insulated. Tower Entrance notice boards have been revamped to improve communication. Maintenance has been undertaken to the Kelsale organ pipes. Planned maintenance has included extinguisher maintenance etc. Potholes have opened up at the base of the Drive and the Landowner notified.

The hedges and grass to the Closed Graveyard have been cut by ESDC. An ecological survey was undertaken by Kate Car-Tansley.

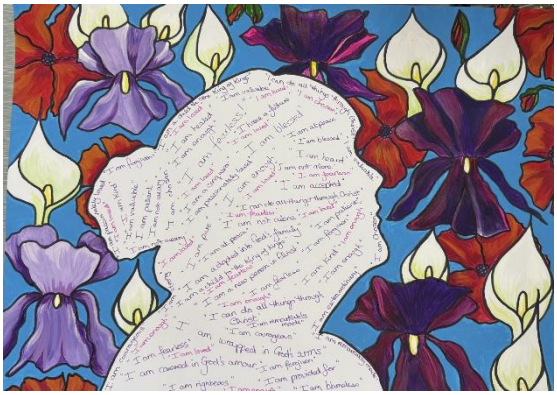
Use of the Hall seems to have increased, and bookings can be seen on Churchsuite.

Roger and Carol have been involved (together with Rob Potter) in many things this year but have both decided to step down as Churchwardens. We will be around to support the new Churchwardens and note that it has been a privilege to serve you as Churchwardens.

Carol Cotton and Roger Hedley Lewis (Churchwardens)







Our Schools (including Open the Book)

2025 was a turbulent year for Kelsale Primary School. We began the year with an interim headteacher as we continued the search for a full-time replacement for Mrs Wells who left in December 2024. After numerous rounds of applications and interviews we appointed Mrs Johnson and she started in September 2025. The children and staff handled the extended time of transition well.

I continue to lead collective worship approximately once a fortnight. The children came to Kelsale Church for various services but unfortunately, due to the weather, we needed to hold their Christmas services in the school.

Dr Matthew Sullivan stepped down from his role as foundation governor once we had appointed Mrs Johnson and we were delighted to appoint Chris Fry as the second foundation governor. We value his expertise and insights on the governing board.

We welcomed various classes from Saxmundham Primary to St Johns Church a few times in the year. It is always a great joy to see the children visit with their teachers and helpers; they ask the most interesting questions.

Open the Book visited both of our schools every half term in 2025, which made six visits to each school. The children are always excited to see us, and it is a privilege to open the Bible stories to them and plant seeds. Our prayer is that God continues to grow and develop the seeds in them.

Rev. Dave Preece (Rector)

Busy Bees – Toddler Group Mondays 9-11am

Busy Bees continues to be a safe haven for many families, and we are blessed and privileged to journey with them. In July we lost around 15 children and their parents and carers who went to Primary School or began nursery. This was a massive loss and very sad too as they were all dearly loved. We started up again in September and our numbers were at an all-time low…however, we were not to panic as we are now back up into the high 30's each week and the church is buzzing once more with children! We have had new families come through our door nearly every week this year!

We had an amazing entertainment morning to celebrate the end of term in July '25 with Jonny Jaffacake who came and did balloon modelling, magic and games and the children LOVED it. We had a wonderful Christmas party with a visit from Santa and each week if there is plenty to go round, we are able to give away food from the Community Fridge which I know the families are grateful for. This year's big purchase was a new climbing frame set which we paid for from our subs.

The phrase of the year for us is to 'be more intentional'. We are dropping in the good news of Jesus more and more and praying every week for our families who we have contact with. So many have issues to cope with and if we can just offer them the promise of prayer and a listening ear or a kind word then that is why we do what we do. Our place is not to judge, but to be Jesus to all who come through our door.

As always, a huge thanks must go to my team of ladies, who week in week out bring their gifts, skills and loving hearts to the work we do. So, thank you to Katherine, Mum, Sue.C, Sue.M, Lynn, Jill and Caroline. You are all superstars!

Lou Boswell

Awake Suffolk Coastal - 6-14 September

1. Prayer. I am convinced it made a huge difference to the success of the 9 days. Special thanks to Julia, Marion and Sheila who led on this. We started the week expectantly thanks to prayer.
2. Media. We advertised in the Sax and Leiston news, on the radio, and around the town. We put 900 fliers through the doors in Sax., and 250 in Leiston. Special thanks to Adrian for all the posters and adverts, to those who delivered fliers and Fran Parish, for local radio plugs. Also, everyone who posted on social media.
3. Events. Thank you to individuals who regularly run events, Lou at Busy Bees, and Marion at The Fridge, who welcomed the TFM team.

Special thanks as well to those who created events just for the week:

The evening with JB Gill and Dave Bemment, attended by 109 people, mostly visitors. Drawing together in Christ, New Creations, Love Actually, Silent Discos, The Walk of Witness, the Sax market stall and the Hog Roast, the films in the Fromus Centre. In addition, 4 wonderful services at St John's and the remarkable Healing Service at Kelsale.

1. Accommodation and Hospitality. 6 homes were hosts of the TFM team. The teams who provided food for the TFM team for the whole week: at ATC, at the church hall, in homes and on the hoof were wonderful.
2. The whole TFM team were so willing to partner with us, to share their experiences as evangelists. They never failed to show up, to do the DTDs (Door to Doors), gave their testimony, spoke at Services, sang in the streets and at the Bandstand in Leiston and prayed for so many people. We were very blessed by them and to Paul Preston who led them.

Outcomes

1. Gratitude. God showed up and blessed us with safety, the weather and so many answered prayers. He brought the right people to events and literally opened doors for us.
2. The mission strengthened us as a church family, made us bolder as evangelists and by inviting friends to events meant the number of people who had never been into church before was well over 100. Over 60 members of SKC took an active role in the Mission.
3. Outreach: We went out: to the URC in Sax., the beach in Aldeburgh and to their Friendship Friday in the Library. We went to Leiston for D2D walkabouts and joined the prayer, worship and outreach at the Leiston Bandstand. We visited Sax and Kelsale primary schools with Open the Book. We visited pubs, the Social Bar and the Kelsale Social Club. We opened up At The Crossroads, for food and meetings including Grill the Vicar. We invited young and old to Games in the Park, Tennis at the Sax courts, Films in the Fromus Centre and to the Flower arranging in the Town Hall. We lifted the name of Jesus in Fromus Square on two mornings.
4. The Door-to-Door sessions, 5x2 hours sessions. Knocked on over 600 doors. 258 questionnaires were answered, and many God inspired conversations were had. Over 300 Knowing God Personally booklets were handed out, and 19 people prayed the prayer in the booklet and asked for follow up.

5. In addition, thank you to the 7 people who went out with TFM team doing D2Ds in Saxmundham and Leiston. It was not easy, especially with so many houses empty. 90+ questionnaires were also done in the Saxmundham market on the Sat morning, with many responding v positively to the booklet KGP, and the questions. They all got a LOVE Sax bag from C Cotton.
6. Follow up: We have to keep visiting and encouraging people who made a commitment. Inviting to Alpha and other outreach events as well as Sunday services.

It was costly, a huge commitment and was overwhelmingly well received.

Geoffrey Boult (Mission Coordinator)

Saxmundham Community Fridge (SAXCF)

We now have a core team who help to manage the project in addition to the many volunteers who help to run the town centre sessions and who collect the regular donations.

Once again, we want to take this opportunity to express HUGE thanks to our regular supporters who continue to be vital to the on-going success of this project. These include Tesco and Waitrose (through the FareshareGo scheme), Heavenly Hair (gloves), Pump Street Bakery, Munchy Seeds, Maple Farm, Platt's and Harvey &Co.

Thanks also go to The Bell and At The Crossroads for making our coffee every week. Joining the list this year has been the Cornish Bakery, Willows and Still Good Food. Thank you all so much. Please be assured you are greatly appreciated by the whole team.

Other businesses have been generous to us including a new banner from The Black Dog Deli in Saxmundham. A talk hosted by Steve at the SocialBar on Loneliness raised some funds for us. Aarran at Jennie Jones also provided us with much-needed replacement airpots and coffee cups.

What has happened in 2025

New Venue In September we moved to a new venue behind The Old Bank and in the Riverside Gardens. We are extremely grateful to Clare and her team at The Art Station for their wonderful welcome and generosity in providing us with a new home. It was a pleasure to be a part of the Art Stations contribution to the Saxmundham Christmas Fayre.

Tesco National Report We were delighted to feature in Tesco's 10 year Food Waste report 2025. This is a national Tesco report where we appear as one of the spotlights on p14 – see the full report at https://www.tescoplc.com/sustainability/planet/food-waste (it's the "Read our 2025 Impact Report " button).

BBC Radio Suffolk Award Nomination We were nominated in the green category for BBC Radio Suffolk's "Make A Difference" award. We didn't win but we did receive a rather nice "Highly Commended" award.

RHS State of Gardening Report at Houses of Parliament Following an introduction from Andy of East Suffolk Council the RHS invited Marion to a reception at the Houses Of Parliament to launch their new reports on the "State of Gardening" and "Space to Grow" on Community Gardening.

Sizewell C Grant We applied to the **Sizewell C Community Fund** for the difference between our budget and our expected donations – however the panel were so impressed by us that they gave us enough to cover all our on-going costs for the next 3 years.

Christmas Week 2025 Christmas week saw our second SAXCF "Flash Fridge". This resulted from a large donation from the supermarkets late on Christmas Eve… An amazing **34 people** were able to come to the church hall following a Facebook announcement. The food was also shared with their friends and neighbours.

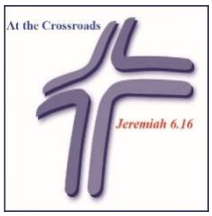
Foundation Fitness The "Foundation Fitness" weekly sessions started by one of our volunteers, for volunteers and friends, continues to flourish. This class encourages and educates on movement and flexibility as we grow older. It again has raised a considerable amount of money for Third World projects.

Links We are delighted to see that our good friends Ruth and Lauren have now launched FramFridge - a Community Fridge in Framlingham! We wish them all the success in their exciting project.

Family Cooking with The Art Station We have partnered with The Art Station for their excellent new "Family Cooking" Sessions. These are designed to be a relaxed, fun and creative way to cook together as a family. The sessions are run in 6 week blocks and are led by cook Zoe Cosgrove using produce from us to create simple tasty meals.

Miscellaneous This Autumn we were delighted to host 9 students from The Suffolk New College for two sessions and a Slow Cooker Demo Day organised by East Suffolk Council's Centres For Warmth.

Marion Hedley Lewis



At the Crossroads

At the Crossroads continues to be a constant presence on the High Street, providing a friendly meeting place for our customers and being part of the community, where the Community Fridge can make their coffee and opening up for the Saxmundham Christmas street fayre. At the Crossroads is a venue where different groups regularly meet, including the book club, a home group and a contemplative prayer group, as well as one off events such as a craft sale in aid of SCPA and an afternoon tea for From Kenya with Love. We were pleased to be able to provide space for the wake of one of our most regular customers, for which her family were very grateful. Before and during the Awake Mission, At the Crossroads was a centre for signing up to events and provided the team with a lunchtime meeting place during the week as well as being a venue for a couple of evening events.

In the cafe, we saw our regular customers most days and during the summer we had different visitors come in, some returning, whilst on holiday in the area. On a couple of occasions people came in, asking if there was someone who could pray for them and if there was a bible they could read, both of which we were able to accommodate.

As well as the cafe, the shop continues to offer Christian greetings cards, books and gifts and also regular orders for Bible Study notes. This year Christmas card and gift sales were boosted by the sale after the services at St John's one Sunday in November.

A special thank-you goes to Chris Williams who stepped down as Chair of the management committee but agreed to stay on the management committee. Also, during the year, she organised a pre-loved clothes sale and a festive lunch which raised a substantial amount to help fund At the Crossroads, including the replacement of the heaters.

At the Crossroads is manned by a fantastic group of volunteers, who are vital in providing a friendly and warm atmosphere, serving refreshments, engaging in conversations and offering a listening ear when needed. Without these people and those behind the scenes who are responsible for shop and catering purchases, rotas and repairs, amongst other things, At The Crossroads could not function, so a huge thank-you must go to them.

Katherine Dunnett

Suffolk Coastal Poverty Action

2025 was a landmark year for Suffolk Coastal Poverty Action. For one thing, we changed our name from the Suffolk Coastal Debt Centre reflecting a new strategy that places tackling poverty holistically for our service users at the centre of what we do, rather than having a primary focus on debt relief. As with all strategies, it will take some time to reach the objectives that we have set ourselves, but we have made a very good start in a number of areas, as follows.

Suffolk Coastal Poverty Action
Churches working in partnership in East Suffolk

Leadership

We strengthened the leadership of the charity (which still remains under the umbrella of SKC Church) by enrolling a number of new people into the team, covering fundraising, employment support and strategy. We have sought to streamline our monthly PALM (Poverty Action Leaders' Meeting) to focus more on realising our medium-term goals and less on day-to-day casework. We now represent more churches and cover a wider range of functional areas as well as improving our succession planning.

Recruitment

At the end of 2025, our phenomenally loyal and compassionate debt coach, Chris Cotton, stepped back from his role, which he first took on when Kirsty went on maternity leave as long ago as 2019! Chris has been immensely supportive and generous with his time. He gave us plenty of notice of his intentions, so we were able to plan his replacement.

During the year we recruited Helen Peats to lead our School-based work (in March), Rebecca Parkes to inaugurate our Employment Support activity – a key strategic objective to help overcome poverty (in September) and Simon Bowles (in October) to take the lead in our debt coaching, not only replacing Chris but also alleviating much of Laura's debt help workload. This has freed Laura up to take on the growing management responsibilities that the charity now has and also to pioneer our triage activity (how we work out with users what their poverty-related circumstances are – both cause and effect).

We have also continued to recruit volunteers from across our large catchment area (so it now feels SKC Church is under-represented in our wider team!).

Debt Help

Our core Debt Help service saw growing demand year-on-year, using up all our capacity for it. As in recent years, we have observed a steady deterioration in both the levels of well-being (or lack of it) of newly taken-on clients as well as their budgetary circumstances. The struggles that those facing unmanageable debt bring to us have in large part been the catalyst for our changed strategy: often we can't help people with their debt until we have supported them in other problems in their lives (e.g. mental health, emergency needs) and once we have dealt with their debt, we are finding that many remain in serious poverty. Only a holistic approach – following a process of triage - addresses the person's entire experience of poverty.

Despite the ongoing cost-of-living crisis, we managed to limit our waiting list for appointments to manageable proportions. CAP has been very flexible in allowing us to vary the number of new client households per month we take on (for much of the year it has been three rather than two) and so we have been able to manage both demand and our capacity in tandem.

Debt First Responders

In 2023-24 we pioneered the concept of the DFR. A DFR is a volunteer who has been trained in a number of important areas to support debt help and other service users in a way that goes beyond the normal befriender role. These areas include Money Coaching, mental health awareness and specific training on forms of emergency assistance available to those in poverty.

Where a new debt help client has a first appointment that is more than one month into the future, the Debt Coach handling the client will call upon the services of a DFR to intervene immediately. Given that most people who ring Bradford only do so when in dire distress, the need to provide an immediate response is vital. The DFR may be able to sit alongside the client to help organize emergency financial support (e.g. a Discretionary Housing Payment) or simply to hear their story. The DFR is able to help the client collate financial information speeding the process of Debt Coach meetings when the appointments start and is likely to get a sense as to the ability of the client to complete the CAP process (by no means a certainty!).

Although the early response role of the DFR explains why we designed the concept originally, our deployment of DFRs is increasingly associated with supporting those in poverty who do not have excessive debt (about half of all DFR cases). Such people do not fit into the CAP model (which is primarily about getting people out of debt) but constitute a very large proportion of those experiencing poverty. CAP nationally has shown great interest in the concept (meeting both of the above objectives) and is now committed to working with us to roll out the concept nationally. We continue very much to appreciate and enjoy our bilateral relationship with CAP.

In recognition of the more generic nature of the role carried out by DFRs, we have offered them the opportunity to enhance their skills by becoming triage agents alongside Laura. During Q1 2026, we have comprehensively retrained and up skilled our existing and potential DFRs. We continue to seek new volunteers.

Employment Support

The recruitment of Rebecca Parkes in September was specifically focussed on creating this function. Whilst it is possible to survive on benefits, it does not appear to be possible to escape poverty without paid employment and so supporting people into work is vital to addressing service users' experience of poverty, where their circumstances allow.

Autumn 2025 was a time for training and course development and so Rebecca, who brings employment-focussed volunteering experience, has only been offering the service in 2026, working closely with the Job Centre+. Initial results are positive and I am optimistic they will improve further as the methodology evolves over time.

CAP Money Coaching

CAP Money comes in adult, youth and children's formats.
The recruitment of Helen Peats, whose salary was funded by a grant from the MSE Charity, has reinvigorated our schools work enabling us to take the children's material into 15 schools (more than 20 classes) during 2025 and we are optimistic about further funding from a different source to take this into 2026.

Keith Pickersgill took on the management of our adult Money Coaching work in early 2025, releasing Julia Rose to focus on Life Skills. It continues to be both an integral part of our DFR programme enabling it to be used flexibly to support the needs of DFR service users as well as a standalone course activity.

CAP Life Skills

The Life Skills course is designed for up to 10 people to learn, amongst other things, how to deal with the pressure to spend, cooking cheap but healthy meals, spotting a good deal, improving relationships and a number of other essential life skills. Aside from the coaching, the key benefit of the course has been the opportunity to combat social isolation: startlingly in our technologically networked society, large numbers of people lack opportunities for social interaction. Those who attended the courses have felt loved by the team, by Christ and by each other by the end of the eight-week course, which we run twice a year in different locations across East Suffolk. Julia Rose has been able to focus fully on this since Keith took on leadership of Money Coaching (although she continues to help out in lots of different areas of our work!). Our next Life Skills course will begin in Framlingham after Easter.

Other activities

We continue to seek to expand our church partnerships (done by John Anthony, Laura and Nic). It really feels like many more churches in East Suffolk are recognising not only the need to support social justice ministry but also that we have a major role to play in that field. Doug Fletcher has carried on doing our general administration and (working with Julia Kinsey) our safeguarding administration. Halcyon Meldrum, a professional safeguarding lead, has offered to help with case work. Grant Masom has joined the team and supports Nic on strategy-related matters and Martin Lynas manages our newsletters and helps Nic with the ongoing task of fundraising. Our need for funding continues to be blessed by God (but we have never yet turned away humanly initiated gifts!) so that we are currently funded until the Summer. Our 2026 budget is now about 80% of the size of the church part of SKC Church!

2026 will continue to be a year of great change as we roll out our triage process in a more structured way. We (Keith and Nic) are working with CAP on ways to capture more information about our client's journeys with us beyond the voluminous but basic debt-related information currently held. Laura continues to develop excellent relationships with referrers so that the issue we face is more about avoiding excessive demand for our services than going in search of those in need. As Jesus said: "*For you always have the poor with you*" (Matthew 26:11).

I am privileged to be able to be part of such a gifted and committed team, leading a mission that is manifestly dear to God's heart of covenant love and compassion.

Rev. Nic Stuchfield (Chair, Suffolk Coastal Poverty Action)

SKC Church
Saxmundham, Kelsale, Carlton



Annual accounts and report for the year ended 31st December 2025

Administrative Information

Trustees

The Trustees are:

- Rev. Dave Preece (Chair)
- Tom Boswell
- Carol Cotton
- Chris Cotton
- Katherine Dunnett
- Tony Gibbs
- Robert Fleming
- Rev. Sheila Hart
- Shirley Johnson
- Roger Hedley-Lewis
- Sarah Hunter
- Julia Kinsey
- David May
- Cheryl Payne
- Rob Potter
- Rev. Nicolas Stuchfield
- Jacqui Studd
- Rev. Mandy Tucker

Correspondence

The Correspondence address of the Charity is

The Secretary
Cavendish House
The Spinney
Saxmundham
Suffolk IP17 1AR

Bankers

CAF Bank
CCLA

Structure and Governance

The Charity was restructured on 31st December 2022 to cover the activities of

St John the Baptist Church in Saxmundham
St Mary and St Peter's Church in Kelsale
St Peter's Church in Carlton

Funds are held together in accounts with the above Banks and not separated between the Churches unless Designated as such or raised for a Restricted purpose.
The Church operate 3 separate activities for which separate funds are held.

- Churches - the SKC General account covers all activities of the three Churches
- Suffolk Coastal Poverty Action - (SCPA) this is an activity which provides support and advice to those who are experiencing poverty. It has 4 part time staff who receive referrals and support clients to avoid or escape poverty. It also employs a Schools worker who visits schools in the area to help students learn money skills that will be priceless to them in later life. The Group operates in partnership with Christians Against Poverty, a national debt help charity with a Christian ethos.
- At The Crossroads - "@tc". This is a small café / retail unit in Saxmundham High Street open several days each week, manned by volunteers. It serves hot and cold drinks and light refreshments and is also used by the Church as an outreach centre and some small group meetings are held in there.

SKC Church is a Real Living Wage employer.

Treasurers Report

SKC has once again had a successful year in each of its operations.
Collectively overall funds fell by £3,800 in the year, but lots was achieved.
Overall donations rose by £37k, despite a small decrease in general fund donations to the central Church account.

Expenditure increased by £41,000 caused by an increase in SCPA activity and works on the Church external Electrics in the driveway and car park and other issues mentioned below.
We are delighted that once again we were able to pay our Parish Share allocation in full and increase our charitable giving to £6,500.

Central to the operations of the Church was the Mission in September 2025, led by Through Faith Missions. Their team was fully integrated and worked together with many Church members. The financial cost of the Mission was around £5,000 but the benefits were huge; lots of people reached and we hope some of these will be drawn to the faith in 2026.

The car park at St John's was resurfaced by the local authority after hard negotiation by Carol Cotton. The money already raised for the project allowed the lighting to be improved and although modest in size, the area is much safer to walk on and better lit.

SCPA continues to grow its operations and now has 4 staff providing a range of support including Debt Help, Money Coaching and Life Skills training, Employment support and Schools work in addition to its emergency Relief Fund and providing financial support to service users requiring it.

Despite significant growth in the scale of its operations, funds to cover the work continue to come in with the support of a faithful band of supporters and under the tireless leadership of Rev Nic Stuchfield and his team of volunteers and staff.

@tc, the Café, had a good year and generated a financial surplus as well as being an important presence in Saxmundham High Street.

Finally, Church is all about people wanting to come together and worship our God. A huge thank you to everyone who supports our work with gifts of time, money, prayer (and especially to those who do all 3!). Special thanks to Rev. Dave for his leadership and Rev. Nic for his friendship, support and good humour which together make SKC a special family to be part of.

Robert Fleming
Treasurer
February 2026

Independent examiner's report to the trustees of

The Parochial Church Council of:

Benefice of Saxmundham with Kelsale cum Carlton

I report on the accounts of the Trust for the year ended 31st December 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 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 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 my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

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.

Name: Mrs Ann Clarke **Signature:** A Clarke

Relevant professional qualification or body: HND Business & Finance

Address: 4 Abercorn Way, Witham, Essex, CM8 2UF

Date: 01/03/2026

SKC Church
Consolidated Statement of Financial Affairs
For year ended 31st December 2025

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	89,374	40,583	57,296	187,253	150,986
Charitable activities	7,371	2,912	2,038	12,321	13,464
Other trading activities	-	12,927	-	12,927	9,763
Investments	7,361	410	-	7,771	7,897
Total Income	**104,106**	**56,832**	**59,334**	**220.272**	**182,110**
Expenditure on					
Raising funds	153	1,208	(822)	739	1,897
Charitable Activities	97,387	48,123	46,957	192,467	151,040
Other expenditure	(1,064)	15,639	7,794	22,369	13,893
Total expenditure	**96,476**	**64,970**	**54,129**	**215,575**	**166,530**
Net surplus for period. (A)	**7,630**	**(8,138)**	**5,205**	**4,697**	**15,579**
Transfers in	23,206	44,626	9.797	77,629	30,277
Transfers out	(39,377)	(33,512)	(4,740)	(77,629)	(30,277)
Gains/(Losses)on investments	-	-	(707)	(707)	4,025
Net movement in funds (B)	**(16,170)**	**11,114**	**4,350**	**(707)**	**4,025**
Funds brought forward (C)	100,423	49,693	115,385	265,451	245,877
Funds carried forward (A+B+C)	**91,881**	**52,670**	**124,920**	**269,471**	**365,451**

SKC Church

Consolidated Balance sheet 31st December 2025

	As at 31st December 2025	As at 31st December 2024
Fixed Assets		
Current Assets		
Bank Current accounts	13,084	23,413
Bank deposit accounts	35,516	40,448
CCLA Investment accounts	224,218	203,148
Total current Assets	**270,818**	**267,009**
Less		
Current liabilities	**1,347**	**1,528**
Net assets	**269,471**	**265,481**
Represented by:-		
Unrestricted funds	91,881	100,423
Designated funds	52,670	49,693
Restricted funds	124,920	115,365
Total funds	**269,471**	**265,481**

Approved by the joint council of SKC Church and signed on its behalf by:

D. Preece

Rev D Preece (Rector and Chair)

18/3/2026.

Date

Independent Examiners report

SKC Church
Consolidated Statement of Financial Affairs
For year ended 31st December 2025

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	89,374	40,583	57,296	187,253	150,986
Charitable activities	7,371	2,912	2,038	12,321	13,464
Other trading activities	-	12,927	-	12,927	9,763
Investments	7,361	410	-	7,771	7,897
Total Income	**104,106**	**56,832**	**59,334**	**220.272**	**182,110**
Expenditure on					
Raising funds	153	1,208	(822)	739	1,897
Charitable Activities	97,387	48,123	46,957	192,467	151,040
Other expenditure	(1,064)	15,639	7,794	22,369	13,893
Total expenditure	**96,476**	**64,970**	**54,129**	**215,575**	**166,530**
Net surplus for period	**7,630**	**(8,138)**	**5,205**	**4,697**	**15,579**
Transfers in	23,206	44,626	9.797	77,629	30,277
Transfers out	(39,377)	(33,512)	(4,740)	(77,629)	(30,277)
Gains/(Losses)on investments	-	-	(707)	(707)	4,025
Net movement in funds	**(16,170)**	**11,114**	**4,350**	**(707)**	**4,025**
Funds brought forward	100,423	49,693	115,385	265,451	245,877
Funds carried forward	**91,881**	**52,670**	**124,920**	**269,471**	**365,451**

SKC Balance Sheet (Church only)

	As at 31st December 2025	**As at 31st December 2024**
Fixed Assets		
Current Assets		
Bank Current accounts	5,386	2,147
Bank deposit accounts	6,823	40,447
CCLA Investment accounts	224,218	203,148
Total current Assets	**236,427**	**245,742**
Less		
Current liabilities	**412**	**1,528**
Net assets	**236,014**	**244,214**
Represented by:-		
Unrestricted funds	91.881	100,423
Designated funds	35,427	36,938
Restricted funds	1098,706	106,855
Total funds	**236,014**	**244,214**

Statement of Funds (Includes Church, SCPA and Shop trading)

	Unrestricted	Designated	Restricted	Total	2024
General fund	91,881	-	-	91,881	100,423
At The Crossroads Reserve	-	1,526	-	1,526	1,526
AudioVisual St Johns	-	5,370	-	5,370	-
Busy Bees	-	216	-	216	386
Car Park Project St John's	-	-	-	-	5,000
Comm Fridge (Des=Fridge, Res=Allotment)	-	5,320	-	5,320	1,491
Fabric	-	-	-	-	1,703
Flowers	-	-	-	-	430
Mission & Outreach	-	19,176	-	19,176	24,382
Porch Remodel	-	3,820	-	3,820	-
SCPA Life Skills	-	510	-	510	1,671
SCPA Main	-	12,849	-	12,849	7,762
Shop Trading	-	3,883	-	3,883	3,322
Sizewell 2025 Weekend	-	-	-	-	2,020
Adnams Grant	-	-	1,050	1,050	-
Agency collection	-	-	(135)	(135)	(135)
Busy Bees	-	-	793	793	708
Car Park Project St John's	-	-	-	-	117
Carlton Fabric	-	-	3,881	3,881	3,629
Carlton Porch	-	-	1,949	1,949	1,949
Carlton Window	-	-	4,967	4,967	4,967
Churchyard Grant	-	-	-	-	2,060
Comm Allotment & CATS	-	-	-	-	580
Community Barn	-	-	5,517	5,517	6,117
Ephesian Fund	-	-	2,947	2,947	-
Fabric	-	-	-	-	100
Hand Bells	-	-	412	412	412
Kelsale Bell	-	-	60,176	60,176	60,883
Kelsale Fabric	-	-	10,405	10,405	4,685
Kelsale Reordering	-	-	13,913	13,913	13,913
Porch Remodel	-	-	1,100	1,100	-
SCPA Debt Help	-	-	4,610	4,610	-
SCPA Employment Support	-	-	2,147	2,147	-
SCPA Money Coaching	-	-	138	138	352
SCPA Relief Fund	-	-	7,426	7,426	6,208
SCPA Schools	-	-	(75)	(75)	1,032
SCPA Youth Opportunity Grant	-	-	919	919	919
Suffolk Coastal Poverty Action	-	-	471	471	4,560
Tower Bells	-	-	309	309	309
Tree	-	-	2,000	2,000	2,000
Total	**91,881**	**52,670**	**124,920**	**269,471**	**265,481**

Suffolk Coastal Poverty Action Report

2025 was a year of strategic change for SCPA. Changing its name from the Suffolk Coastal Debt Centre to reflect its wider strategy of tackling poverty holistically, SCPA recruited three additional staff to:

- Strengthen its core Debt Help function
- Renew its work in the schools of East Suffolk and
- Launch its Employment Support function.

The first and third elements of this were generously funded for a total of two years by Valhalla Ventures, the trading arm of the O'Hare family, whilst the Schools work was supported by the MSE Charity. During the year, grants were also gratefully received from the Suffolk Community Foundation, the Rope Trust, the Belstead-Ganzoni Trust and the Adnams Community Trust. Moreover, an increasing number of Churches and Christians contributed to SCPA's funds.

During the year, and in response to the growing strategic breadth of the work, the leadership team was enlarged to provide greater scrutiny and oversight, especially in the fundraising and strategy areas.
The net result was that more service users were supported across a wider range of services in a more holistic fashion. Poverty-related issues remain intractable in rural East Suffolk but by the grace of God and with the inspiration of Jesus, we press on.

Rev Nic Stuchfield
Chair

SCPA only - statement of financial affairs

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	-	30,709	37,492	68,201	26,705
Charitable activities	-	586	-	586	-
Investments	-	404	-	404	35
Total Income	**-**	**31,699**	**37,492**	**69,161**	**26,740**
Expenditure on:					
Raising funds	-	1,133	-	1,133	1,020
Charitable Activities	-	26,840	29,589	56,430	25,916
Total expenditure	**-**	**27,973**	**29,589**	**57,563**	**26,936**
Net surplus for period	**-**	**3,726**	**7,903**	**11,629**	**(196)**
Transfers in	-	200	-	200	600
Transfers out	-	(-)	(200)	(200)	(600)
Net movement in funds	**-**	**3,926**	**7,703**	**11,629**	**(196)**
Funds brought forward	-	9,433	8,511	17,944	18,140
Funds carried forward	**-**	**13,359**	**16,214**	**29,573**	**17,944**

SCPA Balance Sheet

	As at 31st December 2025	As at 31st December 2024
Fixed Assets		
Current Assets		
Bank Current accounts	3,815	17,945
Bank deposit accounts	26,693	-
Total current Assets	**30,508**	**17,945**
Less		
Current liabilities	**934**	**-**
Net assets	**29,574**	**17,945**
Represented by:-		
Unrestricted funds	-	-
Designated funds	13,359	9,433
Restricted funds	16,215	8,512
Total funds	**29,574**	**17,945**

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	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	-	9,348	-	9,348	7,933
Charitable activities	-	0	-	-	-
Investments	-	7	-	7	8
Total Income	**-**	**9,355**	**-**	**9,355**	**26,740**
Expenditure on:					
Raising funds	-	60	-	60	60
Charitable Activities	-	8,733	-	8,733	9,345
Total expenditure	**-**	**8,793**	**-**	**8,793**	**9,405**
Net surplus for period	**-**	**560**	**-**	**560**	**(1,464)**
Funds brought forward	-	3,322	-	3,322	4,786
Funds carried forward	**-**	**3,882**	**-**	**3,882**	**3,322**

@tc - At the Crossroads Report

Income

Overall income is up £1414 from last year. This includes payments from the other properties for their share of the water invoice and £250 from SKC towards the cost of being the venue for various SKC meetings.

The overall income of the shop and cafe sales this year is up by £179. Card sales are up by £155 and gift sales are up by £313.

Cafe income is up by £336. Donations which were larger this year by £207, included a private donation in memory of a customer, by her family.

Miscellaneous income is up by £1059. Other miscellaneous income includes income from the second-hand clothes sale (£422) and the festive lunch (£650).

Expenditure

Overall expenditure is down by £612.

Property maintenance costs have increased by £839 this year due to unforeseen costs of new heaters (£1004) and a new dishwasher (£269). Insurance is down by £173 and utility costs are down by £474, mainly due to lower electricity costs.

Shop costs are up by £109. Cafe costs are down by £946. Last year there were costs of food hygiene training and the coffee machine. The Account programme used by SKC doesn't show costs for Sum Up (£20) and cafe expenses (£514) paid from Petty Cash. It works with nett income shown on bank statements.

Taking that into account, Cafe income was actually £4748 and expenditure was £732. Profit in 2025 for the shop was £882 and cafe was £4016.

Overall, at the end of 2025 there was a surplus (£561) for the first time in the last three years.

Against this year's budget, overall, costs were over the budget by £1203, mainly due to property maintenance This was buffered by an underspend on utilities, insurance costs, the proceeds of the clothes sale and the festive lunch.

Katherine Dunnett

Notes to the Accounts

The Charity produces accounts for all three elements of its operation on a Receipts and Payments basis with the exception of salary-related payments to HMRC and pension providers which are handled on an accrual's basis.
The accounts of each part of the Charity are reviewed bi-monthly by Church Council. However, the Charity Accounts comprise all three elements consolidated.

1. **Funds maintained**

Unrestricted funds are general funds raised by the Church and can be used to support any part of the operation.
Designated funds comprise monies put aside by the Church Council to fund current and future projects.
Restricted Funds. Before the forming of SKC, Kelsale Church had some historic funds with restricted use towards the upkeep of that building. The Charity is looking at the Kelsale Bell fund and investigating whether this may now be subject to a change of use; the installation of a toilet and servery area in Kelsale Church is more immediately required than works to maintain the Bell Tower

2. **Staffing**

SCPA employees 4 part time staff, none are members of the Church Council, and none receive more than £60,000 annually.
SKC Church is a Real Living Wage employer.

3. **Related parties**

Rev Preece is a stipendiary Minister paid by the Church Commissioners. No Trustees are paid by the Charity. Some Trustees claim reimbursement for purchases made or expenses incurred on behalf of the Charity.