

St Andrew's Church



Mutford

Annual Report and Financial Statement

of the

Parochial Church Council

for the year ended

31 December 2025

St Andrew's Parish Church

Church Road, Mutford, NR347UZ

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2022) and a charity.

Correspondence Address:

The Rectory, Rectory Road, Carlton Colville NR33 8BB 01502 817082

PCC members who have served at any time from April 2025 until the date this report was approved are:

Ex Officio members:

- Incumbent: Rev'd Andrea Woods (Licenced September 2024) Chair
- Martin Warnes (Church Warden and Treasurer)
- Tim Twineman (Church Warden and Fabric officer and PCC Secretary)
-

Elected Members:

- Paul Randle (left the Pcc Nov 2025 - Moved away)
- Sandy Randle(left the pcc Nov 2025- Moved away)
- David Benham (communications)
- Rachel Ulmer
- Mike Scott Appointed (2025)
- Benefice Safeguarding officer Sharon Brown. Children and Young people and Vulnerable Adults

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The Agenda for the Annual Meeting of 2026

Annual Meeting of Parishioners

1. Opening prayer, and short homily.
2. Minutes of the last AMP.
3. Nominations read.
4. Election of Churchwardens.

Annual Parochial Church Meeting

1. Apologies for absence.
2. Minutes of the last APCM.
3. Matters arising from these minutes.
4. Acceptance of the reports for 2025, contained within the Annual Report document.
5. Elections to the PCC.
 - a. Elections to Deanery Synod (New year for re election)
 - b. Elections to PCC
6. Any questions from the meeting to be considered by the PCC.
7. Closing prayers.

First PCC Meeting

1. Opening prayer.
2. Apologies for absence.
3. Minutes of the last PCC meeting.
4. Matters arising.
5. Appointment of officers: Lay Chair of PCC, Secretary, Treasurer, Electoral Roll Officer, Independent Examiner, Parish Safeguarding Officer, and Deanery Synod Representative(s).
6. Co-option of members to the PCC until the next APCM.
7. The Standing Committee is constituted in accordance with the CRR rules M31.
8. Statutory items: Safeguarding, Health and Safety and Data Protection.
9. Important and urgent AOB.
10. Date of next meeting.

St. Andrew's Church, Mutford

Records of Parochial Church Council (PCC) held following the annual meetings

Key Points from meeting held on 10th May 2025 in the church

Present

Revd. Andrea Woods (chair)

Paul Randle

Sandy Randle

Tim Twineham (secretary)

Martin Warnes (treasurer) David Benham

Mike Stock

Appointment of Officers for 2024/2025

Role	Nominee	Proposer	Seconder	Result of election
Lay Chair	Paul Randle	Martin Warnes	David Benham	Appointed for 2025/6
Secretary	Tim Twineham	Martin Warnes	Paul Randle	Appointed for 2025/6
Treasurer	Martin Warnes	Paul Randle	David Benham	Appointed for 2025/6
Electoral Roll Officer	David Benham	Paul Randle	Sandy Randle	Appointed for 2025/6
Parish Safeguarding Officer	Sharon Brown	Revd. Andrea Woods	Martin Warnes	Appointed for 2025/6

The PCC agreed to re-appoint Simon Warnes as Independent Examiner for 2025.

There were no cp-options to the PCC.

Standing Committee

It was agreed that the Standing Committee would comprise the incumbent are wardens. It meets as necessary to discuss matters which need resolution or discussion when no imminent PCC is scheduled. Briefings from such meetings will be distributed by email to members of the PCC and formally noted at the next available PCC.

Statutory Items

Safeguarding

The beneficence policy for safeguarding vulnerable adults and children was circulated, agreed and signed by the incumbent and wardens. It will be displayed in the south porch.

Health & Safety

The H&S policy and associated risk statements will be reviewed and presented to the PCC in January 2026.

Data Protection

All PCC members need to have signed a local GDPR form to permit information to be shared within the benefice.

AOB

Songs of Praise Service

It was agreed to hold a Songs of Praise service on 20th July 2025 at 1100. Joyce Leeds, who turn 100 on 24th July, will select the hymns. The PCC will fund flowers as a gift to her.

NEXT MEETINGS

PCCs

Wednesday 11th June 2025 at Pond Farm House

Wednesday 17th September 2025

Wednesday 21st January 2026

Wednesday 18th March 2026

Annual Meeting 2026

Saturday 18th April 2026

Lay Representative to Deanery Synod

Rachel Ullmer was appointed during 2025

Independent Examiners Certificate

Report to the trustees/ members of: St Andrew's Mutford
On accounts for the year ended: 31st December 2025
Charity no (if any):

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/25.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~) which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed: S Warnes Date: 31/03/2026

Name: SIMON WARNES

Relevant professional qualification(s) or body (if any)

FCCA / ACCA

Address:

13 Norfolk Road
Malden
Essex CM9 6AZ

SUMMARY OF ACCOUNTS FOR ST ANDREW'S MUTFORD 2025

Church Repair Fund (07407107)		Credit	Debit	Balance
01/01/2025	Opening Balance			£1,399.78
				£1,399.78
	Donations	£61.00		£1,460.78
	Grants etc.			£1,460.78
	From Card Machine			£1,460.78
	Interest	£31.80		£1,492.58
				£1,492.58
	Transfer to / from GF	£13,364.22	£8,131.13	£6,725.67
31/12/2025	Closing Balance			<u>£6,725.67</u>

General Fund (01042166)		Credit	Debit	
01/01/2025	Opening Balance			£1,337.47
	Collections and Donations	£9,731.15		£11,068.62
	HMRC	£4,810.59		£15,879.21
	W and F	£3,280.57		£19,159.78
	Sum up Payments	£482.37		£19,642.15
	Grants	£9,037.84		£28,679.99
	Insurance Claim	£537.84		£29,217.83
	From CTF	£8,131.13		£37,348.96
				£37,348.96
	Diocean Share*		£8,676.00	£28,672.96
	Diocean funeral fees		£290.00	£28,382.96
	Insurance		£1,921.12	£26,461.84
	Daisy Communications		£57.27	£26,404.57
	edf Electric		£1,293.63	£25,110.94
	Memberships		£161.00	£24,949.94
	Church repair etc.		£10,529.96	£14,419.98
	Clergy Expenses		£332.42	£14,087.56
	Organist		£280.00	£13,807.56
	to CTF		£13,364.22	£443.34
31/12/2025	Closing Balance			<u>£443.34</u>
	<i>Cash in Hand</i>		<i>£188.00</i>	<i>£188.00</i>

* includes £2984.00 from 2024

Share for 2025	£6,323.80
Share Paid for 2025	£5,950.00
Share to pay for 2025	£373.80

Notes to St Andrew's Mutford PCC Financial statement

The PCC extends its sincere thanks to you for your generosity throughout 2025 in supporting God's work at St Andrew's, which has enabled the church to continue its role with parish ministry and pastoral work.

A summary of the Mutford PCC accounts are contained within this report.

Total Balances (from all sources) for 2025 of £6725.61 was an increase from 2024 and the 2025 Parish share was paid in full. For 2025 the Parish share is calculated at £6323.80

We are very grateful to Tim Twineham who maintains the church and grounds so Well; without the generosity of his time we would be looking at much greater financial costs.

The cost of electricity and maintenance has risen.

There are fundraising events in the pipeline and some increase in occasional offices, but we cannot rely on these as a regular source of income.

Please do consider reviewing your giving if you have not done so recently.

There are many ways you can give. However, the important thing is that we all give regularly this allows the Treasurer and PCC to budget and plan more accurately. If you pay tax please allow us to claim the gift aid (please see the treasurer) as this means that government gives the church 25p for every £1 you donate at no extra cost to you.

With grateful thanks

Martin

The Pcc are very grateful to Martin for his role as treasurer during 2025 and are pleased to welcome Mike stock as Treasurer for 2026. While the hand over happens and until the bank mandates have been sorted Martin and Mike will be working closely together.

Rectors Report

Hosea 10:12 Sow righteousness for yourselves, reap the fruit of unfailing love, and break up your unplowed ground; for it is time to seek the Lord, until he comes and showers his righteousness on you.

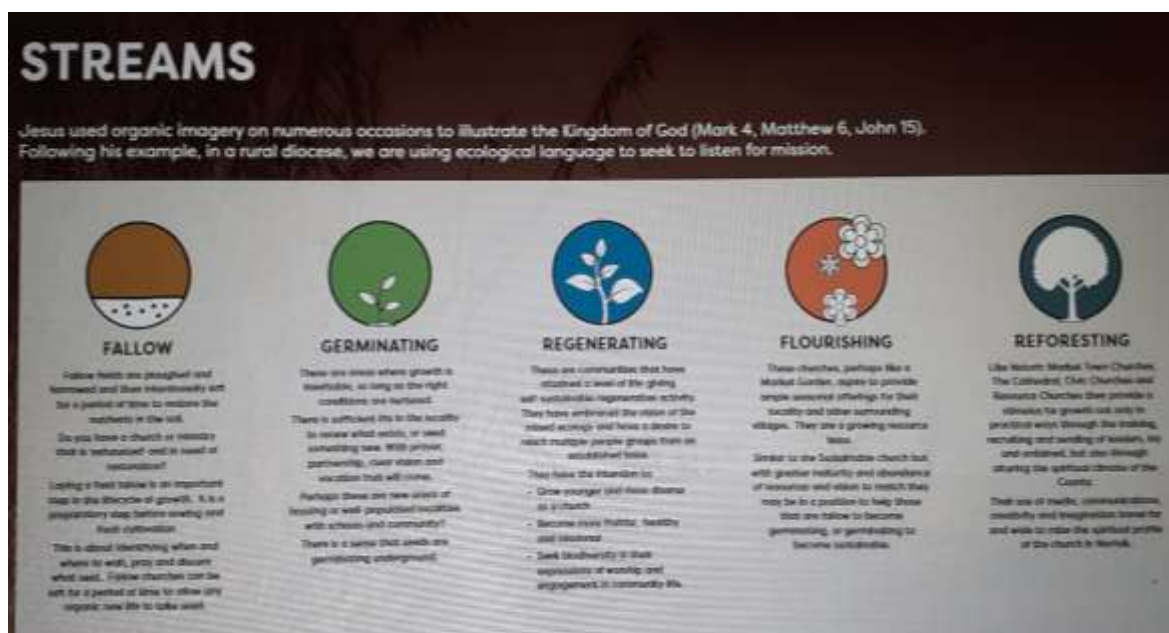
During the past year I have been settling in, observing and working out how we function as a church and where St Andrew's sits in relation to the wider community of Mutford. You will all be aware that I arrived following a period of time when there had been much change 2 vacancies in 5 years and covid thrown in the mix.

So, I discerned very soon after arriving that we all needed time to settle and rest. To give thanks. To honour the past and those faithful people who have served the church.

Sadly, we said a final goodbye this year to 2 people in Jill Boon and Ivan Jacob. We also said goodbye to Paul and Sandy Randell as they moved to be nearer family in Scotland.

All these faithful people left their mark on the church here in Mutford. We give thanks to God for them and for all that they did in his service. However, it is also important that we recognise where we are as a church and look forward to where God is working now and what we can do to further God's Kingdom here on earth.

During 2025 the Diocese has been developing a Strategy for Mission and Growth so that every church can thrive based on the vision that every church will be 'Transformed by Christ, Prayerful, Pastoral, Prophetic; a strategy which will help to make that hope and prayer real and grounded. Out of this has come a document called 'Streams' helping churches to see where they are at and what we can be doing where we are. These streams are not suggesting that any church or stream is better than another but that we all focus honestly on the reality.



We find ourselves 18 months on from my becoming Rector in what I believe to be a 'fallow' church. This is not a negative place to be but a new beginning. Quiet seasons are all part of God's Plan.

'After all Fallow fields are ploughed and harrowed and then intentionally left for a period of time to restore the nutrients in the soil. Laying a field fallow is an important step in the lifecycle of growth. It is a preparatory step before sowing and fresh cultivation This is about identifying when and where to wait, pray and discern what next. Fallow churches can be left for a period of time to allow any organic new life to take seed. ('The diocese of Norwich 2025')

To find out more go to https://www.dioceseofnorwich.org/wp-content/uploads/2025/11/Streams_17NOV25.pdf

For the past 18 months I have been maintaining a rhythm of Prayer- almost every Monday and Tuesday at 9am; including prayers for growth in the church and for the needs of the village. I am grateful to Tim and Rachel who join with me on a regular basis. If anyone else would like to join us you are very welcome.

Despite being a small congregation, I am truly thankful to our Church Wardens Martin and Tim for all they do and to each of member of the Congregation for all you contribute to the life and work of the church in Mutford using your different skills and talents.

Together we have made in-roads into using the church building for fundraising and community events with the plant sale and Art group exhibition. We are serving the work of the Kirkley food pantry by donating Groceries. In December we launched the Travelling Nativity and welcomed Bishop Ian to join us for St Andrew's Carol service where we welcomed just under 60 people from the village.

Seeds are being sown let us continue to pray into 2026 and beyond with hope and confidence and rediscover our purpose in God's plan for future germination and for future Generations.

A prayer for Growth

Christ of transformation, sow deep into the soil of our hearts and parish,
your seeds of prayerful listening, conversation and discernment:
then nurture their growth, we pray, with the gentle rains of your Spirit
that they may flower and fruit into new ways of revealing
the abundant life you offer and long for us to share. Amen

I look forward to the privilege of serving you and working with you all in the coming year.

With every blessing

Andrea

PCC Secretary's Report for the calendar year 2025

Membership

The PCC for 2025 comprised:

Incumbent Rev'd Andrea Woods

Elected members

Church Wardens Martin Warnes, Tim Twineham
Treasurer Martin Warnes
Secretary Tim Twineham

The above roles were confirmed at the APCM held on 10th May 2025.

Deanery Synod representative Rachel Ullmer Appointed 2025

Ordinary PCC members

The list of Ordinary Members now comprises:

Name	Elected	Until
David Benham	2023	2026
Paul Randle	2023	Left PCC in November 2025
Sandy Randle	2024	Left PCC in November 2025
Rachel Ulmer	2024	2027
Mike Stock	2025	2028

Other post holders

Electoral Roll Officer David Benham
Verger Martin Warnes
Auditor Simon Warnes

Parochial Church Council

The PCC met 8 times on:

8th January

19th January (extraordinary meeting to agree draft accounts)

26th March

5th May (extraordinary meeting to agree final accounts)

10th May (appointment of officers following APCM)

11th June

17th September

19th November

The Annual meetings were held on 10th May 2025.

Church Services

A total of 30 services were recorded in the Register of Services for 2025.

Services	2025	2024	2023
Morning prayer	3	7	5
Evening prayer	0	0	
Holy Communion	19	18	17
Special Services	4	1	2
Baptisms	0	0	
Weddings	0	0	
Funerals	4	0	1
<i>Total</i>	30	26	25
	2025	2024	2023
Carol Service attendance	53	66	39
Average Attendance (all services)	17	14	12
Average Attendance (excl Easter & Carol Service)	16	12	10

4 special services were held:

20th April - Easter

20th July - Songs of Praise

21st September - Harvest Festival

21st December - Carol Service

Church Opening

The church was opened on Summer and Autumn weekends to allow visitor access.

Churchyard and Working Parties

A churchyard working party was held on single days in October and November to clear the churchyard, which is a conservation area recognised by the Suffolk Wildlife Trust. Some help came from the church but again no help came from the local community.

Fabric Report (April 2025 - March 2026)

Inspections

The annual high-level fabric inspection was conducted by A&K Woodgate Ltd in December 2025. Gutters and tower chutes were cleaned and the upper levels of the tower checked for bird damage and swept. No major issues reported.

A visual fabric inspection of the church and check of portable electrical items were conducted early 2026. The inspection reports were sent to the PCC in February 2026.

Criminal Damage

In September 2025, a window in the south aisle was attacked and the lower section of lead glazing had to be replaced. Ecclesiastical Insurance paid most of the cost.

The installation of an automated lock allowing the church to be open every day should reduce likelihood of future damage through attempted break-in as the church will be open every day between 0830 and 1730.

Churchyard and Working Parties

No help came from the parish on the two maintenance days for the second year running. Clearance work was mostly done over 3 months by 2 people. For 2026, a contractor will need to be employed to undertake strimming work.

The area used for bonfires near the rear gate has been significantly cleared back and young elm removed.

Major works undertaken

Replacement of chancel gutters, paid for using grants from a repair grant from the Diocese and Gonville & Caius College who honoured their 55.9% liability, Cambridge. Norfolk Churches Trust also donated.

Installation of an automated lock on the main door thanks to a grant from the Norfolk Churches Trust. A double socket was also installed at this time and this allowed the removal of a trailing wire across the entrance to the tower.

Maintenance

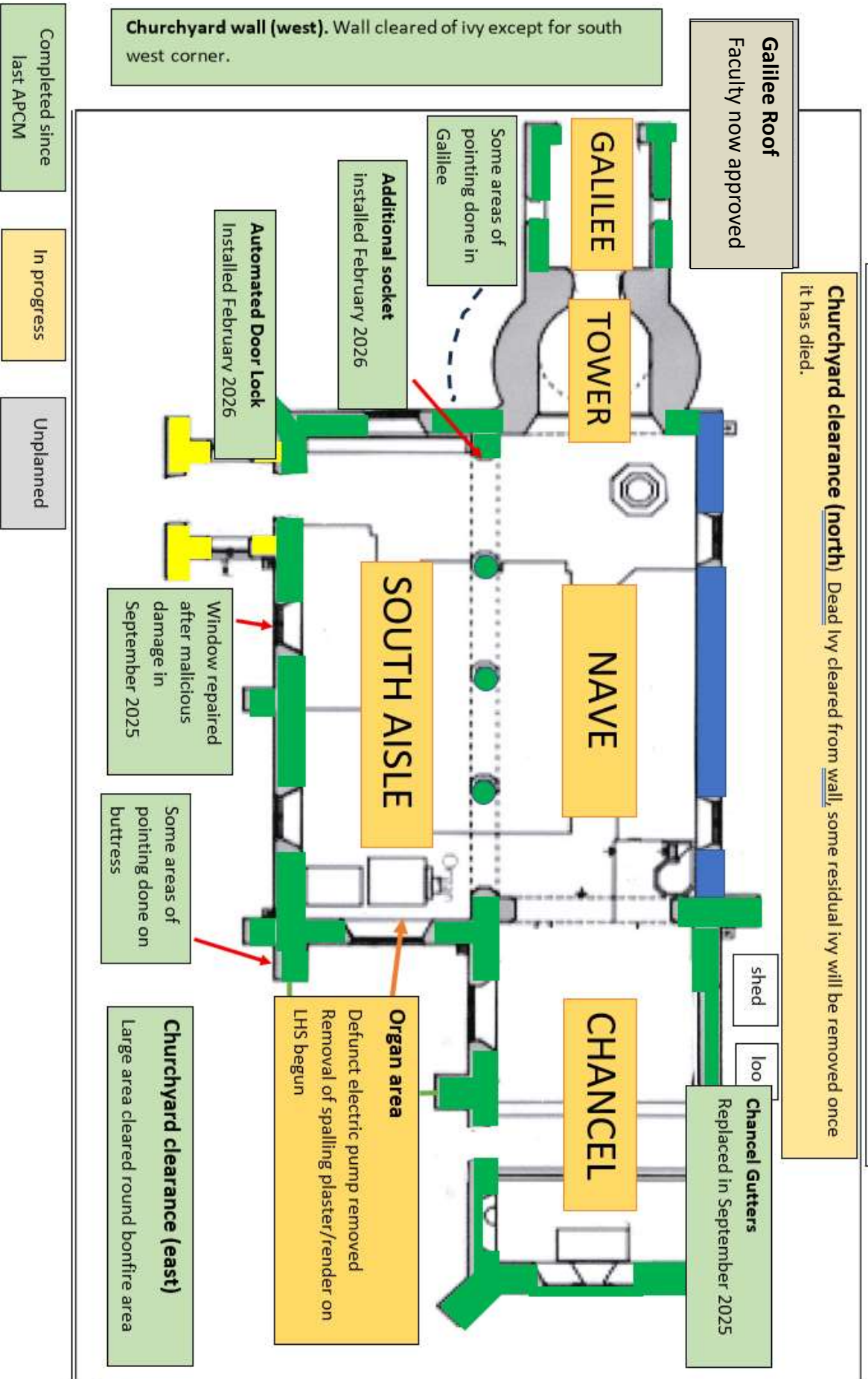
Some repointing of the internal walls of the Galilee has been undertaken. Additionally, the base of the buttress against the east end of the south aisle was repointed.

The ground gutters against the Galilee church were refreshed.

Summary Diagram

A summary of the work undertaken in the period April 2025 - April 2026 is shown in the diagram below.

State of Fabric April 2025 – March 2026



Looking Ahead

Galilee Roof

Re-roofing the Galilee is unlikely in 2026. The Faculty has now been approved by the chancellor. The estimated cost will likely be around £15k for both the replacement of the lower oak gap boards, the provision of terne-coated stainless steel and dressing lead flashing.

The replacement of the Listed Places of Worship Grant Scheme by the Places of Worship Renewal Fund may be to our advantage as the church is on the Heritage At Risk register and should therefore be in a good place to get a grant from this body, especially as we have improved visitor access.

Once we have £2500 of our own funds available for the roof, we can apply for grants from the various trusts. The reason for the high threshold value is due to the likely contingency we will need for this work should the lead flashing need replacing.

North Graveyard Wall

Some rebuild of this wall is planned to stabilise two very weak areas or to reduce them in height. The wall is rotating in places, likely due to the volume of farm traffic over the years as vehicles have increased in size.

As access is required for this work the north side of the church the grass area will be strimmed throughout the year once the Spring flowers have died back. This will also ease the issue of low turnouts on maintenance days.

South Aisle wall behind organ

It is planned to complete the removal of spalling plaster on the LHS of the Victorian organ to match that on the RHS. This was also recommended in the 2024 Quinquennial Inspection.

The removal of the concreted plaster will allow the wall to properly breathe. At some point the walls can be covered in lime plaster, and this will require List B approval. The areas of poor plaster on the south side of the chancel behind the bench can also be done at this time.

Fabric Maintenance

The main aim for 2026 is to undertake minor repointing and repainting rainwater goods at low heights.

Churchyard

The south side will be subject to two annual strimmings which, budget permitting, will be undertaken by a contractor as little help is available from our own resources and there is no help at all from the parish.

Tim Twineham

Safeguarding Report

Unfortunately, due to a very difficult year for me personally I have been unable to keep up to date at presenting renewed safeguarding policies to the PCC for consideration and adoption. Therefore, there are a lot of actions for me to work on with the PCC in the coming months. Though this work needs to be completed the safeguarding procedures that are in place are working. I have also managed to attend a Diocesan safeguarding update session. Most safeguarding training is up to date and for those needing to repeat their training I will be able to assist you if required over the next few months.

Please remember that Safeguarding awareness and reporting is an important part of us caring for each other and showing the love of Christ in our community.

Please remember to pray for our church to remain a safe place for all.

Sharon Brown - Safeguarding officer.

The Following action plan was written in collaboration Licensed Lay Minister Mark Ellis. Our BSO was unavailable at the time this was put together but is aware.

Objective What would you like to achieve/ implement	Task/s What do you need to do	Success Criteria What will it look like if you achieve your objective	Timescale When would you like to achieve this
To communicate the leadership of the church better	To introduce ourselves at the beginning of each service	Each service leader will welcome and say who they are.	Immediately
To Update the PCC's on the leadership Pathway training and explain and discuss the Action Plan	At the next PCC meeting I will ensure that what I have learned will be passed on this will include a time of open discussion around the proposed action plan	To finalize an action plan and have in place timescales on each point	The next Pcc St Peter's Meeting March 24 th 2026 St Andrew's April 18 th 2026
In our Sunday notices verbal or on screen we will include a short statement on 'What Safeguarding means' and who to contact if there are any questions or concerns where a screen is available to include a photo of the Bso Lay Minister and Rector	Write a short Statement so that both churches get exactly the same message.	Safeguarding will seen as a priority and as a church leadership we will ensure that we are available and open to conversations and feedback.	April 2026
To Put together a vision statement on who we are and what we believe for notice boards and website	To consult the PCC and to write the statement	The statement will appear on Notice boards and on our Website	May 2026

<p>To include a safeguarding Sunday into our services Rota</p>	<p>Set a date - The official date is 15th November 2026 with 2 churches we may need 2 different dates or a benefice Service</p>	<p>A service on a Sunday morning will be implemented and will include resources from the Christian charity https://thirtyoneeight.org/</p> <p>prayers for victims/survivors, thank you to safeguarding officers, and the promotion of safer church cultures.</p>	<p>November 2026</p>
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Electoral roll 2025

A revised electoral roll has been produced this year, which means that members on last years roll remain and have only been removed in the following circumstances:

Death: The person has died.

Clergy: The person has become a clerk in Holy Orders (and thus is no longer a layperson).

Written Request: The person has stated in writing their wish to have their name removed.

Loss of Qualification: The person was not entitled to be on the roll when entered, or has ceased to meet the qualifications e.g., has moved out of the parish and stopped habitually attending public worship.

Due to moving away from the village Paul and Sandra Randle have both been removed from the Electoral Roll. Paul and Sandy supported the work of St Andrew's Church, Mutford, for many years, and we thank them both for their work.

This year we welcome Charles Stock to the Roll.

At the beginning of the revision this year, the roll comprised of 15 members and it now stands at 14 members. The electoral roll since the last APCM saw no other activity.

An announcement that a revised Electoral Roll was being undertaken was pinned on the church noticeboard on Monday, February 15th and announcements at the church services on Sunday, March 1st and 15th were made. The period of enrolment finished on Sunday, March 22nd. The names of the members were published and displayed in church from Thursday, April 2nd.

Revisions will continue each and every year prior to the APCM until 2031 when a completely new roll will be required. New members can apply for enrolment at any time apart from the period between the end of the Electoral Roll revision or new enrolment period and the APCM.

Signed: 

David Benham, Electoral Roll PCC officer

Deanery Synod

The Deanery Synod hold meetings 3 times a year usually Feb / March, June/July, and November. They are held on a date following a Diocesan Synod meeting so that the points raised at Diocesan synod can be filtered out throughout the Deanery in a timely manner.

These meetings are informative and fun and it is a great place to learn more about what is happening in the churches around us and the way churches are reaching out to their communities.

Meetings usually start with a get to know each other game that is designed around the theme of the evening.

Some of the topics we have explored and discussed during the past year are:

- 1) Eco Church -Most of one meeting was spent learning more about Eco church, and the many ways in which we can as a church participate, demonstrate and encourage greater care and stewardship of our planet. This is our Christian responsibility and a way to show the love of Christ to those in poorer countries whose lives are more seriously impacted by climate change.
Please think carefully about what you can do at home and within the church to play your part in reversing climate change.
- 2) Diocesan Strategy- Being Transformed by Christ Prayerful Pastoral and Prophetic.
- 3) Saints trail - many churches in the Deanery opened their churches and put up interactive displays about a saints or famous Christians, it was aimed at families, to provide a free fun learning experience during the October half term.
- 4) Accessibility in churches both practical and spiritual, and how best to enable everyone to participate and feel a valued member of the congregation.
- 5) Sharing our story of faith
- 6) The new Diocesan Mission statement which will be launched at Pentecost in 2026.
- 7) There is space for another Deanery Synod Rep so please consider if this is a role that would be a good fit for you enabling you to shine for Christ.

Sharon Brown and Rachel Ullmer

Bible Study Groups

Jesus is Alive

This group has been meeting since summer 2022

We meet every other Friday from 2-3.30pm in St Peter's church hall and 10 people from both St Peter's and St Andrew's churches attend. We Learn around God's Word and Among other things we have been looking at the Psalms. We use study guides, reference books and internet sources. The meeting begins with tea/coffee and ends with prayer.

Doreen Worrell

Fund Raising, Social Activities and Mission outreach

- May 2025 a plant sale was held in the church which included tea, coffee and cakes. Martin led tours up the tower.
- The Summer saw a local art group use the church to do some sketching. Their work was displayed in Church during the Harvest Weekend and artist's were encouraged to attend the Harvest Thanksgiving service some did.
At the Harvest Service we launched a food collection for the Kirkley Pantry with the church members and the people of the Village being invited to donate food and toiletries. There is now a with a box in the church porch for people to continue to donate.
- In September the village Scarecrow Hunt took place with many members of the church involved. The church was opened and manned and a number of people visited.
- Also, in September Andrea cycled around part of the Deanery raising £135 for the Norfolk Churches Trust.
- In December the Travelling Nativity was launched and a few families in the village Hosted the Nativity Family taking a knitted sheep and returning it at the carol service where Bishop Ian preached. The service was attended by around 60 people. Mulled cider and mince pies were served after the service.

Mike Stock, David Benham and Andrea Woods