

LOUND PCC

Treasurer's Report for APCM – 12.04.2026

Funds at 31.12.25 were held as follows:-

- CCLA No. 1 deposit account (unrestricted funds) **£10,464**
- CCLA No. 2 deposit account (restricted funds) **£2144**
- Lloyds Bank plc current account, including unpresented cheques of £5963 was **£960**
- 31.1.25 share valuation **£119743.**

We did not need to sell shares during 2025 so at 31.12.25 still held 1930.42. So far they continue to perform well enough, but the market has dropped and is very erratic because of the world situation. You will see from the accounts that we have been able to 'borrow' temporarily against Mary Critoph's legacy to avoid selling shares while the market was very bad. By watching the market and during a brief improvement pre-Iran, we have **now sold shares to the value of £15,000** without eating into our agreed £100,000 reserve. The work to the flat roofs should be completed and paid for by the time of this meeting, but unfortunately the Listed Places of Worship Scheme by which we were able to recover VAT closed earlier than scheduled, so we will lose the VAT this time.

We have also just received a **legacy of £2,000 from the estate of Alec James** which is very welcome. I have written to Philip on behalf of the PCC to thank him.

We have again been able to pay the **Parish Share** in full, albeit with the slenderest of margins, which is good news. Hemsby PCC has agreed that we should divide the 2026 Benefice Share equally between us; this means our portion will be £16,000, rather than £19,245, which should help considerably. Hopefully it will leave room for some of the funds we raise to be used for our own benefit, as Paul has suggested. To that end, the accounts now show 'fundraising' split between the general fund and 'special projects'.

We still need to increase individual giving, and regular church income from Standing Orders. Without Chris' fund we would struggle, and the cost of electricity, water and insurance keep going up. Sunday collections are usually not much more than £100, and on their own would go nowhere near covering our running costs, let alone the Parish Share. I suggest we should circulate all our congregation with a copy of the accounts, to try and focus their attention on this. Past pleas have fallen on deaf ears – but **everyone** is responsible; it is **their** church we are trying to keep running!

JH 12.04 2026

Independent Examiners Certificate

Report to the trustees/ members of:	St John Baptist Church, Leamond, PCE
On accounts for the year ended:	31 December 2025
Charity no (if any):	N/A

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

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

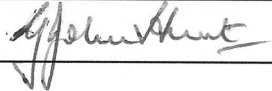
~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of-~~]]. Delete [] if not applicable.

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:		Date:	16/2/25
Name:	JOHN HUNT		

**The Parochial Church Council of
St. John the Baptist Church, Lound**

Receipts and Payments Account for the year ended 31st December 2025

Total balance brought forward 1/1/25 was **£13229** made up as follows:-

	<u>General Fund</u>	<u>Projects**</u>	<u>Chris James Fund</u>
	<u>(unrestricted)</u>		<u>(restricted)</u>
	£	£	£
Receipts:-	10008		3221
Additional restoration grants (col. 5)			6500
Gift Aided receipts (column 2)	7095		
Gift Aid recovered from HMRC (7)	3220		
VAT recovered from HMRC (2)			1920
Church collections (3)	1680		
Donations (4)	1647		
Donations (specific) (6)			2400
Fundraising (10)	901	485	
Interest on CCLA No.1 deposit a/c (8)	464		
Interest on CCLA No.2 deposit a/c (4)			93
Sales of cards, magazines etc. (6)	727		
Fees (5)	3045		
Charity (Remembrance Sunday) (9)	100		
Miscellaneous (apptmnt of priest) (11)	749		
Wedding deposit (13)	50		
Legacy (12)	10,000		
Online receipt from Diocese (4)	<u>132</u>		
	29810	<u>485</u>	<u>10913</u>
<u>Total receipts 2025</u>		<u>30295</u> <u>40303</u>	<u>14134</u>
Payments:-			
Parish share (paid in full) (2)	19245		
Fees to Diocese (8)	679		
Utilities [note 2]			3413
Maintenance costs [note 3]			15198
Expenditure on supplies [note 4]			1272
Honorarium to organist (8)			100
Donation to Royal British Legion (13)	100		
Membership subscriptions (12)			80
Miscellaneous (apptmnt of priest) (14)			782
<u>Total payments 2025:-</u>		<u>20024</u>	<u>20845</u>
<u>Net carried forward 31st December</u>		<u>20279</u>	<u>-6711</u>

The Parochial Church Council of
St. John the Baptist Church, Lound

Year ended 31st December 2025

	<u>2025</u>	<u>2024</u>
<u>The total funds of the church are:-</u>		
Unrestricted General fund	19797	
Project Fund	<u>485</u>	
	20279	10008
Restricted Funds *	<u>-6711</u>	<u>3221</u>
	<u>13568</u>	<u>13229</u>

These funds are held as:-

Lloyds Bank current a/c:-		
Balance at 31.12.25	6923	
Less unpresented cheques 100		
5863	<u>5963</u>	
	960	
CCLA (01/549-00) unrestricted deposit a/c	10464	
CCLA (02/551-00) restricted deposit a/c		
(Chris James Fund)*	<u>2144</u>	
	<u>13568</u>	

*In 2014, the Church invested funds from the Chris James bequest in 5638.17 shares (purchase cost £150,000) in the **CBF Church of England investment fund**. This investment remains as part of the **Chris James Fund**.

Sold 05/02/19 1052.68 shares
 Sold 02/03/21 569.07 shares
 Sold 11/01/22 177.42 shares
 Sold 03/05/22 828.79 shares
 Sold 20/06/23 451.64 shares
 Sold 04/07/23 630.13 shares

Market value 1 st January (1930.42 shares)	121157
Market increase/decrease in value during year	<u>-1414</u>
Value at 31 st December	<u>119743</u>

** Separate 'Projects Fund' set up by PCC meeting of 15/01/26

The Parochial Church Council of St. John the Baptist Church, Lound

Year ended 31st December 2025

Notes to the accounts

1. These accounts have been prepared on a Receipts and Payments basis.

	<u>2025</u>	<u>2024</u>
2. <u>Utilities:-</u>		
Electricity (3)	673	730
Water (2)	96	81
Insurance (4)	<u>2644</u>	<u>2496</u>
<u>Total running expenses:-</u>	<u>3413</u>	<u>3307</u>
3. <u>Maintenance costs:-</u>		
Organ tuning & repair (8)	-	454
Fire extinguisher service (5)	113	106
Building/contents repair & maintenance (6)		
- conservation St. Christopher 10680		
- other <u>3090</u>	13770	390
Churchyard maintenance (7)	1315	880
<u>Total maintenance costs:-</u>	<u>15198</u>	<u>1830</u>
4. <u>Supplies/miscellaneous running costs:-</u>		
Hexagon, printing & advertising , website costs (10)	726	1474
Cards & booklets, sale items (9)	88	110
Sundries (11)	458	49
<u>Total miscellaneous costs:-</u>	<u>1272</u>	<u>1633</u>

Mrs. Judith Hobbs,
Nether End Cottage,
Blacksmith's Loke,
Lound, Suffolk NR32 5LS

Dated... 15th January 2026

Signed... Judith Hobbs

PCC Treasurer