

**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and Financial Statements
of the
Parochial Church Council
of
St Andrew's Church
Kettleburgh
Suffolk**

For the year ended 31 December 2010

ADMINISTRATIVE INFORMATION:

Church Address: Church Road, Kettleburgh
Woodbridge IP13 7LF

Incumbent: Reverend Canon Harry Edwards

Assistant Priest: Reverend Robin Alderson

Address: The Cloisters, Sandy Lane,
Snape, Saxmundham, IP17 1SD

Telephone: 01728 688255

Banker: Barclays Bank PLC

Address: Suffolk Coastal Group
4 Church Street
Woodbridge IP12 1DJ

Examiner: Patrick Ritchie

Address: 12 Andrew Burrts Close
Framlingham
IP13 9TD

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is exempted by order from registering with the Charity Commission.

During the year the following served as members of the PCC:

	<u>PCC Member's Name</u>	<u>Term of Office Ends</u>
<i>Priest in Charge:</i>	Reverend Canon Harry Edwards	N/A
<i>Assistant Priest:</i>	Reverend Robin Alderson*	N/A
<i>Lay Elders:</i>	Mrs Valerie Upson*	March 2014
	Mrs Jackie Clark	Pending
<i>Wardens:</i>	Mr John Bater*	APCM 2011
	Mrs Valerie Upson*	APCM 2011
<i>Deanery Synod Representative:</i>	Mrs Valerie Upson*	June 2011
<i>Elected Members:</i>	Mrs Persephone Booth (Treasurer)*	APCM 2011
	Mr Trevor Butcher	APCM 2011
	Mr Bill Clark*	APCM 2011
	Mrs Liz Marzetti	APCM 2011
	Mrs Claire Norman	APCM 2011

Mrs Vickie Neilson is the Minutes Secretary

COMMITTEES OF THE PAROCHIAL CHURCH COUNCIL

The PCC operates through a small number of committees that meet between full meetings of the PCC:

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Standing Committee members are marked * in the list of PCC members.

Other Committee(s):

A fete sub-committee was set up with representatives from the PCC, Village Hall Committee and other members of the parish to co-ordinate the annual village event.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. All regular church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

St Andrew's PCC has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

ACHIEVEMENTS AND PERFORMANCE

Church Membership

Electoral Roll – Resident:

Electoral Roll – Non-Resident:

Average Weekly Adult Attendance:

Average Weekly Young Persons Attendance:

	<u>2009</u>	<u>2010</u>
Electoral Roll – Resident:	28	29
Electoral Roll – Non-Resident:	13	10
Average Weekly Adult Attendance:	17	17
Average Weekly Young Persons Attendance:	-	0.5

REVIEW OF THE YEAR

The PCC met seven times and the standing committee once, parish representatives also attended two meetings of the Greater Benefice. There was one service of baptism for two children, one marriage and one funeral during the year.

The Lent course was held across the greater benefice in a different church each week and was very well received. It covered a range of subjects such as ritual, churchmanship, church life in today's economy and the priesthood of all believers. The first fund raising event of the year was another of Chris Parfitt's excellent slide shows in the village hall. Entitled South African Panorama it showed us a wide variety of flora, fauna and landscape scenes as well as the townships and Robben Island where Nelson Mandela was imprisoned for so many years. During the interval some traditional South African food was served and the evening raised £248 for church funds. March ended with a well supported Greater Benefice service for Palm Sunday in Campsea Ashe church. The procession from the Dog and Duck was led by Rosie the donkey and included the choirs of all seven parishes, the clergy and the Bishop of St Edmundsbury and Ipswich the Right Reverend Nigel Stock. As always the Good Friday meditation in a church stripped of ornaments and the Service of Light on Easter Eve

including the renewal of baptismal vows provided opportunity for contemplation followed by the glorious celebration of Easter Day.

On the third Sunday in April the congregation was markedly increased by several visitors to the parish, a trend which was to continue as word spread of our monthly traditional BCP choral evensong, indicating that there is still a need for this type of service in our modern age. On 8th May, in spite of rather cold, dreary weather there was a brisk trade for plants and produce in the village hall and, thanks to the hard work of a dedicated band, about £260 was raised for church funds. The following day saw some improvement in the weather and several people from the other parishes of the greater benefice joined us at Church Farm for the Rogation Sunday service, some having walked from Easton after lunching at the White Horse. It was good to unite for this occasion and after the service to enjoy chatting over tea and home made cakes in John and Anne Bater's lovely garden. As in past years a collection was made for Christian Aid.

In June fine weather contributed to the success of the fete, held once again in the garden of the Chequers Inn and at the end of the month folk attending the strawberry tea in the village hall enjoyed walking round Derek Hill's garden in scorching temperatures. On the same day, in the cathedral at Bury St Edmunds Deirdre West was ordained OLM deacon to minister to all seven parishes of the greater benefice. These parishes came together in July at Hacheston church for a united service of choral evensong celebrating the Feast of St James the Apostle when the preacher was the Archdeacon of Suffolk, The Venerable Dr Judy Hunt. At a meeting in July the PCC considered its response to the Archdeacon's questions regarding Bishop Nigel's "Building Church Initiative" when he asked "what are we doing to let the Gospel be heard in our time?" and "are we doing all we can to proclaim that Gospel afresh?" It was agreed that our Church's Mission Statement would be "We are here to worship God, to nurture believers in Jesus Christ and to serve the community". At the end of July another Autojumble event at Church Farm generated a healthy profit from which St Andrew's Church was very grateful to receive a donation of £1,000 for the fabric fund.

September brought the Suffolk Historic Churches Trust annual sponsored cycle ride and also the start of an Alpha course which was run across the greater benefice. More than twenty five participants gathered for a meal each Thursday evening in Hacheston Village Hall for the ten weeks of the course. The final meeting had to be delayed because of the snow.

In October the church was once again beautifully decorated for Harvest Festival when the preacher was the Revd Canon Harry Edwards. As in previous years the gifts of food were given to the Ormiston Family Centre in Ipswich and the fresh produce to Mills Meadow in Framlingham. After the service a simple supper in the village hall was enjoyed thanks to a willing band of helpers and donations totalling £85 given for church funds. The Festival of All Saints was celebrated in Brandeston church at a greater benefice service where the combined choirs were augmented by a visiting group of singers drawn from various parts of the country. In November another successful quiz evening took place in the village hall with Graham Hillier once again proving to be an excellent quiz master and a delicious supper was prepared by volunteers. The profit of £522 was split between St Andrew's Church and the Pakistan Disaster Appeal. Also that month, it was Kettleburgh's turn to host the Service of Remembrance when poppy wreaths were placed on the memorial in honour of the men of Brandeston and Kettleburgh who died in the two world wars. And so to December with the Christingle Service when gifts were brought to church for the Ormiston Family Centre, carol singing around the village for the Children's Society, the very popular traditional service of Nine Lessons and Carols by candlelight on Christmas Eve and a joyful celebration of Holy Communion with carols on Christmas morning. So ended another very busy year.

Fabric, Goods and Ornaments

The plans to re-order the west end of the nave with provision of a toilet and improved disabled access are still ongoing as obtaining all the necessary permissions is taking much longer than anticipated. The quinquennial inspection by the church architect was carried out in July and did not find any major problems however as the PCC did not receive the report until the end of December it did not have time to discuss any details in time to be included in this report. Mr Frost has continued to keep parts of the churchyard tidy while leaving other areas uncut for conservation purposes. During the year a new "Henry" vacuum cleaner was purchased. The old brass altar cross which had been retrieved from the

vestry to stand in the east window was repaired and polished at Bredfield Forge. All other furnishings and ornaments appear to be in good order.

Bells

The bells have been rung on alternate Sundays and for special services such as Christmas and weddings. We have also had visitors who have come for ringing outings and quarter peals. The bells have been checked and maintained; no major repair works have been required.

Carol Singing

A small group of singers met at the Village Hall at 6:00p.m on the Tuesday before Christmas to sing carols around the village. This year the singing in the Chequers was helped by Anne on the piano and included a lusty rendition of Good King Wenceslas. Thanks to Debbie for providing welcome refreshments. The sum of £88.57 was raised for The Children's Society.

Children's Activities

Currently we do not have any children who are regular attenders. This may be due to lack of specific activities and is an area which the PCC will look to in the future.

Choir

The service of Nine Lessons and Carols on Christmas Eve was once again led by the choir which also continued to sing at the monthly choral evensong, sometimes joined by one or two choristers from the Upper-Ore parishes. For the greater benefice services the choirs of all seven parishes combined and on the Feast of All Saints at Brandeston church were also joined by a group of visiting singers directed by Bill Gloyn. Bill and his wife Erica divide their time between London and Snape and three times a year they invite friends from various parts of the country to sing evensong in Snape church. Having taken advantage of one such occasion to invite them to sing with us on Advent Sunday 2009 we were delighted to welcome them again and hope it will become a regular occurrence.

Church Cleaning and Flowers

The regular weekly cleaning of the church building continued to be performed by a small and dedicated band of volunteers. Flowers were arranged on the altar on a weekly basis and, at major services throughout the year, members of the flower rota rose to the challenge of decorating the rest of the church by creating arrangements in tune with the season.

Trees

No trees have been planted in the churchyard during the past year. Trees and hedges have been inspected periodically and routine maintenance and pruning carried out where necessary.

Deanery Synod

There were three meetings of the deanery synod. In March at Hacheston the Revd Graham Owen gave a presentation on music in small churches, suggesting what can be done where there are restrictions on music such as lack of a choir and/or organist. He produced some simple settings of the Kyrie, Gloria, Sanctus and Agnus Dei which can be learnt quickly and also pointed out that there are some excellent CDs of hymn tunes available.

The June synod met in Campsea Ashe church and heard a talk on "Church Bells and Heritage" in which it was stressed that the sound of the bells is often the only outward sign of a church's existence to people who never visit or take any interest in the building. Synod members were also told about the project to rehang the Campsea Ashe bells which was nearing completion and the involvement of the local community especially children. The Church Buildings and Tourism Officer then spoke about the

importance of having churches open as often as possible. A report of the recent Diocesan Synod was circulated in which it was stated that the subject of Bishop Nigel's address was the General Synod's discussion on the consecration of women as bishops. He was very much in favour but said it was a complex issue and asked for all our prayers for those on both sides of the argument.

In October the synod met at Dallinghoo and was given a presentation on vocations starting with the motto for the Building Church initiative "Enthusiastic ministry in every community". Members were told they should support people as they explore their vocation in local ministry and not shy away from evangelism – sharing Christ with others.

Deanery services took place on Ash Wednesday and Ascension Day in St Michael's Church Framlingham and in July there was an evening social event in the Framlingham rectory garden.

Shoebboxes for Romania

The Shoebox appeal in 2010 resulted in eighteen boxes being sent from Kettleburgh. Last year a total of over 46,000 boxes were filled, collected and delivered to needy families in Romania, Moldova, Albania, Bulgaria and Ukraine. Items such as toothbrushes and toothpaste, shampoo, pens and pencils, sweets, socks, gloves and toys are some of the things fitted into the shoebox, before it is wrapped in Christmas paper and sent on its journey. All these items included in the boxes are things that we can buy easily and take for granted. Hopefully they made Christmas a little bit more special for the families who received them.

Kettleburgh Village Fete

The fete was once again a very happy and successful event and thanks must go to Ron and Debbie for allowing the use of the Chequers garden and also to John Bater and the Fete committee for organising everything so efficiently. A sum of £3117.65 was raised with £1558.83 going to the church.

Lord of the Manor Fund

The Lord of the Manor Fund acts independently of the PCC under the leadership of the Incumbent of St Andrew's Church and the Chairman of the Parish Council. As the PCC does not exercise any control over the Fund, its receipts and payments are not consolidated within these financial statements.

Kettleburgh Town Estate Charity

The Kettleburgh Town Estate Charity is led by its own trustees, the Incumbent of St Andrew's Church and its churchwardens, who act as a separate body. As this charity is also not under the control of the PCC, its receipts and payments are not consolidated within these financial statements.

Suffolk Historic Churches Cycle Ride

Another fine day for the cyclists who took part, Sylvia Atkinson, Bill and Jackie Clark, Trevor Jessop, Lucy Grogan and Pat Peck who walked round the churches and chapels of Cambridge. Thanks must also go to those who manned the church throughout the day. Although slightly down on last year a worthwhile sum of £674.50 was raised, to be divided equally between the Suffolk Historic Churches Trust and St Andrew's.

Disability Discrimination

Large print booklets for the Common Worship communion service are available in the church. A ramp to assist wheelchair users to negotiate the step into the church from the south doorway is available.

Health and Safety

In accordance with the Health and Safety Policy, the church building is regularly inspected and a report considered by the PCC. Items such as fire extinguishers and electrical appliances are checked by qualified persons.

Legacies and Wills

Following discussion in 2007, where legacies have been received, the PCC will comply with any requirement of the donor. Where no restrictions have been made, legacies will be applied to the Fabric Fund until it reaches its prescribed limit. Thereafter, legacies will be added to general funds.

Approved by the Parochial Church Council on

and signed on its behalf by:


Chairman

14th March 2011

Treasurer's Report for the year ended 31st December 2010

This review covers the information shown in the financial statements on pages 9 to 12, which includes the statement of Assets and Liabilities and the activity on the unrestricted and restricted funds.

At the 2010 year end total assets held were £39,762.52. This represents an increase of £3331.78 on the year 2009. These assets were held at Barclays Bank, £5,979.01, and the CBF deposit account, £33,783.51.

The General fund, which is unrestricted, covers the day-to-day transactions incurred in carrying out the PCC responsibilities. The salient points of note are the receipt of £2338.18, being tax recovered on Gift Aid receipts for the years 2008 and 2009, and the payment in full of the Diocesan quota for the year of £7451.00. Other payments and receipts were broadly in line with the previous year.

At the year end there was an excess of payments over receipts of £1589.13, which compares favourably with year 2009, which saw an excess of payments over receipts of £4,460.59. The final balance held in the fund at the year end was £11,945.20.

The Fabric Fund, which is the principle restricted fund, achieved a surplus of £4920.91. No payments were incurred in the year, and receipts were boosted by a proportion of the tax reclaimed on gift aid. The final balance held on the Fabric fund was £27,817.32.

The other three restricted funds are the Christian Aid Fund, the Children's Society fund, and the British Legion fund. Receipts raised on these three funds amounted to £114.85, £41.40, and £182.41 respectively, and were paid over in full to the charities concerned. Therefore in each case there is a nil balance at the year end.

Therefore, the combined Unrestricted (General) and Restricted funds equal the total assets of £39,762.52.

The PCC decided to make the following donations:

The Bible Society	£ 79.00
Suffolk Historic Churches Trust	£ 50.00
Historic Churches Preservation Trust	£ 50.00
St Elizabeth Hospice	£200.00
Kagera Diocese	£200.00
The Church Housing Trust	£100.00
St Martin in the Fields Christmas Appeal	£100.00

There was a change of Treasurer during the year. Persephone Booth took over from Trevor Butcher in June 2010.

Reserves Policy

The PCC is aware of the need to ensure sufficient funds are maintained in order to respond to immediate needs and to cushion the impact of potential financial insecurity. The PCC has adopted a Reserves Policy designed to cover moderate repair costs and the possibility of insufficient ongoing funding to pay our quota due to an ever ageing congregation.

Specifically, the PCC's Reserves Policy is to ensure that the main items in the last quinquennial inspection are addressed, and thereafter maintained as follows:

- £25,000 in the Fabric Fund to cover unexpected medium-cost repairs, accepting that larger items will need specific fundraising initiatives
- £10,000 in Unrestricted reserves to meet half our estimated quota requirements for the next three years, and
- A further £2000 unrestricted contingency for unexpected needs, including emergencies such as the 2005 Tsunami Appeal.

The PCC reviews its Reserves Policy on a regular basis and believes it should meet the required reserve level of each area before allowing a significant erosion of its unrestricted balances to take place.

ST ANDREW'S CHURCH, KETTLEBURGH

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2010

Statement of Assets and Liabilities

	<i>Unrestr.</i>	<i>Restricted</i>					<i>Total 2010 £</i>	<i>Total 2009 £</i>
	<i>General Fund £</i>	<i>Fabric Fund £</i>	<i>Christian Aid £</i>	<i>Children's Society £</i>	<i>EACH £</i>	<i>Bible Society £</i>		
<i>Monetary assets</i>								
Bank and cash	(306.98)	6,285.99	-	-	-	-	5,979.01	2,817.41
CBF Deposit	12,252.18	21,531.33	-	-	-	-	33,783.51	33,613.33
Total cash	11,945.20	27,817.32					39,762.52	36,430.74

Debtors

Gift aid has not been reclaimed for 2010 to date and a claim for this will be made in early 2011.


Other Assets

Furnishings and tangible assets are included in the Church Inventory and are vested in the wardens.

Liabilities

There were no outstanding liabilities as at 31 Dec 2010

Approved by the Parochial Church Council on ^{14th March 2011}~~April 2011~~ and signed on its behalf by:

Chairman 

ST ANDREW'S CHURCH, KETTLEBURGH

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2010

General Fund Receipts and Payments Account - Unrestricted

	<u>2010</u>		<u>2009</u>	
<i>Receipts</i>	£	£	£	£
<u>Voluntary income</u>				
Planned giving and envelopes in pews (Gift Aid)	4,307.81		3,891.93	
Income tax recovered on Gift Aid	2,338.18		-	
Uncovenanted giving, including CAF	225.00		390.05	
Collections	764.46		464.89	
Sundry Donations and church boxes	<u>268.80</u>		<u>50.57</u>	
		7,904.25		4,797.44
<u>Income from church activities</u>				
Harvest Supper	83.90		123.30	
Fees paid to PCC	<u>313.00</u>		<u>807.00</u>	
		396.90		930.30
<u>Activities for generating funds</u>				
Fetes & events	1,220.34		571.71	
Church cycle ride	<u>337.25</u>		-	
		1,557.59		571.71
<u>Income from investment</u>				
Deposit account interest		61.72		247.23
Total Receipts		<u>9,920.46</u>		<u>6,546.68</u>
<i>Payments</i>				
<u>Missionary and charitable giving</u>				
Overseas mission and relief agencies	379.00		400.00	
UK mission and secular charities	<u>400.00</u>		<u>371.97</u>	
		779.00		771.97
<u>Ministry and upkeep</u>				
Diocesan quota (2009 = £7,244)	7,451.00		7,244.00	
Clergy expenses and deanery fee	324.91		317.54	
Church running expenses	1,700.73		1,747.09	
Church maintenance	1,094.87		835.61	
Upkeep of services	<u>115.51</u>		<u>85.14</u>	
		10,687.02		10,229.38
<u>Fundraising trading: cost of goods sold and other costs</u>				
Cost of fetes, bazaars, other fundraising events		20.00		-
<u>Governance costs</u>				
Bank charges	-		-	
Administration	<u>23.57</u>		<u>5.92</u>	
		23.57		5.92
Total Payments		<u>11,509.59</u>		<u>11,007.27</u>
Excess of Payments over Receipts		<u>(1,589.13)</u>		<u>(4,460.59)</u>
Balance of Account at Beginning of Year		13,534.33		17,994.92
Balance of Account at End of Year		<u><u>11,945.20</u></u>		<u><u>13,534.33</u></u>

ST ANDREW'S CHURCH, KETTLEBURGH

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2010

Restricted Funds Receipts and Payments Accounts

<u>Fabric Fund</u>	<u>2010</u>		<u>2009</u>	
<i>Receipts</i>	£	£	£	£
Gift Aided donations	1,213.50		1,916.50	
Income tax recovered on Gift Aided donations	1,057.47		-	
Donations and legacies	-		150.00	
Fundraising events income	2,541.48		3,507.12	
Church Cycle Ride	-		347.30	
Interest	108.46		257.17	
		4,920.91		6,178.09
<i>Payments</i>				
Architects fees	-		-	
Fundraising events costs	-		95.55	
Repair costs	-		-	
		-		95.55
Excess Receipts over Payments		4,920.91		6,082.54
Balance of Account at Beginning of Year		22,896.41		16,813.87
Balance of Account at End of Year		<u>27,817.32</u>		<u>22,896.41</u>

<u>Christian Aid Fund</u>	<u>2010</u>		<u>2009</u>	
<i>Receipts</i>	£	£	£	£
Gift Aided envelopes at restricted service	53.00		63.50	
Income tax recovered on Gift Aided donations	-		-	
Restricted service collections not Gift Aided	61.85		20.00	
		114.85		83.50
<i>Payments</i>				
Donation to Christian Aid	114.85		83.50	
		114.85		83.50
Excess Receipts over Payments		-		-
Balance of Account at Beginning of Year		-		-
Balance of Account at End of Year		<u>-</u>		<u>-</u>

ST ANDREW'S CHURCH, KETTLEBURGH

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2010

Restricted Funds Receipts and Payments Accounts (continued)

<u>Children's Society Fund</u>	<u>2010</u>		<u>2009</u>	
<i>Receipts</i>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Gift Aided envelopes at restricted service	33.00		-	
Income tax recovered on Gift Aid	-		-	
Restricted service collections not Gift Aided	8.40		-	
Donation to cancel fund debit			12.97	
Carol Singing	-		-	
	<hr/>	41.40	<hr/>	12.97
<i>Payments</i>		41.40		-
Excess Receipts over Payments		<hr/>		<hr/>
		-		12.97
Balance of Account at Beginning of Year		-		(12.97)
Balance of Account at End of Year		<hr/> <hr/>		<hr/> <hr/>
		-		-
 <u>British Legion Fund</u>				
		<u>£</u>		<u>£</u>
<i>Receipts</i>				
Restricted service collection	182.41		-	
<i>Payments</i>		182.41		-
Excess Receipts over Payments		<hr/>		<hr/>
		-		-
Balance of Account at Beginning of Year		-		-
Balance of Account at End of Year		<hr/> <hr/>		<hr/> <hr/>
		-		-

**INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S CHURCH,
KETTLEBURGH, FOR THE YEAR ENDED 31 DECEMBER 2010**

This report on the financial statements of the PCC for the year ended 31 December 2010, which are set out on pages 1 and 2, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 43 of the Charities Act 1993 ("the Act").

Respective Responsibilities of PCC and Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

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 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.

Signed  13th Nov 2011

Mr Patrick Richie
12 Andrew Burtts Close
Framlingham
Woodbridge
IP13 9TD