



**HOLY  
TRINITY  
CHURCH**

**PCC OF HOLY TRINITY, COOKHAM**

**ANNUAL REPORT &  
END OF YEAR FINANCIAL STATEMENTS**

**YEAR ENDING 31 DECEMBER 2024**



## BACKGROUND

The parishes of Holy Trinity Cookham and St. John the Baptist Cookham Dean form The Benefice of the Cookhams. The Parochial Church Council (PCC) of Holy Trinity has the responsibility of cooperating with the incumbent in promoting within the ecclesiastical parish the whole mission of the Church – pastoral, evangelistic, ecumenical and social. It also has responsibilities for the maintenance of the church and churchyard of Holy Trinity, Churchgate, Cookham. The PCC is additionally responsible for the management and maintenance of the Parish Centre, including three leased flats, the Paddock, adjacent to the churchyard, and a residential property at 53 Broomhill, Cookham (sold during the year), which during the year were held in trust for the PCC by the Diocesan Trustees (Oxford) Ltd.

The PCC is a Registered Charity, No. 1129876.

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## MEMBERSHIP

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following persons served as members of the PCC.

Incumbent:	The Revd Stephen Mills (appointed 10 January 2024)
Associate Priest:	The Revd David Joynes (resigned 31 March 2024)
Licensed Lay Minister	Richard Simmonds
Church Wardens:	Bernadette Clark Mark Stockdale (Chair of PCC)
Deanery Synod representatives:	Bernadette Clark David Harrold
Elected Members:	Mike Clark David Gaselee Anne McNeil (Secretary) Tim Sharples (Treasurer) Nicola Stingelin-Giles (appointed 28 April 2024) Philip Davidson (appointed 28 April 2024) Andra Rigby (appointed 28 April 2024)

The following committees were elected at the first meeting of the PCC after the APCM in April 2024:  
Standing Committee and the Stewardship and Fundraising Committee.

## CHURCH ATTENDANCE

There were 208 names on the Church Electoral Roll as presented at the 2024 APCM.

Revd Stephen Mills was instituted and inducted as Vicar of the Cookhams on 11 January 2024. The PCCs of both churches in the benefice agreed to us seeking to appoint a full-time associate priest to expand the churches' work but the first two rounds of advertising were unsuccessful. A further round is planned for early 2025.

Average attendance at normal Sunday Services decreased slightly to 81 adults (85 in 2023) adults and 6 under 16s (as in 2023). There were 148 communicants on Easter Day (93 in 2023) and 250 on Christmas Day (189 in 2023), including the Vigil service. There were 12 baptisms during the year; 2 weddings; and 5 funerals, memorials and interment of ashes.

After several years' discussion with the Diocesan Advisory Committee, on 23 January 2024 the Chancellor of the Diocese of Oxford granted a faculty for an accessible toilet in the tower, installing gas-powered underfloor heating in the nave and south aisle, and supplementary heating there and in the east end. A contractor was appointed in June and the church closed after final services on 6 October, ready for work to start on 11 November. The project is on schedule to be completed by Easter 2025. While the church is closed, Sunday morning services are being held in Holy Trinity Church of England Primary School and evening services at St John the Baptist Church, Cookham Dean.

## REVIEW OF THE YEAR

- The PCC met on 6 occasions in 2024 and throughout the year each sub-committee, the Treasurer, the Deanery Synod and Ministry Team have reported to the PCC by means of written reports circulated prior to each meeting. This process allows the PCC to exercise proper scrutiny of the work of the committees and the PCC's finances.
- Holy Trinity, St John the Baptist Church and the Methodist Church continued to take turns to run a monthly Fellowship Lunch for older people, which has been very much welcomed and appreciated. Every lunch is fully booked.
- The annual Remembrance Sunday Service around Cookham War Memorial, complete with bugler to play The Last Post, was as well-supported as ever, and a substantial number of people joined the service in school that followed.
- We were pleased to welcome Holy Trinity Church of England Primary School into church for their end of summer term service, which saw our church packed with children, staff and families.
- As the church was closed, on Christmas Eve 2024 we held an open-air Crib Service in the Parish Centre, complete with a snow machine, lighting and mulled wine attended by over 200 people, our most popular service of the year. Other Christmas services were well attended, and we held our traditional candlelit Christmas Day Evening Carol Service at St John the Baptist Church, Cookham Dean. Online lay-led prayers twice a week, and musical offerings by our choirs, continued to attract a lot of hits.

This PCC Report, for the year ending 31 December 2024, was approved by the PCC at its meeting on 19 March 2025.



Signed

Mark Stockdale, Chair of PCC



## FINANCIAL STATEMENTS – PCC STATEMENT

The attached financial statements have been prepared by the Parish Church Council (PCC) of Holy Trinity, Cookham to show the financial position at 31 December 2024.

The PCC is responsible for preparing an annual report and financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Principles).

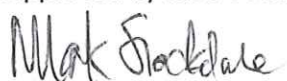
The law applicable to PCCs in England and Wales requires the PCC to prepare financial statement for each year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources, of the PCC for that period. In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in business.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 (Accounts and Reports) Regulations and the provisions of the PCC Powers Measure 1956, Church Representation Rules 2006). They are also responsible for safeguarding the assets of the PCC and those under their care and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the church and financial information included on the Charity Commission's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the PCC on 25/032025 and signed on their behalf by



Mark Stockdale, Chair of PCC

## REPORT OF INDEPENDENT EXAMINER

I report on the accounts for the PCC for the year ended 31 December 2024, which are set out on pages 7 to 15.

### 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 Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- To state whether particular matters have come to my attention.

### BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with general Directions given by the Charities 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 the 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 matter 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 Charities Act; and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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 

Name Roger Groeneweg

Date 25/12/2024

Qualifications ACMA

Address 6, Wakelins End, Cookham, Berkshire SL6 9TQ

## STATEMENT OF FINANCIAL ACTIVITIES - 2024

	note	Unrestricted funds	Restricted Funds	Endowment funds	Total	Total Last Year
		£	£	£	£	£
<b>Income and endowments from</b>						
Donations and legacies	3(a)	123,681	146,972	—	270,653	172,361
Income from charitable activities	3(b)	4,366	6,417	—	10,783	16,455
Other trading activities	3(c)	33,582	1,837	—	35,419	34,297
Investment income	3(d)	52,896	17,575	—	70,471	55,654
<b>Total income</b>		<b>214,525</b>	<b>172,801</b>	<b>—</b>	<b>387,326</b>	<b>278,767</b>
<b>Expenditure on:</b>						
Raising funds	4	27,332	1,031	—	28,363	37,462
Charitable activities	5	206,201	151,269	—	357,470	223,538
<b>Total expenditure</b>		<b>233,533</b>	<b>152,300</b>	<b>—</b>	<b>385,833</b>	<b>261,000</b>
<b>Net income of resources before transfer</b>		<b>(19,008)</b>	<b>20,501</b>	<b>—</b>	<b>1,493</b>	<b>17,767</b>
<b>Transfers</b>						
Gross transfers between funds – in		1,288	—	—	1,288	300,501
Gross transfers between funds – out		(1,288)	—	—	(1,288)	(300,501)
<b>Other recognised gains / losses</b>						
Gains / losses on investment assets		—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use		—	—	—	—	—
<b>Net movement in funds</b>		<b>(19,008)</b>	<b>20,501</b>	<b>—</b>	<b>1,493</b>	<b>17,767</b>
<b>Total funds brought forward</b>		<b>1,226,205</b>	<b>467,430</b>	<b>—</b>	<b>1,693,635</b>	<b>1,675,868</b>
<b>Total funds carried forward</b>		<b>1,207,197</b>	<b>487,931</b>	<b>—</b>	<b>1,695,128</b>	<b>1,693,635</b>

The income and expenditure by fund is detailed in Note 6



# BALANCE SHEET AS AT 31 DECEMBER 2024

		Total funds	Prior year funds
	<i>Note</i>		
<b>Fixed assets</b>		£	£
Tangible assets	7	14,795	16,644
Investments		1,110,000	1,110,000
		<b>1,124,795</b>	<b>1,126,644</b>
<b>Current assets</b>			
Debtors	8	7,711	9,661
Fixed term deposits		533,194	519,756
Cash at bank and in hand		42,504	39,997
		<b>583,409</b>	<b>569,414</b>
<b>Liabilities</b>			
Creditors: Amounts falling due in one year	9	13,076	2,423
		<b>13,076</b>	<b>2,423</b>
<b>Net current assets less current liabilities</b>		<b>570,333</b>	<b>566,991</b>
<b>Total assets less current liabilities</b>		<b>1,695,128</b>	<b>1,693,635</b>
<b>Total net assets less liabilities</b>		<b>1,695,128</b>	<b>1,693,635</b>
<b>Represented by</b>			
<b>Unrestricted</b>			
General fund		96,206	115,066
<b>Designated funds</b>			
Fixed Assets		1,110,000	1,110,000
Children's Holiday Camp		1,011	1,011
St John the Baptist		(20)	—
Vicarage credit account		—	—
Men's Breakfast account		—	128
<b>Restricted</b>			
Bells & Bell Tower Appeal		1,957	1,765
Collections for other charities		—	748
Friends of Holy Trinity Church		1,240	1,240
Restoration fund		484,734	463,264
Fees collected in connection with weddings and funerals		—	—
Churchyard (Yew Tree) fund		—	413
<b>Funds of the church</b>		<b>1,695,128</b>	<b>1,693,635</b>

The notes at pages 9 to 15 form part of these accounts.

Approved by the PCC on 25/03 2025

and signed on its behalf by Mink Stockdale



## NOTES TO THE FINANCIAL STATEMENT – YEAR ENDING 31 DECEMBER 2024

### 1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards for Smaller Entities, published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

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### FUNDS

*Restricted funds* represent donations and grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must then be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to the general fund.

*Endowment Funds* are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

*Unrestricted funds* are general funds which can be used for PCC ordinary purposes.

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### INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

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### RESOURCES EXPENDED

Grants and donations are accounted for when paid over, or when awarded, if that award created a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

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### FIXED ASSETS

Consecrated and benefice property is not included in the accounts in accordance with s96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently, no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Freehold land and buildings are written off over their estimated useful lives. Plant and machinery are written off over their estimated useful life. Investment assets are valued at market value

## 2 STAFF COSTS

	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>
Wages and Salaries (gross)	£28,573	£27,130	£23,858	£20,848	£21,907
Social security costs			-	-	-
Total	£28,573	£27,130	£23,858	£20,848	£21,907

During the year, the PCC employed a Director of Music and part-time Parish Administrator, book-keeper and a caretaker for the Parish Centre. No employee earned more than £40,000 pa.

During the year, no PCC member received any compensation for work for the PCC.

## 3 NOTES ON INCOME

### 3(A) INCOMING RESOURCES FROM GENERATED FUNDS - VOLUNTARY INCOME

					<b>Total</b>	
	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>This year</b>	<b>Last year</b>
Gift Aided donations – Bank	64,533	—	8,870		73,403	68,358
Gift Aided donations - Envelopes	11,079	—	5,160		16,239	13,047
Other planned giving	3,801	—	—		3,801	7,811
Loose plate collections	5,730	—	705		6,435	9,907
Giving through church boxes	894	—	629		1,523	1,890
One-off Gift Aid gifts	812	—	37,871		38,683	4,024
Donations appeals etc	1,548	—	71,516		73,064	5,559
Tax recoverable on Gift Aid	20,449	—	12,290		32,739	21,802
Legacies	0	—	2,000		2,000	18,343
Recurring grants	3,500	—	—		3,500	3,500
Benefice costs recharged to						
St John the Baptist	7,171	966	—		8,137	8,169
Non-recurring one-off grants	—	—	—		—	2,734
Other funds generated	2,642	556	7,931	-	11,129	7,217
Total	<b>£122,159</b>	<b>£1,522</b>	<b>£146,972</b>		<b>£270,653</b>	<b>£172,361</b>

### 3(B) INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Total				This year	Last year
	Unrestricted	Designated	Restricted	Endowment		
Fees for weddings and funerals	4,366	—	6,417		10,783	16,455
<b>Total</b>	<b>£4,366</b>		<b>£6,417</b>		<b>£10,783</b>	<b>£16,455</b>

### 3(C) INCOMING RESOURCES FROM GENERATED FUNDS – OTHER TRADING ACTIVITY

	Total				This year	Last year
	Unrestricted	Designated	Restricted	Endowment		
Paddock Income	3,424	—	—		3,424	4,001
Bookstall sales - fund raising	328	—	1,837		2165	2,057
Church hall lettings - fund raising	22,508	—	—		22,508	21,338
Magazine income - advertising	7,322	—	—		7,322	6,901
<b>Total</b>	<b>£33,582</b>	<b>£0</b>	<b>£1,837</b>	<b>—</b>	<b>£35,419</b>	<b>£34,297</b>

### 3(D) INCOMING RESOURCES FROM GENERATED FUNDS - INVESTMENT INCOME

	Total				This year	Last year
	Unrestricted	Designated	Restricted	Endowment		
Bank and building society interest	8,366	—	17,575		25,941	14,498
Rent from lands or buildings	44,530	—	—		44,530	41,156
<b>Total</b>	<b>52,896</b>	<b>-</b>	<b>17,575</b>	<b>-</b>	<b>70,471</b>	<b>£55,654</b>



#### 4 COSTS OF RAISING FUNDS

	<b>Total</b>				
	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	
					<b>This year</b> <b>Last year</b>
Fees paid for fund-raising	—	—	156		156   950
Costs of fetes & other events	1,238	565	875		2,678   362
Letting Agents fees etc	5,583	—	—		5,583   13,087
Rental properties - maintenance	2,418	—	—		2,418   5,891
Printing costs	17,528	—	—		17,528   17,172
<b>Total</b>	<b>£26,767</b>	<b>£565</b>	<b>£1,031</b>	<b>—</b>	<b>£28,363</b> <b>£37,462</b>

#### 5 EXPENDITURE DIRECTLY RELATED TO THE WORK OF THE CHURCH

	<b>Total</b>				
	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	
					<b>This year</b> <b>Last year</b>
Giving to church agencies	65	—	127		192   50
Giving to secular charities	150	—	1,489		1639   2,008
Stipends quota	103,354	—	—		103,354   103,679
Organist and choir	4,405	—	780		5,185   6,375
Working expenses, ministry team	694	336	684		1714   1,482
Organ / piano maintenance	1,803	—	—		1803   805
Church maintenance	1,856	—	138,912		140,768   12,302
Upkeep of services	6,567	41	3,312		9,920   9,524
Upkeep of churchyard	9,190	—	2,388		11,578   11,785
Administration	42,928	729	3,577		47,234   40,734
Running the church	3,068	—	—		3068   3,857
Running the Parish Centre	10,050	—	—		10,050   18,976
Parish Centre maintenance	20,965	—	—		20,965   11,961
<b>Total</b>	<b>£205,095</b>	<b>£1,106</b>	<b>£151,269</b>	<b>-</b>	<b>£357,470</b> <b>£223,538</b>

## 6 MOVEMENT OF FUNDS OVER YEAR

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
	£	£	£	£	£	£
<b>Restricted Funds</b>						
Bells & Bell Tower Fund	1,765	192	—	—	—	1,957
Collections for other charities	748	868	1,616	—	—	—
Friends of Holy Trinity	1,240	—	—	—	—	1,240
Restoration Fund	463,264	165,480	144,010	—	—	484,734
Fees collected – weddings and funerals	—	6,261	6,261	—	—	—
Churchyard (Yew Trees) fund	413	—	413	—	—	—
<b>Designated Funds</b>						
Fixed Assets	1,110,000	—	—	—	—	1,110,000
Cookham Kids Holiday Club	1,011	—	—	—	—	1,011
St John the Baptist	—	966	986	—	—	(20)
Vicarage credit account	—	120	120	—	—	—
Men's Breakfast	128	1,725	565	(1,288)	—	—
<b>Unrestricted Funds</b>						
General fund	115,066	211,714	231,862	1,288	—	96,206
<b>Grand total</b>	<b>1,693,635</b>	<b>387,326</b>	<b>385,833</b>	<b>—</b>	<b>—</b>	<b>1,695,128</b>

	Freehold Land & Buildings	Plant & Machinery	Investments	Total
	£	£	£	£
Gross Book Value at beginning of year	200,496	23,916	1,110,000	1,334,412
Revaluation	-	-	-	-
Acquisitions	-	-	-	-
Sales	-	-	-	-
Gross Book Value (inc. revaluations) at 31 December 2024	200,496	23,916	1,110,000	1,334,412
Accumulated Depreciation at 1 January 2024	200,496	7,272	-	207,768
Charge for the year	-	1,849	-	1,849
Accumulated Depreciation at 31 December 2024	200,496	9,121	-	209,617
<b>Net book value at 31 December 2024</b>	<b>-</b>	<b>14,795</b>	<b>1,110,000</b>	<b>1,124,795</b>
Net book value at 31 December 2023	-	16,644	1,110,000	1,126,644

## NOTES:

- 1) The freehold land and buildings is the Parish Centre which is held at the value estimated by the PCC.
- 2) The Plant & Machinery are the new cooker and chairs for the Parish Centre. We are writing off the values over the expected useful lifetime taken to be 10 years for both the chairs and the cooker.
- 3) The investment assets are the flats above the Parish Centre (valued at £1,110,000), all are commercially let.
- 4) The Revaluation Account now stands at a total of £845,000 representing the accumulation of revaluations since 2006.
- 5) Freehold land and buildings (see Note 1 to the Accounts) are written off over their estimated useful lives, which for the Parish Centre is 20 years.



## 8 DEBTORS

	<u>This year</u>	<u>Last Year</u>
Gift-aid recoverable from HMRC	4,641	2,911
Trade debtors	3,070	6,750
	<hr/> 7,771	<hr/> 9,661

## 9 CREDITORS

	<u>This year</u>	<u>Last Year</u>
Amounts collected on behalf of other charities	127	785
Other creditors	12,949	1,638
	<hr/> 13,076	<hr/> 2,423

