

Financial Review 2024

The accounts for 2024 were compiled and examined by Burton and Company Accountants Ltd., who also examine the accounts for our partner church at St Mary's, Davyhulme.

Total receipts for 2024 were £86,068 – just a little higher than 2023's £82,023. And yet again, payments were even higher: £91,095 instead of £88,854 the previous year. We spent more than we earned and the gap had to be bridged, yet again, by a transfer of funds from our reserves.

Unplanned expenditure included repairs to a stained glass window in the North Aisle (£5,652), new fencing at the Curacy House, legal fees for dealing with unauthorised occupants of the Curacy House, continuing bills for gas and electricity at the former Branch Church building, and wrongly calculated bills for the photocopier. We have sought refunds for these last items and may have to resort to legal redress.

On the plus side, we sold the former Branch Church building for a sum in excess of £300,000. However, the legal view was that, since the building was funded, in 1940, from donations for the establishment of a "chapel of ease" in Humphrey Park, the sale income can only be applied to the same object. We have applied to the Charity Commission for permission to use the money for more general purposes. In the meantime the money is held in trust by the Diocese of Manchester, earning interest at a current average of 4.4% a year.

We increased our contribution to the mission of the Diocese of Manchester. This is "Parish Share" – our share of the diocesan budget, of which roughly 75% funds our clergy through training, stipends, pension contributions and parsonage costs. For the first time in several years we paid the amount requested in full - £31,000. Prompt payment has earned us a small amount of "cash back" from the Diocesan Board of Finance: 2% or £620, which goes towards our 2025 payment. For 2025 we have agreed to pay £33,500 (and £36,000 in 2026). Failure to pay the amounts agreed with the Diocese would preclude us from applying for repair grants from the Diocese.

Income from digital giving continues to increase, and "Gift Aid", whereby the church claims a refund of income tax on donations, now raises some £6,000 a year.

The challenges in the years to come include growing and rejuvenating our congregations, tackling the third phases of roof replacement at the Parish Church, repairing the Rose Window at the east end of the north aisle – and most challenging of all, updating our heating systems with something more reliable, more affordable, and less polluting in terms of carbon dioxide emissions.

The PCC is very grateful to everyone in both our congregations who support the work of our church, whether they give money or time, whether they bring raffle prizes or buy raffle tickets, whether their work is "front of house" to visitors or "behind the scenes". All our efforts are vital to our continuing mission to be a Christian presence at the heart of the Urmston community.

Neil Worthington
Hon. Treasurer, St Clement's Parochial Church Council

Diocesan Parish Share	22,741			22,741	28,669
Minister's Working Expenses	4,423			4,423	
Vicarage Costs				-	
Church Running Expenses				-	8,552
Church Maintenance	15,250	2		15,250	14,503
Upkeep of Services	10,486	3		10,486	9,768
Parish Hall Running Expenses				-	
Roof Repairs				-	
Window Repairs				-	
New Carpet Tiles				-	
Occasional Service Fees	6,554			6,554	5,735
				-	
House Expenses				-	
				-	
Curacy House Expenses				-	
Curacy House Management Fees	2,198			2,198	1,181
				-	
Fund Raising Expenses				-	
				-	
Supplies for the Christmas Fair				-	
Refreshments				-	
100 Club Prizes	600			600	470
Money raised for other charities	150			150	1,902
				-	
Support Costs				-	
				-	
Photocopier	1,697			1,697	1,266
Communication Costs	482	1		482	
Independent Examination of Accounts for 2024	350			350	
Electricity, Plumbing and Heating Repairs				-	
Water Rates	1,330	1		1,330	
Outreach and Website				-	
Gas and Electricity	12,994	4		12,994	13,073
Gardening and Grounds Maintenance	1,418		-	1,418	2,678
Sundries	2,257	5	-	2,257	1,022
Insurance	8,166	1	-	8,166	
Bank Charges			-	-	36
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
Sub total	91,095		-	91,095	88,854
A4 Asset and investment purchases, (see table)					
	-		-	-	-
			-	-	-
	-		-	-	-
Sub total	-		-	0	-
Total payments	91,095		-	91,095	88,854
Net of receipts/(payments)	- 9,950		4,922	- 5,027	- 6,831
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	33,734		10,465	44,199	51,030
Cash funds this year end	23,784		15,387	39,172	44,199

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Investment funds to nearest £
B1 Cash funds	RBS Current Account	10,135		-
	Weddings and Funerals Account	433		-
	CCLA Rose Window Restoration Fund		4,411	
	CCLA Education Fund Account		10,976	
	CCLA Grants Account	10,198		-
	Cash on Hand	3,018		-
	Total cash funds	23,784	15,387	-
(agree balances with receipts and payments account(s))		OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Investment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Curate's House (157 Stretford Road, Urmston) - Currently let to tenants	Unrestricted	-	-
	CCLA Charities Investment Fund	Restricted - Education	-	22,945
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Church Furnishings (Included in inventory and vested in the Wardens on special trust)	Unrestricted		-
	Parish Hall	Unrestricted		-
				-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Burton and Company Accountants Ltd - examination and accounts fees	Unrestricted	350	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

CCXX R3 accounts (SS)

Matthew Carlisle

MATTHEW CARLISLE

18/03/2025

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Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
St. Clements Church

On accounts for the year
ended

31st December 2024

Charity no
(if any)

501351

Set out on pages

1 and 2

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

As members of the PCC, you are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 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 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 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 matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below)

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 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.

Signed:

B.D. Whitwood

Date:

18/03/25

Name:

Barrie Whitwood

Relevant professional
qualification(s) or body

MAAT

Give here brief details of any items that the examiner wishes to disclose.