

St JOHN the BAPTIST BISHOPS CASTLE
PCC RECEIPTS & PAYMENTS ACCOUNTS for the 12 MONTHS ENDING 31 DECEMBER 2024
MAIN HSBC BUSINESS ACCOUNTS - CURRENT & DEPOSIT

RECEIPTS			PAYMENTS		
REGULAR RECEIPTS - CHURCH			ROUTINE PAYMENTS - CHURCH		
	2024	2023		2024	2023
	£	£		£	£
GIFTING:			CHURCH EXPENSES:		
1 Standing Orders	2492.00	3562.00	41 Parish Offer	20000.00	20000.04
2 Parish Giving Scheme	18207.23	17128.47	42 Benefice Expenses	120.00	2720.00
3 Green Envelopes	360.00	440.00	43 Building Maint. Minor Repairs	2172.57	464.40
4 White Gift Aid Envelopes Pews	351.31	526.05	44 Church Bells Maint.	252.00	252.00
5 Collections	3725.30	3900.23	45 Fabric Improvements	2660.91	142.50
6 Gift Day	0.00	0.00	46 Equipment Purchases & Repairs	1500.95	556.53
TOTAL GIFTING	25135.84	25556.75	47 Organ Maintenance	0.00	317.52
DONATIONS & PCC FEES			48 Heating (Oil)	3438.04	4406.49
7 Donations	3394.99	2768.28	49 Boiler Maintenance	540.26	0.00
8 PCC Fees - Church	7282.00	9639.00	50 Church Electricity	967.78	677.33
9 Gift Aid Tax Refunds	7705.66	5050.78	51 Church Water	163.48	4646.04
10 Churchyard	45.00	35.00	52 Church and Barn Insurance	4808.33	0.00
11 Church Youth Activities	8.50	220.00	53 Salaries & Honoraria	0.00	1483.68
TOTAL DONATIONS & FEES	18436.15	17713.06	54 Church Service Costs	893.85	1618.44
TOTAL GIFTING, DONS. TAX & FEES			55 Cleaning	1747.92	746.55
	43571.99	43269.81	56 Church Youth Activities	369.46	0.00
EVENTS & ACTIVITIES			TOTAL EXPENSES	39635.55	38031.52
12 Summer Fete	0.00	0.00	58 Summer Fete	408.70	902.50
13 Craft Fair & Draw	856.52	1061.60	59 Concerts & Events	0.00	40.00
14 Draw	0.00	0.00	60 Craft Fair	656.00	657.80
15 Magazines	768.60	751.00			
16 Concerts & Events	3217.88	4768.68	TOTAL EVENTS & ACTIVITIES	1064.70	1600.30
17 Michaelmas Fair	760.85	0.00			
18 Church Coffee	415.58	253.58	OTHER PAYMENTS		
TOTAL EVENTS & ACTIVITIES	6019.43	6834.86	62 Diocesan Fee Payments	3288.00	3815.00
OTHER RECEIPTS			63 Funeral Collection Payments	2782.25	5025.60
19 Diocesan Fee Receipts	3288.00	3815.00	64 Donations to Charities	2673.44	2114.84
20 Funeral Collection Receipts	2782.25	5025.60	65 Churchyard Expenses	283.22	470.28
21 Wall & Floor Safe	452.54	531.37	66 Administration & Misc.	580.93	730.11
22 Other Income	1159.12	161.08	67 Other	404.80	326.42
23 Bank Interest Received	198.37	78.24	68 Bank Charges	212.14	217.51
TOTAL OTHER RECEIPTS	7880.28	9611.29	TOTAL OTHER PAYMENTS	10224.78	12699.76
TOTAL REGULAR RECEIPTS	57471.70	59715.96	TOTAL ROUTINE PAYMENTS	50925.03	52331.58
SURPLUS OF REGULAR RECEIPTS OVER ROUTINE PAYMENTS	6546.67	7384.38			
EXCEPTIONAL RECEIPTS - CHURCH			EXCEPTIONAL PAYMENTS - CHURCH		
Prior Year Adjustment			Prior Year Adjustment		
26 Insurance Claim	54676.00	0.00	77 Building Maint. Major Repairs	0.00	0.00
27 Bequests	0.00	1000.00	78 Church Roof	4510.00	78.05
28 Transfers from CBF Main D/A	0.00	0.00	79 TO CBF CB3027221 Organ	54676.00	3500.00
29 Church Roof	10485.81	0.00	80 TO CBF CB3027222 Roof	6745.00	
30 FROM CBF CB3027221 Organ	0.00	750.00			
31 FROM CBF CB3027222 Roof	0.00	0.00	TOTAL EXCEPTIONAL PAYMENTS	65931.00	3578.05
TOTAL EXCEPTIONAL RECEIPTS	65161.81	1750.00	TOTAL CHURCH PAYMENTS	116856.03	55909.63
TOTAL CHURCH RECEIPTS	122633.51	61465.96			

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MAIN HSBC BUSINESS ACCOUNTS - CURRENT & DEPOSIT

REGULAR RECEIPTS - BARN			ROUTINE PAYMENTS - BARN		
	2024	2023		2024	2023
	£	£		£	£
24 Barn Income	4889.25	5392.00	69 Barn Electricity	4849.05	4494.51
			70 Cleaning	1747.92	2645.16
Charge to Benefice	0.00	0.00	71 Maintenance & Repairs	426.68	177.34
Charge to Deanery	0.00	0.00	72 Water Charges	103.67	95.83
			73 Consumables	219.34	313.92
			74 Admin. & Caretaking	1750.00	1500.00
			75 Health & Safety	279.00	144.00
TOTAL REGULAR RECEIPTS	4889.25	5392.00	TOTAL ROUTINE PAYMENTS	9375.66	9370.76
SURPLUS/DEFICIT REC'PTS/PAYM'TS	-4486.41	-3978.76			
EXCEPTIONAL RECEIPTS - BARN			EXCEPTIONAL PAYMENTS - BARN		
25 -----	0.00	0.00	76 -----	230.00	0.00
TOTAL EXCEPTIONAL RECEIPTS	0.00	0.00	TOTAL EXCEPTIONAL PAYMENTS	230.00	0.00
TOTAL BARN RECEIPTS	4889.25	5392.00	TOTAL BARN PAYMENTS	9605.66	9370.76
TOTAL RECEIPTS	127522.76	66857.96	TOTAL PAYMENTS	126461.69	65280.39
CURRENT ACCOUNT BALANCE b/f	6208.01	9210.94			
DEPOSIT ACCOUNT BALANCE b/f	6784.49	2203.99			
	<u>12992.50</u>	<u>11414.93</u>			
SURPLUS/DEFICIT FOR THE YEAR	1061.07	1577.57			
CLOSING BALANCE c/f	14053.57	12992.50			
REPRESENTING:					
CURRENT ACCOUNT BALANCE	1300.26	6208.01			
DEPOSIT ACCOUNT BALANCE	12753.31	6784.49			
	<u>14053.57</u>	<u>12992.50</u>			

RECEIPTS & PAYMENTS for the 12 MONTHS ENDING 31 DECEMBER 2024
BISHOPS CASTLE PCC DISCRETIONARY ACCOUNT HSBC CURRENT A/C

RECEIPTS			PAYMENTS		
	2024	2023		2024	2023
	£	£		£	£
BALANCE b/f	5487.30	4109.99	Cheque 100182	200.00	0.00
INTEREST RECEIVED February	183.67	183.67	Cheque 100183	500.00	0.00
INTEREST RECEIVED May	183.67	180.86	Cheque 100184	295.00	0.00
INTEREST RECEIVED August	183.67	180.86			
INTEREST RECEIVED November	187.95	183.40			
Harvest Collection		0.00			
Wednesday coffee	38.55	712.81			
	<u>6264.81</u>	<u>5551.59</u>	Bank Charges	68.11	64.29
CLOSING BALANCE c/f	5201.70	5487.30		<u>1063.11</u>	<u>64.29</u>

This account receives income from the CCLA charity account GRIFFITHES CHARITY.

As at 31 December 2024 the charity investment fund comprises:

No of Shares	1337.72	Unit Value	£20.2933	Total Valuation	£27,146.75
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St JOHN the BAPTIST BISHOPS CASTLE
RECEIPTS & PAYMENTS ACCOUNTS for the 12 MONTHS ENDING 31 DECEMBER 2024
CBF PCC DEPOSIT A/C

RECEIPTS	2024	2023	PAYMENTS	2024	2023
	£	£		£	£
BALANCE b/f	6698.81	6490.79	Transfers to HSBC Current A/C	0.00	0.00
Bastick Trust & Donation		0.00			
Transfers from HSBC Current A/C	0.00	208.02			
Interest Received	355.56	0.00			
	<u>7054.37</u>	<u>6698.81</u>			
CLOSING BALANCE c/f	<u>7054.37</u>	<u>6698.81</u>		<u>0.00</u>	<u>0.00</u>
Analysis of Closing Balance:					
Unrestricted Funds	7054.37	6698.81			
TOTAL	<u>7054.37</u>	<u>6698.81</u>			

RECEIPTS & PAYMENTS for the 12 MONTHS ENDING 31 DECEMBER 2024
CBF CHURCH ORGAN DEPOSIT A/C

RECEIPTS	2024	2023	PAYMENTS	2024	2023
	£	£		£	£
BALANCE b/f	4870.11	1974.81			
INTEREST RECEIVED January	65.31	36.66	Transfer to C/A	0.00	750.00
INTEREST RECEIVED April	215.85	48.88			
INTEREST RECEIVED July	713.20	59.76	Interest transferred to C/A	0.00	0.00
INTEREST RECEIVED October	702.72				
Payments from C/A	54676.00	3500.00			
CLOSING BALANCE c/f	<u>61243.19</u>	<u>4870.11</u>		<u>0.00</u>	<u>750.00</u>

RECEIPTS & PAYMENTS for the 12 MONTHS ENDING 31 DECEMBER 2024
CBF CHURCH ROOF DEPOSIT A/C

RECEIPTS	2024	2023	PAYMENTS	2024	2023
	£	£		£	£
BALANCE b/f	8.71	8.43			
INTEREST RECEIVED January	0.11	0.08			
INTEREST RECEIVED April	0.12	0.09			
INTEREST RECEIVED July	0.11	0.11			
INTEREST RECEIVED October	0.12				
Payments from C/A	6745.00				
CLOSING BALANCE c/f	<u>6754.17</u>	<u>8.71</u>		<u>0.00</u>	<u>0.00</u>

EXAMINER'S UNQUALIFIED REPORT

Independent Examiner's Report to the PCC of St. John the Baptist Parish Church, Bishop's Castle

I have examined the books and records of the above PCC for the year to 31st December 2024 in accordance with the requirements of the Church Accounting Regulations 2006 and the Charities Act 1993 and confirm that the accounts and records for the year meet the requirements of both the Regulations and the Act.

Name of Independent Examiner *Chris Sawyer*

Signed *[Signature]*

Date *15/04/25*

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

ST JOHN THE BAPTIST BISHOPS CASTLE PCC

On accounts for the year
ended

31 DECEMBER 2024

Charity no
(if any)

1132181

Set out on pages

AS ATTACHED

(Remember to include the page numbers of additional sheets)

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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]]. *Delete [] if not applicable.*

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.


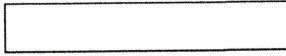
**Independent
examiner's statement**


In connection with my examination, no material matters have come to my attention (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.

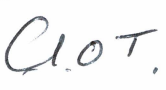
I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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

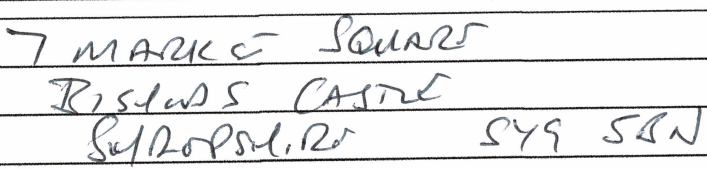
Signed:  Date: 

Name: 

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



Address:



Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

TREASURER'S REPORT ON RECEIPTS & PAYMENTS ACCOUNTS FOR YEAR END 31st DECEMBER 2024

1. Church Activities - Regular Receipts and Routine Payments

The accounts for the year ending 31 December 2024 record a surplus of £6546.67 for our Church Activities. This has helped in offsetting the deficit on the Church Barn Activities which has resulted in a small surplus of £1061.07 being carried through to 2025.

Direct giving by bank standing order and by members joining the Parish Giving Scheme has enabled the church to maintain a level of financial stability. Taking a financially cautious stance the PCC elected to maintain the Parish Offer at the 2023 value.

The PCC are most grateful for the regular giving sustained by the members in the continuing challenging financial climate.

Whilst the PCC elected not to have a Gift Day the decision was taken to appeal to the electoral roll for monies to undertake very necessary urgent repairs to the South and North aisle roofs. Ingress of rainwater was causing serious damage and temporary works were agreed with the Church Architect to address this. The appeal raised £5500 and together with other monies enabled the repairs to be undertaken.

Insurance costs have increased a little in line with general inflation. A new 3 year electricity contract was negotiated in 2024 in order to stabilise our electricity costs.

2. Church Activities – Exceptional Receipts and Exceptional Payments

Exceptional Receipts stand at the sum of £65161.81. This sum represents the monies received from insurance claims for repair works to the organ and a stained glass window and the generous gifts for the roof.

3. Church Barn Activities – Regular Receipts and Routine Payments

Routine Payments exceeded Regular Receipts in 2024 by £4486.41, primarily reflecting the cost of electricity.

The hard work put in by the people who look after the church barn is much appreciated.

4. Church Barn Activities – Exceptional Receipts and Exceptional Payments

A rental fee for the barn was returned as the activity was considered inappropriate by the PCC.

5. Sums held in Main Trading Bank Accounts at the 31 December 2024

HSBC Current Account:	£1300.26
HSBC Deposit Account:	£12753.31
CBF Deposit Account:	£7054.37

The HSBC Current Account is used to deal with all of our regular transactions.

The HSBC Deposit Account is used to collect regular donations from a small number of members of the congregation by Standing Order as well as Gift Aided tax refunds from the Inland Revenue.

The majority of people giving regularly to the church give via the Parish Giving Scheme which also simplifies gift aid recovery as this is dealt with by the PGS with all PGS monies paid direct to our HSBC Current Account.

Transfers are made as needed from the HSBC Deposit Account to the HSBC Current Account.

The HSBC "Current and Deposit Accounts" are designated for the normal operational finance of the church.

The CBF "Deposit Account" is designated for unforeseen expenditure in the normal operational finance of the church.

6. Sums held in Other Bank Accounts at the 31 December 2024

HSBC Discretionary Account: £5201.70.

This bank account allows the Incumbent, in consultation with the Churchwardens and Treasurer, to assist in cases of hardship in the community.

The bank account receives income from the interest generated by the Griffithes Charity investment account. The value of this investment account at 31 December 2024 was £27146.75.

CBF Deposit Account Church Roof: £6754.17

CBF Deposit Account Church Organ: £61243.19

Both of these accounts are designated as restricted funds.

7. General Comments

I express my thanks, not only to the PCC, but to church members in general for assisting me to complete the year end accounts.

I express my sincere thanks to the church membership at large for their continuing financial support of St John the Baptist Bishops Castle in such a manner that we are able to continue our work in the community and meet our obligations.

Thank you.

Roger Taylor