

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. CHAD, OVER, CHESTER DIOCESE

England & Wales - Charity number 1132241

## Details

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Other names	ST. CHAD'S PCC, OVER
Status	Registered
Legal form	Previously excepted
Registered	2009-10-21
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	1 Over Hall Drive Winsford Cheshire CW7 1EY
Phone	01606593222
Website	<a href="https://www.achurchnearyou.com/church/12675/">https://www.achurchnearyou.com/church/12675/</a>

## Activities

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**Objects:** Promoting in the ecclesiastical parish the whole mission of the Church.

**Activities:** Religious Activities

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Cheshire West & Chester

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£82,286	£80,789	-	-
2024-12-31	£68,293	£72,864	-	-
2023-12-31	£74,596	£74,839	-	-
2022-12-31	£92,291	£66,479	-	-
2021-12-31	£63,024	£85,739	-	-

## Trustees

Name	Role	Appointed
Rev CALLUM BOOTHROYD	Chair	2022-05-24
GRAEME BUICK		2022-04-14
JANE ELIZABETH PECK		2013-09-13
JENNIFER ANNE INCE		2018-01-17
JENNIFER MARILYN DAMERY		2017-03-20
JILL MARRIOTT		
KENNETH ALLEN HUGHES		2012-06-08
MARGARET ROSE LLOYD		2016-04-01
MATTHEW JAMES WATSON		2016-04-01
PETER JOHN BACON		2020-09-27
ROBERT GEORGE PECK		2019-04-07
SUSAN BRENDA GILLETT		
Sue Williams		2023-01-20

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# Accounts

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# **The Parochial Church Council of the Parish of Over, St. Chad.**

**Registered charity number.** 1132241

**Registered office.** The Vicarage  
1 Over Hall Drive  
Winsford  
Cheshire  
CW7 1EY

## **Members of the board of Trustees and Professional Advisors.**

**Trustees.** Revd. Callum Boothroyd (Chair)

Graeme Buick (vice chair) Jane Peck (Secretary)

Ken Hughes Matthew Watson Peter Bacon

Margaret Lloyd Jill Marriott Susan Gillett

Jennifer Ince Robert Peck. Susan  
Williams

Joanne Whittall (until 12/8/25 when ceased being licenced to parish)

**Independent Examiner of accounts** Mrs Sharon Taylor-Booth  
Beauchliffe, Stockport Road  
Thelwall, Warrington  
WA4 2TB

**Bankers** Santander UK PLC CAF Bank Ltd  
Brindle Road 25 Kings Hill Avenue  
Bootle West Malling  
Merseyside Kent  
L30 4GB ME19 4JQ

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Statement of Financial Activities**

**For the period from 01 January 2025 to 31 December 2025**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Total income</b>	<b>80,599.40</b>	<b>1,687.08</b>	<b>-</b>	<b>82,286.48</b>	<b>68,293.09</b>
<b>Total expenditure</b>	<b>79,413.75</b>	<b>1,375.44</b>	<b>-</b>	<b>80,789.19</b>	<b>72,864.15</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>1,185.65</b>	<b>311.64</b>	<b>-</b>	<b>1,497.29</b>	<b>(4,571.06)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	-	-	-	-	363.59
Gross transfers between funds - out	-	-	-	-	(363.59)
<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>1,185.65</b>	<b>311.64</b>	<b>-</b>	<b>1,497.29</b>	<b>(4,571.06)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>158,013.95</b>	<b>51,856.28</b>	<b>-</b>	<b>209,870.23</b>	<b>214,441.29</b>
<b>Total funds carried forward</b>	<b>159,199.60</b>	<b>52,167.92</b>	<b>-</b>	<b>211,367.52</b>	<b>209,870.23</b>
<b>Represented by</b>					
Unrestricted					
General fund	39,190.42	-	-	39,190.42	38,004.77
Designated					
Christmas Tree Festival property fund	-	-	-	-	-
property fund	120,009.18	-	-	120,009.18	120,009.18
Restricted					
Agency collection	-	-	-	-	-
Christmas Tree Festival	-	-	-	-	-
Curates Fund	-	-	-	-	-
Friends Of St.Chad's	-	-	-	-	-
Hutts Lunch	-	-	-	-	-
kitchen project fund	-	-	-	-	-
Maintenance Churchyard&Grounds	-	14,099.97	-	14,099.97	15,385.49
Projector Fund	-	-	-	-	-
St Chads Messy Church	-	-	-	-	-
St Chads Tots	-	-	-	-	-
Walter Claude Fryer	-	38,067.95	-	38,067.95	36,470.79
<b>Total funds</b>	<b>159,199.60</b>	<b>52,167.92</b>	<b>-</b>	<b>211,367.52</b>	<b>209,870.23</b>

## **Independent Examiner's report**

**Accounts for the year ended 31<sup>st</sup> December 2025**

### **Respective responsibilities of the Trustees and the examiner**

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the 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 the Independent Examiner's statement**

My examination was carried out in accordance with the 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 these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for 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**

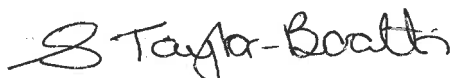
In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

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

Date: 16<sup>th</sup> of March 2026

Signed:



Sharon Taylor-Booth

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# Accounts

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63, Chester Road,  
Winsford,  
Cheshire,  
CW7 2NG

21/05/25

Charity Commission  
P.O. Box 211  
Bootle  
L20 7YX

Dear Sir/Madam.

Charity number 1132441

Charity name THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST. CHAD, OVER, CHESTER DIOCESE

Please find our annual return, specifically, the Treasurers Report and Financial  
Statements for the year ending 31<sup>st</sup> December 2024.

Yours sincerely



K.A.Hughes

( PCC Treasurer )

Charity Registration Number 1132241

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH  
OF OVER ST. CHAD**

**Report and Financial Statements  
Year ended 31<sup>st</sup> December 2024**

**(B) THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD**

**CONTENTS**

	Page
Members of the board of trustees and professional advisers	2
Treasurers Annual Report	3
Independent Examination	4
Notes to the Financial Statements	5
Declaration	6
System generated end of Year Financial Statements for year ending 31/12/2023.	7 to 13

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD

Members of the Board of Trustees and Professional Advisers

**Registered Charity Name.** The Parochial Church Council of the Parish of Over St. Chad

**Charity Number** 1132241

**Registered Office** The Vicarage  
1, Overall Drive,  
Winsford,  
Cheshire.  
CW7 1EY

**Trustees** Rev'd C. Boothroyd ( Chair Person )

Mr. B. Peck	Mr. G. Buick
Mrs. S. Gillett	Mr. P. Bacon
Mrs. J. Peck	Mrs. J. Marriot
Mr. K. Hughes	Mr. M. Watson
Mrs. M. Lloyd	Mrs. J. Ince
Mrs. E. Cassidy	Mrs. J. Demery
Mrs. S. Williams	Mrs. Jo. Wittle

**Secretary** Mrs. J, Peck

**External Examiner** Mr K.D. Pickering  
5, Withens Lane,  
Weaverham. CW8 3JJ

<b>Bankers</b>	Santander UK PLC	CAF Bank Ltd
	Brindle Road, Bootle, Merseyside. L30 4GB	25, Kings Hill Avenue, West Malling, Kent. ME19 4JQ

## Finance as of the end of 2024.

This remains a challenge, God is good, and his people are generous, but we are still unable to pay our way fully and under pay on our parish share.

The PCC again took the decision that it was again not able to meet its obligation to the Diocese in full and agreed to pay 70% of the requested Parish share based on forecasted income and expenditure for the year.

The efforts made by the PCC in cutting spending where it can, and the hard work of those who have both given financially to the church directly or have raised funds through various fundraising events resulted in the following.

**Total income for 2024 was £67,720.70** (down £6874 from 2023 however it should be noted that this was only the case because the expected Gift Aid return payment from HMRC was delayed until January and therefore does not appear in the 2024 figures).

**Total expenditure for 2024 was £72,864.15** (£1974 less than the previous year, however we paid 80% of our Parish Share in 2023, but have spent more on maintenance this year).

This resulted in a deficit on the year 2024 of £5,143.45 (note that the gift aid claimed on donations received in 2024 but received in 2025 amounted to £6946.43 which more than covers this deficit).

Do take a look at the detailed report for full information however here are some details which you might find of interest.

### Income

Giving, £27,299  
Fund raising and events, £10,605  
Hall hire, £11,991  
Fees (occasional offices) £12,401

### Expenditure

Parish share, £37,672  
Insurance, £6,895  
Church Heating and lighting, £4,381  
Church Maintenance, £5,909  
Hall management, £4,198

Overall, we are pleased that we have managed to balance the budget but it remains the case that we are not meeting our obligations to the diocese which may have consequences in the future.

We do need to make every effort to increase our regular expected income so that we are able to fund the gospel mission in this parish, look after the ancient church of which we are the current custodians, and to pay our parish share in full.

We are grateful for those who are giving generously already and ask that those who can give more will prayerfully consider how they can support the mission in this parish, and we pray that the Lord will continue to add more to our number as we serve him in this place.

Revd. C. Boothroyd.

Vicar.

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST.CHAD

## REPORT TO THE MEMBERS ON THE UNAUDITED FINANCIAL STATEMENTS

YEAR ENDED 31<sup>st</sup> DECEMBER 2024

I report on the accounts for the year ended 31 December 2024 as set out in pages 1 to 7

### Respective Responsibilities of Trustees and Examiner.

The charities trustees consider an audit is not required for this year under section 43(2) of the Charities Act 1993 ( the act ) as amended by section 28 of the charities act 2006, and that an independent examination needed. It is my responsibility to:

- 1) Examine the account under section 43 of the Act, as amended
- 2) Follow the procedures laid down in the General Directions given by the Charity
- 3) To state whether particular matters have come to my attention.

### Basis of Independent Examiners Opinion

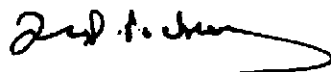
My examination was carried out in accordance with Directions given by the Charity commission. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts, 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 I do not express an audit opinion on the accounts.

### Independent Examiners 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 Trustees have not met the requirements to ensure that ;
  - a) Proper accounting records are kept in accordance with section 41 of the act, and
  - b) To prepare proper accounts which accord with the accounting records and comply with the accounting requirements of the Act
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accouts to be reached, ( \* Please delete the words in Brackets if they do not apply )

Signed



Date

14.05.25.

Name Kevin Pickering ( Qualified Accountant )

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD

## Notes to the Financial Statements.

### Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015

The financial statements have also 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 are 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.

### Funds

Endowment funds are funds, the capital of which must not be maintained; only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds, represent income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and donations or 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 be carried forward as a balance on that fund.

Unrestricted funds, are general funds which can be used for PPC ordinary purposes.

### Incoming resources

Planned giving, collections and donations are recognised when received. Tax funds 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. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

### Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates 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.

### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with section 96(2) (a) of the Charities Act 1993.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the churches inventory, which can be inspected at any reasonable time, by appointment.

No cost information is available on the Church Hall and it is included at an estimated value.

All investments are valued at market valuation as at 31<sup>st</sup> December.

**THE PAROCHIAL CHURCH COUNCIL OF THE PARIISH OF OVER ST.CHAD**

**Declaration**

The Accounts for the year ending 31<sup>st</sup> December 2024 are hereby Approved by the Parochial Church Council and signed on its behalf by :

The Rev'd Callum Boothroyd ( PCC Chairperson )

Signature. 

Dated 18/5/2025.

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Analysis of income and expenditure  
Selected period: 01 January 2024 to 31 December 2024**

	General	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts</b>						
<b>Donations and legacies</b>						
0101 - Gift Aid - Bank	14,261.00	-	-	-	14,261.00	17,773.68
0110 - Gift Aid - Envelopes	6,425.52	-	-	-	6,425.52	3,336.96
0201 - Other planned giving	-	-	-	-	-	20.00
0301 - Loose plate collections	4,361.90	-	-	-	4,361.90	5,482.83
0302 - Digital Giving	2,252.41	-	-	-	2,252.41	879.53
0550 - Donations appeals etc	3,441.03	-	120.00	-	3,561.03	4,090.77
0601 - Taxrecoverable on Gift Aid	-	-	-	-	-	6,532.02
0701 - Legacies	2,600.00	-	-	-	2,600.00	-
08A1 - Non-recurring one-off grants	130.00	-	-	-	130.00	500.00
0901 - Other funds generated	-	-	-	-	-	694.12
<b>Donations and legacies Totals</b>	<b>33,471.86</b>	<b>-</b>	<b>120.00</b>	<b>-</b>	<b>33,591.86</b>	<b>39,309.91</b>
<b>Income from charitable activities</b>						
0902 - Events & Activities	7,044.94	-	-	-	7,044.94	8,772.24
1101 - Fees for weddings and funerals	12,401.85	-	-	-	12,401.85	12,708.10
1230 - Church hall lettings - objectives	123.00	-	-	-	123.00	-
<b>Income from charitable activities Totals</b>	<b>19,569.79</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,569.79</b>	<b>21,480.34</b>
<b>Other trading activities</b>						
1240 - Church hall lettings - fund raising	11,991.66	-	-	-	11,991.66	12,114.00
<b>Other trading activities Totals</b>	<b>11,991.66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,991.66</b>	<b>12,114.00</b>
<b>Investments</b>						
1001 - Dividends	81.20	-	-	-	81.20	114.92
1020 - Bank and building society interest	1,309.87	9.18	1,167.14	-	2,486.19	1,439.39
<b>Investments Totals</b>	<b>1,391.07</b>	<b>9.18</b>	<b>1,167.14</b>	<b>-</b>	<b>2,567.39</b>	<b>1,554.31</b>
<b>Receipts Grand totals</b>	<b>66,424.38</b>	<b>9.18</b>	<b>1,287.14</b>	<b>-</b>	<b>67,720.70</b>	<b>74,458.56</b>
<b>Payments</b>						
<b>Raising funds</b>						
1720 - Costs of stewardship campaign	185.72	-	-	-	185.72	-
1721 - Cost Of Digital Giving	58.57	-	-	-	58.57	-
1730 - Costs of fetes & other events	204.56	-	-	-	204.56	831.18
1740 - Investment management costs	5.00	-	-	-	5.00	52.25
1750 - Wedding costs and bells	280.00	-	-	-	280.00	320.00
<b>Raising funds Totals</b>	<b>733.85</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>733.85</b>	<b>1,203.43</b>
<b>Expenditure on charitable activities</b>						
1801 - Giving to missionary societies	-	-	-	-	-	580.04

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
1870 - Secular charities	494.30	-	-	-	494.30	360.00
1910 - Ministry parish share etc	37,672.20	-	-	-	37,672.20	40,878.56
2101 - Working expenses of incumbent	449.70	-	-	-	449.70	585.78
2120 - Council tax	2,822.63	-	-	-	2,822.63	3,088.64
2130 - Parsonage house expenses	50.00	-	-	-	50.00	40.00
2140 - Water rates - vicarage	228.32	-	-	-	228.32	307.06
2145 - Parsonage - water	127.33	-	-	-	127.33	-
2150 - Vicar's telephone	152.82	-	-	-	152.82	282.78
2201 - Parish training and mission	37.92	-	-	-	37.92	-
2301 - Church running - insurance	5,926.16	-	-	-	5,926.16	5,601.91
2310 - Church office - telephone	395.88	-	-	-	395.88	211.80
2320 - Organ / piano tuning	-	-	-	-	-	343.20
2330 - Church maintenance	5,903.02	-	6.71	-	5,909.73	2,744.93
2331 - Cleaning	342.80	-	-	-	342.80	177.33
2340 - Upkeep of services	1,449.61	-	-	-	1,449.61	1,792.10
2350 - Upkeep of churchyard	1,344.27	-	1,102.07	-	2,446.34	1,644.58
2360 - Administration	441.67	-	-	-	441.67	532.54
2370 - Visiting speakers / locums	112.80	-	-	-	112.80	-
2380 - Organist - salary/fees	-	-	-	-	-	305.50
2381 - Organist - verger fees	-	-	-	-	-	50.00
2401 - Church running - electric	1,981.65	-	-	-	1,981.65	1,984.23
2410 - Church running - gas	40.48	-	-	-	40.48	36.67
2420 - Church running - water	96.42	-	-	-	96.42	56.49
2430 - Church running - oil	2,400.00	-	-	-	2,400.00	4,100.00
2521 - Hall running - cleaners salary	4,198.00	-	-	-	4,198.00	2,681.26
2530 - Hall running - electricity	1,039.69	-	-	-	1,039.69	1,194.20
2540 - Hall running - gas	1,008.74	-	-	-	1,008.74	1,571.57
2550 - Hall running - insurance	969.00	-	-	-	969.00	911.94
2560 - Hall running - maintenance	933.77	-	-	-	933.77	325.18
2580 - Hall running - water	395.15	-	-	-	395.15	455.20
2590 - Hall running - heating and lighting	7.19	-	-	-	7.19	-
2930 - New building Hall	-	-	-	-	-	36.99
2940 - Messy Church	-	-	-	-	-	700.89
<b>Expenditure on charitable activities Totals</b>	<b>71,021.52</b>	<b>-</b>	<b>1,108.78</b>	<b>-</b>	<b>72,130.30</b>	<b>73,581.37</b>
<b>Payments Grand totals</b>	<b>71,755.37</b>	<b>-</b>	<b>1,108.78</b>	<b>-</b>	<b>72,864.15</b>	<b>74,784.80</b>

*M. J. ...*

THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD

*M. J. ...*

Statement of Assets and Liabilities (by fund)  
As at: 31 December 2024

*M. J. ...*

*M. J. ...*

*M. J. ...*

		Balance	Previous balance
<b>Tangible Assets</b>			
<b>07: church hall</b>			
property fund	Designated	120,000.00	120,000.00
		<b>120,000.00</b>	<b>120,000.00</b>
	<b>Tangible Assets</b>	<b>120,000.00</b>	<b>120,000.00</b>
<b>Cash At Bank And In Hand</b>			
<b>01: Current Account (Santander)</b>			
Maintenance Churchyard&Grounds	Restricted	120.00	-
St Chads Messy Church	Restricted	363.59	363.59
General fund	Unrestricted	10,031.89	13,264.60
Agency collection	Restricted	476.70	376.70
		<b>10,992.18</b>	<b>14,004.89</b>
<b>08: Current Account (CAF Bank Ltd)</b>			
Maintenance Churchyard&Grounds	Restricted	15,265.49	16,338.51
St Chads Messy Church	Restricted	(363.59)	-
Projector Fund	Restricted	-	6.71
General fund	Unrestricted	12,404.26	14,882.90
Agency collection	Restricted	4,066.30	-
		<b>31,372.46</b>	<b>31,228.12</b>
	<b>Cash At Bank And In Hand</b>	<b>42,364.64</b>	<b>45,233.01</b>
<b>Investments</b>			
<b>03: CCLA Deposit Account - Restoration</b>			
property fund	Designated	9.18	-
General fund	Unrestricted	703.34	685.12
		<b>712.52</b>	<b>685.12</b>
<b>04: CCLA Deposit Account - 2007 Investments</b>			
General fund	Unrestricted	496.88	477.78
		<b>496.88</b>	<b>477.78</b>
<b>05: CCLA Deposit Account - Bluebell</b>			
General fund	Unrestricted	1,768.08	1,626.82
		<b>1,768.08</b>	<b>1,626.82</b>
<b>06: Crowcroft Memorial Fund</b>			
General fund	Unrestricted	4,204.59	4,204.59
		<b>4,204.59</b>	<b>4,204.59</b>
<b>09: CCLA Deposit Account - Walter Claude Fry</b>			
Walter Claude Fryer	Restricted	36,470.79	35,332.70
General fund	Unrestricted	7,823.34	7,257.97
		<b>44,294.13</b>	<b>42,590.67</b>
	<b>Investments</b>	<b>51,476.20</b>	<b>49,584.98</b>

(9)

		Balance	Previous balance
<b>Agency Accounts</b>			
<b>6699: Agency collections</b>			
Agency collection	Restricted	4,543.00	376.70
		<u>4,543.00</u>	<u>376.70</u>
	<b>Agency Accounts</b>	<u>4,543.00</u>	<u>376.70</u>
	<b>Grand Total</b>	<b>209,297.84</b>	<b>214,441.29</b>

(10)

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**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Sofa Separate Designated**

**For the period from 01 January 2024 to 31 December 2024**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Total income</b>	<b>66,424.38</b>	<b>9.18</b>	<b>1,287.14</b>	<b>-</b>	<b>67,720.70</b>	<b>74,458.56</b>
<b>Total expenditure</b>	<b>71,755.37</b>	<b>-</b>	<b>1,108.78</b>	<b>-</b>	<b>72,864.15</b>	<b>74,784.80</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(5,330.99)</b>	<b>9.18</b>	<b>178.36</b>	<b>-</b>	<b>(5,143.45)</b>	<b>(326.24)</b>
<b>Transfers:</b>						
Gross transfers between funds - in	363.59	-	-	-	363.59	22,574.15
Gross transfers between funds - out	-	-	(363.59)	-	(363.59)	(22,574.15)
<b>Other recognised gains / losses</b>						
Gains/losses on investment assets	-	-	-	-	-	361.57
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>(4,967.40)</b>	<b>9.18</b>	<b>(185.23)</b>	<b>-</b>	<b>(5,143.45)</b>	<b>35.33</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward</b>	<b>42,399.78</b>	<b>120,000.00</b>	<b>52,041.51</b>	<b>-</b>	<b>214,441.29</b>	<b>214,459.96</b>
<b>Total funds carried forward</b>	<b>37,432.38</b>	<b>120,009.18</b>	<b>51,856.28</b>	<b>-</b>	<b>209,297.84</b>	<b>214,495.29</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General fund	37,432.38	-	-	-	37,432.38	42,399.78
<b>Designated</b>						
Christmas Tree Festival property fund	-	120,009.18	-	-	120,009.18	120,000.00
<b>Restricted</b>						
Agency collection	-	-	-	-	-	-
Christmas Tree Festival	-	-	-	-	-	-
Curates Fund	-	-	-	-	-	-
Friends of St.Chad's	-	-	-	-	-	-
Hutts Lunch	-	-	-	-	-	-
kitchen project fund	-	-	-	-	-	-
Maintenance Churchyard&Grounds	-	-	15,385.49	-	15,385.49	16,338.51
Projector Fund	-	-	-	-	-	6.71
St Chads Messy Church	-	-	-	-	-	363.59
St Chads Tots	-	-	-	-	-	-
Walter Claude Fryer	-	-	36,470.79	-	36,470.79	35,332.70

(11)  
(11)

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Monthly Income / Expenditure totals - Details**

**As at: 31 December 2024**

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
<b>Income</b>													
0101: Gift Aid - Bank	1,270.00	1,022.00	1,272.00	1,122.00	1,510.00	1,192.00	1,045.00	1,157.00	1,127.00	1,250.00	1,182.00	1,112.00	14,261.00
0110: Gift Aid - Envelopes	658.03	487.00	496.00	617.98	544.36	445.00	619.00	504.25	479.90	403.00	634.00	537.00	6,425.52
0301: Loose plate collections	183.04	385.52	197.02	563.39	297.00	369.73	546.24	244.52	334.86	220.00	256.12	764.46	4,361.90
0302: Digital Giving	155.00	147.70	167.97	465.28	78.65	176.95	181.88	147.43	108.15	162.86	98.87	361.67	2,252.41
0550: Donations appeals etc	523.91	698.90	42.41	613.97	250.30	182.96	328.77	157.11	77.30	320.50	395.51	89.39	3,681.03
0701: Legacies	-	-	-	-	-	-	2,500.00	100.00	-	-	-	-	2,600.00
08A1: Non-recurring one-off grants	-	-	-	130.00	-	-	-	-	-	-	-	-	130.00
0902: Events & Activities	621.61	-	240.50	-	-	-	1,501.76	60.00	260.00	654.00	867.45	2,839.62	7,044.94
1001: Dividends	-	-	-	-	-	29.05	-	-	-	-	-	-	29.05
1020: Bank and building society interest	586.76	-	529.16	582.39	-	19.75	580.81	29.05	20.11	-	29.56	19.49	2,397.08
1101: Fees for weddings and funerals	1,290.00	1,644.65	198.00	1,052.00	1,306.00	875.00	1,695.20	1,226.00	1,204.00	747.00	328.00	1,000.00	12,565.85
1230: Church hall lettings - objectives	-	-	-	-	45.00	-	-	-	-	-	-	78.00	123.00
1240: Church hall lettings - fund raising	1,100.00	1,188.50	852.50	1,271.50	1,176.50	493.00	1,895.00	564.50	1,107.00	647.50	1,098.66	597.00	11,991.66
<b>Income totals</b>	<b>6,388.35</b>	<b>5,574.27</b>	<b>3,995.56</b>	<b>6,418.51</b>	<b>5,207.81</b>	<b>3,783.44</b>	<b>10,893.66</b>	<b>4,189.86</b>	<b>4,718.32</b>	<b>4,404.86</b>	<b>4,890.17</b>	<b>7,398.63</b>	<b>67,863.44</b>
<b>Expenditure</b>													
1720: Costs of stewardship campaign	102.12	-	-	-	-	-	-	-	-	-	-	83.60	185.72
1721: Cost Of Digital Giving	6.82	6.69	4.20	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	58.57
1730: Costs of fetes & other events	150.56	-	-	-	-	14.00	-	-	-	-	20.00	20.00	204.56
1740: Investment management costs	-	-	-	-	-	-	-	-	5.00	-	-	-	5.00
1750: Wedding costs and bells	-	-	-	-	-	-	-	280.00	-	-	-	-	280.00
1870: Secular charities	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	60.00	134.30	494.30
1910: Ministry parish share etc	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	3,139.35	37,672.20
2101: Working expenses of incumbent	-	29.25	60.66	48.90	-	68.84	-	105.70	-	59.40	31.50	45.45	449.70
2120: Council tax	269.00	-	-	281.63	284.00	284.00	284.00	284.00	284.00	284.00	284.00	284.00	2,822.63
2130: Parsonage house expenses	-	-	50.00	-	-	-	-	-	-	-	-	-	50.00
2140: Water rates - vicarage	-	23.44	-	23.44	25.92	-	25.92	25.92	25.92	25.92	25.92	25.92	228.32
2145: Parsonage - water	63.78	-	-	37.63	-	-	25.92	-	-	-	-	-	127.33
2150: Vicar's telephone	-	-	-	-	-	-	50.94	50.94	50.94	-	-	-	152.82
2201: Parish training and mission	-	37.92	-	-	-	-	-	-	-	-	-	-	37.92
2301: Church running - insurance	482.63	482.63	482.63	482.63	482.63	498.37	576.88	576.88	576.88	576.88	576.88	130.24	5,926.16
2310: Church office - telephone	45.42	47.36	47.36	51.98	50.94	50.94	-	-	-	50.94	50.94	-	395.88
2330: Church maintenance	-	180.00	-	61.39	141.59	1,581.00	1,498.50	-	477.60	321.45	419.40	1,228.80	5,909.73
2331: Cleaning	139.42	10.50	10.50	10.50	10.50	10.50	-	10.50	10.50	108.88	10.50	10.50	342.80
2340: Upkeep of services	-	-	-	310.80	-	204.10	-	37.93	423.00	36.92	-	436.86	1,449.61
2350: Upkeep of churchyard	105.04	790.90	103.84	105.04	249.72	161.05	272.34	140.79	144.59	108.98	109.58	154.47	2,446.34
2360: Administration	5.00	68.77	17.00	32.87	80.70	131.00	5.00	5.00	-	5.00	86.33	5.00	441.67
2370: Visiting speakers /locums	-	-	-	-	-	-	-	-	-	112.80	-	-	112.80
2401: Church running - electric	-	-	438.05	193.64	171.89	166.63	164.17	165.85	140.74	166.77	185.48	188.43	1,981.65

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total	
2410: Church running - gas	-	-	-	-	-	-	-	40.48	-	-	-	-	40.48	
2420: Church running - water	-	-	-	-	-	36.24	-	-	-	60.18	-	-	96.42	
2430: Church running - oil	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	2,400.00	
2521: Hall running - cleaners salary	235.00	-	200.00	435.00	416.00	416.00	416.00	416.00	416.00	416.00	416.00	416.00	4,198.00	
2530: Hall running - electricity	373.73	-	149.27	70.61	-	62.68	58.29	68.48	59.89	61.03	65.48	70.23	1,039.69	
2540: Hall running - gas	116.58	146.14	108.53	112.84	71.11	154.48	42.78	-	38.68	44.63	78.76	94.21	1,008.74	
2550: Hall running - insurance	78.57	78.57	78.57	78.57	78.57	78.57	-	-	-	-	-	497.58	969.00	
2560: Hall running - maintenance	-	4.95	566.45	-	-	30.00	-	-	42.93	-	-	289.44	933.77	
2580: Hall running - water	20.54	27.58	26.02	81.16	35.42	-	35.42	36.24	25.71	42.42	32.73	31.91	395.15	
2590: Hall running - heating and lighting	-	-	-	-	7.19	-	-	-	-	-	-	-	7.19	
<b>Expenditure totals</b>	<b>5,563.56</b>	<b>5,304.05</b>	<b>5,712.43</b>	<b>5,792.52</b>	<b>5,480.07</b>	<b>7,322.29</b>	<b>6,830.05</b>	<b>5,618.60</b>	<b>6,096.27</b>	<b>5,856.09</b>	<b>5,797.39</b>	<b>7,490.83</b>	<b>72,864.15</b>	
													<b>Balance (income - expenditure)</b>	<b>(5,000.71)</b>

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# Accounts

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**Charity Registration Number 1132241**

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH  
OF OVER ST. CHAD**

**Report and Financial Statements**

**Year ended 31<sup>st</sup> December 2023**

**(B) THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD**

**CONTENTS**

	Page
Members of the board of trustees and professional advisers	2
Treasurers Annual Report	3
Independent Examination	4
Notes to the Financial Statements	5
Declaration	6
System generated end of Year Financial Statements for year ending 31/12/2023.	7 to 13

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD

Members of the Board of Trustees and Professional Advisers

**Registered Charity Name.** The Parochial Church Council of the Parish of Over St. Chad

**Charity Number** 1132241

**Registered Office** The Vicarage  
1, Overall Drive,  
Winsford,  
Cheshire.  
CW7 1EY

## Trustees

Rev'd C. Boothroyd ( Chair Person )

Mr. B. Peck      Mr. P. Bacon  
Mrs. S. Gillett      Mrs. E. Cassidy  
Mrs. J. Peck      Mrs. J. Marriott  
Mr. K. Hughes      Mr. M. Watson  
Mrs. M. Lloyd      Mrs. J. Ince  
Mr. G. Buick      Mrs. A. Macintosh

Mrs. S. Raine      Mrs. J. Wittall      Mrs. Sue Williams

## Secretary

Mrs. J. Peck

## External Examiner

Mr K.D. Pickering  
5, Withens Lane,  
Weaverham. CW8 3JJ

## Bankers

Santander UK PLC  
Brindle Road,  
Bootle,  
Merseyside.  
L30 4GB

CAF Bank Ltd  
25, Kings Hill Avenue,  
West Malling,  
Kent.  
ME19 4JQ

## Treasurers Report for year ending December 2023

As reported at last year's annual meeting, the church has needed to make some hard decisions in regard to its finances. It would be easy to blame Covid for the financial position of the church, however if we are honest, and looking back over previous years' reports, the problem has been long standing. Year on year the expenditure has exceeded income by a considerable amount supplemented by using unrestricted reserves.

The PCC again took the decision that it was again not able to meet its obligation to the Diocese in full and agreed to pay 70% of the requested Parish share based on forecasted income and expenditure for the year. In the event we were able to pay 80% of the requested share by using surplus income over expected received in 2022 as per the commitment we made to the diocese. The total of Parish share paid was £40,878.56 in 2023.

The efforts made by the PCC in cutting spending where it can, and the hard work of those who have both given financially to the church directly or have raised funds through various fundraising events resulted in the following.

Total income for 2023 was £74,595.62

Total expenditure for 2023 was £74,838.80

Resulting in a small deficit on the year of £243.18 (note that the additional £5000 paid to the share was recorded as expenditure in 2023 whereas the income was recorded in 2022).

You can look at the monthly income and expenditure report to see where our income comes from, and where our expenditure goes.

Overall, we are pleased that we have managed to stem the unsustainable losses of recent years and have steadied the finances to a position that we are able to build from.

We do need to make every effort to increase our regular expected income so that we are able to fund the gospel mission in this parish, look after the ancient church of which we are the current custodians, and to pay our parish share in full.

We are grateful for those who are giving generously already and ask that those who can give more will prayerfully consider how they can support the mission in this parish, and pray that the Lord will add more to our number as we serve him in this place.

**(A) THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST.CHAD**

**REPORT TO THE MEMBERS ON THE UNAUDITED FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2023**

I report on the accounts for the year ended 31 December 2023 as set out in pages 1 to 7

**Respective Responsibilities of Trustees and Examiner.**

The charities trustees consider an audit is not required for this year under section 43(2) of the Charities Act 1993 (the act) as amended by section 28 of the charities act 2006, and that an independent examination needed. It is my responsibility to :

- 1) Examine the accounts under section 43 of the Act, as amended.
- 2) Follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7) b of the Act, as amended, and
- 3) To state whether particular matters have come to my attention.

**Basis of Independent Examiners Opinion**

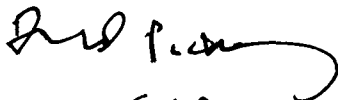
My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures 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 I do not express an audit opinion on the accounts.

**Independent Examiners 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 Trustees have not met the requirements to ensure that;
  - a) Proper accounting records are kept in accordance with section 41 of the act, and
  - b) To prepare proper accounts which accord with the accounting records and to comply with the accounting requirements of the Act
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. (\* Please delete the words in Brackets if they do not apply )

Signed



Date

21/5/2024

Name

KEVIN PICKERING ( QUALIFIED ACCOUNTANT )

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD

## Notes to the Financial Statements.

### Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015

The financial statements have also 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 are 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.

### Funds

Endowment funds are funds, the capital of which must not be maintained; only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds, represent income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and donations or 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 be carried forward as a balance on that fund.

Unrestricted funds, are general funds which can be used for PPC ordinary purposes.

### Incoming resources

Planned giving, collections and donations are recognised when received. Tax funds 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. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

### Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates 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.

### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with section 96(2) (a) of the Charities Act 1993.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the churches inventory, which can be inspected at any reasonable time, by appointment.

No cost information is available on the Church Hall and it is included at an estimated value.

All Investments are valued at market valuation as at 31<sup>st</sup> December.

**THE PAROCHIAL CHURCH COUNCIL OF THE PARIISH OF OVER ST.CHAD**

**Declaration**

The Accounts for the year ending 31<sup>st</sup> December 2023 are hereby Approved by the Parochial Church Council and signed on its behalf by :

The Rev'd Callum Boothroyd ( PCC Chairperson )

**Signature.**

**Dated** 3/5/2024 ,

(6)

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Analysis of Receipts and Payments  
Selected period: 01 January 2023 to 31 December 2023**

	General	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts</b>						
<b>Donations and legacies</b>						
0101 - Gift Aid - Bank	17,773.68	-	-	-	17,773.68	21,690.20
0110 - Gift Aid - Envelopes	3,336.96	-	-	-	3,336.96	1,388.50
0201 - Other planned giving	20.00	-	-	-	20.00	-
0301 - Loose plate collections	5,482.83	-	-	-	5,482.83	5,720.27
0302 - Digital Giving	879.53	-	-	-	879.53	222.63
0550 - Donations appeals etc	4,059.07	-	31.70	-	4,090.77	1,562.16
0601 - Tax recoverable on Gift Aid	6,532.02	-	-	-	6,532.02	5,948.07
0701 - Legacies	-	-	-	-	-	20,000.00
08A1 - Non-recurring one-off grants	-	-	500.00	-	500.00	1,380.08
0901 - Other funds generated	694.12	-	-	-	694.12	3,831.67
<b>Donations and legacies Totals</b>	<b>38,778.21</b>	<b>-</b>	<b>531.70</b>	<b>-</b>	<b>39,309.91</b>	<b>61,743.58</b>
<b>Income from charitable activities</b>						
0902 - Events & Activities	8,162.24	-	-	-	8,162.24	4,108.58
0903 - Christmas Tree Festival	540.00	70.00	-	-	610.00	-
1101 - Fees for weddings and funerals	12,708.10	-	-	-	12,708.10	15,121.00
<b>Income from charitable activities Totals</b>	<b>21,410.34</b>	<b>70.00</b>	<b>-</b>	<b>-</b>	<b>21,480.34</b>	<b>19,229.58</b>
<b>Other trading activities</b>						
1240 - Church hall lettings - fund raising	12,114.00	-	-	-	12,114.00	8,915.00
<b>Other trading activities Totals</b>	<b>12,114.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,114.00</b>	<b>8,915.00</b>
<b>Investments</b>						
1001 - Dividends	114.92	-	-	-	114.92	114.29
1020 - Bank and building society interest	1,576.45	-	-	-	1,576.45	757.48
<b>Investments Totals</b>	<b>1,691.37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,691.37</b>	<b>871.77</b>
<b>Receipts Grand Totals</b>	<b>73,993.92</b>	<b>70.00</b>	<b>531.70</b>	<b>-</b>	<b>74,595.62</b>	<b>90,759.93</b>
<b>Payments</b>						
<b>Raising funds</b>						
1730 - Costs of fetes & other events	831.18	-	-	-	831.18	181.32
1740 - Investment management costs	52.25	-	-	-	52.25	-
1750 - Wedding costs and bells	320.00	-	-	-	320.00	640.00
<b>Raising funds Totals</b>	<b>1,203.43</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,203.43</b>	<b>821.32</b>
<b>Expenditure on charitable activities</b>						
1801 - Giving to missionary societies	580.04	-	-	-	580.04	628.88
1870 - Secular charities	360.00	-	-	-	360.00	-
1910 - Ministry parish share etc	40,878.56	-	-	-	40,878.56	34,833.28
2101 - Working expenses of incumbent	585.78	-	-	-	585.78	181.02

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
2120 - Council tax	3,088.64	-	-	-	3,088.64	1,657.98
2130 - Parsonage house expenses	40.00	-	-	-	40.00	-
2140 - Water rates - vicarage	307.06	-	-	-	307.06	208.54
2150 - Vicar's telephone	282.78	-	-	-	282.78	452.67
2301 - Church running - insurance	5,601.91	-	-	-	5,601.91	5,480.81
2310 - Church office - telephone	211.80	-	-	-	211.80	-
2320 - Organ / piano tuning	343.20	-	-	-	343.20	-
2330 - Church maintenance	972.68	-	1,772.25	-	2,744.93	2,091.10
2331 - Cleaning	177.33	-	-	-	177.33	71.02
2340 - Upkeep of services	1,792.10	-	-	-	1,792.10	236.93
2350 - Upkeep of churchyard	396.92	-	1,247.66	-	1,644.58	3,188.66
2360 - Administration	532.54	-	-	-	532.54	623.00
2380 - Organist - salary/fees	305.50	-	-	-	305.50	2,150.00
2381 - Organist - verger fees	50.00	-	-	-	50.00	-
2401 - Church running - electric	1,984.23	-	-	-	1,984.23	1,253.00
2410 - Church running - gas	36.67	-	-	-	36.67	-
2420 - Church running - water	56.49	-	-	-	56.49	89.74
2430 - Church running - oil	4,100.00	-	-	-	4,100.00	2,660.00
2521 - Hall running - cleaners salary	2,681.26	-	-	-	2,681.26	3,010.00
2530 - Hall running - electricity	1,194.20	-	-	-	1,194.20	460.82
2540 - Hall running - gas	1,571.57	-	-	-	1,571.57	628.78
2550 - Hall running - insurance	911.94	-	-	-	911.94	891.74
2560 - Hall running - maintenance	325.18	-	-	-	325.18	-
2580 - Hall running - water	455.20	-	-	-	455.20	451.12
2930 - New building Hall	36.99	-	-	-	36.99	-
2940 - Messy Church	39.02	-	661.87	-	700.89	20.00
9999 - World Vision	-	-	-	-	-	3,787.60
<b>Expenditure on charitable activities Totals</b>	<b>69,899.59</b>	<b>-</b>	<b>3,681.78</b>	<b>-</b>	<b>73,581.37</b>	<b>65,056.69</b>
<b>Payments Grand Totals</b>	<b>71,103.02</b>	<b>-</b>	<b>3,681.78</b>	<b>-</b>	<b>74,784.80</b>	<b>65,878.01</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Statement of Assets and Liabilities (by code)  
As at: 31 December 2023**

<b>Class and nominal code</b>	<b>General (Unrestricted)</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>	<b>Last year</b>
<b>Fixed Asset - Tangible Assets</b>						
07: church hall	-	120,000.00	-	-	120,000.00	120,000.00
<b>Total</b>	<b>-</b>	<b>120,000.00</b>	<b>-</b>	<b>-</b>	<b>120,000.00</b>	<b>120,000.00</b>
<b>Current Asset - Cash At Bank And In Hand</b>						
01: Current Account (Santander)	11,888.96	-	2,115.93	-	14,004.89	571.07
08: Current Account (CAF Bank Ltd)	21,582.66	70.00	9,575.46	-	31,228.12	46,168.21
<b>Total</b>	<b>33,471.62</b>	<b>70.00</b>	<b>11,691.39</b>	<b>-</b>	<b>45,233.01</b>	<b>46,739.28</b>
<b>Current Asset - Investments</b>						
03: CCLADeposit Account - Restoration	685.12	-	-	-	685.12	663.84
04: CCLADeposit Account - 2007 Investments	477.78	-	-	-	477.78	462.94
05: CCLADeposit Account - Bluebell	1,626.82	-	-	-	1,626.82	1,626.82
06: Crowcroft Memorial Fund	3,980.08	-	-	-	3,980.08	3,843.02
09: CCLADeposit Account - Walter Claude Fry	1,863.85	-	40,726.82	-	42,590.67	41,268.06
<b>Total</b>	<b>8,633.65</b>	<b>-</b>	<b>40,726.82</b>	<b>-</b>	<b>49,360.47</b>	<b>47,864.68</b>
<b>Liability - Agency Accounts</b>						
6699: Agency collections	-	-	376.70	-	376.70	144.00
<b>Total</b>	<b>-</b>	<b>-</b>	<b>376.70</b>	<b>-</b>	<b>376.70</b>	<b>144.00</b>
<b>Net total assets</b>	<b>42,105.27</b>	<b>120,070.00</b>	<b>52,041.51</b>	<b>-</b>	<b>214,216.78</b>	<b>214,459.96</b>
<b>Represented by</b>						
General (Unrestricted)	42,105.27	-	-	-	42,105.27	38,702.74
Designated - CTFestival	-	70.00	-	-	70.00	-
Designated - property	-	120,000.00	-	-	120,000.00	120,000.00
Restricted - Churchyard	-	-	16,338.51	-	16,338.51	17,908.13
Restricted - Huts	-	-	-	-	-	433.75
Restricted - Messy	-	-	363.59	-	363.59	493.76
Restricted - Projector	-	-	6.71	-	6.71	21.20
Restricted - Tots	-	-	-	-	-	131.88
Restricted - Walter	-	-	35,332.70	-	35,332.70	36,768.50
<b>Total</b>	<b>42,105.27</b>	<b>120,070.00</b>	<b>52,041.51</b>	<b>-</b>	<b>214,216.78</b>	<b>214,459.96</b>

(9)

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Receipts and Payments Account**

**For the period from 01 January 2023 to 31 December 2023**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>						
Donations and legacies	38,778.21	-	531.70	-	39,309.91	61,743.58
Income from charitable activities	21,410.34	70.00	-	-	21,480.34	19,229.58
Other trading activities	12,114.00	-	-	-	12,114.00	8,915.00
Investments	1,691.37	-	-	-	1,691.37	871.77
<b>Total Receipts</b>	<b>73,993.92</b>	<b>70.00</b>	<b>531.70</b>	<b>-</b>	<b>74,595.62</b>	<b>90,759.93</b>
<b>Payments</b>						
Raising funds	1,203.43	-	-	-	1,203.43	821.32
Expenditure on charitable activities	69,899.59	-	3,681.78	-	73,581.37	65,056.69
<b>Total Payments</b>	<b>71,103.02</b>	<b>-</b>	<b>3,681.78</b>	<b>-</b>	<b>74,784.80</b>	<b>65,878.01</b>
<b>Excess of receipts over payments before transfer</b>	<b>2,890.90</b>	<b>70.00</b>	<b>(3,150.08)</b>	<b>-</b>	<b>(189.18)</b>	<b>24,881.92</b>
<b>Transfers:</b>						
Gross transfers between funds - in	565.63	-	-	-	565.63	1,015.95
Gross transfers between funds - out	-	-	(565.63)	-	(565.63)	(1,015.95)
<b>Excess of receipts over payments before other gains</b>	<b>3,456.53</b>	<b>70.00</b>	<b>(3,715.71)</b>	<b>-</b>	<b>(189.18)</b>	<b>24,881.92</b>
<b>Net movement in funds</b>	<b>3,456.53</b>	<b>70.00</b>	<b>(3,715.71)</b>	<b>-</b>	<b>(189.18)</b>	<b>24,881.92</b>
<b>Reconciliation of funds</b>						
<b>Excess of receipts over payments at beginning of the year</b>	<b>38,702.74</b>	<b>120,000.00</b>	<b>55,757.22</b>	<b>-</b>	<b>214,459.96</b>	<b>188,647.54</b>
<b>Excess of receipts over payments for the year</b>	<b>42,159.27</b>	<b>120,070.00</b>	<b>52,041.51</b>	<b>-</b>	<b>214,270.78</b>	<b>213,529.46</b>

(10)

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Statement of Assets and Liabilities (by fund)  
As at: 31 December 2023**

			Balance	Previous balance
<b>Tangible Assets</b>				
<b>07: church hall</b>				
property fund	Designated		120,000.00	120,000.00
			<b>120,000.00</b>	<b>120,000.00</b>
		<b>Tangible Assets</b>	<b>120,000.00</b>	<b>120,000.00</b>
<b>Cash At Bank And In Hand</b>				
<b>01: Current Account (Santander)</b>				
Christmas Tree Festival	Restricted		1,927.88	1,927.88
Curates Fund	Restricted		(3,218.10)	(3,218.10)
St Chads Messy Church	Restricted		827.75	796.05
General fund	Unrestricted		11,888.96	(813.46)
Agency collection	Restricted		2,578.40	1,878.70
			<b>14,004.89</b>	<b>571.07</b>
<b>08: Current Account (CAF Bank Ltd)</b>				
Maintenance Churchyard&Grounds	Restricted		16,338.51	17,908.13
Christmas Tree Festival	Restricted		(1,927.88)	(1,927.88)
Christmas Tree Festival	Designated		70.00	-
Curates Fund	Restricted		3,218.10	3,218.10
Hutts Lunch	Restricted		-	433.75
St Chads Messy Church	Restricted		(464.16)	(302.29)
Projector Fund	Restricted		6.71	21.20
St Chads Tots	Restricted		-	131.88
Walter Claude Fryer	Restricted		(5,394.12)	(3,958.32)
General fund	Unrestricted		21,582.66	32,378.34
Agency collection	Restricted		(2,201.70)	(1,734.70)
			<b>31,228.12</b>	<b>46,168.21</b>
		<b>Cash At Bank And In Hand</b>	<b>45,233.01</b>	<b>46,739.28</b>
<b>Investments</b>				
<b>03: CCLA Deposit Account - Restoration</b>				
General fund	Unrestricted		685.12	663.84
			<b>685.12</b>	<b>663.84</b>
<b>04: CCLA Deposit Account - 2007 Investments</b>				
General fund	Unrestricted		477.78	462.94
			<b>477.78</b>	<b>462.94</b>
<b>05: CCLA Deposit Account - Bluebell</b>				
General fund	Unrestricted		1,626.82	1,626.82
			<b>1,626.82</b>	<b>1,626.82</b>
<b>06: Crowcroft Memorial Fund</b>				
General fund	Unrestricted		3,980.08	3,843.02
			<b>3,980.08</b>	<b>3,843.02</b>
<b>09: CCLA Deposit Account - Walter Claude Fry</b>				

		Balance	Previous balance
Walter Claude Fryer	Restricted	40,726.82	40,726.82
General fund	Unrestricted	1,863.85	541.24
		<u>42,590.67</u>	<u>41,268.06</u>
	<b>Investments</b>	<b>49,360.47</b>	<b>47,864.68</b>
<b>Agency Accounts</b>			
6699: Agency collections			
Agency collection	Restricted	376.70	144.00
		<u>376.70</u>	<u>144.00</u>
	<b>Agency Accounts</b>	<b>376.70</b>	<b>144.00</b>
	<b>Grand Total</b>	<b>214,216.78</b>	<b>214,459.96</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD**

**Monthly Income / Expenditure totals - Details**

**As at: 31 December 2023**

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
<b>Income</b>													
0101: Gift Aid - Bank	1,813.50	1,640.11	1,764.29	1,811.50	1,609.98	1,502.60	1,790.70	1,175.00	1,057.00	1,177.00	1,425.00	1,007.00	17,773.68
0110: Gift Aid - Envelopes	75.00	81.00	74.00	57.00	32.00	44.00	47.00	545.00	615.70	428.95	735.77	601.54	3,336.96
0201: Other planned giving	-	-	-	-	-	-	-	20.00	-	-	-	-	20.00
0301: Loose plate collections	316.03	430.79	669.63	628.67	293.25	275.20	400.17	319.36	249.32	670.47	262.90	967.04	5,482.83
0302: Digital Giving	-	-	-	-	-	-	70.49	9.75	14.75	157.30	103.18	524.06	879.53
0550: Donations appeals etc	176.71	1,568.83	83.77	833.39	295.01	179.11	79.32	365.50	222.22	-	124.06	162.85	4,090.77
0601: Tax recoverable on Gift Aid	-	-	-	-	-	-	-	-	-	-	-	6,532.02	6,532.02
08A1: Non-recurring one-off grants	-	-	-	500.00	-	-	-	-	-	-	-	-	500.00
0901: Other funds generated	-	-	-	-	-	-	-	117.00	577.12	-	-	-	694.12
0902: Events & Activities	484.00	580.99	481.00	188.15	101.61	100.00	750.20	20.00	-	261.17	1,698.85	3,496.27	8,162.24
0903: Christmas Tree Festival	-	-	-	-	-	-	-	-	40.00	380.00	150.00	40.00	610.00
1001: Dividends	-	29.05	-	-	28.42	-	-	28.42	-	-	-	29.03	114.92
1020: Bank and building society interest	-	-	405.45	-	-	598.67	-	-	18.69	536.92	-	16.72	1,576.45
1101: Fees for weddings and funerals	1,373.00	1,434.00	2,009.00	229.00	631.00	1,061.00	311.00	955.00	1,373.00	1,957.10	843.00	532.00	12,708.10
1240: Church hall lettings - fund raising	895.00	1,051.00	1,020.50	672.00	1,516.50	574.50	1,550.00	631.00	1,271.50	1,062.00	919.00	951.00	12,114.00
<b>Income totals</b>	<b>5,133.24</b>	<b>6,815.77</b>	<b>6,507.64</b>	<b>4,919.71</b>	<b>4,507.77</b>	<b>4,335.08</b>	<b>4,998.88</b>	<b>4,186.03</b>	<b>5,439.30</b>	<b>6,630.91</b>	<b>6,261.76</b>	<b>14,859.53</b>	<b>74,595.62</b>
<b>Expenditure</b>													
1730: Costs of fetes & other events	-	-	-	-	-	349.99	124.46	-	-	185.00	101.09	70.64	831.18
1740: Investment management costs	5.75	5.00	5.75	5.75	5.00	5.00	5.00	-	-	5.00	5.00	5.00	52.25
1750: Wedding costs and bells	-	-	-	-	-	-	160.00	-	-	-	160.00	-	320.00
1801: Giving to missionary societies	176.03	-	279.01	-	-	125.00	-	-	-	-	-	-	580.04
1870: Secular charities	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	360.00
1910: Ministry parish share etc	2,989.88	2,989.88	2,989.88	-	10,979.76	2,989.88	2,989.88	2,989.88	2,989.88	2,989.88	2,989.88	2,989.88	40,878.56
2101: Working expenses of incumbent	259.74	-	85.11	19.33	-	21.59	-	16.05	-	95.53	-	88.43	585.78
2120: Council tax	332.00	332.00	-	272.64	269.00	269.00	269.00	269.00	269.00	269.00	269.00	269.00	3,088.64
2130: Parsonage house expenses	-	-	-	-	-	40.00	-	-	-	-	-	-	40.00
2140: Water rates - vicarage	22.66	22.66	22.66	-	41.96	23.44	23.44	-	23.44	79.92	23.44	23.44	307.06
2150: Vicar's telephone	37.29	37.29	37.29	43.83	42.36	42.36	42.36	-	-	-	-	-	282.78
2301: Church running - insurance	444.70	444.70	444.70	444.70	444.70	-	965.26	482.63	482.63	482.63	482.63	482.63	5,601.91
2310: Church office - telephone	-	-	-	-	-	-	-	42.36	42.36	42.36	42.36	42.36	211.80
2320: Organ / piano tuning	-	-	-	-	-	-	-	-	-	-	-	343.20	343.20
2330: Church maintenance	317.39	175.81	24.99	62.90	10.50	86.49	1,212.15	477.60	108.00	248.10	10.50	10.50	2,744.93
2331: Cleaning	-	7.58	141.07	-	4.43	-	-	13.75	10.50	-	-	-	177.33
2340: Upkeep of services	-	514.79	45.44	-	33.77	-	-	-	424.45	634.25	135.20	4.20	1,792.10
2350: Upkeep of churchyard	98.56	58.58	348.68	184.46	104.44	131.04	128.42	143.78	148.26	61.22	89.48	147.66	1,644.58
2360: Administration	140.59	-	31.27	24.43	171.88	-	35.85	96.37	5.00	-	-	27.15	532.54
2380: Organist - salary/fees	150.00	115.50	-	-	-	-	-	40.00	-	-	-	-	305.50
2381: Organist - verger fees	-	-	-	50.00	-	-	-	-	-	-	-	-	50.00

(13)

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
2401: Church running - electric	513.91	-	289.94	213.49	198.51	-	205.43	-	-	180.93	-	382.02	1,984.23
2410: Church running - gas	-	-	-	-	-	-	-	36.67	-	-	-	-	36.67
2420: Church running - water	-	-	-	56.49	-	-	-	-	-	-	-	-	56.49
2430: Church running - oil	250.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	4,100.00
2521: Hall running - cleaners salary	235.00	200.00	215.00	235.00	230.00	200.00	255.00	215.50	-	458.00	217.76	220.00	2,681.26
2530: Hall running - electricity	158.50	-	178.91	92.58	81.01	-	86.71	184.68	183.75	70.65	-	157.41	1,194.20
2540: Hall running - gas	168.26	220.45	175.47	180.72	162.18	73.76	47.65	163.09	113.44	48.70	89.15	128.70	1,571.57
2550: Hall running - insurance	72.39	72.39	72.39	72.39	72.39	-	157.14	78.57	78.57	78.57	78.57	78.57	911.94
2560: Hall running - maintenance	-	-	-	-	-	-	-	-	325.18	-	-	-	325.18
2580: Hall running - water	32.95	30.79	30.78	34.39	35.63	49.11	37.15	59.79	37.15	40.34	29.97	37.15	455.20
2930: New building Hall	36.99	-	-	-	-	-	-	-	-	-	-	-	36.99
2940: Messy Church	-	19.75	175.68	30.00	181.00	55.64	57.60	142.20	19.02	20.00	-	-	700.89
EX44: A/C Refund Details	-	54.00	-	-	-	-	-	-	-	-	-	-	54.00
<b>Expenditure totals</b>	<b>6,472.59</b>	<b>5,681.17</b>	<b>5,974.02</b>	<b>2,403.10</b>	<b>13,448.52</b>	<b>4,842.30</b>	<b>7,182.50</b>	<b>5,831.92</b>	<b>5,640.63</b>	<b>6,370.08</b>	<b>5,104.03</b>	<b>5,887.94</b>	<b>74,838.80</b>

Balance (income - expenditure) (243.18)

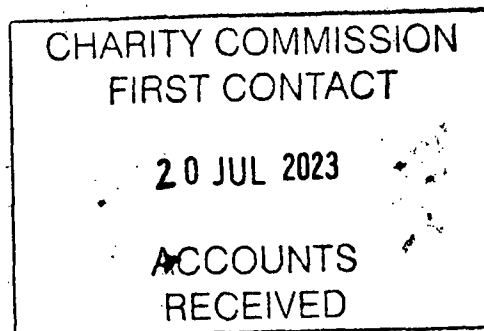
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# Accounts

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**Doc 001**

**Charity Registration No 1132241**



**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH  
OF OVER ST. CHAD**

**Report and Financial Statements  
Year ended 31<sup>st</sup> December 2022**

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD**

**CONTENTS**

	Page
Members of the board of trustees and professional advisers	2
Treasurers Annual Report	2A & 2B
Independent Examination	3
Notes to the Financial Statements	4
Declaration	5
End of Year Financial Statements for year ending 31/12/2022. ( System generated page numbers )	1 to 7

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD**

Members of the Board of Trustees and Professional Advisers

**Registered Charity Name.** The Parochial Church Council of the Parish of Over St. Chad

**Charity Number** 1132241

**Registered Office** The Vicarage  
1, Overall Drive,  
Winsford,  
Cheshire.  
CW7 1EY

**Trustees** Rev'd C. Boothroyd ( Chair Person )

Mr. B. Peck	Mr. P. Bacon
Mrs. S. Gillett	Mrs. E. Cassidy
Mrs. J. Peck	Mrs. J. Marriott
Mr. K. Hughes	Mr. M. Watson
Mrs. M. Lloyd	Mrs. J. Ince
Mr. G. Buick	Mrs. J. Demery
Mrs. S. Raine	Mrs. J. Wittall

**Secretary** Mrs. A. Boothroyd

**External Examiner** Mr K.D. Pickering  
5, Withens Lane,  
Weaverham. CW8 3JJ

<b>Bankers</b>	Santander UK PLC	CAF Bank Ltd
	Brindle Road, Bootle, Merseyside. L30 4GB	25, Kings Hill Avenue, West Malling, Kent. ME19 4JQ

## **Treasurers Report 2022**

The following pages contain the Unaudited Financial Statements for the year ended 31<sup>st</sup> December 2022. Please note that the following items appear as an Appendix to those accounts

A1 & A2 Monthly Management Accounts for the same period, in a format that you are more familiar with, and therefore easier to follow.

In regard to the Financial situation, the control of income and expenditure cannot continue in its present form, therefore, we need to be positive and take any appropriate action now. To facilitate this Callum set up a Finance committee who met on 11<sup>th</sup>.July 2022, and included Callum as Chair, myself, the two Church Wardens, Bob and Peter. The agenda to review the complete Financial situation at St. Chad's Over. A plan of action was formulated, to address the current situation, including reducing our Parish Share to 70%

Monies owed in respect to the reduced Parish Share, will have to be paid as and when it will be practical to do so.

The plan of action was discussed fully with the PPC and passed with approval.

### **Income**

The accounts show the total income recorded for 2022 as £92,291, compared with £63,024 recorded in 2021, an increase of £29,267. The increase included a legacy of £20,000 received from the late Dorothy Higham to be used solely for the upkeep of the Churchyard, the legacy was duly made a restricted fund.

Total income from collections ( F.W.O. Open plate, occasional envelopes, Just giving and Gift Aid ref. HMRC ) was £34,747 compared £29,812 recorded in 2021 an increase of £4,935. The total received from HMRC equates to £114.38 every week, last year in 2021 this figure was £110.12 every week.

The income from fund raising in 2021 was £1,947, for 2022 the figure was £7,940 an increase of £5,993. The hire fees received from the Church Hall in 2021, totalled £5,471, In 2022, the total for the year was £8,915 an increase of £3,445 These three important functions of income for 2022, added together, gave us an additional £14,373 over the previous year in 2021.

The share of Statutory fees retained by the PCC from weddings and funerals in 2021 totalled £15,166. In 2022 the total was £15,121 down by just £45.00

### **Expenditure**

The accounts show the total expenditure recorded for 2022 as £66,479, compared with £85,739 in 2021, down by £19,260. However, if we take into account the fact that we owe the Diocesan £14,928 for the 2022 Parish share, then the reduction would have been £4,332

Principal account results in 2022, compared with 2021

Church running costs £9,483 up £1,622 Church Hall costs £5,513 up £1,493

Parish expenditure £3,428 up £1,228 Churchyard upkeep £3,188 down £967

Church Maintenance £2,091 down £3,540

### Reserves

The total Reserves available to the PCC are recorded in the accounts on the balance sheet, and these are as follows;

Type of fund	£ Restricted	£ Unrestricted	£ Designated
Fixed assets c/h			120,000
Churchyard	17,908.13		
Hutts Lunch	433.75		
Messy Church	493.76		
Projector	21.20		
St Chads Tots	131.88		
Walter C Fryer	36,768.50		
General Fund		38,702.74	
<u>TOTALS</u>	<u>55,757.22</u>	<u>38,702.74</u>	<u>120,000</u>

Restricted Funds are those that can only be used for a specific purpose, for example, the legacy from Dorothy Higham stated that the proceeds must be used solely for the upkeep of the Churchyard. Restricted funds cannot be used to pay for the Parish Share or any other routine/operational costs .

To our Church Family, on behalf of all members of the PCC, can we thank you for your total commitment and valued support, which has made this result what it is. The independently examined result itself highlights that the financial aspect, with a gain of £25,812 was a lot better than expected and one which we can all build on. However, as I have said before we must monitor all aspects of our income and expenses effectively.

Ken Hughes

**(A) THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST.CHAD**

**REPORT TO THE MEMBERS ON THE UNAUDITED FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2022**

I report on the accounts for the year ended 31 December 2022 as set out in pages 1 to 7

**Respective Responsibilities of Trustees and Examiner.**

The charities trustees consider an audit is not required for this year under section 43(2) of the Charities Act 1993 (the act) as amended by section 28 of the charities act 2006, and that an independent examination needed. It is my responsibility to :

- 1) Examine the accounts under section 43 of the Act, as amended.
- 2) Follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7) b of the Act, as amended, and
- 3) To state whether particular matters have come to my attention.

**Basis of Independent Examiners Opinion**

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 Trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of 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 I do not express an audit opinion on the accounts.

**Independent Examiners 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 Trustees have not met the requirements to ensure that;
  - a) Proper accounting records are kept in accordance with section 41 of the act, and
  - b) To prepare proper accounts which accord with the accounting records and to comply with the accounting requirements of the Act
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. (\* Please delete the words in Brackets if they do not apply )

Signed



Date

14/3/23

Name

KEVIN PICKERING ( QUALIFIED ACCOUNTANT )

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD

## Notes to the Financial Statements.

### Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015

The financial statements have also 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 are 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.

### Funds

Endowment funds are funds, the capital of which must not be maintained; only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds, represent income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and donations or 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 be carried forward as a balance on that fund.

Unrestricted funds, are general funds which can be used for PPC ordinary purposes.

### Incoming resources

Planned giving, collections and donations are recognised when received. Tax funds 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. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

### Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates 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.

### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with section 96(2) (a) of the Charities Act 1993.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the churches inventory, which can be inspected at any reasonable time, by appointment.

No cost information is available on the Church Hall and it is included at an estimated value.

All Investments are valued at market valuation as at 31<sup>st</sup> December.

**THE PAROCHIAL CHURCH COUNCIL OF THE PARIISH OF OVER ST.CHAD**

**Declaration**

The Accounts for the year ending 31<sup>st</sup> December 2022 are hereby Approved by the Parochial Church Council and signed on its behalf by :

The Rev'd Callum Boothroyd ( PCC Chairperson )

**Signature.**

A handwritten signature in black ink, appearing to read 'Callum Boothroyd', enclosed within a large, loopy oval scribble.

**Dated**

7/5/23.

**ST CHADS CHURCH**

**End of Year Financial Statements**

**Year ending 31<sup>st</sup> December 2022**

• Introduction

**The Parochial Church Council of the Parish Over St. Chad**

>

**For the period from the 1st January 2022 to 31<sup>st</sup> December 2022**

**Statement of Financial Activities**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>					
<b>2 INCOMING RESOURCES (Summary)</b>					
2a Incoming resources from donors	34,969.67	—	—	34,969.67	29,811.83
2b Other voluntary incoming resources	6,925.08	20,000.00	—	26,925.08	5,292.93
2c Income from operating activities:	24,036.00	—	—	24,036.00	20,636.51
2d Income from operating activities	5,488.66	—	—	5,488.66	6,575.45
2e Income from investment	871.77	—	—	871.77	707.68
<b>Total income</b>	<b>72,291.18</b>	<b>20,000.00</b>	<b>—</b>	<b>92,291.18</b>	<b>63,024.40</b>
<b>Resources used</b>					
<b>3 RESOURCES EXPENDED (Summary)</b>					
3a Grants	988.88	—	—	988.88	1,755.70
3b Activities directly relating to the work of the church	60,607.90	4,077.66	—	64,685.56	83,335.45
3c Church management and administration	623.00	—	—	623.00	601.03
3d Costs of generating funds	181.32	—	—	181.32	46.61
<b>Total expenditure</b>	<b>62,401.10</b>	<b>4,077.66</b>	<b>—</b>	<b>66,478.76</b>	<b>85,738.79</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>9,890.08</b>	<b>15,922.34</b>	<b>—</b>	<b>25,812.42</b>	<b>(22,714.39)</b>
<b>Transfers</b>					
Gross transfers between funds - in	—	1,015.95	—	1,015.95	115,323.89
Gross transfers between funds - out	(1,015.95)	—	—	(1,015.95)	(115,323.89)
<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>8,874.13</b>	<b>16,938.29</b>	<b>—</b>	<b>25,812.42</b>	<b>(22,714.39)</b>
<b>Total funds brought forward</b>	<b>149,828.61</b>	<b>38,818.93</b>	<b>—</b>	<b>188,647.54</b>	<b>211,361.93</b>
<b>Total funds carried forward</b>	<b>158,702.74</b>	<b>55,757.22</b>	<b>—</b>	<b>214,459.96</b>	<b>188,647.54</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	38,702.74	—	—	38,702.74	29,828.61
<b>Designated</b>					
Christmas Tree Festival property fund	—	—	—	—	—
	120,000.00	—	—	120,000.00	120,000.00
<b>Restricted</b>					
Christmas Tree Festival	—	—	—	—	1,927.88
Curates Fund	—	—	—	—	(1,015.95)
Friends of St.Chad's	—	—	—	—	—
Hutts Lunch	—	433.75	—	433.75	433.75
Maintenance Churchyard&Grounds	—	17,908.13	—	17,908.13	—
Projector Fund	—	21.20	—	21.20	21.20

St Chads Messy Church	—	493.76	—	493.76	551.67
St Chads Tots	—	131.88	—	131.88	131.88
Walter Claude Fryer kitchen project fund	—	36,768.50	—	36,768.50	36,768.50
	—	—	—	—	—

## Balance sheet

Class and code	Description	This year	Last year
<b>Fixed assets</b>			
07	church hall	120,000.00	120,000.00
	<b>Total Fixed assets</b>	<b>120,000.00</b>	<b>120,000.00</b>
<b>Current assets</b>			
01	Current Account (Santander)	571.07	307.81
02	Santander Deposit Account	—	—
03	CCLA Deposit Account - Restoration	663.84	655.22
04	CCLA Deposit Account - 2007 Investments	462.94	456.93
05	CCLA Deposit Account - Bluebell	1,626.82	1,605.70
06	Crowcroft Memorial Fund	3,843.02	4,355.77
08	Current Account (CAF Bank Ltd)	46,168.21	20,974.79
09	CCLA Deposit Account - Walter Claude Fry	41,268.06	40,732.32
	<b>Total Current assets</b>	<b>94,603.96</b>	<b>69,088.54</b>
<b>Liabilities</b>			
6699	Agency collections	144.00	441.00
	<b>Total Liabilities</b>	<b>144.00</b>	<b>441.00</b>
	<b>Net Asset surplus(deficit)</b>	<b>214,459.96</b>	<b>188,647.54</b>
<b>Reserves</b>			
	Excess / (deficit) to date	25,812.42	(22,714.39)
Z01	Starting balances	188,647.54	211,361.93
Z03	Gains and losses own use	—	—
	<b>Total Reserves</b>	<b>214,459.96</b>	<b>188,647.54</b>
	<b>Represented by funds</b>		
	Unrestricted	38,702.74	29,828.61
	Designated	120,000.00	120,000.00
	Restricted	55,757.22	38,818.93
	Endowment	—	—
	<b>Total</b>	<b>214,459.96</b>	<b>188,647.54</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
church hall -	—	120,000.00	—	—	120,000.00	120,000.00
<b>Totals</b>	<b>—</b>	<b>120,000.00</b>	<b>—</b>	<b>—</b>	<b>120,000.00</b>	<b>120,000.00</b>
<b>Current assets - Cash at bank and in hand</b>						
Current Account (Santander) -	(813.46)	—	1,384.53	—	571.07	307.81
Current Account (CAF Bank Ltd) -	32,378.34	—	13,789.87	—	46,168.21	20,974.79
<b>Totals</b>	<b>31,564.88</b>	<b>—</b>	<b>15,174.40</b>	<b>—</b>	<b>46,739.28</b>	<b>21,282.60</b>
<b>Current assets - Investments</b>						
CCLA Deposit Account - Restoration -	663.84	—	—	—	663.84	655.22
CCLA Deposit Account - 2007 Investments -	462.94	—	—	—	462.94	456.93
CCLA Deposit Account - Bluebell -	1,626.82	—	—	—	1,626.82	1,605.70

Crowcroft Memorial Fund -	3,843.02	—	—	—	3,843.02	4,355.77
CCLA Deposit Account - Walter Claude Fry -	541.24	—	40,726.82	—	41,268.06	40,732.32
<b>Totals</b>	<b>7,137.86</b>	<b>—</b>	<b>40,726.82</b>	<b>—</b>	<b>47,864.68</b>	<b>47,805.94</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	144.00	—	144.00	441.00
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>144.00</b>	<b>—</b>	<b>144.00</b>	<b>441.00</b>
<b>Grand total</b>	<b>38,702.74</b>	<b>120,000.00</b>	<b>55,757.22</b>	<b>—</b>	<b>214,459.96</b>	<b>188,647.54</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>CTFestival - Christmas Tree Festi</b>						
Designated	—	—	—	—	—	—
Restricted	1,927.88	—	1,927.88	—	—	—
<b>Sub-total for CTFestival</b>	<b>1,927.88</b>	<b>—</b>	<b>1,927.88</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Churchyard - Maintenance Churchya</b>						
Restricted	—	20,000.00	2,091.87	—	—	17,908.13
<b>Sub-total for Churchyard</b>	<b>—</b>	<b>20,000.00</b>	<b>2,091.87</b>	<b>—</b>	<b>—</b>	<b>17,908.13</b>
<b>Curates - Curates Fund</b>						
Restricted	(1,015.95)	—	—	1,015.95	—	—
<b>Sub-total for Curates</b>	<b>(1,015.95)</b>	<b>—</b>	<b>—</b>	<b>1,015.95</b>	<b>—</b>	<b>—</b>
<b>Friends - Friends of St.Chad's</b>						
Restricted	—	—	—	—	—	—
<b>Sub-total for Friends</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Hutts - Hutts Lunch</b>						
Restricted	433.75	—	—	—	—	433.75
<b>Sub-total for Hutts</b>	<b>433.75</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>433.75</b>
<b>Messy - St Chads Messy Churc</b>						
Restricted	551.67	—	57.91	—	—	493.76
<b>Sub-total for Messy</b>	<b>551.67</b>	<b>—</b>	<b>57.91</b>	<b>—</b>	<b>—</b>	<b>493.76</b>
<b>Projector - Projector Fund</b>						
Restricted	21.20	—	—	—	—	21.20
<b>Sub-total for Projector</b>	<b>21.20</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>21.20</b>
<b>Tots - St Chads Tots</b>						
Restricted	131.88	—	—	—	—	131.88
<b>Sub-total for Tots</b>	<b>131.88</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>131.88</b>
<b>Walter - Walter Claude Fryer</b>						
Restricted	36,768.50	—	—	—	—	36,768.50
<b>Sub-total for Walter</b>	<b>36,768.50</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>36,768.50</b>
<b>kitchen - kitchen project fund</b>						
Restricted	—	—	—	—	—	—
<b>Sub-total for kitchen</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>property - property fund</b>						
Designated	120,000.00	—	—	—	—	120,000.00
<b>Sub-total for property</b>	<b>120,000.00</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>120,000.00</b>
<b>General - General fund</b>						
Unrestricted	29,828.61	72,291.18	62,401.10	(1,015.95)	—	38,702.74
<b>Sub-total for General</b>	<b>29,828.61</b>	<b>72,291.18</b>	<b>62,401.10</b>	<b>(1,015.95)</b>	<b>—</b>	<b>38,702.74</b>
<b>Grand total</b>	<b>188,647.54</b>	<b>92,291.18</b>	<b>66,478.76</b>	<b>—</b>	<b>—</b>	<b>214,459.96</b>

## Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
						Total
<b>INCOME AND ENDOWMENTS</b>						
<b>2 INCOMING RESOURCES (Summary) - 2a Incoming resources from donors</b>						
IN01 - Free Will Offerings	21,690.20	—	—	—	21,690.20	19,610.31
IN02 - Gift Aid	5,948.07	—	—	—	5,948.07	5,726.67
IN03 - Open Plate Collections	5,720.27	—	—	—	5,720.27	2,923.26
IN04 - Occasional envelopes	1,388.50	—	—	—	1,388.50	530.00
IN17 - Just Giving	222.63	—	—	—	222.63	1,021.59
Total	34,969.67	—	—	—	34,969.67	29,811.83
<b>2 INCOMING RESOURCES (Summary) - 2b Other voluntary incoming resources</b>						
IN05 - Donations	1,562.16	—	—	—	1,562.16	4,807.51
IN06 - Legacies	—	—	20,000.00	—	20,000.00	—
IN07 - Reclaimed Service Fees	1,531.25	—	—	—	1,531.25	485.42
IN18 - Christmas Tree Festival	3,831.67	—	—	—	3,831.67	—
Total	6,925.08	—	20,000.00	—	26,925.08	5,292.93
<b>2 INCOMING RESOURCES (Summary) - 2c Income from operating activities:</b>						
IN08 - Church Hall Hire	8,915.00	—	—	—	8,915.00	5,470.51
IN09 - Fees	—	—	—	—	—	—
IN15 - Statutory Fees	15,121.00	—	—	—	15,121.00	15,166.00
Total	24,036.00	—	—	—	24,036.00	20,636.51
<b>2 INCOMING RESOURCES (Summary) - 2d Income from operating activities</b>						
IN10 - Fund Raising	4,108.58	—	—	—	4,108.58	1,947.48
IN11 - Magazine Income	—	—	—	—	—	—
IN12 - Grants and Charitable	1,380.08	—	—	—	1,380.08	2,875.00
IN16 - Refunds Received	—	—	—	—	—	1,752.97
Total	5,488.66	—	—	—	5,488.66	6,575.45
<b>2 INCOMING RESOURCES (Summary) - 2e Income from investment</b>						
IN13 - Dividends	114.29	—	—	—	114.29	83.16
IN14 - Interest	757.48	—	—	—	757.48	624.52
Total	871.77	—	—	—	871.77	707.68
<b>INCOME TOTAL</b>	<b>72,291.18</b>	<b>—</b>	<b>20,000.00</b>	<b>—</b>	<b>92,291.18</b>	<b>63,024.40</b>

## EXPENDITURE

### 3 RESOURCES EXPENDED (Summary) - 3a Grants

EX01 - World Vision	360.00	—	—	—	360.00	360.00
EX02 - Other Charities	628.88	—	—	—	628.88	1,395.70
Total	988.88	—	—	—	988.88	1,755.70

### 3 RESOURCES EXPENDED (Summary) - 3b Activities directly relating to the work of the church

EX03 - Ministry - Parish Share	32,905.40	—	1,927.88	—	34,833.28	48,665.37
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EX04 - Ministry - Clergy Expenses	181.02	—	—	—	181.02	129.60
EX05 - Vicarage Council Tax	1,657.98	—	—	—	1,657.98	—
EX06 - Vicarage Water Rates	208.54	—	—	—	208.54	—
EX07 - Vicarage Telephone	452.67	—	—	—	452.67	816.79
EX08 - Church Oil	2,660.00	—	—	—	2,660.00	1,320.00
EX09 - Church Insurance	5,480.81	—	—	—	5,480.81	5,193.52
EX10 - Church Electricity	1,253.00	—	—	—	1,253.00	1,263.13
EX11 - Church Water Rates	89.74	—	—	—	89.74	85.47
EX12 - Church Maintenance	2,091.10	—	—	—	2,091.10	5,630.86
EX13 - Parish Expenditure	3,369.69	—	57.91	—	3,427.60	2,199.97
EX14 - Churchyard Waste Services	446.79	—	550.18	—	996.97	864.71
EX15 - Churchyard mowing/Other	650.00	—	1,541.69	—	2,191.69	3,291.50
EX16 - Church Hall Insurance	891.74	—	—	—	891.74	844.81
EX17 - Church Hall Electricity	460.82	—	—	—	460.82	290.49
EX18 - Church Hall Gas	628.78	—	—	—	628.78	336.29
EX19 - Church Hall Water Rates	451.12	—	—	—	451.12	228.15
EX20 - Church Hall Cleaners Salary	3,010.00	—	—	—	3,010.00	2,210.00
EX21 - Church Hall Cleaning	71.02	—	—	—	71.02	110.88
Materials						
EX22 - Organists - Salary/Fees	2,150.00	—	—	—	2,150.00	2,225.00
EX23 - Verger - Fees	—	—	—	—	—	—
EX24 - Consumables, Candles	185.99	—	—	—	185.99	410.59
EX25 - Consumables, Altar	50.94	—	—	—	50.94	57.58
Bread/Wine						
EX33 - Wedding Expenses	640.00	—	—	—	640.00	800.00
EX35 - St.Chad's Messy Church	20.00	—	—	—	20.00	—
EX36 - St.Chad's Tots	—	—	—	—	—	—
EX37 - Curate's House Rent	—	—	—	—	—	3,676.85
EX38 - Curate's Council Tax	—	—	—	—	—	938.23
EX39 - Curate's Water Rates	—	—	—	—	—	370.36
EX40 - Curate's Telephone	—	—	—	—	—	371.30
EX41 - Curate's expenses	—	—	—	—	—	—
EX43 - CCLA Investments	512.75	—	—	—	512.75	—
Losses/Gains						
EX44 - A/C Refund Details	88.00	—	—	—	88.00	1,004.00
<b>Total</b>	<b>60,607.90</b>	<b>—</b>	<b>4,077.66</b>	<b>—</b>	<b>64,685.56</b>	<b>83,335.45</b>

### 3 RESOURCES EXPENDED (Summary) - 3c Church management and administration

EX26 - Admin - Ink Cartridges	135.50	—	—	—	135.50	255.61
EX27 - Admin - Postage	29.43	—	—	—	29.43	40.07
EX28 - Admin - Stationary/News Sheets	93.60	—	—	—	93.60	56.00
EX29 - Admin - Cards/Certs/Box sets	357.47	—	—	—	357.47	233.50
EX30 - Kyocera - Copier Rental	—	—	—	—	—	—
EX31 - Xerox - Copier Paper	7.00	—	—	—	7.00	—
EX32 - Claymore - Copies Used	—	—	—	—	—	15.85
<b>Total</b>	<b>623.00</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>623.00</b>	<b>601.03</b>

### 3 RESOURCES EXPENDED (Summary) - 3d Costs of generating funds

EX34 - Fundraising Activities(costs)	181.32	—	—	—	181.32	46.61
EX42 - Magazine Expenses	—	—	—	—	—	—
<b>Total</b>	<b>181.32</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>181.32</b>	<b>46.61</b>
<b>EXPENDITURE TOTAL</b>	<b>62,401.10</b>	<b>—</b>	<b>4,077.66</b>	<b>—</b>	<b>66,478.76</b>	<b>85,738.79</b>
<b>GRAND TOTAL</b>	<b>9,890.08</b>	<b>—</b>	<b>15,922.34</b>	<b>—</b>	<b>25,812.42</b>	<b>(22,714.39)</b>

## CONCLUSION

We take God's call to be good stewards seriously, as we seek to serve him as the Church in this parish. This year we have made some difficult financial choices. This was necessary as over recent years expenditure has exceeded income consistently, to the point where almost all past reserves had been used. Had we done nothing we forecast that the last of our working capital would have been exhausted by January 2023 which was not an acceptable position.

The PCC, as trustees of the charity, therefore acted decisively to cut spending where possible, and after consultation with the Diocesan Board of Finance, reduced the amount of Parish Share paid to 70% of the total requested. The PCC also committed to raising additional funds, as well as continuing to work to get our finances into a position whereby we can both return to paying 100% of the Parish Share and pay back the deficit when possible.

The result was that we ended the year with a surplus of £25,812.42 (helped by a generous £20K restricted legacy) meaning that rather than ending the year with zero funds, a reasonable opening balance was maintained to allow the on-going mission of the church as we seek to serve our community in Christ's name.

Whilst the news is good, we need to ensure that we do not become complacent. We did not meet our full financial obligations to the Diocese. We need to increase our income further over the next years to ensure we achieve a stable financial footing; and meet our financial obligations in full. We have made positive first steps in the right direction, with God's help, we now need to continue in the same vein.

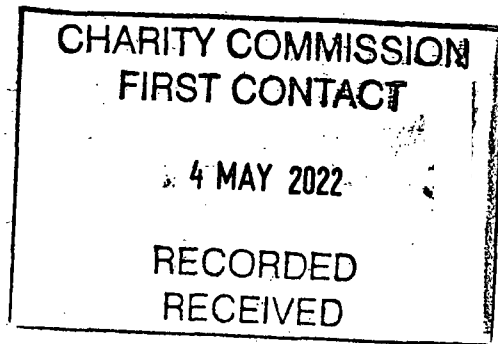
REV. CALLUM BOOTHBY D.

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# Accounts

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Charity Registration Number 1132241



**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH  
OF OVER ST. CHAD**

**Report and Financial Statements**

**Year ended 31<sup>st</sup> December 2021**

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD**

**CONTENTS**

	Page
Members of the board of Trustees and professional advisers	2
Treasurers Annual Report	2A & 2B
Independent Examination	3
Statement of Financial Activities	4
Balance Sheet Detailed	5
Receipt and Payments ( Detailed )	6,7,8,9,10
Notes to the Financial Statements	11
Declaration	12

# THE PAROCHIAL CHUECH COUNCIL OF THE PARISH OF OVER ST.CHAD

## Members of the Board of Trustees and Professional Advisers

**Registered Charity Name.** The Parochial Church Council of the Parish of Over St. Chad

**Charity Number.** 1132241

**Registered Office.** The Vicarage  
1, Overhall Drive,  
Winsford,  
Cheshire.  
CW7 1EY

**Trustees.** Mr. B. Peck ( Church Warden & Chair person )  
Mr. P. Bacon ( Church Warden )  
Mrs. S. Gillett  
Mrs. E. Cassidy  
Mrs. J. Marriott  
Mr. K. Hughes  
Mr. M. Watson  
Mrs. J. Peck  
Mrs. J. Ince  
Mrs. M. Lloyd  
Mrs. J. Demery  
Mrs. Jo. Whittal

**Secretary** Mrs. J. Marriott

**External Examiner** Mr. K.D. Pickering  
5, Withens Lane,  
Weaverham,  
CW8 3JJ.

**Bankers** Santander UK PLC  
Brindle Road,  
Bootle,  
Merseyside.  
L30 4GB

CAF Bank Ltd  
25, Kings Hill Avenue,  
West Malling,  
Kent.  
ME19 4JQ

## Treasurers Report 2021

The following pages contain the Unaudited Financial Statements for the year ended 31<sup>st</sup> December 2021. Please note that the following items appear as an Appendix to those accounts.

A1 & A2 Monthly Management Accounts for the same period, in a format that you are more familiar with, and therefore easier to follow.

### Income

The accounts show total income recorded for 2021 as £63,024, compared with £69,909 recorded in 2020 down by £6,885

Total income from collections ( F.W.O, Open plate, Occasional envelopes, Just giving and Gift Aid ref\*HMRC ) was £29,812, compared with £33,343 recorded in 2020 down by £3,531. \* The total received from HMRC in 2021 equates to £110.12 every week!!

The total income from fund raising in 2021, specifically from September to December was £1,947. In 2020 for the whole year it was just £706.50. This will mean that the total effect of the pandemic has meant a loss of revenue in 2020 and 2021, in respect of Fund Raising will be in the region of £13,900

The share of Statutory fees retained by the PCC from weddings and funerals in 2021 totalled for the year £15,166, compared with £10,446 in 2020, an increase of some £4,720

The hire fees received from the Church Hall in 2021, from April onwards only totalled £5,471. In 2020 the total for the year, with the exception of April through to August in which there were no hire, was £6,379. This again will mean that the total effect of the pandemic has meant a loss of revenue in 2020 and 2021, in respect of Church Hall hire, will be in the region of £21,500

### Expenditure

The accounts show total expenditure recorded for 2021 as £85,739 compared with £89,105 in 2020 an overall decrease of £3,366.

Principal account results in 2021 compared with 2020 results ( up or down )

Church running costs £7,862 down £1,255 Church hall costs £4,021 up £371

Church maintenance £5,631 up £4,326 Churchyard upkeep £4,156 down £336

Parish expenditure £2,200 down £580.00 Fund raising costs £47 down £624

### Reserves

The total Reserves available to the PCC are recorded in the account on the balance sheet, and these are as follows;

Type of fund	£ Restricted	£ Unrestricted	£ Designated
Fixed assets C/H			120,000
Christmas	1,927.88		
Curates Fund	(1,015.95)		
Hutts Lunch	433.75		
Messy Church	551.67		
Projector Fund	21.20		
St.Chads Tots	131.88		
Walter C Fryer	36,768.50		
General Fund		29,828.61	
<u>TOTALS</u>	<u>38,818.93</u>	<u>29,828.61</u>	<u>120,000</u>

Restricted Funds, are Funds that can only be used for a specific purpose, for example, the Walter C Fryer Fund was restricted to conform to his wishes contained in his last will and Testament. Restricted Funds cannot be used to pay for the Parish Share or any other routine/operational costs.

I feel you will agree, these last two years, because of the pandemic restrictions have been devastating for both Church services and its Finances. However, things are improving and we must plan and look ahead to the future. To this end we have already increased our Church fees for Funerals and Weddings, the Church Wardens have formulated a plan to increase our giving, which included literature, St.Chad's Over, God's Church/Gods' mission and Time & Talents. Finally, we are getting our very own Vicar in May, Rev.Callum Boothroyd.

Equally, we must not, and cannot afford to become complacent, but continue, even more so now to be prudent and monitor effectively all aspects of our income and expenditure in 2022. I would, again, like to conclude my report, by proposing on behalf of St.Chad's PCC, a massive thankyou to all members of our Church family. **THANKYOU**

Ken Hughes

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF ST.CHAD

## REPORT TO THE MEMBERS ON THE UNAUDITED FINANCIAL STATEMENTS

YEAR ENDED 31<sup>ST</sup> DECEMBER 2021

I report on the accounts for the year ended 31 December 2021 as set out in pages 4 to 10

### Respective Responsibilities of Trustees and Examiner.

The charities trustees consider an audit is not required for this year under section 43(2) of the Charities Act 1993(the act), as amended by section 28 of the charities act 2006, and that an independent examination needed.

It is my responsibility to :

- Examine the accounts under section 43 of the Act, as amended.
- Follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7) (b)of the Act, as amended, and
- To state whether particular matters have come to my attention.

### Basis of Independent Examiners Opinion

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 Trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of 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 I do not express an audit opinion on the accounts.

### Independent Examiners 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 Trustees have not met the requirements to ensure that;
  - a) Proper accounting records are kept in accordance with section 41 of the act, and
  - b) to prepare proper accounts which accord with the accounting records and to comply with the accounting requirements of the Act;
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. (\*Please delete the words in brackets if they do not apply )

Signed

*Kevin Pickering*

Date

8 3 2022

Name

KEVIN PICKERING

Relevant Qualifications

ACCOUNTANT

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD - 1132241**

**Statement of Financial Activities**

**For the period from 01 January 2021 to 31 December 2021**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>					
<b>2 INCOMING RESOURCES (Summary)</b>					
2a Incoming resources from donors	29,811.83	—	—	29,811.83	33,242.79
2b Other voluntary incoming resources	5,207.93	85.00	—	5,292.93	2,270.07
2c Income from operating activities:	20,636.51	—	—	20,636.51	16,826.00
2d Income from operating activities	3,700.45	2,875.00	—	6,575.45	16,827.50
2e Income from investment	707.68	—	—	707.68	743.25
<b>Total income</b>	<b>60,064.40</b>	<b>2,960.00</b>	<b>—</b>	<b>63,024.40</b>	<b>69,909.61</b>
<b>Resources used</b>					
<b>3 RESOURCES EXPENDED (Summary)</b>					
3a Grants	1,360.00	395.70	—	1,755.70	385.00
3b Activities directly relating to the work of the...	75,469.06	7,866.39	—	83,335.45	87,080.78
3c Church management and administration	601.03	—	—	601.03	622.83
3d Costs of generating funds	46.61	—	—	46.61	1,016.68
<b>Total expenditure</b>	<b>77,476.70</b>	<b>8,262.09</b>	<b>—</b>	<b>85,738.79</b>	<b>89,105.29</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(17,412.30)</b>	<b>(5,302.09)</b>	<b>—</b>	<b>(22,714.39)</b>	<b>(19,195.68)</b>
<b>Transfers</b>					
Gross transfers between funds - in	65,672.63	49,651.26	—	115,323.89	945.52
Gross transfers between funds - out	(49,651.26)	(65,672.63)	—	(115,323.89)	(945.52)
<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>(1,390.93)</b>	<b>(21,323.46)</b>	<b>—</b>	<b>(22,714.39)</b>	<b>(19,195.68)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>151,219.54</b>	<b>60,142.39</b>	<b>—</b>	<b>211,361.93</b>	<b>230,557.61</b>
<b>Total funds carried forward</b>	<b>149,828.61</b>	<b>38,818.93</b>	<b>—</b>	<b>188,647.54</b>	<b>211,361.93</b>

(4)

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
<b>Fixed assets</b>		
07: church hall	120,000.00	120,000.00
<b>Total Fixed assets</b>	<b>120,000.00</b>	<b>120,000.00</b>
<b>Current assets</b>		
01: Current Account (Santander)	307.81	177.53
02: Santander Deposit Account	—	—
03: CCLA Deposit Account - Restoration	655.22	3,653.62
04: CCLA Deposit Account - 2007 Investments	456.93	456.70
05: CCLA Deposit Account - Bluebell	1,605.70	1,604.86
06: Crowcroft Memorial Fund	4,355.77	3,790.54
08: Current Account (CAF Bank Ltd)	20,974.79	26,986.60
09: CCLA Deposit Account - Walter Claude Fry	40,732.32	59,703.08
<b>Total Current assets</b>	<b>69,088.54</b>	<b>96,372.93</b>
<b>Liabilities</b>		
6699: Agency collections	441.00	5,011.00
<b>Total Liabilities</b>	<b>441.00</b>	<b>5,011.00</b>
<b>Net Asset surplus (deficit)</b>	<b>188,647.54</b>	<b>211,361.93</b>
<b>Reserves</b>		
Excess / (deficit) to date	(22,714.39)	(19,195.68)
Z01: Starting balances	211,361.93	230,557.61
Z03: Gains and losses own use	—	—
<b>Total Reserves</b>	<b>188,647.54</b>	<b>211,361.93</b>

Represented by Funds		
Unrestricted	29,828.61	31,219.54
Designated	120,000.00	120,000.00
Restricted	38,818.93	60,142.39
Endowment	—	—
<b>Total</b>	<b>188,647.54</b>	<b>211,361.93</b>

(5)

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD - 1132241**

**Receipts and payments**

**Selected period: 01 January 2021 to 31 December 2021**

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
<b>CTFestival - Christmas Tree Festival (Designated) Fund</b>			
		—	—
		—	—
		—	—
<b>CTFestival - Christmas Tree Festival (Restricted) Fund</b>			
		—	945.52
		1,927.88	(945.52)
		1,927.88	—
<b>Churchyard - Maintenance Churchyard&amp;Grounds (Restricted) Fund</b>			
<b>Payments</b>			
3 RESOURCES EXPENDED (Summary)			
3b Activities directly relating to the work of the church			
		—	414.76
		—	414.76
		—	414.76
		—	414.76
		—	(414.76)
		—	414.76
		—	—
<b>Curates - Curates Fund (Restricted) Fund</b>			
<b>Receipts</b>			
2 INCOMING RESOURCES (Summary)			
2d Income from operating activities			
		2,875.00	2,875.00
		2,875.00	2,875.00
		2,875.00	2,875.00
		2,875.00	2,875.00
		2,875.00	2,875.00
		2,875.00	2,875.00
		2,875.00	2,875.00
<b>Payments</b>			
3 RESOURCES EXPENDED (Summary)			
3b Activities directly relating to the work of the church			
		2,875.00	3,275.00
		464.23	594.00
		251.80	281.27
		317.04	238.90
		—	47.88
		3,908.07	4,437.05
		3,908.07	4,437.05

(6)

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
		(1,033.07)	(1,562.05)
		17.02	1,579.07
		0.10	—
<b>Total carried forward balance</b>		<b>(1,015.95)</b>	<b>17.02</b>

#### Friends - Friends of St.Chad's (Restricted) Fund

Receipts			
2 INCOMING RESOURCES (Summary)			
2b Other voluntary incoming resources			
Donations		—	260.00
	<i>Total 2b Other voluntary incoming resources</i>	—	260.00
<b>Total receipts</b>		<b>—</b>	<b>260.00</b>
Payments			
3 RESOURCES EXPENDED (Summary)			
3a Grants			
Other Charities		395.70	—
	<i>Total 3a Grants</i>	395.70	—
3b Activities directly relating to the work of the church			
Parish Expenditure		—	59.00
	<i>Total 3b Activities directly relating to the work of the church</i>	—	59.00
<b>Total payments</b>		<b>395.70</b>	<b>59.00</b>
		(395.70)	201.00
		395.70	194.70
<b>Total carried forward balance</b>		<b>—</b>	<b>395.70</b>

#### Hutts - Hutts Lunch (Restricted) Fund

Receipts			
2 INCOMING RESOURCES (Summary)			
2b Other voluntary incoming resources			
Donations		85.00	50.00
	<i>Total 2b Other voluntary incoming resources</i>	85.00	50.00
<b>Total receipts</b>		<b>85.00</b>	<b>50.00</b>
Payments			
3 RESOURCES EXPENDED (Summary)			
3b Activities directly relating to the work of the church			
Parish Expenditure		—	64.00
	<i>Total 3b Activities directly relating to the work of the church</i>	—	64.00
<b>Total payments</b>		<b>—</b>	<b>64.00</b>
		85.00	(14.00)
		348.75	362.75
<b>Total carried forward balance</b>		<b>433.75</b>	<b>348.75</b>

(7)

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
<b>Messy - St Chads Messy Church (Restricted) Fund</b>			
		551.67	551.67
		<u>551.67</u>	<u>551.67</u>
<b>Projector - Projector Fund (Restricted) Fund</b>			
		21.20	21.20
		<u>21.20</u>	<u>21.20</u>
<b>Tots - St Chads Tots (Restricted) Fund</b>			
<b>Receipts</b>			
2 INCOMING RESOURCES (Summary)			
2b Other voluntary incoming resources			
		—	42.22
		<u>—</u>	<u>42.22</u>
		—	42.22
<b>Total receipts</b>			
<b>Payments</b>			
3 RESOURCES EXPENDED (Summary)			
3b Activities directly relating to the work of the church			
		—	8.00
		<u>—</u>	<u>8.00</u>
<b>Total payments</b>			
		—	8.00
		<u>—</u>	<u>8.00</u>
		—	34.22
		131.88	97.66
		<u>131.88</u>	<u>131.88</u>
<b>Walter - Walter Claude Fryer (Restricted) Fund</b>			
<b>Payments</b>			
3 RESOURCES EXPENDED (Summary)			
3b Activities directly relating to the work of the church			
		3,958.32	—
		<u>3,958.32</u>	<u>—</u>
<b>Total payments</b>			
		3,958.32	—
		<u>3,958.32</u>	<u>—</u>
		(3,958.32)	—
		58,676.17	58,676.17
		(17,949.35)	—
		<u>36,768.50</u>	<u>58,676.17</u>

(8)

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
------	------------	-------------------------------------	-------------------------------------

**kitchen - kitchen project fund (Restricted) Fund**

Brought forward balance	—	—
<b>Total carried forward balance</b>	—	—

**property - property fund (Designated) Fund**

Brought forward balance	120,000.00	120,000.00
<b>Total carried forward balance</b>	<b>120,000.00</b>	<b>120,000.00</b>

**General - General fund (Unrestricted) Fund**

**Receipts**

**2 INCOMING RESOURCES (Summary)**

*2a Incoming resources from donors*

Free Will Offerings	19,610.31	21,954.08
Gift Aid	5,726.67	6,834.56
Open Plate Collections	2,923.26	2,575.82
Occasional envelopes	530.00	918.85
Just Giving	1,021.59	959.48

*Total 2a Incoming resources from donors* 29,811.83 33,242.79

*2b Other voluntary incoming resources*

Donations	4,722.51	1,917.85
Reclaimed Service Fees	485.42	—

*Total 2b Other voluntary incoming resources* 5,207.93 1,917.85

*2c Income from operating activities:*

Church Hall Hire	5,470.51	6,379.50
Statutory Fees	15,166.00	10,446.50

*Total 2c Income from operating activities:* 20,636.51 16,826.00

*2d Income from operating activities*

Fund Raising	1,947.48	706.50
Magazine Income	—	1,366.00
Grants and Charitable	—	11,880.00
Refunds Received	1,752.97	—

*Total 2d Income from operating activities* 3,700.45 13,952.50

*2e Income from investment*

Dividends	83.16	106.74
Interest	624.52	636.51

*Total 2e Income from investment* 707.68 743.25

**Total receipts** **60,064.40** **66,682.39**

**Payments**

**3 RESOURCES EXPENDED (Summary)**

*3a Grants*

World Vision	360.00	360.00
Other Charities	1,000.00	25.00

*Total 3a Grants* 1,360.00 385.00

*3b Activities directly relating to the work of the church*

Ministry - Parish Share	48,665.37	48,303.12
Ministry - Clergy Expenses	129.60	—
Vicarage Council Tax	—	2,348.85
Vicarage Water Rates	—	650.01
Vicarage Telephone	816.79	873.50
Church Oil	1,320.00	2,300.00
Church Insurance	5,193.52	5,224.48

(9)

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
Church Electricity		1,263.13	1,510.44
Church Water Rates		85.47	82.07
Church Maintenance		1,672.54	1,304.68
Parish Expenditure		2,199.97	2,657.21
Churchyard Waste Services		864.71	1,282.20
Churchyard mowing/Other		3,291.50	2,795.52
Church Hall Insurance		844.81	850.34
Church Hall Electricity		290.49	395.68
Church Hall Gas		336.29	458.95
Church Hall Water Rates		228.15	327.70
Church Hall Cleaners Salary		2,210.00	1,536.25
Church Hall Cleaning Materials		110.88	61.06
Organists - Salary/Fees		2,225.00	2,105.00
Consumables,Candles		410.59	203.40
Consumables,Altar Bread/Wine		57.58	129.41
Wedding Expenses		800.00	—
Curate's House Rent		801.85	3,625.00
Curate's Council Tax		474.00	900.47
Curate's Water Rates		118.56	335.08
Curate's Telephone		54.26	294.69
Curate's expenses		—	21.76
CCLA Investments Losses/Gains		—	20.10
A/C Refund Details		1,004.00	1,501.00
<i>Total 3b Activities directly relating to the work of the church</i>		<b>75,469.06</b>	<b>82,097.97</b>
<i>3c Church management and administration</i>			
Admin - Ink Cartridges		255.61	197.00
Admin - Postage		40.07	6.26
Admin - Stationary/News Sheets		56.00	95.28
Admin - Cards/Certs/Box sets		233.50	121.87
Kyocera - Copier Rental		—	144.00
Xerox - Copier Paper		—	36.32
Claymore - Copies Used		15.85	22.10
<i>Total 3c Church management and administration</i>		<b>601.03</b>	<b>622.83</b>
<i>3d Costs of generating funds</i>			
Fundraising Activities(costs)		46.61	670.68
Magazine Expenses		—	346.00
<i>Total 3d Costs of generating funds</i>		<b>46.61</b>	<b>1,016.68</b>
<b>Total payments</b>		<b>77,476.70</b>	<b>84,122.48</b>
Excess of Incoming resources over Resources used		(17,412.30)	(17,440.09)
Brought forward balance		31,219.54	47,714.11
Transfers to/(from)		16,021.37	945.52
<b>Total carried forward balance</b>		<b>29,828.61</b>	<b>31,219.54</b>

(10)

# THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD

## Notes to the Financial Statements.

### Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015

The financial statements have also 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 are 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.

### Funds

Endowment funds are funds, the capital of which must not be maintained; only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds, represent income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and donations or 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 be carried forward as a balance on that fund.

Unrestricted funds, are general funds which can be used for PPC ordinary purposes.

### Incoming resources

Planned giving, collections and donations are recognised when received. Tax funds 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. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

### Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates 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.

### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with section 96(2) (a) of the Charities Act 1993.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the churches inventory, which can be inspected at any reasonable time, by appointment.

No cost information is available on the Church Hall and it is included at an estimated value.

All Investments are valued at market valuation as at 31<sup>st</sup> December.

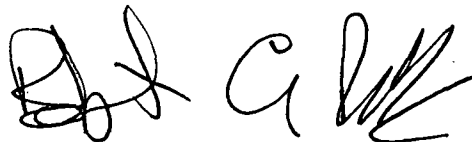
**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF OVER ST. CHAD**

**Declaration**

The Accounts for the year ending 31<sup>st</sup> December 2021 are hereby Approved by the Parochial Church Council and signed on its behalf by :

Mr. Robert George Peck ( Church Warden & PCC Chairperson )

Signature.



Dated

10/04/2022

THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OVER ST.CHAD - 1132241

Monthly Income / Expenditure totals - Details

As at: 31 December 2021

Nominal code	Jan_21	Feb_21	Mar_21	Apr_21	May_21	Jun_21	Jul_21	Aug_21	Sep_21	Oct_21	Nov_21	Dec_21	Code total
<b>Income</b>													
IN01 (Free Will Offerings)	1,720.00	1,779.19	1,534.00	1,826.66	1,469.67	1,684.00	1,699.50	1,987.50	1,282.94	1,555.19	1,489.66	1,582.00	19,610.31
IN02 (Gift Aid)	—	—	—	—	—	—	—	—	—	—	—	5,726.67	5,726.67
IN03 (Open Plate Collections)	5.00	135.50	642.25	104.00	333.70	111.20	188.00	214.46	319.12	138.15	167.28	564.60	2,923.26
IN04 (Occasional envelopes)	—	—	160.00	—	75.00	25.00	20.00	30.00	40.00	55.00	45.00	80.00	530.00
IN05 (Donations)	—	—	17.00	110.00	—	2,679.97	48.63	640.00	20.00	—	1,000.00	291.91	4,807.51
IN07 (Reclaimed Service Fees)	—	—	—	—	—	—	—	—	—	—	485.42	—	485.42
IN08 (Church Hall Hire)	—	—	—	370.00	815.00	624.00	851.50	394.01	707.50	671.00	645.50	392.00	5,470.51
IN10 (Fund Raising)	—	—	—	—	—	—	—	—	112.00	192.50	100.00	1,542.98	1,947.48
IN12 (Grants and Charitable)	2,875.00	—	—	—	—	—	—	—	—	—	—	—	2,875.00
IN13 (Dividends)	—	—	—	—	27.38	—	—	27.38	—	—	28.40	—	83.16
IN14 (Interest)	—	27.38	22.24	—	—	256.07	—	—	1.61	—	—	317.22	624.52
IN15 (Statutory Fees)	264.00	1,696.00	3,407.00	634.00	362.00	2,023.00	568.00	2,093.00	1,874.00	437.00	457.00	1,351.00	15,166.00
IN16 (Refunds Received)	—	351.85	—	—	—	—	—	—	675.00	500.00	226.12	—	1,752.97
IN17 (Just Giving)	50.61	176.18	471.64	84.54	9.61	71.99	—	11.57	28.33	48.85	39.04	29.23	1,021.59
<b>Income totals</b>	<b>4,914.61</b>	<b>4,166.10</b>	<b>6,254.13</b>	<b>3,129.20</b>	<b>3,092.36</b>	<b>7,475.23</b>	<b>3,375.63</b>	<b>5,397.92</b>	<b>5,060.50</b>	<b>3,597.69</b>	<b>4,683.42</b>	<b>11,877.61</b>	<b>63,024.40</b>
<b>Expenditure</b>													
EX01 (World Vision)	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	360.00
EX02 (Other Charities)	—	—	—	1,000.00	—	—	—	—	—	—	395.70	—	1,395.70
EX03 (Ministry - Parish Share)	4,025.26	4,025.26	4,025.26	4,065.51	4,065.51	4,065.51	4,065.51	4,065.51	4,065.51	4,065.51	4,065.51	4,065.51	48,665.37
EX04 (Ministry - Clergy Expenses)	—	—	—	129.60	—	—	—	—	—	—	—	—	129.60
EX07 (Vicarage Telephone)	67.11	65.67	65.67	69.46	68.61	68.61	68.61	68.61	68.61	68.61	68.61	68.61	816.79
EX08 (Church Oil)	250.00	250.00	250.00	250.00	250.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	1,320.00
EX09 (Church Insurance)	430.75	430.75	430.75	430.75	430.75	434.27	434.25	434.25	434.25	434.25	434.25	434.25	5,193.52
EX10 (Church Electricity)	168.09	164.42	137.54	129.13	105.85	68.16	54.97	63.00	83.68	100.04	89.21	99.04	1,263.13
EX11 (Church Water Rates)	—	—	—	42.74	—	—	—	—	—	42.73	—	—	85.47
EX12 (Church Maintenance)	10.00	614.75	10.00	10.00	10.00	10.00	10.00	552.19	10.00	307.60	118.00	3,968.32	5,630.86
EX13 (Parish Expenditure)	15.00	307.86	128.00	59.92	26.32	495.74	51.48	8.50	62.81	888.59	126.86	28.89	2,199.97
EX14 (Churchyard Waste Services)	85.78	18.60	83.98	85.78	85.18	52.19	109.77	85.78	55.49	91.78	55.49	54.89	864.71
EX15 (Churchyard mowing/Other)	—	—	740.00	380.00	—	420.00	441.50	440.00	440.00	—	430.00	—	3,291.50

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Nominal code	Jan_21	Feb_21	Mar_21	Apr_21	May_21	Jun_21	Jul_21	Aug_21	Sep_21	Oct_21	Nov_21	Dec_21	Code total
EX16 (Church Hall Insurance)	70.12	70.12	70.12	70.12	70.12	70.61	70.60	70.60	70.60	70.60	70.60	70.60	844.81
EX17 (Church Hall Electricity)	24.15	13.06	10.99	12.21	28.71	36.35	21.12	23.36	20.17	24.00	37.15	39.22	290.49
EX18 (Church Hall Gas)	51.29	39.80	26.77	29.22	14.96	32.97	15.66	15.95	16.17	16.74	30.19	46.57	336.29
EX19 (Church Hall Water Rates)	—	—	67.58	—	—	69.38	—	—	—	91.19	—	—	228.15
EX20 (Church Hall Cleaners Salary)	—	—	—	80.00	250.00	245.00	235.00	285.00	250.00	305.00	300.00	260.00	2,210.00
EX21 (Church Hall Cleaning Materials)	—	—	—	62.06	10.78	11.16	4.24	—	6.32	—	11.88	4.44	110.88
EX22 (Organists - Salary/Fees)	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	575.00	150.00	150.00	150.00	2,225.00
EX24 (Consumables,Candles)	—	92.11	53.12	—	—	—	—	68.38	—	—	165.99	30.99	410.59
EX25 (Consumables,Altar Bread/Wine)	—	16.04	—	20.70	—	—	—	20.84	—	—	—	—	57.58
EX26 (Admin - Ink Cartridges)	50.00	32.98	—	40.00	—	50.63	—	18.00	—	—	32.00	32.00	255.61
EX27 (Admin - Postage)	—	5.38	8.42	—	—	2.69	2.25	—	5.39	—	12.71	3.23	40.07
EX28 (Admin - Stationary/News Sheets)	—	—	—	—	—	—	—	—	1.00	—	—	55.00	56.00
EX29 (Admin - Cards/Certs/Box sets)	110.95	—	—	—	—	—	—	—	—	—	122.55	—	233.50
EX32 (Claymore - Copies Used)	—	—	—	—	—	—	—	—	—	—	15.85	—	15.85
EX33 (Wedding Expenses)	—	—	—	—	—	—	—	160.00	640.00	—	—	—	800.00
EX34 (Fundraising Activities(costs))	—	—	—	—	—	—	—	—	—	—	—	46.61	46.61
EX37 (Curate's House Rent)	575.00	575.00	575.00	575.00	575.00	575.00	226.85	—	—	—	—	—	3,676.85
EX38 (Curate's Council Tax)	150.00	—	—	156.23	158.00	158.00	158.00	158.00	—	—	—	—	938.23
EX39 (Curate's Water Rates)	51.29	51.29	51.29	46.51	51.42	51.42	51.42	15.72	—	—	—	—	370.36
EX40 (Curate's Telephone)	54.33	—	—	195.08	67.63	—	54.26	—	—	—	—	—	371.30
EX44 (A/C Refund Details)	561.00	—	—	—	175.00	163.00	—	—	105.00	—	—	—	1,004.00
<b>Expenditure totals</b>	<b>6,930.12</b>	<b>6,953.09</b>	<b>6,914.49</b>	<b>8,120.02</b>	<b>6,623.84</b>	<b>7,270.69</b>	<b>6,265.49</b>	<b>6,743.69</b>	<b>6,950.00</b>	<b>6,696.64</b>	<b>6,772.55</b>	<b>9,498.17</b>	<b>85,738.79</b>

**Balance (income - expenditure) (22,714.39)**