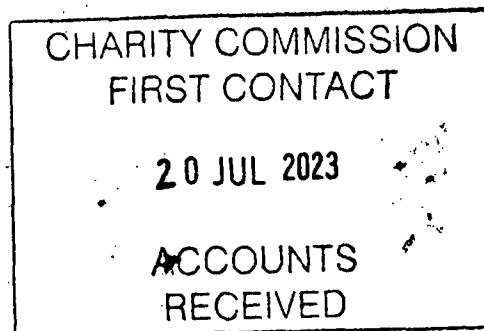


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Charity Registration No 1132241



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

**Report and Financial Statements
Year ended 31st December 2022**

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

Bankers	Santander UK PLC Brindle Road, Bootle, Merseyside. L30 4GB	CAF Bank Ltd 25, Kings Hill Avenue, West Malling, Kent. ME19 4JQ
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Treasurers Report 2022

The following pages contain the Unaudited Financial Statements for the year ended 31st 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 11th 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 STATMENTS

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 31st December.

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

Declaration

The Accounts for the year ending 31st 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 shape.

Dated

7/5/23.

ST CHADS CHURCH

End of Year Financial Statements

Year ending 31st December 2022

- Introduction

The Parochial Church Council of the Parish Over St. Chad

>

For the period from the 1st January 2022 to 31st December 2022

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
2 INCOMING RESOURCES (Summary)					
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
Total income	72,291.18	20,000.00	—	92,291.18	63,024.40
Resources used					
3 RESOURCES EXPENDED (Summary)					
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
Total expenditure	62,401.10	4,077.66	—	66,478.76	85,738.79
Net income / (expenditure) resources before transfer	9,890.08	15,922.34	—	25,812.42	(22,714.39)
Transfers					
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)
Other recognised gains / losses					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	8,874.13	16,938.29	—	25,812.42	(22,714.39)
Total funds brought forward	149,828.61	38,818.93	—	188,647.54	211,361.93
Total funds carried forward	158,702.74	55,757.22	—	214,459.96	188,647.54
Represented by					
Unrestricted					
General fund	38,702.74	—	—	38,702.74	29,828.61
Designated					
Christmas Tree Festival property fund	—	—	—	—	—
	120,000.00	—	—	120,000.00	120,000.00
Restricted					
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
Fixed assets			
07	church hall	120,000.00	120,000.00
	Total Fixed assets	120,000.00	120,000.00
Current assets			
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
	Total Current assets	94,603.96	69,088.54
Liabilities			
6699	Agency collections	144.00	441.00
	Total Liabilities	144.00	441.00
	Net Asset surplus(deficit)	214,459.96	188,647.54
Reserves			
	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	—	—
	Total Reserves	214,459.96	188,647.54
	Represented by funds		
	Unrestricted	38,702.74	29,828.61
	Designated	120,000.00	120,000.00
	Restricted	55,757.22	38,818.93
	Endowment	—	—
	Total	214,459.96	188,647.54

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
church hall -	—	120,000.00	—	—	120,000.00	120,000.00
Totals	—	120,000.00	—	—	120,000.00	120,000.00
Current assets - Cash at bank and in hand						
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
Totals	31,564.88	—	15,174.40	—	46,739.28	21,282.60
Current assets - Investments						
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
Totals	7,137.86	—	40,726.82	—	47,864.68	47,805.94
Liabilities - Agency accounts						
Agency collections -	—	—	144.00	—	144.00	441.00
Totals	—	—	144.00	—	144.00	441.00
Grand total	38,702.74	120,000.00	55,757.22	—	214,459.96	188,647.54

Fund movement by type

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

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
2 INCOMING RESOURCES (Summary) - 2a Incoming resources from donors						
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
2 INCOMING RESOURCES (Summary) - 2b Other voluntary incoming resources						
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
2 INCOMING RESOURCES (Summary) - 2c Income from operating activities:						
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
2 INCOMING RESOURCES (Summary) - 2d Income from operating activities						
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
2 INCOMING RESOURCES (Summary) - 2e Income from investment						
IN13 - Dividends	114.29	—	—	—	114.29	83.16
IN14 - Interest	757.48	—	—	—	757.48	624.52
Total	871.77	—	—	—	871.77	707.68
INCOME TOTAL	72,291.18	—	20,000.00	—	92,291.18	63,024.40

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
Total	60,607.90	—	4,077.66	—	64,685.56	83,335.45

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
Total	623.00	—	—	—	623.00	601.03

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

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

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.