

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST WILFRID'S CHURCH, WILFORD, NOTTINGHAM.

England & Wales - Charity number 1132451

Details

Other names ST WILFRID'S PCC, WILFORD.

Status Registered

Legal form Previously excepted

Registered 2009-11-04

Register [View on the Charity Commission register](#)

Contact

Address St Wilfrid's Church Drive
Wilford
Nottingham
NG11 7AJ

Phone 0115 9816960

Email info@stwilfrids.church

Website stwilfrids.church

Activities

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

Activities: - Regular public worship open to all- Provision of sacred space for personal prayer and contemplation- Pastoral work including visiting the sick and bereaved- Teaching Christianity through sermons courses and groups- Taking religious assemblies in schools- Promoting whole mission of church via provision of activities for senior citizens, parents and toddlers- Supporting other charities

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Nottingham City
- Nottinghamshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£203,812	£209,933	-	-
2023-12-31	£202,260	£199,612	-	-
2022-12-31	£211,701	£227,670	-	-
2021-12-31	£106,518	£89,321	-	-
2020-12-31	£83,219	£96,493	-	-

Trustees

Name	Role	Appointed
Christine Burton		2023-04-30
IAN DOUGLAS CRANFIELD		
Ian Baker		2017-05-01
Kimberley Sibilla		2023-04-30
Lindsey Elizabeth Barnes		2015-04-30
Melissa Jane Paris Baker		2022-05-01
PAUL WICKS		
Peter Leonard Brown		
Rev George White		2022-05-01
Rev Jacob Tyers		2023-04-30
Rev Josephine Tatum		2022-05-01
Robert Steel		2023-04-30
WENDY ANN CRANFIELD		2012-10-01

Accounts

St Wilfrid's Church - Wilford Parish

Annual Finance Report 2024 (APCM 2025)

The Finance Team are responsible for the good stewardship of church finances in partnership with the Parochial Church Council (PCC). Together we acknowledge with gratitude the gifts entrusted to our stewardship and seek to use those gifts to further God's purpose in Wilford, the local community, and the world. The following information demonstrates how St Wilfrid's Church serves the local community and public benefit.

At the end of each year the Finance Group meet and set budgets based on a forecast of current income and expenditure with consideration for trends over the previous three to five years. We also consider known and potential changes in the year ahead. It is customary to revise the budget early in the new year and for it to be presented to, and authorised by, the PCC.

The accounts presented here have been independently examined by our accountant, Andrew Pearson.

At the end of 2023 the finance group, with support of the PCC, set a budget for the year that recognised the increased giving towards the end of 2023 and the ambitious mission activity anticipated for 2024. It was a balanced budget but relied on a continued increase in giving to meet the missional demands.

The Trustees decided to continue a range of missional activities, such as Alpha Courses, Comms and Creativity and 'Tables' (A version of Home Groups). Reserves were put aside for new music equipment and replacing the gutters. The new tech equipment, music equipment and children's facilities will be assets held on behalf of the church moving forward.

To fund the increased spending, we budgeted for congregational giving to increase to £124,450 with anticipated gifts of £7000 and gift aid of £25,000. Congregational giving had been on the rise through 2023 thanks to the dynamic leadership of George and his team, and you our generous church family, we therefore set our target high in expectation of a continued increase. Direct giving did increase, to £117,007 (by £28,000 on the previous year), gifts decreased to £2726 and gift aid was £27887 (although some of that was actually relating to gift aid from 2023). All in all, giving was lower than budgeted, but we did not claim the final amount of gift aid which would have gained us a total above the budget. The final income was £203,812 short of expenditure by just over £6000.

The operating expenditure for 2024 was also set high to accommodate increased ministry spending. The amount of Parish Share allocated by the Deanery was £71,364 and paid in full. The total expenditure was set at £221,491 and finished at £209,933, £11,496 under budget. Many budget areas came under budget such as maintenance, clergy expenses and worship and production, but we exceeded the budget on 'Connect' and significantly on energy costs. This was due to catching up electricity arrears from the previous two years which had not been notified to us on one of the meters.

After adjustments the reserves decreased on those at the end of 2023 by about £6300 and we had approximately £39,000 to carry into 2024.

There was no major incident in 2024

St Wilfrid's Church - Wilford Parish

Annual Finance Report 2024 (APCM 2025)

The church finances appear healthy, and we are blessed by God's grace and with the generosity of our church family.

We look forward to even greater growth in 2025 which will allow us to meet new mission objectives and grow God's kingdom.

Thanks be to God - Amen

FINANCE GROUP 2024

Members 2023: Peter Brown – Wendy Cranefield – Eddie Mason – Rob Steel - Gary Evans – Paul Wicks – George White

Giving Secretary – Helen Lander

Independent Examiner – Andrew Pearson

Accounts & Examiners Report

St Wilfrids Church (Reg No 1132451) Receipts & Payments Account for the year ended 31 December 2024

INCOME	Notes	Restricted	Unrestricted	Designated	£	£
		Total	Funds	Funds	Total 2024	Total 2023
Charitable Activities	<i>Church Members</i>	-	117,007	-	117,007	89,421
	<i>Activities</i>	-	4,101	-	4,101	2,423
	<i>Youth Work</i>	-	27,887	-	27,887	-
Grants & Donations	<i>Gifts & Legacies</i>	940	1,177	-	2,117	19,758
	<i>Gift Aid</i>	-	18,422	-	18,422	31,123
Hall Income	<i>Hall ReDevelopment</i>	-	-	-	-	-
	<i>Hall Income</i>	-	31,149	-	31,149	40,803
Other Income	<i>Sundry Income</i>	-	1,186	1,757	2,943	30,996
	<i>Investment Income</i>	-	186	-	186	136
TOTAL INCOME		940	201,115	1,757	203,812	214,660
EXPENSES					£	£
Repairs & Maintenance	<i>Church Running costs</i>	-	20,938	-	20,938	26,960
Youth Work	<i>Carter Educational Trust</i>	2,499	7,544	-	10,043	8,338
Mission Donations	<i>Other</i>	-	-	-	-	3,276
Church Work & Service:	<i>St Wilfrid's</i>	-	23,097	-	23,097	18,988
	<i>Other Activities</i>	-	1,737	-	1,737	1,086
Hall Running Costs	<i>Hall Running Costs</i>	-	17,088	-	17,088	28,255
	<i>Re Development</i>	-	-	-	-	11,817
Admin & Office Costs	<i>Salaries & Wages</i>	-	52,370	-	52,370	31,452
	<i>Other</i>	-	13,296	-	13,296	11,520
Parish Share		-	71,364	-	71,364	68,768
TOTAL Expenditure		2,499	207,434	-	209,933	210,460
Funds Transfer		-	-	-	-	-
TOTAL Income - Expenditure		(1,559)	(6,319)	1,757	(6,121)	4,200
Opening Reserves		3,564	41,399	-	44,963	42,816
Prior Year Adjustment		-	-	-	-	(2,053)
Closing Reserves		2,005	35,080	1,757	38,842	44,963

St Wilfrid's Church - Wilford Parish
Annual Finance Report 2024 (APCM 2025)

St Wilfrid's Church (Reg No 1132451)
Account Balances as at 31 December 2023

Assets		Restricted Funds	Unrestricted Funds	Designated Funds	£ 2024	£ 2023
Capital Endowments	<i>(Brewill Forman CH Lands)</i>	3,564	-	-	3,564	3,564
Bank Accounts & Deposits						
Deposit	<i>Savings</i>	-	100	-	100	100
Current	<i>St Wilfrid's Church Hall</i>	(1,559)	10,964	1,757	11,162	16,031
		-	24,016	-	24,016	25,539
Current Assets		2,005	35,080	1,757	38,842	45,234
Liabilities						
Accruals	<i>Payroll</i>	-	-	-	-	(271)
Total Assets		2,005	35,080	1,757	38,842	44,963
Reserves						
Funds						
Restricted	<i>Brewill Endowment Carter Educational</i>	3,564	-	-	3,564	3,564
		(1,559)	-	-	(1,559)	-
Unrestricted		-	35,080	-	35,080	28,999
Designated	<i>Youth Work Ministry</i>	-	-	-	-	12,400
		-	-	1,757	1,757	-
Total Reserves		2,005	35,080	1,757	38,842	44,963
					-	
Trustees	Chairman				Rev George White	
	Treasurer				Peter Brown	

Date 28 February 2025

St Wilfrids Church (Reg No 1082849)
for the year ended 31 December 2024

Report to the Trustees/Members

I report to the charity trustees on my examination for the year ended 31 December 2024 which are set out below

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the 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 applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

St Wilfrid's Church - Wilford Parish
Annual Finance Report 2024 (APCM 2025)

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

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



Independent Examiner

Date 28 February 2025

Andrew Pearson F.C.M.A.
87 Main Street
Newtown Linford
Leicestershire
LE6 0AF

Accounts

St Wilfrid's Church - Wilford Parish

Annual Finance Report 2023 (APCM 2024)

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The accounts presented here have been independently examined by our accountant, Andrew Pearson.

At the end of 2022 the finance group, with support of the PCC, set a budget for the year that recognised the increased giving towards the end of 2022 and the ambitious mission activity anticipated for 2023. It was a balanced budget but relied on a continued increase in giving to meet the missional demands.

The Trustees decided on a new range of missional activities, such as Alpha Courses, Comms and Creativity and 'Tables' (A version of Home Groups). Reserves were put aside for new music equipment and replacing the gutters. The new tech equipment, music equipment and children's facilities will be assets held on behalf of the church moving forward.

To fund the increased spending, we budgeted for congregational giving to increase to £85,250 with anticipated gifts of £6000 and gift aid of £18,000. Congregational giving had been on the rise through 2022 thanks to the dynamic leadership of George and his team, and you our generous church family, we therefore set our target high in expectation of a continued increase. Direct giving did increase, to £89,421, gifts to £19758 and gift aid was £31,123 (although £14,700 of that was actually relating to gift aid from 2022). All in all, giving was higher than expected and allowed us to pursue the ministry spend we'd hoped for. The year end increase of all income over the expectation was approximately £27,800.

The operating expenditure for 2023 was also set high to accommodate increased ministry spending. The amount of Parish Share allocated by the Deanery was initially £68,794 but, after a discount of £742 was applied, the final amount was £68,052. I am pleased to report we met this in full and in fact paid back most of the discount. The final contribution was £68,768. The other budget lines did not cross over clearly from the old operating system to the new system (Quickbooks), so it is difficult to assess separate budget line spending, but total expenditure was set at £174,421 and finished at £199,612, £25,191 over budget. Early indications are that many budget areas came under budget but more work needs to be done on maintenance and some expenses budgets that form a part of the day to day running and services, as they appear to have gone over.

After adjustments the reserves increased over those at the end of 2022 by about £2648 and we had £41,900 to carry into 2024.

St Wilfrid's Church - Wilford Parish

Annual Finance Report 2023 (APCM 2024)

There was one major incident in March 2023, the theft of the church silver, and severe damage to the bell tower door. The insurance covered the broken door and £12,400 for the silver. This money is incorporated into the reserves above, but ringfenced for projects that give back to the community.

The church finances appear healthy, and we are blessed by God's grace and with the generosity of our church family.

We look forward to even greater growth in 2024 which will allow us to meet new mission objectives and grow God's kingdom.

Thanks be to God - Amen

FINANCE GROUP 2023

Members 2023: Peter Brown – Wendy Cranefield – Eddie Mason – Rob Steel - Gary Evans – Paul Wicks – George White - Katie White
Giving Secretary – Helen Lander
Independent Examiner – Andrew Pearson

St Wilfrids Church (Reg No 1132451)
Income & Expenditure Account for the year ended 31 December 2023

INCOME	Notes				£	£
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Designated</u>	<u>Total</u>	<u>Total</u>
		<u>Total</u>	<u>Funds</u>	<u>Funds</u>	<u>2023</u>	<u>2022</u>
Charitable Activities	<i>Church Members</i>	-	89,421	-	89,421	79,738
	<i>Activities</i>	-	2,423	-	2,423	4,555
	<i>Youth Work</i>	-	-	-	-	-
Grants & Donations	<i>Gifts & Legacies</i>	-	19,758	-	19,758	20,738
	<i>Gift Aid</i>	-	31,123	-	31,123	-
Hall Income	<i>Hall ReDevelopment</i>	-	-	-	-	75,000
	<i>Hall Income</i>	-	40,803	-	40,803	30,346
Other Income	<i>Sundry Income</i>	-	18,596	12,400	30,996	1,295
	<i>Investment Income</i>	-	136	-	136	29
TOTAL INCOME		-	202,260	12,400	214,660	211,701
EXPENSES						
					£	£
Repairs & Maintenance	<i>Church Running costs</i>	-	26,960	-	26,960	13,485
Youth Work	<i>Carter Educational Trust</i>	4,500	3,838	-	8,338	-
Mission Donations	<i>Other</i>	-	3,276	-	3,276	4,294
Church Work & Services	<i>St Wilfrid's</i>	-	18,988	-	18,988	13,092
	<i>Other Activities</i>	-	1,086	-	1,086	360
Hall Running Costs	<i>Hall Running Costs</i>	6,348	21,907	-	28,255	16,011
	<i>Re Development</i>	-	11,817	-	11,817	101,945
Admin & Office Costs	<i>Salaries & Wages</i>	-	31,452	-	31,452	14,650
	<i>Other</i>	-	11,520	-	11,520	5,153
Parish Share		-	68,768	-	68,768	58,680
TOTAL Expenditure		10,848	199,612	-	210,460	227,670
Funds Transfer		-	-	-	-	-
TOTAL Income - Expenditure		(10,848)	2,648	12,400	4,200	(15,969)
Opening Reserves		3,564	39,252	-	42,816	58,785
Prior Year Adjustment		-	(2,053)	-	(2,053)	-
Closing Reserves		(7,284)	41,900	12,400	44,963	42,816

St Wilfrid's Church (Reg No 1132451)
Account Balances as at 31 December 2023

Assets				£	£
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Designated</u>	<u>2023</u>	<u>2022</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>		
Capital Endowments	<i>(Brewill Forman CH Lands)</i>	3,564	-	-	3,564
Bank Accounts & Deposits					
Cash & Current Account	<i>Savings</i>	-	100	-	100
	<i>St Wilfrid's</i>	-	3,631	12,400	16,031
	<i>Church Hall</i>	-	25,539	-	25,539
		3,564	29,270	12,400	45,234
Liabilities					
Accruals	<i>Payroll</i>	-	(271)	-	(271)
Total Assets		3,564	28,999	12,400	44,963
Reserves					
Funds					
Restricted	<i>Carter Educational Trust</i>	-	-	-	4,500
	<i>J & T Shearman</i>	-	-	-	6,348
	<i>Brewill Endowment</i>	3,564	-	-	3,564
Unrestricted		-	-	-	28,404
Designated		-	-	12,400	12,400
Total Reserves		3,564	28,999	12,400	44,963

Trustees
Chairman
Treasurer

Rev George White
Peter Brown

Date 04 May 2024

**St Wilfrids Church (Reg No 1082849)
for the year ended 31 December 2023**

Report to the Trustees/Members

I report to the charity trustees on my examination for the year ended 31 December 2023 which are set out below

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the 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 applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

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- 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 no concerns and 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.



Independent Examiner

Date 04 May 2024

Andrew Pearson F.C.M.A.
87 Main Street
Newtown Linford
Leicestershire
LE6 0AF

St Wilfrids Church (Reg No 1132451)
Income & Expenditure Account for the year ended 31 December 2023

INCOME	Notes				£	£
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Designated</u>	<u>Total</u>	<u>Total</u>
		<u>Total</u>	<u>Funds</u>	<u>Funds</u>	<u>2023</u>	<u>2022</u>
Charitable Activities	<i>Church Members</i>	-	89,421	-	89,421	79,738
	<i>Activities</i>	-	2,423	-	2,423	4,555
	<i>Youth Work</i>	-	-	-	-	-
Grants & Donations	<i>Gifts & Legacies</i>	-	19,758	-	19,758	20,738
	<i>Gift Aid</i>	-	31,123	-	31,123	-
Hall Income	<i>Hall ReDevelopment</i>	-	-	-	-	75,000
	<i>Hall Income</i>	-	40,803	-	40,803	30,346
Other Income	<i>Sundry Income</i>	-	18,596	12,400	30,996	1,295
	<i>Investment Income</i>	-	136	-	136	29
TOTAL INCOME		-	202,260	12,400	214,660	211,701
EXPENSES						
					£	£
Repairs & Maintenance	<i>Church Running costs</i>	-	26,960	-	26,960	13,485
Youth Work	<i>Carter Educational Trust</i>	4,500	3,838	-	8,338	-
Mission Donations	<i>Other</i>	-	3,276	-	3,276	4,294
Church Work & Services	<i>St Wilfrid's</i>	-	18,988	-	18,988	13,092
	<i>Other Activities</i>	-	1,086	-	1,086	360
Hall Running Costs	<i>Hall Running Costs</i>	6,348	21,907	-	28,255	16,011
	<i>Re Development</i>	-	11,817	-	11,817	101,945
Admin & Office Costs	<i>Salaries & Wages</i>	-	31,452	-	31,452	14,650
	<i>Other</i>	-	11,520	-	11,520	5,153
Parish Share		-	68,768	-	68,768	58,680
TOTAL Expenditure		10,848	199,612	-	210,460	227,670
Funds Transfer		-	-	-	-	-
TOTAL Income - Expenditure		(10,848)	2,648	12,400	4,200	(15,969)
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St Wilfrid's Church (Reg No 1132451)
Account Balances as at 31 December 2023

Assets				£	£
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Designated</u>	<u>2023</u>	<u>2022</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>		
Capital Endowments	<i>(Brewill Forman CH Lands)</i>	3,564	-	-	3,564
Bank Accounts & Deposits					
Cash & Current Account	<i>Savings</i>	-	100	-	100
	<i>St Wilfrid's</i>	-	3,631	12,400	16,031
	<i>Church Hall</i>	-	25,539	-	25,539
		3,564	29,270	12,400	45,234
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Accruals	<i>Payroll</i>	-	(271)	-	(271)
Total Assets		3,564	28,999	12,400	44,963
Reserves					
Funds					
Restricted	<i>Carter Educational Trust</i>	-	-	-	4,500
	<i>J & T Shearman</i>	-	-	-	6,348
	<i>Brewill Endowment</i>	3,564	-	-	3,564
Unrestricted		-	-	-	28,404
Designated		-	-	12,400	12,400
Total Reserves		3,564	28,999	12,400	44,963

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Chairman
Treasurer

Rev George White
Peter Brown

Date 04 May 2024

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for the year ended 31 December 2023**

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The accounts presented here have been independently examined.

Early in 2022 the finance group, with support of the PCC, set a budget for the year that initially indicated a potential deficit of £7680. After another year of restrictions due to the Covid pandemic and a period of interregnum through 2021, there was a high degree of uncertainty, and therefore the budget was conservative. The main financial commitment agreed by the PCC was that we meet the full parish share allocated to us.

The amount of Parish Share allocated by the Deanery was initially £59,380 but, after a discount of £700 was applied, the final target was £58,680 and I am pleased to report we met this in full.

Congregational giving had fallen through 2020 and 2021 and so a conservative expectation was set for 2022 at £54,800. In fact, the Lord blessed us with generosity and the giving rose to approximately £79,738. This coincided with the appointment of George White as our new rector and his dynamic leadership attracted an immediate growth in the church family and congregational giving.

How much we receive in one off gifts and grants is always a complete unknown going into a new year, although we always seem to have some. The hope was that we would receive at least £1500 but we actually received £20738. £6348 of this was gifted in March 2022, to cover the salary of an office manager for the rest of the year, and £4500 was gifted in November 2022 by Carters Educational Foundation to buy new equipment for our children and youth ministry.

Two of the income lines failed to come to fruition by the year end 2022. Gift Aid was claimed but was not received until early 2023. It was £14398 so a little more than predicted. We also claimed £6500 from the Diocese towards a Youth Leader, and this was likewise received in 2023.

The year end increase of all income over the expectation was approximately £31,000.

The operating expenditure for 2022 was also difficult to predict coming off the back of two years of covid restrictions and a period of interregnum. We expected some costs for providing services and online access along with some maintenance, heating, lighting and insurance, but the greatest expected cost, as already mentioned, was parish share. In fact we were blessed with a new ministry team and, as a consequence, the costs that go along with them.

St Wilfrid's Church - Wilford Parish
Annual Finance Report 2022 (APCM 2023)

We had salaries to pay, for the office manager and youth leader, increased services, community events, IT and office costs, and children's and youth ministry. Maintaining the church site cost £3241 more than originally budgeted for, but this included the clearance, cleaning, repairing, painting and panelling of the church barn. A space that has added depth to the ministry and life of the church family.

All other budget lines finished roughly where they were expected to. Expenditure exceeded the budget by about £23,000.

The church finished 2022 with an almost equal income to expenditure and a reserve roughly equal to that at the end of 2021 (£17,548) however, if all costs and income expected by the end of 2022 had materialised, we would have actually had a reserve of £34,000 carried in 2023.

Through prayer, and God's grace, there was a far more optimistic outcome to 2022 then envisaged and the promise of much more to come in 2023.

FINANCE GROUP 2022

Members 2022: Peter Brown – Wendy Cranefield – Eddie Mason – Gary Evans – Paul Wicks – George White - Katie White
Giving Secretary – Helen Lander
Independent Examiner – Andrew Pearson

HALL FINANCE 2022

The hall finance figures were prepared by Sophie Blaken and have been examined by Andrew Pearson and incorporated into the overall church accounts.

Income totalled £105,346 which included a gift of £75,000 towards the hall refurbishment.

Expenditure totalled £117,956 which included £101,945 of costs for the hall refurbishment.

The difference was met from reserves which reduced from £36,683 to £24,072 (the amount carried forward into 2023).

The church family have been blessed by a wonderful Hall Management team and amazing generosity by large donors. The hall is a superb community facility and a legacy for those who follow and use it.

Amen

Exec Practice Exec Practice

Working Solutions

25 April 2023

To the Trustees & PCC St Wilfrid's Church Independent Examiners Report for the year ended 31 December 2022

Thank-you for appointing me to undertake your Charity Independent Examination of St Wilfrids Church records and governance for 2022. I am required to bring to your attention any matters which arise from my examination which and also to consider any matters raised to you, and review last year matters reported to the Charity Commission by the previous Examination undertaken by Mr Mike Polkinghorne as a qualification to your accounts.

Matters arising from your 2021 Independent Examination

1. Expenditure found without necessary supporting documentation.

Several PCC members incur costs on behalf of the Church and request reimbursement. Most attempt to provide copy receipts/invoices in an accompanying email.

There are still handwritten claims being made without documentation. Although I can see that this has improved, but still needs attention.

There is also evidence that funds are expeditiously taken from Weekly Offerings to pay for such items. (see below Weekly Offering Sheets, Cash Expenses & Banking) These payments still need to be reconciled to bankings clearly.

2. Authorisation and reimbursement of expenses not fully segregated.

There should be a standard form of Expense claim to complete which should itemise the nature of each purchase clearly (if not shown on the supporting document).

A cash advance can be given where significant expenditure is expected, which will be deducted from the cost of purchases made, or the excess advance returned accordingly.

There is evidence that some PCC members are using an expense sheet, but not all members are doing so. The PCC minutes (November) indicate that an online "Expense" system is being introduced which may improve the position.

Exec Practice Exec Practice

Working Solutions

The Expense sheet must be authorised by a supervisor/authority (this can be done by forwarding a claim via email)

3. Minuting of Donations

The Examiner recommended that commitments to donations should be minuted by the PCC

There is evidence that donations are being more clearly minuted at PCC meetings

Matters arising from the 2022 Independent Examination

1. Weekly Offering Sheets, Cash Expenses & Banking

There should be reconciled summary of Weekly Offering sheets to the relevant banking to ensure that full control is exercised over all Cash Received. It was noted that bankings were not made on a regular basis. This again leads to higher risk of control and security over cash funds whether or not these are secured.

As mentioned above there is evidence that Offering cash is “expeditiously” used to pay for church Purchases and Expenses. This leads to a lack of control where documentation is poor particularly where no authenticating receipts are available.

A Cash Summary sheet needs to be prepared for each banking which takes account of all Weekly Offerings that are to be banked any Cash Expenditure that may have been utilised.

It is recommended that bankings are made frequently and monthly as a minimum. A Weekly/Monthly Cash Reconciliation sheet has been recommended (Excel provided).

2. Authority and Approval Controls

It was noted (November) that the PCC has now agreed Authority levels for expenditure.

It is recommended that these authority approval controls are extended to cover signing of Contracts > 1 year and employment of staff and their Employment conditions. There is evidence that employment posts are being adequately discussed at PCC meetings

Exec Practice Exec Practice

Working Solutions

3. Use of Bank Cards

It is understood that several Bank Cards have been issued to staff to help with Church Purchases.

This was not adequately minuted in the PCC meetings as to who would be issued with a card and no guidelines on use were given.

Issue of Bank cards without limitation controls poses a risk should cards be fraudulently accessed. It is recommended that Bank Cards are limited to finance PCC members and only to persons that are authorisers of expenditure.

It would appear from Bank Transactions that only one authoriser is required to make Bank/Card payments, this should be reviewed.

4. Accounting Records

Whilst the accounting records are adequate, and maintained on an Excel sheet, a more secure and efficient accounting system is required

I have recommended QB (Quickbooks) online accounting software which will greatly improve the efficiency of processing and reconciliation of bank and cash transactions.

This could also facilitate further commercial invoicing and control over services e.g. Hall Lettings.

Please get in touch, if you require any further information or wish to discuss any of the above matters.

Your sincerely

Andrew Pearson FCMA
Independent Examiner

St Wilfrids Church (Reg No 1132451)
Income & Expenditure Account for the year ended 31 December 2022

INCOME	Notes			£	£
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
		<u>Total</u>	<u>Funds</u>	<u>2022</u>	<u>2021</u>
Charitable Activities	<i>Church Members</i>	-	79,738	79,738	53,198
	<i>Activities</i>	-	4,555	4,555	4,504
	<i>Youth Work</i>	-	-	-	804
Grants & Donations	<i>Gifts & Legacies</i>	10,848	9,890	20,738	11,534
	<i>Gift Aid</i>	-	-	-	13,079
Hall Income	<i>Hall ReDevelopment</i>	75,000	-	75,000	4,000
	<i>Hall Income</i>	-	30,346	30,346	29,345
Other Income	<i>Sundry Income</i>	-	1,295	1,295	285
	<i>Investment Income</i>	-	29	29	4
TOTAL INCOME		85,848	125,853	211,701	116,753
EXPENSES					
				£	£
Repairs & Maintenance	<i>Hall Redevelopment</i>	-	-	-	552
	<i>Church Running costs</i>	-	13,485	13,485	9,908
Youth Work	<i>Carter Educational Trust</i>	-	-	-	-
	<i>Other</i>	-	-	-	-
Mission Donations	<i>Other</i>	-	4,294	4,294	2,297
Church Work & Services	<i>St Wilfrid's</i>	-	13,092	13,092	7,313
	<i>Other Activities</i>	-	360	360	1,202
Hall Running Costs	<i>Hall Running Costs</i>	-	16,011	16,011	9,683
	<i>Re development</i>	75,000	26,945	101,945	-
Admin & Office Costs	<i>Salaries & Wages</i>	-	14,650	14,650	-
	<i>Other</i>	-	5,153	5,153	2,056
Parish Share		-	58,680	58,680	56,862
TOTAL Expenditure		75,000	152,670	227,670	89,873
Funds Transfer		-	-	-	-
TOTAL Income - Expenditure		10,848	(26,817)	(15,969)	26,880
Opening Reserves		3,564	55,221	58,785	31,905
Closing Reserves		14,412	28,404	42,816	58,785

St Wilfrid's Church (Reg No 1132451)
Account Balances as at 31 December 2022

Assets		<u>Restricted</u>	<u>Unrestricted</u>	£	£
		<u>Funds</u>	<u>Funds</u>	<u>2022</u>	<u>2021</u>
Capital Endowments	<i>(Brewill Forman CH Lands)</i>	3,564	-	3,564	3,564
Bank Accounts & Deposits			829	829	824
Cash & Current Account	<i>St Wilfrid's</i>	10,848	6,700	17,548	17,714
	<i>Church Hall</i>	-	24,072	24,072	36,683
		10,848	7,529	46,013	58,785
Liabilities					
Accruals	<i>Payroll</i>	-	(3,197)	(3,197)	-
Total Assets		10,848	4,332	42,816	58,785
Reserves					
Funds					
Restricted	<i>Carter Educational Trust</i>	4,500	-	4,500	-
	<i>J & T Shearman</i>	6,348	-	6,348	-
	<i>Hall ReDevelopment</i>	-	-	-	-
Unrestricted		-	4,332	4,332	58,785
Total Reserves		10,848	4,332	42,816	58,785

Trustees
Chairman Rev George White
Treasurer Peter Brown

Date 28 April 2023

**St Wilfrids Church (Reg No 1082849)
for the year ended 31 December 2022**

Report to the Trustees/Members

I report to the charity trustees on my examination for the year ended 31 December 2022 which are set out below

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the 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 applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

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



Independent Examiner

Date 28 April 2023

Andrew Pearson F.C.M.A.
87 Main Street
Newtown Linford
Leicestershire
LE6 0AF

Accounts

St Wilfrid's - Wilford Parish Church
Annual Finance Report 2020 (2021 APM)

The treasurer is responsible for the good stewardship of church finances in partnership with the Finance Group and the Parochial Church Council. Together we acknowledge with gratitude the gifts entrusted to our stewardship and seek to use those gifts to further God's purpose in Wilford, the local community and the world. The following information demonstrates how St Wilfrid's Church serves the local community and public benefit.

At the end of each year the Finance Group meet and set budgets based on forecast income/expenditure levels. The figures agreed are based on current income and expenditure with consideration for trends over the previous three to five years. We also consider known and potential changes in the year ahead.

The accounts presented here have not yet been independently examined and signed as accurate.

At the end of 2019 the finance group, with support of the PCC, set a deficit budget for 2020 (£7600) in order to once again meet the full parish share rather than commit to just 65% of our general giving. The amount of Parish Share allocated by the Deanery was initially £62,250 but because of an underpayment of parish share by our neighbour churches, the amount was increased to £64,620, and the PCC decided to meet the new request. This is the highest amount of parish share St Wilfrid's church has ever paid.

As we now know the budget set had not taken into consideration the impact of Covid-19 which meant income, such as envelopes and loose change, were not collected but on the other hand many expenses were lower too. The net effect was almost neutral.

The income trend for 2019 indicated giving in 2020 would continue to fall. The expected figure was £76,500 (£80,166 in 2019). In fact, the final giving figure was £72,835 which reflects the loss of the loose giving and envelopes. The direct giving was as expected. Therefore, if we had continued to meet in church the giving would most likely have been equal to 2019. Another positive is that the gifts to church were £6030 when we budgeted for £2000. This meant the final income for 2020 was equal to that set in the budget set at the end of 2019, £83,217.

The expenditure for 2020 was expected to be £91,270 and was actually £97,309. This figure included a final parish share payment for 2019 paid early in 2020 of £9711 so the true expenditure for 2020 was £87,598. It was less than the income by £4381 and that overspend came from the reserves we had.

We finished the year 2020 with reserves of approximately £14,800.

Clearly as we entered 2021 there are some serious financial matters and uncertainties to be considered. The finances must be carefully managed until uncertainties are stabilised.

FINANCE GROUP 2020

Members 2020 : Peter Brown – Wendy Cranefield – Eddie Mason – Gary Evans – Ian Baker – Paul Wicks – Rose Brown - Giving Secretary – Helen Lander - Independent Examiner – Mike Polkinhorne

2020	Ref	I&E Budget 2020 £	Current Year 2020 £
Income			
Church members	A110	£60,800	£56,868
Income generating activities	A120	£4,000	£2,297
Grants and legacies	A130	£2,850	£6,834
Gift aid	A140	£16,000	£16,767
Bank interest	A150	£20	£20
Insurance	A161	£0	£0
Other income	A160	£0	£431
Total Income		£83,670	£83,217
Expenditure			
Salaries	A300	£0	£0
Church work and services	A400	£6,150	£2,539
Office costs	A410	£3,500	£6,018
Training	A420	£450	£0
Building running costs	A430	£10,750	£11,395
Other costs	A440	£0	£0
Total Expenditure		£20,850	£19,953
Income generating activities	A450	£2,000	£140
Mission donations	A460	£3,800	£2,247
Discretionary fund	A470	£0	£0
Parish share	A480	£62,250	£74,436
Quarterly Fees	A481		£533
Total Expenditure		£88,900	£97,309
Surplus/(Deficit) before contribution		£5,230	£14,092

**Wilford Church
Financial Summary
PCC Statement**

Confidential

2020
£

2019
£

Income		
Church members	56,868	60,634
Income generating activities	2,297	4,378
Gifts and legacies	6,030	11,301
Youth work	804	
Gift aid	16,767	15,154
Bank interest	22	29
Insurance	0	0
Other income	431	15
Total Income	83,219	91,511
Expenditure		
Salaries	0	0
Church work and services	2,539	8,979
Office costs	5,148	3,146
Training	0	1,000
Building running costs	11,395	26,380
Other costs	55	909
Total running costs	19,137	40,414
Income generating activities	140	4,452
Mission donations	2,247	3,052
Discretionary fund	0	0
Parish share	74,969	48,645
Total Expenditure	96,493	96,564
Surplus/(Deficit)	(13,275)	(5,052)
Opening reserves	28,043	33,095
Closing balance	14,768	28,043
Reserves		
General	14,768	27,467
Specific	0	575
Total reserves	14,768	28,043
Held as		
Bank account	13,921	27,142
Cash in hand	25	79
Deposit account	823	821
Total funds	14,768	28,043



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
St Wilfrid's Parish Church, Wilford

**On accounts for the year
ended**

31st December 2020
Charity no (if any) **1132451**

Set out on pages

2&3
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

I have no concerns and 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.

Signed: *M J Polkinghorne* **Date:** 29th August 2021

Name: Michael James Polkinghorne

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

Address: 11 Stonesby Vale
West Bridgford
Nottingham NG2 7UR