

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST CUTHBERT NORTH WEMBLEY

England & Wales · Charity number 1132919

Details

Other names ST CUTHBERT'S NORTH WEMBLEY PCC

Status Registered

Legal form Previously excepted

Registered 2009-11-23

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

Contact

Address St. Cuthberts Church
214 Carlton Avenue West
Wembley
HA0 3QY

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Website www.stcuths.org

Activities

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

Activities: lively and family orientated church serving a Church of England parish

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Brent
- Harrow

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£108,227	£107,463	-	-
2024-12-31	£137,097	£116,879	-	-
2023-12-31	£148,456	£109,171	-	-
2022-12-31	£104,989	£98,851	-	-
2021-12-31	£115,568	£115,520	-	-
2020-12-31	£265,595	£304,943	-	-

Trustees

Name	Role	Appointed
AVRIL GILLIAN NICKOLSON		2013-05-30
Christine Lawton		2019-04-28
David Eric Loder		2014-04-28
Elizabeth Brookwick		2022-05-22
HAZEL DIANE BATHURST		
LIONEL ABBEY		2016-04-24
Lynn Jeniffer Dube		2015-05-11
Mandakini Patel		2025-05-11
Martina Murphy		2023-04-30
Michael Bruce		2019-04-28
Patrick Allister Alleyne		2015-05-11
Peter Lee		2025-05-11
Rev Trevor Goddard		2021-10-01
Tyrone De Silva		2025-05-11

Accounts



**Annual Report
of the
Parochial Church Council of St Cuthbert North Wembley
Charity Number 1132919**

For the year ending 31st December 2025

Vicar:
The Reverend Trevor Goddard

Treasurer:
Mandy Patel

Administrator:
Tina Last

Church Wardens:
Peter Lee and Tyrone De Silva

The Vicarage
214 Carlton Avenue West
North Wembley HA0 3QY

Book keeping and Management of Accounts
Kevin and Matthew Ogilvy

Bankers

Barclays Bank Plc
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

Independent Examiner

Data Developments (UK) Ltd
First Floor
Chubb Building
Fryer Street
Wolverhampton
WV1 1HT



Vicars Report for St Cuthbert's church APCM 2026 A Reflection on the Year and Our Future

Over the past year, we have had much to reflect on and to give thanks for as a church community. Our annual report highlights the many ways in which the life of St Cuthbert's has continued to grow, not only in activity but in but in the depths of spirituality. It is clear that behind every ministry, every act of service, and every gathering, there is a shared commitment to being a welcoming and faithful community experiencing and sharing the love of Jesus Christ.

Last year, we spent time reflecting on what it truly means for St Cuthbert's to be a place of welcome. We recognised that being a welcoming church is not simply about opening our doors, but about opening our hearts. It is about creating a space where people feel seen, valued, and safe to explore faith at their own pace. This sense of community is not an optional extra; it is central to how we share the gospel. When people encounter genuine warmth, kindness, and acceptance, they begin to glimpse something of God's love in action.

As we move into this year, we are called to build on that foundation by thinking carefully about how we present the gospel in our everyday interactions. Not everyone who comes through our doors is ready for bold or direct expressions of faith, but all are open to being listened to, cared for, and journeyed with. This is what we might call a "gentle" or "soft" sharing of the gospel, not neglected, but expressed through presence, patience, and compassion.

We are invited to be people who take time to listen deeply, to sit with others in their questions and struggles, and to encourage them as they reflect on faith and life. In doing so, we embody something of Christ's own ministry: meeting people where they are and walking alongside them. Faith then becomes not just something we speak about, but something we live out daily in our relationships.

This is a calling for all of us, not just in organised church activities but in our everyday lives. Each conversation, each act of kindness, each moment of encouragement becomes an opportunity to share something of the truth of God. We are bearers of the message that God is present with us not distant or removed, but active and loving in every part of our lives.

As a congregation, may we be encouraged by this truth: that God is with us, and that each one of us matters deeply to Him and to His Church. We are not insignificant; we are part of His ongoing work in the world. Through simple acts of care, supportive words, and authentic relationships, we truly do bring light into the lives of others.

Let us continue to be a community that reflects God's love in both word and action, trusting that even the smallest gestures can have a lasting impact. As we go forward together, may we do so with confidence, compassion, and a renewed sense of purpose in sharing the good news of God's love with each other and all we meet.

Rev Trevor Goddard
Vicar

Church Warden's Report

As Church Wardens of St Cuthbert's Parish, we serve as stewards and representatives of the church community, helping to care for the resources entrusted to us: our buildings, finances, and people. Over the past year, the congregation, clergy, and volunteers have continued to uphold the mission and values of St Cuthbert's with faithfulness and generosity. This report highlights some of the key work undertaken during the year in maintaining our buildings, supporting parish life, and enabling the mission of the church.

In September, we welcomed the Revd Sophie Schuil-Brewer, Area Dean of Brent, for our Triennial Parish Visitation. This important visit helps ensure that the parish is operating in a legal, safe, and secure way in relation to its ministry, mission, and administration. It was a constructive and helpful occasion during which parish life was discussed, the registers were examined, and matters concerning the church building, policies, finances, training, and safeguarding were reviewed. We were grateful for her encouragement, advice, and support.

Significant attention has also been given this year to the care of our buildings, particularly in relation to the church roof and internal decoration. After a particularly wet winter, some moisture ingress became apparent, most notably affecting the paintwork on several of the interior pillars. In response, a drone survey of both the main church roof and the church hall roof was carried out. This identified a number of areas requiring repair, and several small sections of the main copper roof were patched as a temporary measure. Although these repairs are not permanent, they have helped to stabilise the situation and allow the next stage of restoration work to begin, including attention to the damaged pillars and paintwork.

Alongside these larger matters, a range of day-to-day maintenance and improvement works have been undertaken throughout the year. These include ongoing care of the church building and grounds, including gardening and general upkeep, as well as our annual church clean-up day in August. Portable appliance testing was completed, and new fire extinguishers were installed to help ensure continued safety. We have also invested in some practical improvements to support worship and hospitality, including a new large flat-screen television, together with new kitchen equipment and crockery. In addition, the church website has been re-launched and modernised, and regular updates continue to be shared through our social media channels on Instagram and Facebook, helping us to communicate more effectively with the congregation and wider community.

St Cuthbert's has continued to enjoy a full and active parish life over the past year, and we have been blessed by many events and opportunities to serve the wider community. Among these was a VE Day commemoration event in May, which was warmly appreciated, as well as the continuing ministry of our much-valued Memory Café, which this year celebrated its tenth anniversary. We were also pleased to see the establishment of a new Alpha course, the first for a number of years, providing an opportunity for exploration of the Christian faith and fellowship. Other highlights included a visit to St Paul's Cathedral for a tour focusing on Black history, and an inspiring service led by Archdeacon Catherine.

In November, we were delighted to host a joint Confirmation Service at which four candidates were confirmed. The service was led by Bishop Lusa, Bishop of Willesden, and was a joyful and encouraging occasion for the parish. We were especially appreciative of his presence among us, not only in leading the service but also in spending time with members of the congregation afterwards. His warmth and generosity were greatly valued.

We give thanks to God for His faithfulness and provision throughout the past year. We continue to pray for St Cuthbert's: for its people, its buildings, and its witness, that together we may continue to shine the light of God's love in our community and beyond.

Peter Lee & Tyrone De Silva
Church Wardens

Gardening Club



The Gardening Club had a very busy year in 2025. We started the year by laying special matting on the grass area in front of the vicarage to allow more Memory Café clients to park on site. The grass grew over very quickly disguising the matting underneath.

In February, Steve Last built a container using old pallets. The first job the gardening group had was choosing some plants for the container at Harrow Garden Centre where we enjoyed a cuppa (and cake). By June, the container plants were in full bloom attracting bees and wildlife. We are all very proud of this. General maintenance has continued throughout the year. My thanks to the team, Susan & David, David Loder, Pat and Steve. ***Tina Last, Gardening Club Member***

Memory Café Report—Celebrating 10 years

For those that wish to attend, the day starts with a communion service. A very special way to start the day. Memory Café continues to develop and thrive. There is always a warm welcome and plenty of chat!

We have introduced a game called Boccia, a form of indoor bowls. This is quite competitive and provides a lot of fun.

In May, we held our own VE Day Celebration lunch. The church was filled with red, white and blue bunting, music and laughter. Some members even dressed up in 1940's costume.

A weekly raffle, organised by June, is also very popular and helps to raise month. The 10th anniversary of Memory Café was celebrated during September 2025. There was an abundance of food, live music and dancing. Bishop Lusa attended along with the Deputy Mayor of Brent, Councillor Narinder and his wife.

Unfortunately Francis, who leads the singing, has moved on to develop other projects. He has been with Memory Café for almost 10 years and will be missed. We thank him for the time that he has spent with us. Anna continues to play the piano and the sing along is led by anyone who is brave enough to attempt it!

We give a big thank you to all our volunteers who do an amazing job providing hot drinks, food and a listening ear. Most of all we thank our lovely attendees who brave all weathers and circumstances to make MC so special.

Liz Brookwick, Elders Champion



A Review on the Active Ageing Class at Memory Cafe 2025

The seated exercises continue to be a popular part of Memory Café with on average 40-50 people joining in. The exercises focus on posture and muscle strengthening. Megan, our Active Ageing Instructor, is also a contributor writer for the quarterly Memory Café magazine giving well being, dietary and daily exercise advice and instruction.

On a couple of occasions, we have played a game of Boccia which is a sports sensory game which can be played seated. As the clients thoroughly enjoyed the game, we plan to buy our own set so that we can run this session on a regular basis.

Saturday Morning Café Report

The Café continues to draw in members of the ballet community on Saturday mornings, and on occasion members of the community. We have also received a number of toys and books to add to the children's corner including jigsaw puzzles. There is always a wonderful atmosphere in church, filled with conversation and laughter. Many of the children have told their parents that they look forward to coming into church more than attending their ballet classes! This outreach to the community would not happen without the dedicated team who run the cafe. My very special thanks go to Bernie, Cathy, Hazel, Joan, June and Susan who give up their time to support St Cuthbert's in this venture.

Tina Last
Church Administrator

Wednesday Bible Study Group

Over the past year, a small but faithful group has gathered each Wednesday at 10:30am in the back room at St Cuthbert's Church for Bible study. Typically, around eight people meet regularly, sharing fellowship over a cup of tea while engaging deeply with God's Word.

As a group, we have journeyed through books of the Bible, using Bible Project materials to help us understand the background and context of various New Testament writings. Alongside this, we have spent time reading Scripture together, reflecting on its meaning, and considering how it speaks into our lives today.

During Lent, we focused on the Synoptic Gospels, Matthew, Mark, and Luke. This was a particularly enriching time, as we encouraged one another to immerse ourselves in the stories of Jesus, exploring His life, ministry, and teachings. There has been something truly special about gathering together to read and reflect on Scripture in this way. As we are reminded, the Bible enriches our lives deeply, and as a group we have experienced this spiritual nourishment firsthand.

In addition, during Lent, Dotun supported this pattern of study by hosting a weekly online group. This proved to be a real blessing for those who took part, offering another opportunity to strengthen faith, fellowship, and our shared relationship with Jesus.

The Wednesday Bible Study Group continues to be a place of encouragement, growth, and community, and we warmly invite others to join us as we continue to explore and be shaped by God's Word together.

Rev Trevor Goddard

St Cuthbert's Church Hall

The hall now has regular bookings every evening, weekends and some mid-week sessions are run in the mornings. As it has been 5 years since the hall was revamped and decorated, we decided that the hall be repainted white and the furniture moved and chairs stacked to create more space. This was down over 2 weeks in the summer. The tables are stored on trolleys for safety reasons and additional secure buckle tie down straps were purchased to keep them in place. The air conditioning/heating system is serviced regularly and some plumbing maintenance in the toilets were needed after a leak. The main doors need replacing which we hope to get done in 2026.

Tina Last, Church Administrator

Tuesday Art Group



The art group is continuing. We have had two six week sessions with Denise, who is a member of Pinner Sketch Club. She has been excellent at injecting enthusiasm and inspiration in the group and we have tried some experimental techniques, which we have found great fun. We have particularly welcomed members from the Memory Café, who have found the therapy that art offers very beneficial and we have very much enjoyed encouraging them and we have all found it great fun.

Denise will be back at a time to be arranged, perhaps later on in the summer. In the meantime, I will continue to lead it. We are hoping for some new members.

We would like to thank everyone who has attended for their enthusiasm and their kind generosity with donations, which have gone a long way towards the funding.

I look forward to us continuing for the foreseeable future. If anyone is interested in joining the group, please see Trevor, or email me at clawton13@btinternet.com or text me on the WhatsApp Group, which is called Art and Soul. ***Christine Lawton***



Brent Deanery Synod

Brent Deanery Synod, now known as Anglicans in Brent is made up of the clergy and elected representatives of the people of each the churches in Brent. The number of representatives from each parish depends on the number of people on the electoral roll. At the moment, St. Cuthbert's has two representatives. There are up to three meetings each year which focus on topics affecting the church and beyond and also conduct any necessary business.

In March 2025 there was an opportunity to revisit the ambition from the Willesden Deanery Roadshow 2024. This was '**For Every Londoner to Encounter the Love of God in Christ.**' Here, Bishop Lusa, Archdeacon Catherine, Director of Ministry Andrew and director of Mission led those present to prayerfully think about their own churches using the Ignatian practice of Examen.

The meeting in October focussed on how we can support members of our communities with acquired brain damage. The speaker was Dr. Laura Boubert from the University of Westminster.

In February of this year Mirjam Ngoy Verhage (Diocesan Discipleship Enabler) shared 'Way of Life' resources which aim to help churches formulate a shared Way of Life in the context of their church community.

Almost all of Deanery Synod meetings are open to all and welcome anyone who is interested. They are usually advertised at the back of the church.

Hazel Bathurst

Electoral Roll - After a full revision of the Electoral Roll in 2025, the **Final Total was 86**, Previous total 97, Numbers removed from Electoral Roll - 46, New Names - 34

Black History Month – 2025

Our Black History Month celebrations this year were spectacular! We kicked off the month with a talk by *Fitzroy Lee*, a criminal lawyer and a member of St Cuthbert's, about the **Maroons**. We learned about their origins, how they fought the British for their independence, and how their lineage can be traced to Ghana and other parts of Africa.



In the second week, we heard from *Dr. Lisa Adjei*, Head of Racial Justice Priority in the London Diocese. She used the eraser as an analogy to explain how Black history was removed from world history and spoke passionately about how to stop this erasure and reclaim history by "removing the eraser."

As part of the activities, *Revd Winnie Kuta-Dankwa* arranged a visit to St Paul's Cathedral, attended by members of our sister church, The Church of the Annunciation. *Dr. James Roberts*, Head of St Paul's Cathedral Institute, led a tour using the Monuments Trail. We were shown various monuments of the British Empire connected to colonialism. Some found aspects of the tour challenging because it revealed atrocities committed during colonial rule. James acknowledged the recognition of these historical wrongs and the efforts being made to address them by introducing more Black history into St Paul's Cathedral. One such effort is the installation of a monument in honour of **Kofoworola Abeni Pratt**, the first Black nurse to train and work in the NHS, originally from Nigeria. It was also a fun day out, as we had free time to explore the cathedral, and some brave souls climbed the stairs to the top of the tower.

For the third Sunday, we had a talk from *Serge Nguete*, a Digital Marketing Expert from our sister church. His theme was "**The Colonisation of French-Speaking Africa.**" Serge's presentation educated us about the partitioning of Africa by European nations, including Britain, France, Belgium, Germany, Portugal, Spain, and Italy. He spoke about how the effects of colonisation continue to impact his home country, Cameroon, and the rest of Africa many years after independence.

We concluded Black History Month with a talk from *Tesse Akpeki*, a Strategist in Leadership Development and a member of the St Cuthbert's family. Her talk, "**The Rainbow Child of God,**" was engaging. Tesse spoke about belonging, wellbeing and identity. Born in London, Tesse was taken to Northern Ireland at the age of four where she grew up in social care. At the age of ten, Tesse was taken to Nigeria but returned to the UK a few years later. The multiple touch points in her life have shaped who she is as a Black British woman.

All in all, Black History Month this year was educational, impactful, insightful, thought-provoking, and fun. We learned a great deal about the British Empire, colonialism, slavery, and how these legacies continue to affect the world today.

By Revd Winnie Kuta-Dankwa



Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent.

The PCC met 7 times during the year with an average attendance of 90%. We have no sub committees.

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middx, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and are registered with the Charity Commission, number 1132919.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Names of the PCC members Ex Officio members:

The Reverend Trevor Goddard (Vicar)
Peter Lee (Churchwarden)
Tyrone De Silva (Churchwarden)

Elected members:

Mandy Patel (Treasurer)
Hazel Bathurst (Deanery Synod Rep)
Christine Lawton (Deanery Synod Rep)
Liz Brookwick (Elder's Champion)
Patrick Alleyne
Martina Murphy
Michael Bruce
Lynn Dube
Slim Lim
David Loder
Avril Nickolson

Joan Alleyne (Safeguarding Officer)
Winnie Kuta-Dankwa (Curate, Self Supporting Minister)

Safeguarding

As the parish safeguarding lead, I am pleased to report that there were no reportable safeguarding incidents in the last year. At St Cuthbert's we continue to take Safeguarding very seriously to ensure that the environment is safe for all. A regular programme exists to ensure that our DBS checking is always up to date.

Finally, I have attended the necessary training courses provided by the Diocese for parish safeguarding leads.

Joan Alleyne
Safeguarding Officer

Treasurer's Report – St Cuthbert's North Wembley Financial Year Ended 31 December 2025

I am pleased to present the Treasurer's Report for the financial year 2025. This year has been one of steady financial management, us continuing to meet our obligations while supporting the mission and ministry of St Cuthbert's.

Income and Giving

Regular giving through standing orders and envelopes remained stable at around £35k, reflecting the continued generosity and commitment of our congregation. Collections at services saw a modest increase of around 21% with a total of just under £3k. Hall hire continued to be a vital source of income, with consistent bookings throughout the year. The consistent use of the hall is a clear indication that of the PCC's wisdom to invest in its refurbishment in keeping with **Proverbs 14:15 (NIV)**: "The simple believe anything, but the prudent give thought to their steps."

Expenditure

Our principal expenditures were the parish share through our Common Fund commitment, utilities, insurance, and building maintenance. Energy costs remain a significant cost to us. Notwithstanding higher expenditure in 2025 compared to the previous year we have been prudent. Overall expenditure went up by only 5%. Thanks go to Reverend Goddard and Tina Last our Administrator for keeping a tight rein on spending and for the consultative approach with the PCC for significant spends. It is with God's grace that we can say that, all financial commitments were met in full.

Year-End Financial Position

The parish's reserves remain at a responsible level.

Year	Closing Balance
2024	£136k
2025	£135k

The 2025 year-end balance represents a small reduction compared to the previous year, demonstrating careful stewardship during a period of rising costs.

Acknowledgements

My thanks go to the PCC, our Church Administrator, and especially to you who contribute financially or through volunteering. Your support ensures that St Cuthbert's can continue its work in North Wembley with confidence and purpose.

Daniel's Den Report for the APCM – St Cuthbert's Church 2025



What a fantastic year it's been for Daniel's Den at St. Cuthbert's! A highlight this year was the successful quiz night hosted at St Cuthbert's Church, with special guest Sean Wallace from 'The Chase'. The evening was well-attended and brought the community together for a fun and uplifting cause. The event raised valuable funds for both Daniel's Den and the Memory Café, strengthening two important local projects that support different generations.

We've run 36 weekly sessions, hosted 2 discos, 3 snipping sessions and enabled so many families to make connections in their local community.



During the year we had 142 unique attendees and 746 attendances. It is such a joy to be able to offer a warm welcome and a safe fun space for babies as young as 2 weeks old, toddlers and their parents and carers to play and make friends. The group is led by Linda and there are a fantastic faithful team of volunteers including Trevor, Anne, Lynn and Gill.

A highlight of every week is the singing music time and Gill brings her violin and props for the songs. Music week is another highlight of the year, and Linda brings along an array of instruments for the children to enjoy.



We really value being able to store our spare equipment and craft resources in the old kitchen and this enables us to run snipping sessions when all the crafts for all our 12 sessions across the borough.



Our annual discos were a big success – so wonderful to see present and former members attending. We love being able to host our nativity play in the church and use the amazing nativity scene as the backdrop.



Trevor invited Jo to celebrate the 10th anniversary of the Memory Café and through this connection we nominated to receive 100 personalised books for our children. The power of connection is wonderful, and we are so grateful to the church for supporting Daniel's Den in so many ways – thank you.

Daniel's Den Team





Our Financial Statements for 1 January—31st December 2025 will be produced as a separate booklet and will also be available on our website:

www.stcuths.org



St Cuthbert's North Wembley
Sofa Separate Designated
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	64,588	-	-	64,588	82,444
Income from charitable activities	2,904	-	13,088	15,992	13,926
Other trading activities	39,965	-	-	39,965	38,786
Investments	770	-	-	770	1,557
Other income	0	-	-	0	384
Total income	108,227	-	13,088	121,315	137,096
Payments					
Raising funds	1,158	-	18	1,176	650
Expenditure on charitable activities	106,305	-	15,449	121,754	116,144
Total expenditure	107,463	-	15,467	122,931	116,794
Net income / (expenditure) resources before transfer	764	-	(2,380)	(1,616)	20,303
Transfers:					
Gross transfers between funds - in	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	764	-	(2,380)	(1,616)	20,303
Reconciliation of funds					
Total funds brought forward	104,581	9,794	21,928	136,304	116,001
Total funds carried forward	105,345	9,794	19,549	134,688	136,304
Represented by					
Unrestricted					
General fund	105,345	-	-	105,345	104,581
Designated					
Maintenance Fund	-	7,189	-	7,189	7,189
Vicar's Discretionary Fund	-	2,605	-	2,605	2,605
Restricted					
Memory Cafe	-	-	19,549	19,549	21,928

There may be minor discrepancies in the totals if the pence are not being shown

St Cuthbert's North Wembley

Balance Sheet detailed

	As at 31/12/2025	As at 31/12/2024
Current assets		
6501: Bank current account	21,701	34,697
6505: Bank deposit account	117,533	106,772
Z05: Accounts Receivable	-	-
Total Current assets	139,234	141,469
Liabilities		
6699: Agency collections	(1,090)	(471)
9901: Loans received	-	-
Z04: Accounts Payable	5,636	5,636
Total Liabilities	4,546	5,165
Net Asset surplus (deficit)	134,688	136,304
Reserves		
Excess/(deficit) to date	(1,616)	20,303
Z01: Starting balances	136,304	116,001
Total Reserves	134,688	136,304

Represented by Funds		
General (Unrestricted)	105,345	104,581
Designated	9,794	9,794
Restricted	19,549	21,928
Total	134,688	136,304

St Cuthbert's North Wembley

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	This year	Total Last year
Receipts					
Donations and legacies					
0101 - Planned Giving - Bank	34,033	-	-	34,033	32,691
0110 - Gift Aid - Envelopes	850	-	-	850	945
0201 - Other planned giving	-	-	-	-	54
0301 - Loose plate collections	2,942	-	-	2,942	2,314
0410 - Giving through church boxes	25	-	-	25	-
0501 - One-off Gift Aid gifts	-	-	-	-	30
0520 - Card Donations	493	-	-	493	115
0550 - Donations appeals etc	11,778	-	-	11,778	8,200
0601 - Tax recoverable on Gift Aid	13,320	-	-	13,320	11,341
0701 - Legacies	-	-	-	-	5,000
08A1 - Non-recurring one-off grants	1,000	-	-	1,000	21,753
0901 - Other funds generated	146	-	-	146	-
Donations and legacies Totals	64,588	-	-	64,588	82,444
Income from charitable activities					
0560 - Donations Saturday Cafe	1,585	-	-	1,585	1,497
1101 - Fees for weddings and funerals	1,319	-	-	1,319	752
1400 - Memory Cafe	-	-	13,088	13,088	11,677
Income from charitable activities Totals	2,904	-	13,088	15,992	13,926
Other trading activities					
0910 - Fund Raising	30	-	-	30	386
1240 - Church hall lettings - fund raising	39,935	-	-	39,935	38,400
Other trading activities Totals	39,965	-	-	39,965	38,786
Investments					
1020 - Bank and building society interest	770	-	-	770	1,557
Investments Totals	770	-	-	770	1,557
Other income					
0915 - Vicarage Costs Reimbursement	-	-	-	-	384
4000 - Unidentified Income	0	-	-	0	-
Other income Totals	0	-	-	0	384
Receipts Grand totals	108,227	-	13,088	121,315	137,096
Payments					
Raising funds					
1701 - Fees paid to fund raisers	65	-	-	65	350
1710 - Costs of applying for grants	-	-	-	-	300

	General	Designated	Restricted	This year	Total Last year
1730 - Costs of fetes & other events	1,093	-	18	1,111	-
Raising funds Totals	1,158	-	18	1,176	650
Expenditure on charitable activities					
1850 - Charity Donations	3,054	-	-	3,054	3,091
1870 - Secular charities	146	-	-	146	-
1910 - Common Fund	44,300	-	-	44,300	42,330
2001 - Assistant staff costs	-	-	-	-	419
2050 - Salary of parish administrator	7,496	-	-	7,496	7,508
2060 - Salaries & Wages: Hall Cleaner	2,464	-	-	2,464	2,218
2070 - Bookkeeping fees	2,500	-	-	2,500	2,500
2080 - Payrol Services	707	-	-	707	323
2101 - Working expenses of incumbent	198	-	-	198	71
2130 - Vicarage expenses	85	-	-	85	339
2170 - Education	30	-	-	30	6
2201 - Parish training and mission	200	-	-	200	225
2301 - Church running - insurance	5,754	-	-	5,754	5,118
2310 - Church office - telephone	1,292	-	-	1,292	1,249
2315 - Church Office Internet	268	-	-	268	483
2320 - Organ / piano tuning	80	-	-	80	160
2330 - Church maintenance	2,338	-	-	2,338	8,386
2331 - Cleaning	98	-	-	98	90
2340 - Upkeep of services	1,143	-	-	1,143	498
2345 - Refreshments	1,690	-	-	1,690	1,495
2350 - Upkeep of church Grounds	2,099	-	-	2,099	1,721
2360 - Administration	3,765	-	-	3,765	1,393
2365 - Administration: Printing & Publicity	655	-	-	655	245
2366 - Statutory Fees	1,083	-	-	1,083	384
2367 - Bank Charges	329	-	-	329	371
2401 - Church running - electric	7,375	-	-	7,375	6,134
2410 - Church running - gas	3,826	-	-	3,826	4,618
2420 - Church running - water	1,014	-	-	1,014	915
2520 - Hall running - Waste collection	2,386	-	-	2,386	1,606
2530 - Hall running - electricity	5,674	-	-	5,674	6,254
2560 - Hall running - maintenance	2,420	-	-	2,420	1,391
2580 - Hall running - water	45	-	-	45	451
2601 - Governance costs examination/audit fee	504	-	-	504	498
2701 - Church major repairs - structure	1,284	-	-	1,284	-
3000 - Memory Cafe at Home Exp	-	-	148	148	-
3005 - Memory Cafe at Home Wages	-	-	300	300	-
3015 - Memory Cafe exp: Salaries	-	-	3,230	3,230	4,120
3016 - Memory Cafe exp: Cleaner	-	-	2,366	2,366	2,339
3020 - Memory Cafe exp: Other	-	-	9,406	9,406	6,852
3025 - Memory Cafe exp: Printing	-	-	-	-	123
3026 - Saturday Cafe Expenses	4	-	-	4	220
Expenditure on charitable activities Totals	106,305	-	15,449	121,754	116,144
Payments Grand totals	107,463	-	15,467	122,931	116,794

St Cuthberts Church, North Wembley

Financial Statements for the year ended
31st December 2025

Independent Examiner's report

Accounts for the year ended 31st 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: 13th May 2026

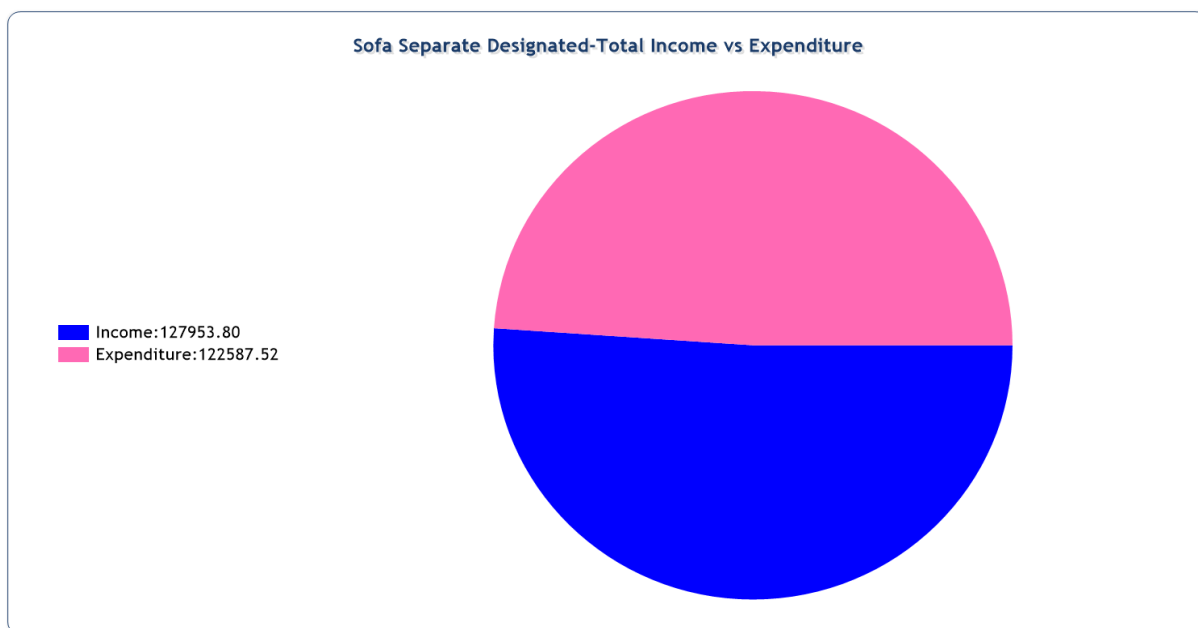
Signed:



Stephen Hendy, Data Developments, The Chubb Building, Fryer Street, Wolverhampton

Statement of Financial Activity

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	70,223.75	-	-	-	70,223.75	82,443.54
Income from charitable activities	3,173.48	-	13,087.67	-	16,261.15	13,925.94
Other trading activities	39,964.60	-	-	-	39,964.60	38,785.75
Investments	1,504.11	-	-	-	1,504.11	1,557.19
Other income	0.19	-	-	-	0.19	384.00
Total income	114,866.13	-	13,087.67	-	127,953.80	137,096.42
Payments						
Raising funds	1,158.45	-	17.99	-	1,176.44	650.00
Expenditure on charitable activities	106,099.56	-	15,311.52	-	121,411.08	116,143.87
Other expenditure	-	-	-	-	-	-
Total expenditure	107,258.01	-	15,329.51	-	122,587.52	116,793.87
Net income / (expenditure) resources before transfer	7,608.12	-	(2,241.84)	-	5,366.28	20,302.55
Transfers						
Transfers between funds - in	-	-	-	-	-	-
Transfers between funds - out	-	-	-	-	-	-
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	7,608.12	-	(2,241.84)	-	5,366.28	20,302.55
Reconciliation of funds						
Total funds brought forward	104,581.24	9,794.01	21,928.37	-	136,303.62	116,001.07
Total funds carried forward	112,189.36	9,794.01	19,686.53	-	141,669.90	136,303.62
Represented by						
Unrestricted						
General fund	112,189.36	-	-	-	112,189.36	104,581.24
Designated						
Maintenance Fund	-	7,189.00	-	-	7,189.00	7,189.00
Vicar's Discretionary Fund	-	2,605.01	-	-	2,605.01	2,605.01
Restricted						
Agency collection	-	-	-	-	-	-
Memory Cafe	-	-	19,686.53	-	19,686.53	21,928.37

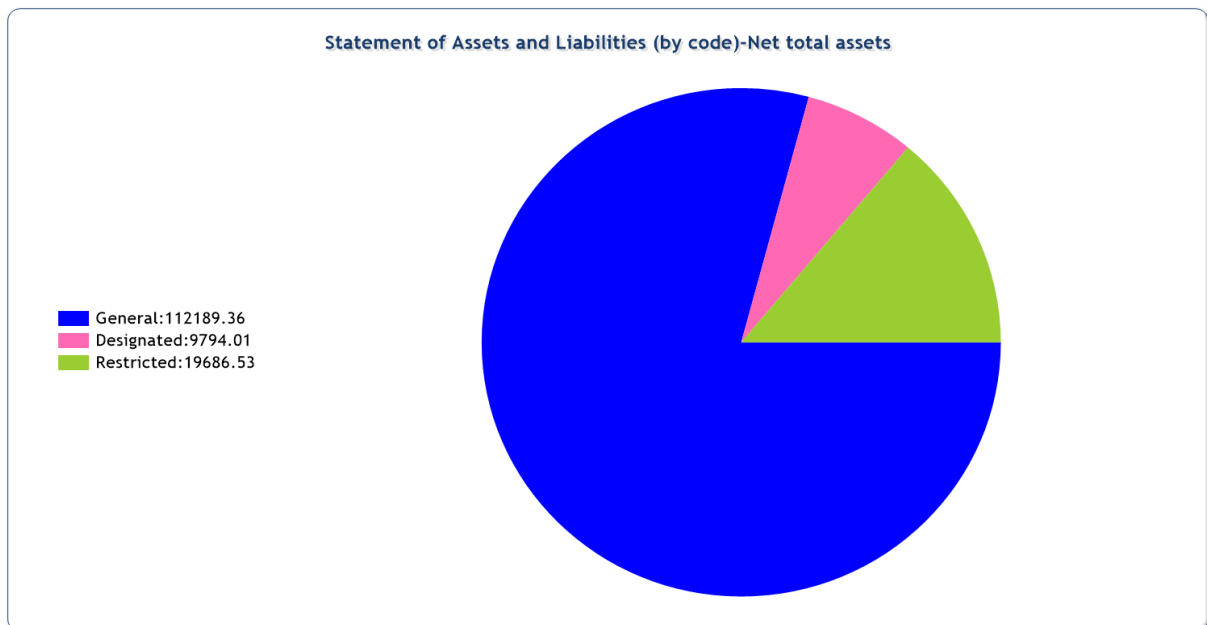


Balance Sheet (Summary)

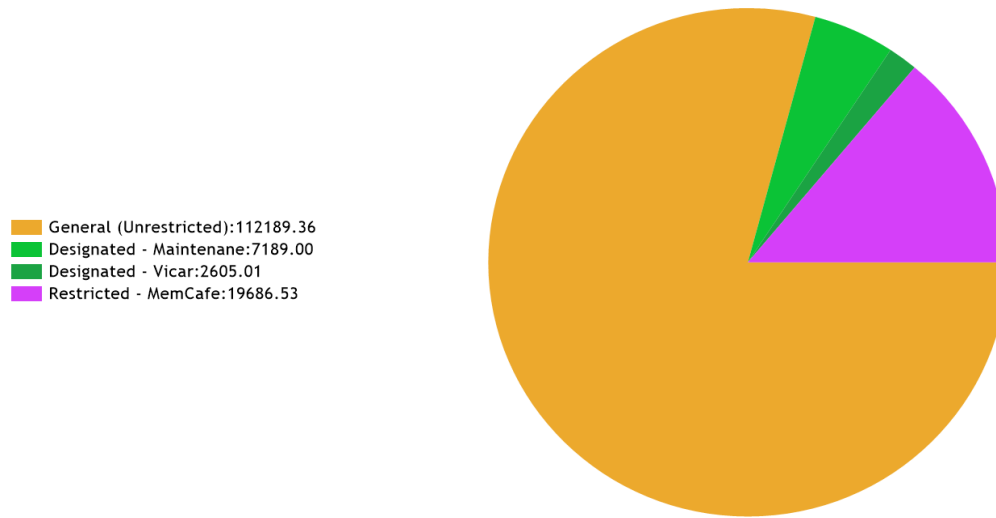
	As at 31/12/2025	As at 31/12/2024
Current assets		
Cash At Bank And In Hand	140,580.07	141,469.10
	140,580.07	141,469.10
Liabilities		
Creditors: Amounts Falling Due In One Year	(1,089.83)	5,165.48
	(1,089.83)	5,165.48
Net current assets less current liabilities	141,669.90	136,303.62
Total assets less current liabilities	141,669.90	136,303.62
Liabilities	-	-
Total net assets less liabilities	141,669.90	136,303.62
Represented by		
Unrestricted		
Unrestricted - General Funds	112,189.36	104,581.24
Designated		
Designated - Maintenance Fund	7,189.00	7,189.00
Designated - Vicar's Descretionary Fund	2,605.01	2,605.01
Restricted		
Restricted - Memory Cafe	19,686.53	21,928.37
Fund Totals	141,669.90	136,303.62

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	63,847.27	(55,130.99)	13,596.70	-	22,312.98	34,696.62
6505: Bank deposit account	48,342.09	64,925.00	5,000.00	-	118,267.09	106,772.48
Total	112,189.36	9,794.01	18,596.70	-	140,580.07	141,469.10
Liability - Agency Accounts						
6699: Agency collections	-	-	(1,089.83)	-	(1,089.83)	(470.52)
Total	-	-	(1,089.83)	-	(1,089.83)	(470.52)
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	-	-	-	-	-	5,636.00
Total	-	-	-	-	-	5,636.00
Net total assets	112,189.36	9,794.01	19,686.53	-	141,669.90	136,303.62
Represented by						
General (Unrestricted)	112,189.36	-	-	-	112,189.36	104,581.24
Designated - Maintenance	-	7,189.00	-	-	7,189.00	7,189.00
Designated - Vicar	-	2,605.01	-	-	2,605.01	2,605.01
Restricted - MemCafe	-	-	19,686.53	-	19,686.53	21,928.37
Total	112,189.36	9,794.01	19,686.53	-	141,669.90	136,303.62



Statement of Assets and Liabilities (by code)- Represente By



Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Maintenance								
Designated		7,189.00	-	-	-	-	-	7,189.00
Sub-totals		7,189.00	-	-	-	-	-	7,189.00
MemCafe								
Restricted		21,928.37	13,087.67	15,329.51	-	-	-	19,686.53
Sub-totals		21,928.37	13,087.67	15,329.51	-	-	-	19,686.53
Vicar								
Designated		2,605.01	-	-	-	-	-	2,605.01
Sub-totals		2,605.01	-	-	-	-	-	2,605.01
General								
Unrestricted		104,581.24	114,866.13	107,258.01	-	-	-	112,189.36
Sub-totals		104,581.24	114,866.13	107,258.01	-	-	-	112,189.36
Totals		136,303.62	127,953.80	122,587.52	-	-	-	141,669.90

Analysis of income and expenditure

	Total					
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Donations and legacies						
0101 - Planned Giving - Bank	34,032.69	-	-	-	34,032.69	32,691.30
0110 - Gift Aid - Envelopes	849.87	-	-	-	849.87	945.00
0201 - Other planned giving	-	-	-	-	-	54.00
0301 - Loose plate collections	2,942.33	-	-	-	2,942.33	2,314.47
0410 - Giving through church boxes	25.44	-	-	-	25.44	-
0501 - One-off Gift Aid gifts	-	-	-	-	-	30.00
0520 - Card Donations	492.86	-	-	-	492.86	115.02
0550 - Donations appeals etc	11,778.29	-	-	-	11,778.29	8,200.00
0601 - Tax recoverable on Gift Aid	13,320.09	-	-	-	13,320.09	11,340.75
0701 - Legacies	-	-	-	-	-	5,000.00
08A1 - Non-recurring one-off grants	6,636.00	-	-	-	6,636.00	21,753.00
0901 - Other funds generated	146.18	-	-	-	146.18	-
Donations and legacies Totals	70,223.75	-	-	-	70,223.75	82,443.54
Income from charitable activities						
0560 - Donations Saturday Cafe	1,585.48	-	-	-	1,585.48	1,496.60
1101 - Fees for weddings and funerals	1,588.00	-	-	-	1,588.00	752.00
1400 - Memory Cafe	-	-	13,087.67	-	13,087.67	11,677.34
Income from charitable activities Totals	3,173.48	-	13,087.67	-	16,261.15	13,925.94
Other trading activities						
0910 - Fund Raising	30.00	-	-	-	30.00	386.00
1240 - Church hall lettings - fund raising	39,934.60	-	-	-	39,934.60	38,399.75
Other trading activities Totals	39,964.60	-	-	-	39,964.60	38,785.75
Investments						
1020 - Bank and building society interest	1,504.11	-	-	-	1,504.11	1,557.19
Investments Totals	1,504.11	-	-	-	1,504.11	1,557.19
Other income						
0915 - Vicarage Costs Reimbursement	-	-	-	-	-	384.00
4000 - Unidentified Income	0.19	-	-	-	0.19	-
Other income Totals	0.19	-	-	-	0.19	384.00
Receipts Grand totals	114,866.13	-	13,087.67	-	127,953.80	137,096.42

PAYMENTS**Raising funds**

1701 - Fees paid to fund raisers	65.01 -	-	-	65.01	350.00
1710 - Costs of applying for grants	- -	-	-	-	300.00
1730 - Costs of fetes & other events	1,093.44 -	17.99	-	1,111.43	-
Raising funds Totals	1,158.45 -	17.99	-	1,176.44	650.00

Expenditure on charitable activities

1850 - Charity Donations	3,054.27 -	-	-	3,054.27	3,091.49
1870 - Secular charities	145.50 -	-	-	145.50	-
1910 - Common Fund	44,300.00 -	-	-	44,300.00	42,330.00
2001 - Assistant staff costs	- -	-	-	-	418.50
2050 - Salary of parish administrator	7,495.99 -	-	-	7,495.99	7,507.73
2060 - Salaries & Wages: Hall Cleaner	2,463.65 -	-	-	2,463.65	2,217.82
2070 - Bookkeeping fees	2,500.08 -	-	-	2,500.08	2,500.08
2080 - Payrol Services	707.06 -	-	-	707.06	322.80
2101 - Working expenses of incumbent	198.39 -	-	-	198.39	71.09
2130 - Vicarage expenses	84.83 -	-	-	84.83	339.00
2170 - Education	29.95 -	-	-	29.95	5.58
2201 - Parish training and mission	200.00 -	-	-	200.00	225.00
2301 - Church running - insurance	5,753.65 -	-	-	5,753.65	5,117.86
2310 - Church office - telephone	1,291.58 -	-	-	1,291.58	1,249.07
2315 - Church Office Internet	267.68 -	-	-	267.68	482.84
2320 - Organ / piano tuning	80.00 -	-	-	80.00	160.00
2330 - Church maintenance	2,337.97 -	-	-	2,337.97	8,386.08
2331 - Cleaning	97.53 -	-	-	97.53	90.15
2340 - Upkeep of services	1,143.27 -	-	-	1,143.27	498.48
2345 - Refreshments	1,484.96 -	-	-	1,484.96	1,494.87
2350 - Upkeep of church Grounds	2,099.20 -	-	-	2,099.20	1,720.89
2360 - Administration	3,765.24 -	-	-	3,765.24	1,393.10
2365 - Adminisration: Printing & Publicity	654.59 -	-	-	654.59	245.22
2366 - Statutory Fees	1,083.00 -	-	-	1,083.00	384.00
2367 - Bank Charges	329.14 -	-	-	329.14	371.14
2401 - Church running - electric	7,375.20 -	-	-	7,375.20	6,133.76
2410 - Church running - gas	3,826.35 -	-	-	3,826.35	4,618.13
2420 - Church running - water	1,014.32 -	-	-	1,014.32	914.90
2520 - Hall running - Waste collection	2,385.53 -	-	-	2,385.53	1,605.86
2530 - Hall running - electricity	5,674.35 -	-	-	5,674.35	6,254.26
2560 - Hall running - maintenance	2,419.92 -	-	-	2,419.92	1,391.23
2580 - Hall running - water	44.86 -	-	-	44.86	451.41
2601 - Governance costs examination/audit fee	504.00 -	-	-	504.00	498.00
2701 - Church major repairs - structure	1,284.00 -	-	-	1,284.00	-
3000 - Memory Cafe at Home Exp	- -	147.78	-	147.78	-
3005 - Memory Cafe at Home Wages	- -	300.00	-	300.00	-
3010 - Memory Cafe exp: Church Repairs	- -	-	-	-	-
3015 - Memory Cafe exp: Salaries	- -	3,230.31	-	3,230.31	4,120.00
3016 - Memory Cafe exp: Cleaner	- -	2,365.66	-	2,365.66	2,338.65
3020 - Memory Cafe exp: Other	- -	9,267.77	-	9,267.77	6,852.14
3025 - Memory Cafe exp: Printing	- -	-	-	-	122.66
3026 - Saturday Cafe Expenses	3.50 -	-	-	3.50	220.08
Expenditure on charitable activities Totals	106,099.56 -	15,311.52	-	121,411.08	116,143.87
Payments Grand totals	107,258.01 -	15,329.51	-	122,587.52	116,793.87

Accounts



**Annual Report
of the
Parochial Church Council of St Cuthbert North Wembley
Charity Number 1132919**

For the year ending 31st December 2024

Vicar:
The Reverend Trevor Goddard

Treasurer:
Patrick Alleyne

Administrator:
Tina Last

Church Wardens:
Lionel Abbey and Paul Stanley

The Vicarage
214 Carlton Avenue West
North Wembley HA0 3QY

Book keeping and Management of Accounts
Kevin and Matthew Ogilvy

Bankers

Barclays Bank Plc
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

Independent Examiner

Rev. David Green, FCA
Gowers Ltd
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts WD4 8SZ



Vicars Report for St Cuthbert's church APCM 2025 A Reflection on the Year and Our Future

As we gather for our Annual Parochial Church Meeting, it's a good moment to pause and reflect on the journey we've been on together at St Cuthbert's over the past year. Looking back, our church has continued to be a place of community, connection and care as we live out our faith together. Whether through the Memory Café, the Gardening Group, the Art Group, Daniel's Den, the Saturday Café, our monthly Sunday shared lunches or our seasonal events and occasions like the community choir, we have seen people come together, share their faith and their stories, and find a sense of belonging. It has also been a joy to welcome The Ministry Experience Scheme students into St Cuthbert's Vicarage for another year, offering them a space to grow in their calling.

But as we look ahead into this year and on into 2026, I believe there is an even deeper calling for us - one that goes beyond the activities we run and the events we host. It is the calling to welcome and accept. Not just in a general sense, but in a way that truly changes lives. It's about being available, being present, and making sure that when people step through our doors, they feel seen, heard, and valued.

Jesus spoke so often about the importance of welcome and acceptance. He told us to love our neighbours as ourselves, reminding us that our faith is not just about belief but about action - about opening our hearts and homes to those around us. We see this in the way He moved among people, sitting with those on the margins, eating with sinners, and welcoming those whom society so easily overlooked. He didn't just tolerate people; He embraced them. And that is the kind of welcome we are called to offer.

In Matthew's Gospel Jesus says, *"I was a stranger and you invited me in."* There is something so simple yet profound in that. True hospitality isn't about grand gestures; it's about the small, everyday acts of kindness that make someone feel at home. A smile, a conversation over coffee, a willingness to listen—these things can transform someone's experience of church and, ultimately, of God's love for them.

St Cuthbert's has always been a church rooted in community. But as we move forward, we need to ask ourselves: Are we truly open? Do we have time for the people who come to us? Are we willing to not just welcome but *embrace* those who walk through our doors, no matter their story? Will we say like the Apostle Paul, 'Christ's love compels us'?

This next season is about deepening our commitment to being a place of radical welcome. A church where no one feels like an outsider. A church where love isn't just preached but truly practiced. As Jesus said, 'Freely you have received, freely give.' And I believe that as we continue to open our hearts in this way, we will see God at work in new ways - ways that we have not even imagined yet.

Rev. Trevor Goddard
Vicar

Church Warden's Report

A further batch of the green chairs has been repaired for use with 'Memory Café'. The repair involves reinforcing the back of the chairs with four screws to prevent them from working loose.

There are now 17 that have been repaired in this way. All are at the rear of the Church, 5 around the table by the font, 3 in the 'alcove' leaving 9 spares.

All the blue arm chairs have also been moved to the tables for those who are infirm and need them. This plan will help 'Memory Café' with the present numbers attending.

Paul Stanley, Church Warden

Black History Month



We celebrate Black History Month in style here at St Cuthbert's Church. We invite guests and our liturgy is structured to reflect the significance of Black History. We wear native clothes to celebrate the richness of our various cultures.

This year, three communities, Nigeria, Ghana and The Caribbean featured. The Asian community was added in acknowledgement of their presence and contributions in the church. The Nigerians kick started the month with a talk on relationships and the subtle ways in which racism is still being experienced in communities today. They treated us to a taste of Nigerian snacks at the end of the service.

The Caribbeans spoke about the Windrush generation and the contribution they have made to this country. We had music from the local steel pan band which lit the atmosphere. Lunch was provided after service with delicious dishes such as Ackee and saltfish on the menu.

The Ghanaians followed suit the following week with a talk about the Ga Adangbe people. Their history was traced from their present location all the way back to Israel. We got introduced to the baby naming ceremony and the meaning behind some of the rites performed in the ceremony. We were later treated to delicious Ghanaian dishes such as jollof rice, kelewele (spiced ripe plantain fries) and more.

The Asians concluded with a talk on Anglicanism in Pakistan. It was educational to learn about the history of Pakistan, the people and how they celebrate important feast days on the Christian calendar. We completed the month with a feast of Asian cuisine which featured a wide selection of Indian and Chinese foods.

Black History Month was one of the highlights of the year as it fostered sharing and community in our church. We are looking forward to an even more exciting Black History Month next year.

Rev Winnie Kuta-Dankwa, Curate



Gardening Club



My thanks to the team; Pat, David, Steve and Susan (and her husband David who joins us for coffee) who continue to meet every Tuesday for an hour to maintain the church garden and grounds. The dead tree by the pavement has been removed and the orange netting, which has acted as a barrier to stop people parking on the grass, has been replaced with a green one. Two new rose bushes have been planted along with various other plants in different areas of the garden. The Vicarage gardens have also been maintained throughout the year. The apple tree has been cut back allowing more light into the office and the greenhouse has been completely cleared. Some additional garden furniture has also been installed in the vicarage garden for the students to use. Moving forward, we may have to consider only meeting twice a month if no new members join us or alternatively paying for a full time gardener.



Tina Last, Church Administrator

Memory Café Report

It's Thursday at 10am and preparations are being made for Memory Cafe. For some of us the day starts with a Communion Service. This is open to anyone who wishes to attend and is a great way to start the day. The buzz of conversation and clatter of cups is a reminder that MC is underway! Everyone is welcome; this includes carers, those with memory problems or anyone who wants a cuppa and a chat.

Everyone has a story to tell and MC provides a safe, friendly and supportive space. This is central to the heart of MC and is facilitated by a very willing group of volunteers. Activities include a quiz, exercise with Megan and singing, led by Francis. A selection of pastries and cakes are kindly provided by Nitin. Here are a few quotes from those that attend.... "Very relaxing and supportive, love it" "Has made a big difference to my dad" "It is social, interactive and friendly".



Throughout the year further entertainment has been provided by Sujata Banerjee's Dance Company and an afternoon Opera Showcase with Nina Koppared and Neil Crossland. ***Liz Brookwick, Elder's Champion***

Art Club

Imagine a group of people spending quality time together! Albeit once a week for an hour and a half, this quiet time is really meditative and refreshing. Personally for me, it's a place of relaxation; putting brush to paper. The various colours and materials lending great pleasure to creating something really fantastic. Whether you are a novice or a budding artist, this is certainly the place to spend your time. It's a calming activity with fascinating and interesting results. Great to see how one member perfects his portrait, another with her version of a beautiful flower and of course me, the novice with my seascape endeavour. Aply supported by our patient and caring tutor with her interesting and detailed unusual jumper - a work of art to which I looking forward to admire and my search for what item I can discover/decipher in this fine and intricate work of art.



Why not join our group each week and bring out the creativity in you. A truly wonderful pastime to quietly realise the wonders of God's creation all around us. It's always wonderful to wake up and feel the breeze, see the sunshine, and smile - it's a good day.

Pam Wilmot, Art Club Member

A Review on the Active Ageing Class at Memory Cafe 2024



It's been a great year of Active Ageing Classes in St Cuthberts, with lots of participants attending week in week out and new faces popping up all the time.

We have started working the side of the body for participants, that it's appropriate for, to open up the back and to improve posture. Participants have noticed how tight they feel under the armpits

and how different each side feels - it's been great to see this body awareness and the improvements made.

We have added hip stretches for participants who feel comfortable stretching hips - we have layered the stretches so that they have a better understanding of how to stretch their hips in a safe way. Participants feel the hips more mobile especially in the colder months

In terms of the long term clients, I have noticed something really interesting. They are understanding their individual wants vs needs. Taking breaks where needed and focusing on breathing and the importance of rest. They keep their range of movement smaller where needed, i.e. keeping their shoulders level and toes in front of knees for alignment and stability.

Socially it's a great conversation starter discussing the intensity of the session and how they feel. They are encouraged to drink water after the session and the participants often bring glasses of water to others who have been in the class.

Megan Donnellan, Active Ageing Instructor

Saturday Morning Café Report

2024 was another successful year for the Saturday Café. The ballet school in situ on Saturday's have advertised their lessons more widely and we are seeing new parents come in for coffee whilst waiting for their children to finish lessons. Many parents have told the team that their children really look forward to Saturday mornings, not for their ballet class, but for coming into church! They enjoy the toys and a cake or two. Nitin continues to supply the café with a variety of pastries, bread and food that we offer to everyone who attends. We have also had donations of Lego and Mega Blocks to add to the toy collection.

The occasional Dad's Zone takes place which brings in more children and their dad's who stay for a cup of coffee. A huge thank you to Joan, Susan, Cathy, Hazel, June, Bernie and Amy, who give up their free time at the weekend to support this community outreach. The photo shows us enjoying tea and cake ourselves in August before our café duties resumed in September.



Moving forward into 2025, we hope to recruit more volunteers to support our outreach.

***Tina Last
Church Administrator***

St Cuthbert's Church Hall

The hall bookings are now thriving during the weekend and every evening. Slimming World have booked Friday mornings for the whole year and a Karate Club and a Scouts group have joined the bookings. Daniel's Den and the Art Club use the hall on Tuesday mornings. Daniel's Den is using the old kitchen as storage temporarily and I would like



Sujata with some of her dancers and musicians

more daytime bookings moving forward. There is a new display board outside the hall which looks much more professional. Clients are very happy using the hall and its facilities. One of our long term clients, Sujata Banerjee Dance Company, have given two free performances for Memory Café during the year. In addition, the Ballet School, who were my first booking since joining St Cuthbert's, have given us the opportunity to open the Church doors on Saturday Morning. The parents and children join us for coffee and pastries before/after the lesson and have also donated toys and puzzles for the children to play with.

Tina Last, Church Administrator

Blue Christmas

Blue Christmas has quickly established itself as one of St Cuthbert's Church traditions. It was first held in December 2023 at the beginning of the Advent season. It is a service to remember people we cherish and miss during Christmas. It is intimate and everyone is invited to participate. The liturgy is full of uplifting prayers and songs to remember loved ones with joy and a sense of knowing that they are with the Lord.

We start the service by lighting the Advent candle and an opening prayer. We read Scriptures, sing hymns and pray. We have full participation as lay members lead prayers and read the Bible passages. At a point in the service, time is given to the congregation to write names of the people they are remembering on cards. After this, they are given opportunity to speak about the people. We have a tree set aside which we hang the cards on, then bless and light it. This tree is set next to our Christmas tree and remains there throughout the festive season.

What was special about this year's Blue Christmas was that we were joined by people who used to attend St Cuthbert's with family members who had passed on. It was a precious moment because fond memories and time spent with them flooded back and people expressed them freely. Also, we said a prayer for a lady who had recently passed and hung her name on the Blue Christmas tree at our Carol Service. This added a different feel to the service.

In his reflection of Blue Christmas, Rev Trevor Goddard added that, "What I found special about this year service was the intimacy and the honesty that the service brought out in people and how it helps us in our understanding of grief. People carry grief for many many years when they have lost someone very precious and so often we don't even realise the pain that people hold. The Blue Christmas service helps us to connect in a deep way with the people who we are around each week."



Rev Winnie Kuta-Dankwa, Curate

Health and Safety Report

As we reflect on the past year, we can gratefully acknowledge that it has been a year marked by God's presence and protection. We have been blessed with a year free from health and safety incidents and accidents, a testament to His watchful care over us individuals and as a community of believers.

In our efforts to maintain a safe environment, we have undertaken various preventive and maintenance measures. These include reviewing our fire risk assessment, conducting electrical and gas inspections, and performing fire extinguisher maintenance. We have also carried out portable appliance testing (PAT) on our electrical cables and appliances to ensure they meet safety standards.

As part of our fire evaluation process, we successfully conducted a fire evacuation drill early in the year, followed by a briefing in January. We also outlined responsibilities to members during our PCC meetings. While the increasing attendance at our Memory Café has presented some challenges, particularly with regards to car parking and ensuring evacuation routes remain clear, our team of volunteers has done an excellent job in managing these logistics.

As we move forward, I would like to remind everyone of two important safety considerations. Firstly, please refrain from blocking our fire escape routes, as this is crucial in ensuring our safety in the event of an emergency. Secondly, please only connect PAT-tested appliances and cables to our electrical system in both the church and the hall.

Looking ahead to the coming year, I am excited about the prospect of incorporating environmental measures and initiatives into our reporting. I would like to express my gratitude to Peter for taking on a leadership role in this area.

As we continue to serve and worship together, let us remain mindful of our responsibility to look after ourselves and one another. May God continue to protect and bless us.

Lionel Abbey, Church Warden

Brent Deanery Synod now known as Anglicans in Brent is made up of the clergy and elected representatives of the people of each the churches in Brent. The number of representatives from each parish depends on the number of people on the electoral roll. At the moment, St. Cuthbert's has two representatives. There are up to three meetings each year which focus on topics affecting the church and beyond and also conduct any necessary business.

During the past year, the meeting in June focussed on how churches can reflect their stewardship of God's creation. One church explained how they achieved their Bronze Eco Church Award and how churches can make small changes to help the planet.

In October, the topic was Safeguarding. Angela Coleman, the Diocesan Safeguarding Officer for Willesden, led a biblical reflection on safeguarding and spoke about how our churches can be made safer places for everyone.

In March 2025 there was an opportunity to revisit the ambition from the Willesden Deanery Roadshow 2024. This was '**For Every Londoner to Encounter the Love of God in Christ.**' Here, Bishop Lusa, Archdeacon Catherine, Director of Ministry Andrew and director of Mission led those present to prayerfully think about their own churches using the Ignatian practice of Examen.

Almost all of Deanery Synod meetings are open to all and welcome anyone who is interested. They are usually advertised at the back of the church.

Hazel Bathurst

Electoral Roll - There are 97 on the Electoral Roll after the revision of it in 2024. Under the Church Representation Rules, the Parish Electoral Roll has to be renewed (not revised) every 6 years of which 2025 is one. At the time of going to print, the revision is taking place and a final number will be put on the notice board once completed.

Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent.

The PCC met 7 times during the year with an average attendance of 90%. We have no sub committees.

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middx, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and are registered with the Charity Commission, number 1132919.

PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

Names of the PCC members Ex Officio members:

The Reverend Trevor Goddard (Vicar)
Paul Stanley (Churchwarden)
Lionel Abbey (Churchwarden)

Elected members:

Patrick Alleyne (Treasurer)
Hazel Bathurst (Deanery Synod Rep)
Liz Brookwick (Elder's Champion)
Martina Murphy
Michael Bruce
Tyrone De Silva
Lynn Dube
Christine Lawton (Deanery Synod Rep)
Slim Lim
David Loder
Avril Nickolson

Joan Alleyne (Safeguarding Officer)
Winnie Kuta-Dankwa (Curate, Self Supporting Minister)

Safeguarding

As the parish safeguarding lead, I am pleased to report that there were no reportable safeguarding incidents in the last year. At St Cuthbert's we continue to take Safeguarding very seriously to ensure that the environment is safe for all. A regular programme exists to ensure that our DBS checking is always up to date.

Finally, I have attended the necessary training courses provided by the Diocese for parish safeguarding leads.

Joan Alleyne
Safeguarding Officer

Treasurers Report Treasurer's Prayer of Thanksgiving

*Heavenly Father, we come before you with thanks for your immeasurable provision for St Cuthbert's Church North Wembley. We acknowledge that all we have belongs to You, and we are merely stewards of Your gifts. As we review the financial matters of this church, we seek Your wisdom, guidance, and discernment. We ask that you bless our financial decision making for the next year, that we may be good stewards with Your gifts, that we positively impact the community we serve, and that you give us the spirit of enterprise to grow your provision and multiply our blessings to others. In Jesus' name we pray. **Amen***

It is with both pride, and a degree of sadness that this is my final Treasurer's report. Having been the treasurer of St Cuthbert's Church, North Wembley for the last five years or so, I am amazed at how blessed we have been to have maintained a level of financial stability. This financial stability has enabled us to continue to deliver a range of outreach works most notably Memory Cafe. However, we have also managed to achieve several other smaller scale changes that would not have been possible without your unfailing support of our mission. For example, the changes we made to the kitchen area, the upgrading of our toilets and improvements to our audio-visual setup including a portable sound system.

The last time I did a service talk about generosity I commended us all to think about the ways in which we supported the St Cuthbert's mission. Wearing my Treasurer's hat, I was of course focused on financial support. However, it must be noted that there are several people who support St Cuthbert's with their time. This is not to be underestimated as if we had to pay for much of the time offered, our financial ability to do what we do would be significantly affected.

We are a Church that likes to look outwards and to community. The Art Group, Gardening Group, Daniel's Den/Dads' club, Saturday 'coffee mornings,' Memory Café, Choir and Music recitals are all events which go far beyond our worship. St Cuthbert's can support many of these activities from its finances. That speaks to our outreach mission and long may this continue.

It is easy for me as Treasurer to simply say, 'long may that continue' but we cannot do this without you. So, my St Cuthbert's Family, I urge you to continue to dig deep and to support us financially as in doing so our Lord is enabling us to bless others many times over. So, before we move to a quick synopsis of the figures can I say a huge thank you to you all and although I will be stepping down as Treasurer, I will still be encouraging you to give and support my successor accordingly.

To the specifics of our finances, I am pleased to report that we had just over £116k in the bank on 1 January 2024. At the end of our fiscal year on 31 December 2024 we had £141k. We have managed to secure some grant funding to support Memory Café, have had a couple of bequeaths and some of our energy costs have fallen. We do have some financial challenges pending for 2025. We must spend a bit of money on our heating system which has failed a few times, we want to make further changes to our kitchen to improve it and make it safer for those working in that area, and we need to consider some remedial repairs to the fabric of the church. So, whilst we are in a healthy place right now, we are going to have some significant expenditure next year. We are also hoping to fund improvements to www.stcuths.org.uk including a facility for people to make direct donations from the website.

On the credit side, our Church Hall continues to be a major source of income with the Nursery, Ballet School, ad hoc bookings and a recent addition of a slimming club. There is also continued generosity from donations made by visitors to the Saturday coffee mornings.

Patrick Alleyne
Treasurer

Daniel's Den Report for the APCM – St Cuthbert's Church

Over the past year, Daniel's Den has continued to grow in its partnership with St Cuthbert's Church, offering vital support to local families through our parent and toddler sessions. Our weekly groups have provided a safe, welcoming space for children to play and for parents and carers to connect, share experiences and feel supported.

Daniel's Den is led by a dedicated team of staff and volunteers, and we are grateful for the continued support of St Cuthbert's in helping us build a community where families feel welcome. The commitment of our team is at the heart of what we do — from setting up sessions, with toys, books, snacks, and music to offering a listening ear to parents who may be struggling or feeling low and in need of support.

Our CEO, Jo Gordon, reflects our ethos well: "We're about community, friendship, and giving people a place where they feel seen and supported." This is echoed by the parents who attend. One parent recently said, "Daniel's Den has been a lifeline. I've made friends, felt encouraged, and it's helped me feel less alone."

We look forward to continuing our work at St Cuthbert's and deepening our ties with the church community. We are especially grateful for the support of Reverend Trevor Goddard, Chaplain at Daniels Den, who continues to champion our work in any way he can. With your continued support, Daniel's Den will remain a place of welcome, joy, and connection for many families in the years ahead.

Daniel's Den Team





Our Financial Statements for 1 January—31st December 2024 will be produced as a separate booklet and will also be available on our website:

www.stcuths.org



St Cuthbert's, North Wembley

Report of the Independent Examiner and
Financial Statements for the year ended 31st December 2024

St Cuthbert's, North Wembley

Contents of the Financial Statements for the year ended 31st December 2024

	Page
Report of the Independent Examiner	1
Statement of Financial Activities	2
Balance Sheet	3
Notes to the financial statements	4
Detailed Analysis of Income and Expenditure	5 – 6

St Cuthberts, North Wembley
Independent Examiners Report to the Parochial Church Council
For the year ended: 31st December 2024

I report on the financial statements for the year ended 31st December 2024, which are set out on pages 2 to 6.

Respective responsibilities of Parochial Church Council and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Revd David M Green FCA
Gowers Limited
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts. WD4 8SZ

Date:

St Cuthbert's, North Wembley
Statement of Financial Activities
For the period from 1st January 2024 to 31st December 2024

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	58,411	-	24,033	82,444	90,990
Income from charitable activities	5,854	-	8,072	13,926	18,706
Other trading activities	38,786	-	-	38,786	37,991
Investments	1,557	-	-	1,557	769
Other income	384	-	-	384	-
Total income	104,992	-	32,105	137,096	148,457
Payments					
Raising funds	650	-	-	650	435
Expenditure on charitable activities	105,803	250	10,176	116,229	108,737
Other expenditure	-	-	-	-	-
Total expenditure	106,453	250	10,176	116,879	109,171
Net income / (expenditure) resources before transfer	(1,461)	(250)	21,928	20,218	39,286
Transfers:					
Gross transfers between funds - in	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(1,461)	(250)	21,928	20,218	39,286
Reconciliation of funds					
Total funds brought forward	105,957	10,044	-	116,001	76,715
Total funds carried forward	104,496	9,794	21,928	136,219	116,001
Represented by					
Unrestricted					
General fund	104,496	-	-	104,496	105,957
Designated					
Maintenance Fund	-	7,189	-	7,189	7,189
Vicar's Discretionary Fund	-	2,605	-	2,605	2,855
Restricted					
Memory Cafe	-	-	21,928	21,928	-
	104,496	9,794	21,928	136,218	116,001

There may be minor discrepancies in the totals if the pence are not being shown

St Cuthbert's, North Wembley
Balance sheet (Church of England)
As at: 31st December 2024

31/12/2024 31/12/2023

Current assets

Bank current account	34,612	22,243
Bank deposit account	106,772	100,267
Total Current assets	141,384	122,510

Liabilities

Agency collections	(471)	252
Loans received	-	620
Other creditors	5,636	5,636
Total Liabilities	5,165	6,508

Net current assets less current liabilities	136,219	116,001
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Reserves

General (Unrestricted)	104,496	105,957
Designated	9,794	10,044
Restricted	21,928 -	
Total	136,219	116,001

The financial statements were approved by the Parochial Church Council on and were signed on its behalf by:

Rev T Goddard

St Cuthbert's, North Wembley
Notes to the Financial Statements
For the period from 1st January 2024 to 31st December 2024

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Incoming Resources

- Voluntary income and capital sources
- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Resources used – grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC Parochial Church Council of St Cuthbert, North Wembley

Resources Used – Activities directly relating to the work of the church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents and other income are shown as debtors less provision for amounts that may prove uncollectible.

St Cuthbert's, North Wembley
Detailed analysis of income and expenditure
For the period from 1st January 2024 to 31st December 2024

	General Designated	Restricted	This year	Last year
Receipts				
Donations and legacies				
0101 - Planned Giving - Bank	32,691	-	32,691	32,938
0110 - Gift Aid - Envelopes	945	-	945	1,745
0201 - Other planned giving	54	-	54	20
0301 - Loose plate collections	2,314	-	2,314	2,990
0501 - One-off Gift Aid gifts	30	-	30	20
0520 - Card Donations	115	-	115	253
0550 - Donations appeals etc	8,200	-	8,200	3,849
0601 - Tax recoverable on Gift Aid	11,341	-	11,341	11,493
0701 - Legacies	-	5,000	5,000	35,963
08A1 - Non-recurring one-off grants	2,720	19,033	21,753	1,720
Donations and legacies Totals	58,411	- 24,033	82,444	90,990
Income from charitable activities				
0560 - Donations Saturday Cafe	1,497	-	1,497	2,168
1101 - Fees for weddings and funerals	752	-	752	2,469
1400 - Memory Cafe	3,606	8,072	11,677	14,035
1406 - Art Club Donations	-	-	-	34
Income from charitable activities Totals	5,854	- 8,072	13,926	18,706
Other trading activities				
0910 - Fund Raising	386	-	386	106
1240 - Church hall lettings - fund raising	38,400	-	38,400	37,886
Other trading activities Totals	38,786	-	38,786	37,991
Investments				
1020 - Bank and building society interest	1,557	-	1,557	769
Investments Totals	1,557	-	1,557	769
Other income				
0915 - Vicarage Costs Reimbursement	384	-	384	-
Other income Totals	384	-	384	-
Receipts Grand totals	104,992	- 32,105	137,096	148,457

St Cuthbert's, North Wembley

Detailed analysis of income and expenditure

For the period from 1st January 2024 to 31st December 2024

Payments

Raising funds

1701 - Fees paid to fund raisers	350	-	-	350	-
1710 - Costs of applying for grants	300	-	-	300	-
1730 - Costs of fetes & other events	-	-	-	-	435
Raising funds Totals	650	-	-	650	435

Expenditure on charitable activities

1850 - Charity Donations	2,842	250	-	3,091	3,805
1910 - Common Fund	42,330	-	-	42,330	40,000
2001 - Assistant staff costs	419	-	-	419	-
2050 - Salary of parish administrator	7,508	-	-	7,508	8,365
2060 - Saleries & Wages: Cleaner	2,218	-	-	2,218	215
2070 - Bookkeeping fees	2,500	-	-	2,500	2,500
2080 - Payrol Services	323	-	-	323	273
2101 - Working expenses of incumbent	71	-	-	71	-
2130 - Vicarage expenses	339	-	-	339	-
2170 - Education	6	-	-	6	-
2201 - Parish training and mission	225	-	-	225	-
2301 - Church running - insurance	5,118	-	-	5,118	5,277
2310 - Church office - telephone	1,249	-	-	1,249	1,182
2315 - Church Office Internet	483	-	-	483	438
2320 - Organ / piano tuning	80	-	80	160	-
2330 - Church maintenance	8,386	-	-	8,386	6,337
2331 - Cleaning	90	-	-	90	1,021
2340 - Upkeep of services	498	-	-	498	1,364
2341 - Worship Exp	-	-	-	-	116
2345 - Refreshments	1,495	-	-	1,495	491
2350 - Upkeep of church Grounds	1,721	-	-	1,721	1,228
2360 - Administration	1,393	-	-	1,393	682
2365 - Adminisration: Printing & Publicity	245	-	-	245	361
2366 - Statutory Fees	384	-	-	384	1,174
2367 - Bank Charges	371	-	-	371	354
2401 - Church running - electric	6,134	-	-	6,134	3,599
2410 - Church running - gas	4,618	-	-	4,618	10,780
2420 - Church running - water	915	-	-	915	2,165
2501 - Magazine expenses	-	-	-	-	210
2520 - Hall running - Waste collection	1,606	-	-	1,606	849
2530 - Hall running - electricity	6,254	-	-	6,254	7,942
2560 - Hall running - maintenance	1,476	-	-	1,476	194
2580 - Hall running - water	451	-	-	451	292
2601 - Governance costs examination/audit fee	498	-	-	498	474
3000 - Memory Cafe at Home Exp	-	-	-	-	166
3005 - Memory Cafe at Home Wages	-	-	-	-	200
3015 - Memory Cafe exp: Salaries	1,878	-	2,243	4,120	2,280
3016 - Memory Cafe exp: Cleaner	653	-	1,685	2,339	2,610
3020 - Memory Cafe exp: Other	727	-	6,125	6,852	1,690
3025 - Memory Cafe exp: Printing	80	-	43	123	15
3026 - Saturday Cafe Expenses	220	-	-	220	21
3027 - Art Club Expenses	-	-	-	-	69
Expenditure on charitable activities Totals	105,803	250	10,176	116,229	108,737

Payments Grand totals	106,453	250	10,176	116,879	109,171
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St Cuthbert's, North Wembley

Report of the Independent Examiner and
Financial Statements for the year ended 31st December 2024

St Cuthbert's, North Wembley

Contents of the Financial Statements for the year ended 31st December 2024

	Page
Report of the Independent Examiner	1
Statement of Financial Activities	2
Balance Sheet	3
Notes to the financial statements	4
Detailed Analysis of Income and Expenditure	5 – 6

St Cuthberts, North Wembley
Independent Examiners Report to the Parochial Church Council
For the year ended: 31st December 2024

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- examine the accounts under section 145 of the 2011 Act
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- to state whether particular matters have come to my attention

Basis of independent examiner's report

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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Revd David M Green FCA
Gowers Limited
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts. WD4 8SZ

Date:

St Cuthbert's, North Wembley
Statement of Financial Activities
For the period from 1st January 2024 to 31st December 2024

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	58,411	-	24,033	82,444	90,990
Income from charitable activities	5,854	-	8,072	13,926	18,706
Other trading activities	38,786	-	-	38,786	37,991
Investments	1,557	-	-	1,557	769
Other income	384	-	-	384	-
Total income	104,992	-	32,105	137,096	148,457
Payments					
Raising funds	650	-	-	650	435
Expenditure on charitable activities	105,803	250	10,176	116,229	108,737
Other expenditure	-	-	-	-	-
Total expenditure	106,453	250	10,176	116,879	109,171
Net income / (expenditure) resources before transfer	(1,461)	(250)	21,928	20,218	39,286
Transfers:					
Gross transfers between funds - in	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(1,461)	(250)	21,928	20,218	39,286
Reconciliation of funds					
Total funds brought forward	105,957	10,044	-	116,001	76,715
Total funds carried forward	104,496	9,794	21,928	136,219	116,001
Represented by					
Unrestricted					
General fund	104,496	-	-	104,496	105,957
Designated					
Maintenance Fund	-	7,189	-	7,189	7,189
Vicar's Discretionary Fund	-	2,605	-	2,605	2,855
Restricted					
Memory Cafe	-	-	21,928	21,928	-
	104,496	9,794	21,928	136,218	116,001

There may be minor discrepancies in the totals if the pence are not being shown

St Cuthbert's, North Wembley
Balance sheet (Church of England)
As at: 31st December 2024

31/12/2024 31/12/2023

Current assets

Bank current account	34,612	22,243
Bank deposit account	106,772	100,267
Total Current assets	141,384	122,510

Liabilities

Agency collections	(471)	252
Loans received	-	620
Other creditors	5,636	5,636
Total Liabilities	5,165	6,508

Net current assets less current liabilities	136,219	116,001
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Reserves

General (Unrestricted)	104,496	105,957
Designated	9,794	10,044
Restricted	21,928 -	
Total	136,219	116,001

The financial statements were approved by the Parochial Church Council on and were signed on its behalf by:

Rev T Goddard

St Cuthbert's, North Wembley
Notes to the Financial Statements
For the period from 1st January 2024 to 31st December 2024

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Incoming Resources

- Voluntary income and capital sources
- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Resources used – grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC Parochial Church Council of St Cuthbert, North Wembley

Resources Used – Activities directly relating to the work of the church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents and other income are shown as debtors less provision for amounts that may prove uncollectible.

St Cuthbert's, North Wembley
Detailed analysis of income and expenditure
For the period from 1st January 2024 to 31st December 2024

	General Designated	Restricted	This year	Last year
Receipts				
Donations and legacies				
0101 - Planned Giving - Bank	32,691	-	32,691	32,938
0110 - Gift Aid - Envelopes	945	-	945	1,745
0201 - Other planned giving	54	-	54	20
0301 - Loose plate collections	2,314	-	2,314	2,990
0501 - One-off Gift Aid gifts	30	-	30	20
0520 - Card Donations	115	-	115	253
0550 - Donations appeals etc	8,200	-	8,200	3,849
0601 - Tax recoverable on Gift Aid	11,341	-	11,341	11,493
0701 - Legacies	-	5,000	5,000	35,963
08A1 - Non-recurring one-off grants	2,720	19,033	21,753	1,720
Donations and legacies Totals	58,411	-	24,033	82,444
Income from charitable activities				
0560 - Donations Saturday Cafe	1,497	-	1,497	2,168
1101 - Fees for weddings and funerals	752	-	752	2,469
1400 - Memory Cafe	3,606	8,072	11,677	14,035
1406 - Art Club Donations	-	-	-	34
Income from charitable activities Totals	5,854	-	8,072	18,706
Other trading activities				
0910 - Fund Raising	386	-	386	106
1240 - Church hall lettings - fund raising	38,400	-	38,400	37,886
Other trading activities Totals	38,786	-	38,786	37,991
Investments				
1020 - Bank and building society interest	1,557	-	1,557	769
Investments Totals	1,557	-	1,557	769
Other income				
0915 - Vicarage Costs Reimbursement	384	-	384	-
Other income Totals	384	-	384	-
Receipts Grand totals	104,992	-	32,105	137,096
			148,457	

St Cuthbert's, North Wembley

Detailed analysis of income and expenditure

For the period from 1st January 2024 to 31st December 2024

Payments

Raising funds

1701 - Fees paid to fund raisers	350	-	-	350	-
1710 - Costs of applying for grants	300	-	-	300	-
1730 - Costs of fetes & other events	-	-	-	-	435
Raising funds Totals	650	-	-	650	435

Expenditure on charitable activities

1850 - Charity Donations	2,842	250	-	3,091	3,805
1910 - Common Fund	42,330	-	-	42,330	40,000
2001 - Assistant staff costs	419	-	-	419	-
2050 - Salary of parish administrator	7,508	-	-	7,508	8,365
2060 - Saleries & Wages: Cleaner	2,218	-	-	2,218	215
2070 - Bookkeeping fees	2,500	-	-	2,500	2,500
2080 - Payrol Services	323	-	-	323	273
2101 - Working expenses of incumbent	71	-	-	71	-
2130 - Vicarage expenses	339	-	-	339	-
2170 - Education	6	-	-	6	-
2201 - Parish training and mission	225	-	-	225	-
2301 - Church running - insurance	5,118	-	-	5,118	5,277
2310 - Church office - telephone	1,249	-	-	1,249	1,182
2315 - Church Office Internet	483	-	-	483	438
2320 - Organ / piano tuning	80	-	80	160	-
2330 - Church maintenance	8,386	-	-	8,386	6,337
2331 - Cleaning	90	-	-	90	1,021
2340 - Upkeep of services	498	-	-	498	1,364
2341 - Worship Exp	-	-	-	-	116
2345 - Refreshments	1,495	-	-	1,495	491
2350 - Upkeep of church Grounds	1,721	-	-	1,721	1,228
2360 - Administration	1,393	-	-	1,393	682
2365 - Adminisration: Printing & Publicity	245	-	-	245	361
2366 - Statutory Fees	384	-	-	384	1,174
2367 - Bank Charges	371	-	-	371	354
2401 - Church running - electric	6,134	-	-	6,134	3,599
2410 - Church running - gas	4,618	-	-	4,618	10,780
2420 - Church running - water	915	-	-	915	2,165
2501 - Magazine expenses	-	-	-	-	210
2520 - Hall running - Waste collection	1,606	-	-	1,606	849
2530 - Hall running - electricity	6,254	-	-	6,254	7,942
2560 - Hall running - maintenance	1,476	-	-	1,476	194
2580 - Hall running - water	451	-	-	451	292
2601 - Governance costs examination/audit fee	498	-	-	498	474
3000 - Memory Cafe at Home Exp	-	-	-	-	166
3005 - Memory Cafe at Home Wages	-	-	-	-	200
3015 - Memory Cafe exp: Salaries	1,878	-	2,243	4,120	2,280
3016 - Memory Cafe exp: Cleaner	653	-	1,685	2,339	2,610
3020 - Memory Cafe exp: Other	727	-	6,125	6,852	1,690
3025 - Memory Cafe exp: Printing	80	-	43	123	15
3026 - Saturday Cafe Expenses	220	-	-	220	21
3027 - Art Club Expenses	-	-	-	-	69
Expenditure on charitable activities Totals	105,803	250	10,176	116,229	108,737

Payments Grand totals	106,453	250	10,176	116,879	109,171
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Accounts



**Annual Report
of the
Parochial Church Council of St Cuthbert North Wembley
Charity Number 1132919**

For the year ending 31st December 2023

Vicar:
The Reverend Trevor Goddard

Treasurer:
Patrick Alleyne

Administrator:
Tina Last

Church Wardens:
Lionel Abbey and Paul Stanley

The Vicarage
214 Carlton Avenue West
North Wembley HA0 3QY

Book keeping and Management of Accounts
Kevin and Matthew Ogilvy

Bankers

Barclays Bank Plc
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

Independent Examiner

Rev. David Green, FCA
Gowers Ltd
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts WD4 8SZ



Vicars Report APCM 2024

As I look back on 2023 and on into 2024 it always amazes me to see all that has happened. Over the last year we have lost some very dear and significant friends from St Cuthbert's who are sorely missed and who leave a big hole in our hearts and in the life of our church. But we have also shared some wonderful occasions and celebrations over the past year too. Bishop Lusa, at the beginning of 2023, joined us for a confirmation service with candidates from both the Annunciation and St Cuthbert's. He went on to join us in the middle of the year for a prayer walk between the parishes, and then, at the end of the year, returned for our final Memory Café Party of 2023. I have found Bishop Lusa to be a great encourager and supporter of our ministry in this area.

One of the most significant events of 2023 was when we welcomed Rev Winnie Kuta Danka as part of our ministry team at St Cuthbert's and The Annunciation. Winnie has been a wonderful addition to our team, and a great blessing for me. It's lovely to have someone to reflect, pray and share serving our lord Jesus Christ with, across the two parishes.

Winnie was ordained on the 1st July 2023 at St Paul's Cathedral, where a group of us attended to be part of this wonderful celebration at the beginning of her ministry within the Church of England. We look forward to Winnie being priested in July 2024.

A group from both churches also attended the Advent service at St Paul's this year - a truly wonderful, atmospheric service, reflecting on the coming of Christ at the nativity and also the second coming of Christ, a time of waiting with expectancy.

Expectancy is so important in our life. It is a core of our faith. I was recently talking about hope and living through winter, and how life can sometimes seem like a long winter, but we have a hope that assures us that an eternal summer of comfort, warmth and joy is coming.

The message we share as Christians is a message of hope and we are all called to radiate that hope in the way that we live our lives and care for those who are around us. The way we live our lives in worship, prayer and contemplation feed our soul and feed into the hope that we are called to radiate. All that we do at St Cuthbert's each week, our Sunday service, Thursday communion, Daniels Den, the Art Group, Gardening Group, Memory Café, The Saturday Café, having lunch together on Sundays, give us opportunities to be with people, to listen, sharing a smile and a story, which can warm our hearts. So, I pray that as we continue through 2024, that we would be people who share God's love in the conversations that we have, and in just being present in a world that needs to know that God smiles on them, loves them. and who cares about everyone's future.

Rev. Trevor Goddard

Isaiah 41:10 "So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."



Rev. Trevor Goddard with members of the Tuesday Art Group

Church Warden's Report

Introduction: As church wardens of St. Cuthbert's parish, we are stewards and representatives of the St Cuthbert's community and look after all of the resources that the church is responsible for, the buildings, finances and people. Throughout the past year, the congregation, clergy, and volunteers have continued to uphold the mission and values of our church, fostering a community of faith and service. This report highlights the work that has been carried out throughout the year to maintain and develop the buildings and the mission of our Church.

Archdeacon Visitation 2023: The Archdeacon, Catherine Pickford, came to St Cuthbert's to conduct a service to induct the new Church wardens for the deanery of Brent. St Cuthbert's hosted the event which was very well attended. This took place on 12th July 2023, the service was an enjoyable occasion for the church and deanery.

Quinquennial Report: We are pleased to report that the quinquennial inspection of St Cuthbert's Church, conducted in accordance with statutory requirements, was completed in 2023. The inspection revealed overall sound structural integrity, with only basic maintenance and repair recommendations noted. All recommendations made in the report will be carried out throughout 2024. Thanks to all our team who are supporting this work, ensuring the continued security and safety of our church building.

Electrical inspection and report: One of the areas that was highlighted within the quinquennial report was the need for the church to have an updated electrical inspection and full report. This has been carried out and all recommendations from the report have been completed.

Other work carried out during the year:

Day-to-day Maintenance

Building, grounds, including gardening

Major clean of the church in August 2023, including all the carpets

Gas safety inspection

Church and vicarage gutters cleared

Routine fire risk assessments and premises safety checks have been carried out by the Church wardens

PAT Testing of all portable appliances

All fire extinguishers have been serviced

Noticeboard updated with the latest information internally and externally



We were blessed with a visit by the new bishop of Willesden, Bishop Lusa Nsenga-Ngo, on the 5th February 2023, not just for a service visit, but leading a joint confirmation service with The Annunciation. The important part of this visit was the fact that our Bishop spent a lot of time after the service with members of the congregation listening and chatting with them; a sign of good things to come.

We also had a very successful Pancake Event in church with over 40 pancakes/coffee served to members of the community and parents and their children who attend the Toddler Group in the hall which started our journey through Lent, followed by a Ash Wednesday service. We give thanks to God for his faithfulness and provision, and continue to pray for St Cuthbert's, that it's people, buildings, and the faith of its people will continue to shine the light of God's love throughout our community and beyond. **Lionel Abbey and Paul Stanley, Church Wardens**

Safeguarding Report: After many years of dedicated service, our Safeguarding Lead, Hazel Bathurst, has decided to step down from this position. I would like to thank Hazel for her hard work and dedication and also for agreeing to support me as I settle into my new role. Safeguarding is taken very seriously at St Cuthbert's and working with the Vicar, Winnie and the members of the PCC, we will ensure that this remains the case. DBS checking and safeguarding training are on-going matters which are carried out in line with the changing Diocese requirements. As we are all aware, Memory Café continues to grow from month to month so to have no reportable safeguarding incidents is a testament to all who are trained or aware of the safeguarding rules and requirements. **Joan Alleyne**

Gardening Club



We have been blessed this year with Pat and Manjeet joining the small team of eager and loyal gardeners who meet every Tuesday morning. The grounds have looked wonderful especially during the spring when the grass area recovered when we put up a temporary fence to stop people parking, allowing an array of crocuses to come through. Apart from maintaining the grounds, the team have totally revamped one area next to the hall by laying heavy duty weed ground cover and bark and planting three varieties of acers. My thanks to the team; Pat, Manjeet, Steve, David Loder, Susan (and her husband David who joins us for coffee). ***Tina Last, Church Administrator***

Café Church

By popular request, Café Church was restarted on 24 September 2024. This is an informal service held on the last Sunday of every month. Our aim is to attract people of all ages, different faiths and no faith. Café Church is a non-communion free style welcoming service to make all feel at home and know that God is for everyone and not just Christians. We provide breakfast at the start and have different activities such as quizzes, sing along and informal talks. The Café Church is working well because we have seen people who are not members of our congregation come from the Memory Café. Spouses, family members and friends of congregants who are not Christians attend and we have also seen an increase in attendance of parishioners who attend church occasionally. The feedback has been positive so far with people commenting about the relaxed atmosphere that Café Church brings. We continue to look for more ways to make it more attractive to those who do not normally go to church while we find a good balance for all.

Winnie Kuta-Dankwa, Curate

Prayer Meeting

We hold joint prayer meetings between the Annunciation and St Cuthberts on the first Wednesday of every month. The prayer meeting is open to all members of both churches and we meet together to pray for the United Kingdom, Prime Minister, the Cabinet and ministers, the King, the Church of England, Bishops, Clergy, our churches, members of the congregation and for our needs. We spend time to pray for members issues and their loved ones who may be dealing with health challenges. We pray for the parishes and the activities we hold for both communities. Attendance has been picking up as we advertise more and people speak positively of the meetings.

Winnie Kuta-Dankwa, Curate

Memory Café Report



I came back from maternity leave in September 2023. The number of people attending the memory café has not slowed down. People are appreciating the singing, exercises and quizzes, they see it as a benefit to their mental health, physical health and social wellbeing. I have seen an increase in the regular people attending the exercise class every week. I have also seen an increase, with at least 5 new people attending the class, per month. I have noticed that people are giving more feedback to the class and the demand for hand outs describing the session has increased with more people wanting to do the class in their own time throughout the week.



The Memory Café Newsletter, a monthly magazine, is put together by Tina Last, Church Administrator, which contains trivia quizzes and puzzles along with a Wellbeing page from myself encouraging our clients to continue with regular exercises at home as well as advice on improving dietary habits. The plan is to continue producing this Newsletter in 2024 but on a quarterly basis and have it printed professionally.

Megan Donnellan
Seated Exercise Instructor

Saturday Morning Café Report

2023 was another very successful year for the Saturday Morning Café. More parents from the ballet school are attending and have even kindly donated some toys for the children's area which has two tables for colouring and puzzles along with boxes of cuddly toys, books and other play equipment. Some of the parents really value the short time they spend in church on Saturday mornings and enjoy having some quiet time before collecting children from their lessons.



Nitin continues to supply the café with a variety of pastries, bread rolls and other groceries. Unfortunately only a few members of the local community attend the café but hopefully more will come in the future. A huge thank you to all the volunteers who give up their free time at the weekend to support the café.

Tina Last
Church Administrator



DANIEL'S DEN @ ST CUTHBERT'S CHURCH

2022/2023 REPORT

Taken from our Where in the World Survey -
Countries represented - Caribbean, English, Indian, Irish, Pakistani, Polish, Ukrainian
Religions represented - Catholic, Christian, Hindu, Muslim



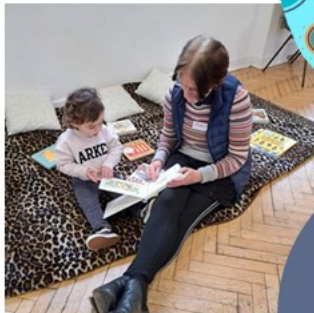
17
avg children
26 max
11 min



"H was so quiet and didn't get involved with singing and playing, now he is more social, playing and talking. Dad says it's because of coming to the group." - From Observation report

"DD is so well organised and has such a great range of activities for children... (another non DD group) just dump toys in the middle of the room and leave kids to play until it finishes no snack time, no music, no songs, nothing!" - Convo between parents

Another great year of Daniel's Den at St Cuthbert's Church. We have had many new faces through the doors, and some regulars who have been coming for years. It has been nice observing relationships being made and seeing the children grow and learn new skills. The connection with the Church has also been a blessing, and we are thankful for the continued support.



Our volunteer team over the year has consisted of Church members and retired members of the community. We are always looking for more volunteers so please spread the word.

Families have enjoyed coming into the Church at Christmas time one parent commented 'It's so lovely to be inside the Church, I have never been to something like this before'.

and the Brent 0-5 Health4Life Service to share information and advice to parents.

Throughout the year many visitors have come to visit the session such as the Brent Oral Health Team, Brent Health Watch, The Children and Family and Information service

We are thankful for the partnership with the church and look forward to 2023/2024 with you.

Health and Safety Report

We came out of lockdown and revised our guidance in line with Government and the church of England's directives on Covid 19. There has been a slight revision to last year's process as we can now have contact but still waving during the peace. We still maintain clear guidelines and assurance to the congregation and other users of our facilities. The numbers at Memory Café have increased so we will be revising our risk assessment and also the possible impact of the Saturday Morning Cafe on safety and other activities in the church hall.

We have not had any major health and safety incidents this year but, as part of our policy to review our processes, we have identified improvements actions to make our fire evacuation process more effective. We will identify individuals at Memory Café that will need personal evacuation plans and also plan an emergency evacuation fire drill during the year.

Firefighting equipment (e.g. fire extinguishers) are in place, regularly tested and properly maintained by a competent technician. Biannual testing of our portable electrical equipment (PAT test) by a competent person have ben undertake on time.

We have also had our inspection and test of the fixed electrical system and gas by a competent contractor (who is NICEIC, ECA or NAPIT certified). Gas Safety Certification has been issued and the recommended electrical work from last year's electrical inspection have been carried out. A smart meter hasn't been installed yet for the church electrics as it requires a 3 phase engineer and they have not been able to find one.

The issue of having another temporary ramp for use if we have to evacuate via the front side door of the church is still a point of discussion at PCC as we have to balance risk level with the practicality of it. We will still revisit it at the next PCC.

As a church, we have faith in God to protect us from dangers seen and unseen. However, we also have the responsibility for our safety and that of others so let's look after one another and be safe.



Lionel Abbey
Church Warden

Brent Deanery Synod, 2024

Brent Deanery Synod, now known as Anglicans in Brent is made up of the clergy and elected representatives of the people of each the churches in Brent. The number of representatives from each parish depends on the number of people on the electoral roll.

At the moment, St. Cuthbert's has two representatives. There are up to three meetings each year which focus on topics affecting the church and beyond, and also conduct any necessary business.

In June, Hannah Southgate, who managed the Rekindling Project at St. Andrews Church, Kingsbury spoke of the joys, challenges and pitfalls of fundraising.

In November, Rev'd Ali Taylor told how the diverse congregation at St James Church, Alperton, from meeting at different times on a Sunday to worship in different languages and traditions, have developed into an integrated multi-cultural worshipping community.

The January meeting was at St. Michael's Church Wembley. Pauline McCalla, who is the the Willesden Area representative for The Mothers Union (London Diocese), presented an overview of the work of the Mothers Union in supporting families, prisoners and refugees in the area.

Almost all of Deanery Synod meetings are open to all and welcome anyone who is interested. They are usually advertised at the back of the church. **Hazel Bathurst**

Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent.

The PCC met 7 times during the year with an average attendance of 90%. We have no sub committees.

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middx, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and are registered with the Charity Commission, number 1132919.

PCC members who have served at any time from 1st January 2023 until the date this report was approved are:

Names of the PCC members Ex Officio members:

The Reverend Trevor Goddard (Vicar)
Paul Stanley (Churchwarden)
Lionel Abbey (Churchwarden)

Elected members:

Patrick Alleyne (Treasurer)
Hazel Bathurst (Deanery Synod Rep)
Liz Brookwick (Elder's Champion)
Martina Murphy
Michael Bruce
Tyrone De Silva
Lynn Dube
Christine Lawton (Deanery Synod Rep)
Slim Lim
David Loder
Avril Nickolson

Joan Alleyne (Safeguarding Officer)
Winnie Kuta-Dankwa (Curate, Self Supporting Minister)

Electoral Roll There are 97 names currently on the Electoral Roll; 3 names have come off and to date no new ones added. **Hazel Bathurst**

Treasurer's report –1 January 2023 to 31 December 2023

Treasurer's Prayer of Thanksgiving

Heavenly Father, with humble hearts and grateful souls, we come before you to express our deepest gratitude for the financial blessings you have bestowed upon St Cuthbert's Church, North Wembley. We recognise that all good things come from you, and we are thankful for the blessings that have come our way, enabling us to put these gifts to beneficial use for our community. As we move forward this year (2024), guide us Lord, to continue to be wise stewards of these financial blessings, using them to bless others in need, and to make a positive impact in our communities and beyond. In Jesus' name we pray. Amen

Last year, as your Treasurer, I offered a sermon about generosity. This looked at synonyms of generosity and how giving and generosity are rooted in scripture as being a Christian practice. As you would expect I encouraged all who attend St Cuthbert's to give generously in financial terms. I also acknowledged that generosity/giving was not always about money, it could be about sharing your time, talents, and resources, but ultimately I wanted you to be brave and to share your resources with St Cuthbert's as well.

You have been bold. You have given generously to St Cuthbert's, and we have been able to be a blessing in our community. First, we have been able to meet our Common Fund commitments. This is our contribution to the work of the Diocese and helps to ensure that there is Christian guidance and leadership right across the Diocese. The cost of living crisis continues, and St Cuthbert's has not been exempt from such challenges but your unwavering support for what we do here has enabled us to keep afloat. It is also important to give praise to those who do so much work behind the scenes to keep St Cuthbert's financially secure. Tina, our wonderful Church Administrator keeps a tight rein on our finances whether that be through researching and recommending the best energy deals for us, or prompt claiming of gift aid on donations. Trevor works hard to identify sources of grant and philanthropic funds and bids for these. We are also blessed with elements of generosity which often go unnoticed. There are many congregants who purchase things for St Cuthbert's out of their own pockets without seeking reimbursement. All these contributions are so wonderfully received so **thank you!**

We lost our dear brother Eddie Currens last year; however, he has blessed us with a legacy from his estate. The PCC will be discussing how best to use this with the idea of a lasting and permanent reminder of Eddie in some way. We give thanks to Eddie for thinking of us in this way.

To the specifics of our finances, I am pleased to report that we had just over £116k in the bank at the end of our financial year on 31 December 2023. This is an increase on last year and has come mainly from legacies and increased income.

Since our investment in the Church Hall a few years ago when it was fully renovated and significantly improved, it is more in demand. We continue to host the nursery in the small hall with the contract having been renegotiated which now provides increased income. The ballet school continues to use the large hall and a supplementary benefit of this are the donations received from hosting the Saturday coffee mornings, or as Trevor likes to call them, the Saturday Kitchen. This external source of income is about £8k more than last year.

Income from bank giving and envelopes was down but partially offset by an increase in collections from Sunday services. Notwithstanding the general ups and downs, we have ended the year with an improved cash at bank position compared to the same time last year.

It remains a priority for us to continue to invest money into a fund to maintain the Church. Our aim is to invest circa £5k per year for this purpose. This prudent approach meant that when the heating broke down we were able to pay for the repairs to get things fixed without delay. We hope to bring some exciting changes to you during this year that we hope will improve the look of our church.

St Cuthbert's continues to be a blessing to our community, and this is a reason for our being. We therefore continue to rely on the faithful financial support from all the St Cuthbert's family of users. Thank you for your commitment and we ask you to continue in this vein, and to pray that St Cuthbert's can always be a resource that brings the word of the Lord to our community.

Patrick Alleyne, Treasurer



Our Financial Statements for 1 January—31st December 2023 will be produced as a separate booklet and will also be available on our website:

www.stcuths.org



St Cuthbert's North Wembley
Sofa Separate Designated
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	91,417	30	-	91,447	57,247
Income from charitable activities	18,146	-	-	18,146	15,262
Other trading activities	38,001	-	-	38,001	30,498
Investments	769	-	-	769	102
Other income	94	-	-	94	1,880
Total income	148,427	30	-	148,457	104,989
Expenditure on:					
Raising funds	1,148	-	-	1,148	526
Expenditure on charitable activities	107,963	-	-	107,963	98,293
Other expenditure	-	-	-	-	32
Total expenditure	109,111	-	-	109,111	98,851
Net income / (expenditure) resources before transfer	39,317	30	-	39,347	6,138
Transfers:					
Gross transfers between funds - in	-	-	-	-	54,911
Gross transfers between funds - out	-	-	-	-	(54,911)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	39,317	30	-	39,347	6,138
Reconciliation of funds					
Total funds brought forward	66,701	10,014	-	76,715	70,577
Total funds carried forward	106,018	10,044	-	116,062	76,715
Represented by					
Unrestricted					
General fund	106,018	-	-	106,018	66,701
Designated					
Maintenance Fund	-	7,189	-	7,189	7,159
Vicar's Discretionary Fund	-	2,855	-	2,855	2,855
Restricted					

There may be minor discrepancies in the totals if the pence are not being shown

St Cuthbert's North Wembley

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Current assets		
6501: Bank current account	23,028	18,654
6505: Bank deposit account	100,267	65,805
Z05: Accounts Receivable	-	-
Total Current assets	123,294	84,459
Liabilities		
6580: Uncleared cheques 2021	-	-
6699: Agency collections	976	-
9901: Loans received	620	2,108
Z04: Accounts Payable	5,636	5,636
Total Liabilities	7,232	7,744
Net Asset surplus (deficit)	116,062	76,715
Reserves		
Excess/(deficit) to date	39,347	6,138
Z01: Starting balances	76,715	70,577
Total Reserves	116,062	76,715

Represented by Funds		
General (Unrestricted)	106,018	66,701
Designated	10,044	10,014
Total	116,062	76,715

St Cuthbert's North Wembley

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

	General	Designated	Restricted	This year	Total Last year
Income and endowments from:					
Donations and legacies					
0101 - Planned Giving - Bank	32,844	-	-	32,844	35,668
0110 - Gift Aid - Envelopes	1,755	-	-	1,755	2,195
0201 - Other planned giving	20	-	-	20	25
0301 - Loose plate collections	2,990	-	-	2,990	2,632
0501 - One-off Gift Aid gifts	20	-	-	20	3,266
0520 - Card Donations	253	-	-	253	-
0550 - Donations appeals etc	4,359	30	-	4,389	1,872
0601 - Tax recoverable on Gift Aid	11,493	-	-	11,493	7,948
0701 - Legacies	35,963	-	-	35,963	-
08A1 - Non-recurring one-off grants	1,720	-	-	1,720	3,641
Donations and legacies Totals	91,417	30	-	91,447	57,247
Income from charitable activities					
0560 - Donations Saturday Cafe	2,168	-	-	2,168	2,121
1101 - Fees for weddings and funerals	2,469	-	-	2,469	1,934
1400 - Memory Cafe	13,475	-	-	13,475	11,207
1406 - Art Club Donations	34	-	-	34	-
Income from charitable activities Totals	18,146	-	-	18,146	15,262
Other trading activities					
0910 - Fund Raising	116	-	-	116	543
1240 - Church hall lettings - fund raising	37,886	-	-	37,886	29,956
Other trading activities Totals	38,001	-	-	38,001	30,498
Investments					
1020 - Bank and building society interest	769	-	-	769	102
Investments Totals	769	-	-	769	102
Other income					
0915 - Vicarage Costs Reimbursement	-	-	-	-	1,880
4000 - Unidentified Income	94	-	-	94	-
Other income Totals	94	-	-	94	1,880
Income and endowments Grand totals	148,427	30	-	148,457	104,989

Expenditure on:

Raising funds

1701 - Fees paid to fund raisers	713	-	-	713	-
1730 - Costs of fetes & other events	435	-	-	435	526

	General	Designated	Restricted	This year	Total Last year
Raising funds Totals	1,148	-	-	1,148	526
Expenditure on charitable activities					
1850 - Charity Donations	3,805	-	-	3,805	2,024
1910 - Common Fund	40,000	-	-	40,000	41,200
2050 - Salary of parish administrator	7,535	-	-	7,535	5,720
2060 - Salaries & Wages: Cleaner	-	-	-	-	970
2070 - Bookkeeping fees	2,500	-	-	2,500	3,000
2080 - Payrol Services	273	-	-	273	232
2101 - Working expenses of incumbent	-	-	-	-	520
2130 - Vicarage expenses	-	-	-	-	591
2145 - Electricity Vicarage	-	-	-	-	538
2150 - Vicar's telephone	-	-	-	-	123
2301 - Church running - insurance	5,277	-	-	5,277	4,812
2310 - Church office - telephone	1,182	-	-	1,182	777
2315 - Church Office Internet	241	-	-	241	226
2320 - Organ / piano tuning	-	-	-	-	1,131
2330 - Church maintenance	6,727	-	-	6,727	2,296
2331 - Cleaning	1,021	-	-	1,021	2,188
2340 - Upkeep of services	1,364	-	-	1,364	323
2341 - Worship Exp	116	-	-	116	500
2345 - Refreshments	598	-	-	598	266
2350 - Upkeep of church Grounds	1,228	-	-	1,228	864
2360 - Administration	925	-	-	925	2,542
2365 - Administration: Printing & Publicity	361	-	-	361	224
2366 - Statutory Fees	1,174	-	-	1,174	1,025
2367 - Bank Charges	354	-	-	354	354
2401 - Church running - electric	7,115	-	-	7,115	2,548
2410 - Church running - gas	7,265	-	-	7,265	10,364
2420 - Church running - water	2,165	-	-	2,165	581
2501 - Magazine expenses	210	-	-	210	-
2520 - Hall running - Waste collection	969	-	-	969	1,256
2530 - Hall running - electricity	7,942	-	-	7,942	4,501
2560 - Hall running - maintenance	194	-	-	194	1,171
2580 - Hall running - water	292	-	-	292	371
2601 - Governance costs examination/audit fee	474	-	-	474	(38)
3000 - Memory Cafe at Home Exp	166	-	-	166	3
3005 - Memory Cafe at Home Wages	629	-	-	629	-
3015 - Memory Cafe exp: Salaries	2,280	-	-	2,280	3,875
3016 - Memory Cafe exp: Cleaner	2,610	-	-	2,610	-
3020 - Memory Cafe exp: Other	869	-	-	869	1,104
3025 - Memory Cafe exp: Printing	15	-	-	15	30
3026 - Saturday Cafe Expenses	21	-	-	21	83
3027 - Art Club Expenses	69	-	-	69	-
Expenditure on charitable activities Totals	107,963	-	-	107,963	98,293
Other expenditure					
4001 - Unidentified Expense	-	-	-	-	32
Other expenditure Totals	-	-	-	-	32
Expenditure Grand totals	109,111	-	-	109,111	98,851

St Cuthbert's, North Wembley

Report of the Independent Examiner and
Financial Statements for the year ended 31st December 2023

St Cuthbert's, North Wembley

Contents of the Financial Statements for the year ended 31st December 2022

	Page
Report of the Independent Examiner	1
Statement of Financial Activities	2
Balance Sheet	3
Notes to the financial statements	4
Detailed Analysis of Income and Expenditure	5 – 6

St Cuthberts, North Wembley
Independent Examiners Report to the Parochial Church Council
For the year ended: 31st December 2023

I report on the financial statements for the year ended 31st December 2023, which are set out on pages 2 to 6.

Respective responsibilities of Parochial Church Council and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Revd David M Green FCA
Gowers Limited
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts. WD4 8SZ

Date:

St Cuthbert's, North Wembley
Statement of Financial Activities
For the period from 1st January 2023 to 31st December 2023

	Unrestricted funds	Designated funds	Total funds	Prior year total funds
Income and endowments from:				
Donations and legacies	90,960	30	90,990	57,247
Income from charitable activities	18,706	-	18,706	15,262
Other trading activities	37,991	-	37,991	30,498
Investments	769	-	769	102
Other income	-	-	-	1,880
Total income	148,427	30	148,457	104,989
Expenditure on:				
Raising funds	435	-	435	526
Expenditure on charitable activities	108,737	-	108,737	97,949
Other expenditure	-	-	-	32
Total expenditure	109,171	-	109,171	98,507
Net income / (expenditure) resources before transfer	39,256	30	39,286	6,482
Transfers:				
Gross transfers between funds - in	-	-	-	54,911
Gross transfers between funds - out	-	-	-	-54,911
Other recognised gains / losses				
Gains/losses on investment assets	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-
Net movement in funds	39,256	30	39,286	6,482
Reconciliation of funds				
Total funds brought forward	67,045	10,014	77,059	70,577
Total funds carried forward	106,301	10,044	116,146	77,059

There may be minor discrepancies in the totals if the pence are not being shown

St Cuthbert's, North Wembley
Balance sheet (Church of England)
As at: 31st December 2023

	As at 31/12/2022	As at 31/12/2022
	£	£
Current assets		
Cash At Bank And In Hand	122,510	84,458
	122,510	84,458
Liabilities		
Creditors: Amounts Falling Due In One Year	6,164	7,400
	6,164	7,400
Net current assets less current liabilities	116,346	77,058
Total assets less current liabilities	116,346	77,058
Total net assets less liabilities	116,346	77,058
 Represented by		
Unrestricted		
Unrestricted - General Funds	106,302	67,044
Designated		
Designated - Maintenance Fund	7,189	7,159
Designated - Vicar's Discretionary Fund	2,855	2,855
Restricted		
Fund Totals	116,346	77,058

The financial statements were approved by the Parochial Church Council on and were signed on its behalf by:

T Goddard. 1/7/24

Rev T Goddard

St Cuthbert's, North Wembley
Notes to the Financial Statements
For the period from 1st January 2022 to 31st December 2022

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Incoming Resources

- Voluntary income and capital sources
- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Resources used – grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC Parochial Church Council of St Cuthbert, North Wembley

Resources Used – Activities directly relating to the work of the church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents and other income are shown as debtors less provision for amounts that may prove uncollectible.

St Cuthbert's, North Wembley
Detailed analysis of income and expenditure
For the period from 1st January 2023 to 31st December 2023

	General	Designated	This year	Total Last year
Income and endowments from:				
Donations and legacies				
0101 - Planned Giving - Bank	32,938	-	32,938	35,668
0110 - Gift Aid - Envelopes	1,745	-	1,745	2,195
0201 - Other planned giving	20	-	20	25
0301 - Loose plate collections	2,990	-	2,990	2,632
0501 - One-off Gift Aid gifts	20	-	20	3,266
0520 - Card Donations	253	-	253	-
0550 - Donations appeals etc	3,819	30	3,849	1,872
0601 - Tax recoverable on Gift Aid	11,493	-	11,493	7,948
0701 - Legacies	35,963	-	35,963	-
08A1 - Non-recurring one-off grants	1,720	-	1,720	3,641
Donations and legacies Totals	90,960	30	90,990	57,247
Income from charitable activities				
0560 - Donations Saturday Cafe	2,168	-	2,168	2,121
1101 - Fees for weddings and funerals	2,469	-	2,469	1,934
1400 - Memory Cafe	14,035	-	14,035	11,207
1406 - Art Club Donations	34	-	34	-
Income from charitable activities Totals	18,706	-	18,706	15,262
Other trading activities				
0910 - Fund Raising	106	-	106	543
1240 - Church hall lettings - fund raising	37,886	-	37,886	29,956
Other trading activities Totals	37,991	-	37,991	30,498
Investments				
1020 - Bank and building society interest	769	-	769	102
Investments Totals	769	-	769	102
Other income				
0915 - Vicarage Costs Reimbursement	-	-	-	1,879
Other income Totals	-	-	-	1,879
Income and endowments Grand totals	148,427	30	148,457	104,988

St Cuthbert's, North Wembley

Detailed analysis of income and expenditure

For the period from 1st January 2023 to 31st December 2023

	General	Designated	This year	Total Last year
Expenditure on:				
Raising funds				
1730 - Costs of fetes & other events	435	-	435	526
Raising funds Totals	435	-	435	526
Expenditure on charitable activities				
1850 - Charity Donations	3,805	-	3,805	2,024
1910 - Common Fund	40,000	-	40,000	41,200
2050 - Salary of parish administrator	8,365	-	8,365	5,720
2060 - Salaries & Wages: Cleaner	215	-	215	630
2070 - Bookkeeping fees	2,500	-	2,500	3,000
2080 - Payrol Services	273	-	273	232
2101 - Working expenses of incumbent	-	-	-	520
2130 - Vicarage expenses	-	-	-	591
2145 - Electricity Vicarage	-	-	-	538
2150 - Vicar's telephone	-	-	-	123
2301 - Church running - insurance	5,277	-	5,277	4,812
2310 - Church office - telephone	1,182	-	1,182	777
2315 - Church Office Internet	438	-	438	226
2320 - Organ / piano tuning	-	-	-	1,131
2330 - Church maintenance	6,337	-	6,337	2,296
2331 - Cleaning	1,021	-	1,021	2,528
2340 - Upkeep of services	1,364	-	1,364	323
2341 - Worship Exp	116	-	116	500
2345 - Refreshments	491	-	491	266
2350 - Upkeep of church Grounds	1,228	-	1,228	0
2360 - Administration	682	-	682	2,542
2365 - Adminisration: Printing & Publicity	361	-	361	224
2366 - Statutory Fees	1,174	-	1,174	1,025
2367 - Bank Charges	354	-	354	354
2401 - Church running - electric	3,599	-	3,599	2,548
2410 - Church running - gas	10,780	-	10,780	10,364
2420 - Church running - water	2,165	-	2,165	581
2501 - Magazine expenses	210	-	210	-
2520 - Hall running - Waste collection	849	-	849	1,255
2530 - Hall running - electricity	7,942	-	7,942	4,501
2560 - Hall running - maintenance	194	-	194	1,171
2580 - Hall running - water	292	-	292	371
2601 - Governance costs examination/audit fee	474	-	474	482
3000 - Memory Cafe at Home Exp	166	-	166	3
3005 - Memory Cafe at Home Wages	200	-	200	-
3015 - Memory Cafe exp: Salaries	2,280	-	2,280	3,875
3016 - Memory Cafe exp: Cleaner	2,610	-	2,610	-
3020 - Memory Cafe exp: Other	1,690	-	1,690	1,103
3025 - Memory Cafe exp: Printing	15	-	15	30
3026 - Saturday Cafe Expenses	21	-	21	83
3027 - Art Club Expenses	69	-	69	-
Expenditure on charitable activities Totals	108,737	-	108,737	97,949
Other expenditure				
4001 - Unidentified Expense	-	-	-	32
Other expenditure Totals	-	-	-	32
Expenditure Grand totals	109,171	-	109,171	98,507

Accounts



**Financial Statements and Annual Report
of the
Parochial Church Council of St Cuthbert North Wembley
Charity Number 1132919
For the year ending 31st December 2022**

Vicar:
The Reverend Trevor Goddard

Treasurer:
Patrick Alleyne

Administrator:
Tina Last

Book keeping and Management of Accounts

Kevin and Matthew Ogilvy

The Vicarage
214 Carlton Avenue West
North Wembley HA0 3QY

Bankers

Barclays Bank Plc
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

Independent Examiner

Rev. David Green, FCA
Gowers Ltd
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts WD4 8SZ



APCM 2023 Vicars Report

2022 seems now so long ago but we started in January 2022 by coming together for a joint day with the PCC's from both The Annunciation and St Cuthbert's Church. This gave us an opportunity to reflect on who we are as two separate churches in our neighbouring parish's, to look back on what we have done in the past and to imagine what we can be in the future. The call of the Christian gospel is to love and serve one another, and my prayer for our two churches is that we seek to see the other thrive and succeed in all we each do.

This was my first full year as vicar of St Cuthbert's and establishing a rhythm for me and the life of the two churches was my main focus. It is in the small things of life and the connections we make with each other that build a happy and healthy community and church. This year I have put a lot of my energy into maintaining the current structures in place within the St Cuthbert's Church community. We need to rejoice in who we are and what we do well.

At St Cuthbert's the two main ways we have engaged with the broader community are Memory Café and Daniels Den. In addition to these, we have, during 2022, introduced Saturday Morning Café where we provide a warm and safe place and support the young families coming to bring their children to ballet in the hall each Saturday. A big thank you to Tina who initiated this project and has made a huge success of making the church on Saturday mornings a warm and inviting place for children and adults. We do need more volunteers to serve in the coffee area for two hours on a Saturday morning once a month or once every six weeks as we try to spread the responsibility of running this important venture.

Prayer is at the very heart of the faith we all share. It is in prayer that we share our thoughts, hopes, and dreams with our Heavenly Father and it is where we have time to listen to our own hearts and to God's Holy Spirit directing us in the way we should go. It's good to pray privately, corporately (in church) and with friends. Eddie has opened up his home once a month for us to come together as a group of friends to pray for the needs of our church and the needs of the community. We will also be praying that this important initiative grows into other homes across the parish and beyond.

As we look to the future of St Cuthbert's, my prayer is that we create a church community that is a joyful place to be. A place we are happy and excited to invite family and friends along to. A place of welcome, warmth and comfort where we are able to receive from God and grow in the joy of serving one another.

Please continue to pray for the future of the vicarage, that the diocese may use the vicarage wisely to serve our community in the wider area, either through students in training for the ministry or a new curate. I am also in talks with Brent Scouts with the hope of establishing new Scouting Groups in the area for all ages - Beavers, Cubs, Scouts, and Venture Scouts. We look forward to what 2023 and 2024 will bring.

Rev. Trevor Goddard

Jeremiah 29:11 NIV

¹¹ For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future

Church Warden's Report

This year has been described by all as "the new normal" moving into full face to face services (on Easter Day 2022) other activities followed but we also maintained some of the virtual activities too. Church services went to normal time inclusive of a live YouTube broadcasting, but we have held all PCC meetings on Zoom. We have also restarted the mid-week informal communion services on Thursday mornings at 10:15am. The weekly collection has been reintroduced into Church on a Sunday too.

Memory Cafe returned in full swing, and we have had a huge increase in the numbers attending. (see separate report). The nursery also reopened its doors, church hall bookings have increased and getting closer to pre-covid numbers and Daniels Den, our Parent and Toddler Group on Tuesday mornings, is also thriving. We have on average of 16 families each week with more activities and an increase in numbers too.

As Wardens one of our key responsibilities is to look after the church fabric on behalf of the bishop and am pleased to inform you that our church fabric is in good condition apart from some few concerns. However we are always looking for opportunities to improve and or maintain it.

Concerns:

- Church building pillars have paint flakes an indication of a possible water ingress however after inspection by the architect he concluded that it is more a cosmetic issue and not a leak from the roof. The pillar needs redecorating, so all the pillars will be repainted, using a tower scaffolding, which could also be used to clean the windows should there be time for that. The architect will then take a sample of the damaged area to check what might be the cause.
- The Hall in the nursery where the new floor has been laid has a resinous like material coming up around the edges which the architect has taken a sample of and under investigation; it could be bitumen from the floor beneath.

This year we have carried out a lot of work including the following listed below.

The Hall and Church gutters were cleaned.

Fire extinguishers were serviced.

Gas safety checks were carried out also an annual boiler service

The Storeroom in the hall was refurbished for Daniels Den courtesy of a company called Sisk Construction. The old boiler was removed, and new shelving was put in.

Lynne raised funds for a Defibrillator from the Brent Council's committee "Love Where You Live" grant and it was installed in church.

New equipment was bought for the gardening group (electric strimmer/electric hedge cutter).

Four funerals that have connections with St Cuthbert's took place during the year: Neil Brookwick a PCC and an active member, Barbra Rowland with links to the Parish, Colin Frankland who was part of Memory Café and Francina Yap Hee Lan a generous supporter of the Memory Café and Slim's wife. May their souls rest in peace and rise in glory.

Choir rehearsals in readiness for carol services commenced in November and took place at both the Annunciation and St Cuthbert's churches led by Jacqui Goddard. Carol services were held at the Annunciation on 11th and Sunday 18th December at St Cuthbert. A very successful and enjoyable part of our celebration for both the participants and the two congregations. Huge congratulations go to Jacqui for her hard work and creativity in putting the two concerts together and thanks to the members of the Choir; hope to see you all next November. Christmas services included a Midnight Mass at the Annunciation and a Christmas Day service at St Cuthbert's were held.

To all that those who have supported St Cuthbert's this year, we say a very big thank you and always remember Galatians 6:10 "Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers." Thank you once again.

***Lionel Abbey and Paul Stanley
Church Wardens***

Gardening Club



By July/August 2021, the church grounds were becoming unmanageable due to the Community Payback

Team no longer tending the grounds on a weekly basis. Annie, a local gardener, did the hard graft of getting the grounds to a level that could be maintained. This was a perfect opportunity to bring together local keen gardeners in the community to keep the grounds looking neat and tidy, open the church mid-week and serve coffee and biscuits to whoever joined us. Special thanks to my husband, Steve, who has kept the hedges and grass low all year, Trevor Goddard, David Loder and Susan and David Friend who have attended every week. **Tina Last, Church Administrator**



The Gardening Club Christmas Lunch

The Vicarage garden has also been maintained by the group. "Mr Fox" is the only inhabitant at the vicarage at the moment!



2021-2022

DD @ St Cuthbert's Church

Average amount of children per week

11

Highest: 27
Lowest: 3

"X is really moving on from being a baby and becoming a toddler, he has always been very close to nan, but today he was being more adventurous and independent." **Excerpt from our weekly observational reports**

TEAM

Session Leader: Linda
Deputy Leader: Lynn
Team: Trevor, Anne, Gill

From our demographic survey week

Ethnicities: Irish, Mauritian, British, Indian, Pakistani, Polish, St Lucian, Jamaican

Religions: Catholic, Muslim, Sikh, Other

The attendees of the St Cuthbert's Daniels Den Parent and Toddler group were visited by Brent's Children & Family Information Service, Brent Healthwatch, Home-Start UK, Katie O'Connor London Diocese

Note from the host end of year report

"We love Daniels Den you have a fantastic team."
- Rev Trevor Goddard

www.danielsden.org.uk

Memory Café Report



It's a Thursday morning at St Cuthberts and the air is buzzing with voices and laughter. Memory Cafe is in full swing! There is coffee and cake in abundance, described by some as a cake fest. Food is kindly donated by local supermarkets and delivered by Nitin, Bina and Darren.

A committed band of volunteers ensure that everyone who attends feels welcome and valued. Time is given to those who appear anxious or in need of a listening ear. Simone and Sheila from Ashford Place provide support, information, advocacy and guidance to carers. Last year, a team from Lloyds Bank

Corporate Banking volunteered to run the café (see photo) and asked if they could come again as they enjoyed it so much. Regular activities include a quiz, exercises (led by Megan), singing at the very end of the session (led by Francis and Anna), weekly fundraising table run by Eunice, raising money for the Ukraine appeal amongst other charities.

Here are some comments from regular users:

- * It's a life saver.
- * Safe space.
- * A good reason to come out/get up.
- * Fun, friendship and fellowship.
- * Highlight of the week.
- * It means a great deal to me.
- * Great atmosphere.
- * I feel involved.
- * I feel comfortable here.
- * It's uplifting.
- * This is the best one.
- * Lots of posh coffee!

Liz Brookwick, Elder's Champion

Saturday Morning Café Report

It always seemed like a wasted opportunity for St Cuthbert's not to open on a Saturday morning especially with a target audience of the Harrow Ballet School who use the Hall every weekend. As soon as restrictions eased in January 2022, the Café was launched, a rota put together with the help of Susan, June, Bernie, Hazel and Cathy. The café is now thriving and has proved a big hit with the parents whose children attend the ballet school as well as a few residents on



the estate. I have also introduced a children's area with colouring, a Brio set and other activities. As we move forward, I would like to purchase more activities to keep them entertained plus a table for them to sit at. Eunice and Veronica join the café regularly and sell items of bric-a-brac raising money for local charities. My special thanks to all who have volunteered to help but especially to my daughters who, even though they work full time, gave up their Saturday mornings to help run the café at the beginning whilst volunteers were recruited. However, Joan Alleyne and Jennifer Lee have joined the team now for which I am very grateful. My thanks also to Nitin Parshotam who brings supplies of pastries, bread and cakes every week which have been donated by the Co-op/Tesco, Eddie Currens, Susan Friend and Eunice Morris for their fabulous cake contributions. We have raised £2100 this year! **Tina Last, Church Administrator**

Health and Safety Report

We came out of lockdown and revised our guidance in line with Government and the Church of England's directives on Covid 19. There has been a slight revision to last year's process as we can now have contact but still waving during the peace. We still maintain clear guidelines and assurance to the congregation and other users of our facilities. The numbers at Memory Café have increased so we will be revising our risk assessment and also the possible impact of the Saturday Morning Café on safety and other activities in the church hall.

We have not had any major health and safety incidents this year but as part of our policy to review our processes, we have identified improvement actions to make our fire evacuation process more effective. We will identify individuals at Memory Café that will need personal evacuation plans and also plan an emergency evacuation fire drills during the year.

Firefighting equipment (e.g. fire extinguishers) are in place, regularly tested and properly maintained by a competent technician. Biannual testing of our portable electrical equipment (PAT test) by a competent person have been undertaken on time.

We have also had our inspection and test of the fixed electrical system and gas by a competent contractor (who is NICEIC, ECA or NAPIT certified).

The issue of having another temporary ramp for use if we have to evacuate via the front side door of the church is still a point of discussion at PCC as we have to balance risk level with the practicality of it. We will still revisit it at the next PCC.

As a church we have faith in God to protect us from dangers seen and unseen however we also have the responsible for our safety and that of others so let's look after one another and be safe.

Lionel Abbey, Church Warden

Brent Deanery Synod, 2022

Brent Deanery Synod, now known as Anglicans in Brent is made up of the clergy and elected representatives of the people of each church in Brent. The number of representative from each parish depends on the number of people on the electoral roll. At the moment, St. Cuthbert's has two representatives.

There are up to three meetings each year which focus on topics affecting the church and beyond and also conduct any necessary business. In September 2021 the Venerable Catherine Pickford, Archdeacon of Northolt shared an introduction the London Diocese 2030 vision. In December 2021 the focus was Dementia Care and Chaplaincy with time for prayer for community issues.

On March the 10th 2022 it was St. Cuthbert's turn to host a meeting. It focused on 'Looking at Racial Justice.' The speaker was Wilson Gill, vicar of Emmanuel Church, Southall who was born in India and had lived in Pakistan. After he told his life story and had spoken about the discrimination he had suffered in India and within the Church of England, the meeting split into discussion groups. Time was short and the only topic covered was 'What is the racial diversity of your church and what have we already done as a church to support cultural diversity?'

Almost all of Deanery Synod meetings are open to all and welcome anyone who is interested. They are usually advertised at the back of the church. **Hazel Bathurst**

Safeguarding Report

The PCC at St Cuthbert's takes the safety of all those who use the site very seriously and "Safeguarding" is an agenda item at every PCC meeting. Joan Alleyne and Liz Brookwick continue their much appreciated work as Children's Champion and Elder's Champion respectively. Both Joan and Liz, our Vicar and all members of the PCC, have received training in Safeguarding and this will be updated as Diocesan requirements alter. As the requirements for DBS checking increase, we will also ensure all necessary checks take place. Safe guarding at St. Cuthbert's is reviewed using the new systems advised by the Diocese. **Hazel Bathurst**

Electoral Roll

There are 101 names currently on the Electoral Roll; 2 names have come off and 4 new ones added. **Hazel Bathurst**

Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on deciding how the funds of the PCC are to be spent.

The PCC met 10 times during the year with an average attendance of 75%. We have no sub committees.

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middx, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and a registered with the Charity Commission, number 1132919.

PCC members who have served at any time from 1st January 2022 until the date this report was approved are:

Names of the PCC members Ex Officio members:

The Reverend Trevor Goddard (Vicar)
Paul Stanley (Churchwarden)
Lionel Abbey (Churchwarden)

Elected members:

Patrick Alleyne (Treasurer)
Hazel Bathurst (Deanery Synod Rep/Safeguarding Officer)
Liz Brookwick (Elder's Champion)
Michael Bruce
Tyrone De Silva
Lynn Dube
Christine Lawton (Deanery Synod Rep)
Slim Lim
David Loder
Avril Nickolson

Treasurer's report –1 January 2022 to 31 December 2022

The first thing to say in this year's annual report is to give thanks for the Lord's continued blessing of St Cuthbert's North Wembley. We are working hard to grow our congregation and remain so grateful for the many years our long-standing faithful congregation has shown such generosity. This generosity, when coupled with the fantastic financial stewardship exercised by our Church Administrator has helped us to maintain a reasonably healthy position.

The last year was financially challenging, especially in relation to the cost of power. We had invested in a Nest system the year previous, and this has been wonderful in terms of us helping us to manage our gas usage but also ensuring the Church was heated when necessary. Gas was our biggest line of expenditure last year. In the circumstances we have a reasonable financial position at the year end and continue to have a positive bank balance.

In terms of income, our planned giving via the bank was down, but with the reintroduction of an offertory hymn and plate collections we have increased donations via this route. Lettings income remains strong and also money raised via the Saturday Café. Despite these positives, our income was £12k lower in 2022 than in 2021.

There has been careful management of our expenditure but of course St Cuthbert's has not been immune from the massive increase in power costs. So, it is encouraging to report that even with increased utilities' costs our overall expenditure in 2022 was some £17k lower than in the previous year.

The combination of the continued generosity of our users whether parishioners, Memory Café attendees or Saturday Café visitors together with the excellent financial stewardship in managing expenditure has resulted in St Cuthbert's ending 2022 with circa £77k in the bank.

What is next on the horizon?

- ♦ With power being such a cost to St Cuthbert's we are now beginning to explore opportunities for solar panels and batteries to reduce our reliance on electricity from the grid.
- ♦ Improving the fabric of the Church remains a key activity and will remain so as we want to minimize big problems arising due to a lack of maintenance. Our ambition is to try and invest £5000 per year into our 'sinking fund' to ensure we have money available for any planned or remedial works necessary. This is just part of our prudent approach to managing our finances.

St Cuthbert's continues to be a blessing to our community, and this remains a long-term ambition. To maintain this ambition, we rely on the faithful financial support from all the St Cuthbert's family of users. Thank you for your commitment and we ask you to continue in this vein, and to pray that St Cuthbert's can always be a resource that brings the word of the Lord to our community.

Patrick Alleyne
Treasurer

St Cuthbert's, North Wembley

Report of the Independent Examiner and
Financial Statements for the year ended 31st December 2022

St Cuthbert's, North Wembley

Contents of the Financial Statements for the year ended 31st December 2022

	Page
Report of the Independent Examiner	1
Statement of Financial Activities	2
Balance Sheet	3
Notes to the financial statements	4
Detailed Analysis of Income and Expenditure	5 – 6

St Cuthberts, North Wembley
Independent Examiners Report to the Parochial Church Council
For the year ended: 31st December 2022

I report on the financial statements for the year ended 31st December 2022, which are set out on pages 2 to 6.

Respective responsibilities of Parochial Church Council and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Revd David M Green FCA
Gowers Limited
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts. WD4 8SZ

Date:

St Cuthbert's, North Wembley
Statement of Financial Activities

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

	Unrestricted funds	Designated funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>				
Donations and legacies	57,246	—	57,246	69,920
Income from charitable activities	15,262	—	15,262	26,324
Other trading activities	30,498	—	30,498	19,316
Investments	102	—	102	7
Other income	1,879	—	1,879	—
Total income	104,988	—	104,988	115,568
<i>Expenditure on:</i>				
Raising funds	526	—	526	—
Expenditure on charitable activities	97,949	—	97,949	115,522
Other expenditure	32	—	32	—
Total expenditure	98,507	—	98,507	115,522
Net income / (expenditure) resources before transfer	6,481	—	6,481	46
<i>Transfers</i>				
Gross transfers between funds - in	54,911	—	54,911	—
Gross transfers between funds - out	—	(54,911)	(54,911)	—
Net movement in funds	61,392	(54,911)	6,481	46
<i>Reconciliation of funds</i>				
Total funds brought forward	5,652	64,925	70,577	70,531
Total funds carried forward	67,044	10,014	77,058	70,577

St Cuthbert's, North Wembley
Balance sheet (Church of England)
As at: 31st December 2022

	As at 31/12/2022	As at 31/12/2021
	£	£
Current assets		
Debtors	—	574
Cash at bank and in hand	84,458	85,513
	84,458	86,088
Liabilities		
Creditors: Amounts falling due in one year	7,400	15,510
	77,058	70,577
Net current assets less current liabilities	77,058	70,577
Total assets less current liabilities	77,058	70,577
Total net assets less liabilities	77,058	70,577
Represented by		
Unrestricted		
Unrestricted - General fund	67,044	5,652
Designated		
Designated - Maintenance Fund	7,159	7,159
Designated - Outreach Fund	—	33,762
Designated - Vicar's Discretionary Fund	2,855	2,855
Designated - Vision Fund	—	21,149
Funds of the church	77,058	70,577

The financial statements were approved by the ~~Parochial Church Council~~ APCM and were signed on its behalf by:

 30/4/2023

Rev T Goddard

St Cuthbert's, North Wembley

Notes to the Financial Statements

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

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Incoming Resources

- Voluntary income and capital sources
- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Resources used – grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC Parochial Church Council of St Cuthbert, North Wembley

Resources Used – Activities directly relating to the work of the church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less is written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents and other income are shown as debtors less provision for amounts that may prove uncollectible.

St Cuthbert's, North Wembley
Detailed analysis of income and expenditure
For the period from 1st January 2022 to 31st December 2022

	Unrestricted	Designated	Total This year	Total Last year
Income and endowments				
<i>Donations and legacies</i>				
0101 - Planned Giving - Bank	35,668	—	35,668	39,545
0110 - Gift Aid - Envelopes	2,195	—	2,195	—
0201 - Other planned giving	25	—	25	—
0301 - Loose plate collections	2,631	—	2,631	2,036
0501 - One-off Gift Aid gifts	3,265	—	3,265	45
0550 - Donations appeals etc	1,872	—	1,872	1,117
0601 - Tax recoverable on Gift Aid	7,947	—	7,947	10,570
08A1 - Non-recurring one-off grants	3,641	—	3,641	13,600
0901 - Other funds generated	—	—	—	3,005
<i>Donations and legacies Totals</i>	57,246	—	57,246	69,920
<i>Income from charitable activities</i>				
0560 - Donations Saturday Cafe	2,120	—	2,120	—
1101 - Fees for weddings and funerals	1,934	—	1,934	—
1400 - Memory Cafe	11,207	—	11,207	1,129
1405 - Memory Cafe at Home	—	—	—	25,195
<i>Income from charitable activities Totals</i>	15,262	—	15,262	26,324
<i>Other trading activities</i>				
0910 - Fund Raising	542	—	542	—
1240 - Church hall lettings - fund raising	29,955	—	29,955	19,316
<i>Other trading activities Totals</i>	30,498	—	30,498	19,316
<i>Investments</i>				
1020 - Bank and building society interest	102	—	102	7
<i>Investments Totals</i>	102	—	102	7
<i>Other income</i>				
0915 - Vicarage Costs Reimbursement	1,879	—	1,879	—
<i>Other income Totals</i>	1,879	—	1,879	—
Income and endowments Grand totals	104,988	—	104,988	115,568

St Cuthbert's, North Wembley

Detailed analysis of income and expenditure

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

	Unrestricted	Designated	Total	
			This year	Last year
Expenditure				
<i>Raising funds</i>				
1730 - Costs of fetes & other events	526	—	526	—
Raising funds Totals	526	—	526	—
<i>Expenditure on charitable activities</i>				
1850 - Charity Donations	2,023	—	2,023	—
1910 - Common Fund	41,200	—	41,200	40,000
2050 - Salary of parish administrator	5,720	—	5,720	6,605
2060 - Salaries & Wages: Cleaner	630	—	630	3,429
2070 - Bookkeeping fees	3,000	—	3,000	—
2080 - Payrol Services	231	—	231	—
2101 - Working expenses of incumbent	520	—	520	—
2105 - Pastoral Costs	—	—	—	168
2130 - Vicarage expenses	591	—	591	—
2145 - Electricity Vicarage	537	—	537	181
2150 - Vicar's telephone	122	—	122	—
2301 - Church running - insurance	4,812	—	4,812	4,611
2310 - Church office - telephone	776	—	776	1,043
2315 - Church Office Internet	226	—	226	300
2320 - Organ / piano tuning	1,130	—	1,130	—
2330 - Church maintenance	2,295	—	2,295	1,839
2331 - Cleaning	2,528	—	2,528	—
2340 - Upkeep of services	322	—	322	275
2341 - Worship Exp	499	—	499	1,136
2345 - Refreshments	266	—	266	589
2350 - Upkeep of church and grounds	—	—	—	15,978
2360 - Administration	2,542	—	2,542	3,307
2365 - Adminisration: Printing & Publicity	224	—	224	442
2366 - Statutory Fees	1,025	—	1,025	—
2367 - Bank Charges	353	—	353	—
2401 - Church running - electric	2,547	—	2,547	4,368
2410 - Church running - gas	10,363	—	10,363	3,415
2420 - Church running - water	581	—	581	—
2520 - Hall running - Waste collection	1,255	—	1,255	—
2530 - Hall running - electricity	4,501	—	4,501	—
2560 - Hall running - maintenance	1,171	—	1,171	1,055
2580 - Hall running - water	371	—	371	988
2601 - Governance costs examination fee	482	—	482	—
3000 - Memory Cafe at Home Exp	3	—	3	3,501
3005 - Memory Cafe at Home Wages	—	—	—	20,017
3010 - Memory Cafe exp: Church Repairs	—	—	—	290
3015 - Memory Cafe exp: Salaries	3,875	—	3,875	253
3020 - Memory Cafe exp: Other	1,103	—	1,103	1,387
3025 - Memory Cafe exp: Printing	30	—	30	334
3026 - Saturday Cafe Expenses	83	—	83	—
Expenditure on charitable activities Totals	97,949	—	97,949	115,522
<i>Other expenditure</i>				
4001 - Unidentified Expense	32	—	32	—
Other expenditure Totals	32	—	32	—
Expenditure Grand totals	98,507	—	98,507	115,522

Accounts

10. Debtors

Gift Aid due from HM Revenue & Customs
Other Debtors

	Total 2021	Total 2020
Gift Aid due from HM Revenue & Customs	0	0
Other Debtors	574	0
	574	0

11. Creditors due within 1 year

Creditors and accruals
Diocesan Loan

Creditors and accruals	(11,235)	(34,141)
Diocesan Loan	(2,168)	(3,528)
	(13,403)	(37,669)

12. Creditors due in over 1 year

Diocesan Loan

Diocesan Loan	(1,984)	(3,858)
	(1,984)	(3,858)



**Financial Statements
of the
Parochial Church Council of St Cuthbert North Wembley**
Charity Number 1132919

For the year ending 31st December 2021

Vicar:
The Reverend Steve Morris

Treasurer:
Christine Morris

Vicar: Sept 2021
The Reverend Trevor Goddard

Treasurer: Sept 2021
Patrick Alleyne

The Vicarage
214 Carlton Avenue West
North Wembley HA0 3QY

**Book keeping and Management
of Accounts**
Harry and Valerie Harrigan

Bankers
Barclays Bank Plc
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

Independent Examiner
Rev. David Green, FCA
Gowers Ltd
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts WD4 8SZ

Incoming Resources

2. Incoming resources from donors
Income from Donors:Roof Repair
Income from Donors:Tuesday Group
Income from Donors:Electrics Fund
Income from Donors:Friends of St Cuthberts
Income from Donors:Planned Giving Bank
Income from Donors:Planned Giving Envelopes
Income from Donors:One-off Donations
Income from Donors:Income Tax Recovered
Other Income
Total
3. Income from investments
Bank Interest
Total
4. All Other Income
Hall & Church Lettings Income
General Sales (bookshop etc)
Parochial Fees Income
Memory Café at Home
Memory Café
Total
5. Legacies
Legacies received
Total
Total receipts before Transfers

	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Legacy Fund	Vision Fund	Total 2021	Total 2020
				13,600			13,600	170,000
	39,546						0	0
	2,036						0	0
	45						0	0
	10,571	25,195					39,546	45,964
	4,123	1,129					2,036	4,087
	56,321	26,324	0	13,600	0	0	69,921	13,247
							4,123	2,878
	7						7	234
	19,316						19,316	13,559
	0	25,195					0	0
		1,129					0	300
	19,316	26,324	0	0	0	0	45,640	13,891
							1,435	1,435
	0						0	29,185
							0	0
	0						0	0
	75,644	26,324	0	13,600	0	0	115,568	265,595

The group has been a lifeline to many who have felt very isolated. Daniel's Den, our mother and toddler group that meet on Fridays, will be moving to a Tuesday and we will be doing all we can to highlight the amazing work this group does and seeking new volunteers to support them. Plans for a new Coffee Morning on Saturdays are in the pipeline.

A Heart for the future and beyond:

We are a Christian community who believes that Jesus Christ transforms the lives of those who get to know him and as Christ's church here in North Wembley, we need to pray that Christ will be made known to us all in a new way and to all we meet. This is not because we want our Church to be super successful but because we know as individuals, who are the receivers of Gods love, it is good for us and good for God's world. We are called by God to have a heart of worship, a heart of service, and a heart of generosity. May that be our collective church focus and our individual focus for the future year and beyond.

St Cuthbert's Prayer:

Living God, who called your servants Aidan and Cuthbert to proclaim the Gospel and endued them with a loving heart and a gentle spirit: Grant us grace to live as they did, in simplicity, humility and love for the poor; through Jesus Christ, who came among us as one who serves, and who lives and reigns with you and the Holy Spirit, one God, now and for ever.

Amen

Church Warden's Report

This has been another strange year at St Cuthbert's with the Covid virus still very much with us although lockdown ended in England on 23 June 2021. This was the year of the vaccinations! We were still having to take care and hold zoom sessions from the church for PCC meetings and church services which we were getting used to. Much to everyone's delight however, we managed to return to church on Easter Day with Paul on the organ and with a real welcome back on 4th April 2021 with strict measures in place, social distancing, hand sanitising, masks and no singing at first.

Shortly after, we received a shock blow when Rev Steve indicated his intention to resign as Vicar within 6 weeks and pass the role over to Rev Trevor Goddard, who at that time was serving as our associate pastor.

Memory Cafe at Home continued during the summer with Trevor and Tina taking on the helm until it felt safe for us to return to the church and numbers soon increased once the word had got out.

Three funerals took place in 2021: Luke Fitzpatrick's Zoom funeral in Cheshire where he, Clare and son George-Luke had moved the previous year; Tyrone De Silva's father's Memorial Service in October; Terry Waters funeral in December. They were all very much loved members of the church family and will be sorely missed.

Following Rev Duncan Green's retirement in 2020 the new Archdeacon of Northolt, the Venerable Catherine Pickford, visited us on 2nd May and launched her project "Care of Creation".

With much relief the Church Hall was back in use from the beginning of September in order to accommodate outside bookings and raise the necessary lost revenue during lockdown.

Trevor's Induction was held on 27th September, three days before Bishop Pete's retirement 30th September and Steve Morris's Farewell party took place in the church on 15th October in the evening, when we served a light supper to those people who knew Steve during his ministry here.

In November, Lynn applied to Brent Council's committee "Love where you live" for a grant to cover the cost of a defibrillator, an idea that Steve Morris had which he deemed necessary with older members of the area coming to Memory Cafe and would be purposed for not only the church congregation but also the Sudbury Court and Pebworth Estates. This grant has recently been approved and payment received for the defibrillator which will be installed near the rear kitchen area. We are also hoping to pay for some first aid training for staff and for those who would be most likely to operate the machine.



In October **Daniels Den** celebrated their 25th year with a presentation festival at St Andrew's church illustrating by banners, videos and photos, the history of DD over the years and talks by key people including their director, Johanna Gordon. The Daniels Den Nativity took place in the church just before Christmas to which parents, the nursery and St Cuthbert's were invited to attend.

Linda Concannon, the session leader, gave a running commentary of the happenings of the nativity while the children dressed as a character in the story and moved with the commentary.

Choir rehearsals in readiness for carol concerts commenced in November and took place (led by Jacqui, Trevor's wife) at The Annunciation and St Cuthbert's for Christmas. A very successful and enjoyable time was had by all the participants and the two congregations. Huge congratulations go to Jacqui for her hard work and creativity in putting the two concerts together. Christmas services included a Midnight Mass at the Annunciation and a Christmas Day service at St Cuthbert's.

Thank you to all those who have supported St Cuthbert's over this very difficult year. **Lynn Dube, Church Warden**

Resources used – grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Parochial Church Council of St Cuthbert, North Wembley Notes to the Financial Statements – year ended 31 December 2021

Resources Used – Activities directly relating to the work of the church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less is written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents and other income are shown as debtors less provision for amounts that may prove uncollectible.

Parochial Church Council of St Cuthbert, North Wembley
Notes to the Financial Statements – year ended 31 December 2021

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
 - Planned giving receivable under Gift Aid is recognised only when received.
 - Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
 - Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
 - Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Memory Café at Home/Memory Café

With Emily Morris leaving her role as Memory Café @ Home Co-ordinator at the beginning of 2021, the online quiz was taken over by Trevor and Tina Last took over the publications. A new magazine, The Café Companion, was launched to replace the old packs and were produced and sent out on a monthly basis. These proved to be really popular and everyone seemed to enjoy the articles, trivia, quizzes and gifts that were sent out. Memory Café resumed in September 2021 with attendance numbers back to pre-covid days.

Health and Safety Report

Throughout the year we have been guided by Government and the church of England's directives on Covid 19. We have carried out and revised our response to the COVID-19 pandemic from safe stop position that we found ourselves in last year to having a full service, giving clear guidelines and assurance to the congregation and other users of our facilities. This enabled us to start Memory Café and other activities in the church hall.

We have not had any major health and safety incidents this year but as part of our policy to review our processes, we have identified improvements actions to make our fire evacuation process more effective. We have now implemented personal evacuation plans for some members of the congregation and Memory Café who would need assistance during emergency evacuation. There is also the need to have another temporary ramp for use if we have to evacuate via the front side door of the church. This will be my recommendation to the next PCC to discuss and procure a suitable one for use. God protects us from dangers seen and unseen however we also have the responsible for our safety and that of others so let's look after one another and be safe.

Lionel Abbey, Church Warden

Brent Deanery Synod Report

Brent Deanery Synod, now known as Anglicans in Brent is made up of the clergy and elected representatives of the people of each church in Brent. The number of representatives from each parish depends on the number of people on the electoral roll. At the moment, St Cuthbert's has two representatives.

There are up to three meetings each year which focus on topics affecting the church and beyond and also conduct any necessary business. In Sept 2021 the Ven. Catherine Pickford, Archdeacon of Northolt, shared an introduction to the London Diocesan 2030 vision. In Dec 2021 the focus was Dementia Care and Chaplaincy with time for prayer for community issues.

In March, this year, St Cuthbert's hosted a meeting focusing on "Looking at Racial Justice". The speaker was Wilson Gill, Vicar of Emmanuel Church, Southall who was born in India and had lived in Pakistan.

After he told his life story and had spoken about the discrimination he had suffered in India and within the Church of England, the meeting split into discussion groups. Time was short and the only topic covered was "What is the racial diversity of your church and what have we already done as a church to support cultural diversity?"

Almost all of the Deanery Synod meetings are open to everyone and welcome anyone who is interested. They are usually advertised at the back of church. **Hazel Bathurst**

Safeguarding

The PCC at St Cuthbert's takes the safety of all those who use the site very seriously and "Safeguarding" is an agenda item at every PCC meeting.

Joan Alleyne and Liz Brookwick continue their much appreciated work as Children's Champion and Elder's Champion respectively.

Both Joan and Liz, our vicar and all members of the PCC, have received training in Safeguarding. This is either using the diocesan on-line training or a full day at Diocesan House. As the requirements for training and DBS checking increase, we will ensure all necessary checks and training take place.

Safeguarding at St Cuthbert's is reviewed annually using the Diocese of London Parish Self Audit and the results are acted upon. **Hazel Bathurst**

Electoral Roll

There are 99 names currently on the Electoral Roll; 4 names have come off and 5 new ones added. **Hazel Bathurst**

Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on deciding how the funds of the PCC are to be spent.

The PCC met 10 times during the year with an average attendance of 75%. We have no sub committees.


St Cuthbert's Church

Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Fixed Assets			
Tangible assets		0	0
Current Assets			
Stock		0	0
Debtors	10	574	0
Cash and bank		85,389	112,055
Current liabilities			
Creditors due within 1 year	11	(13,403)	(37,669)
Net current assets		72,560	74,386
Long-term liabilities		(1,984)	(3,858)
Total Net Assets		70,576	70,528
Unrestricted funds			
General Fund		5,651	12,809
Outreach Fund		33,761	30,550
Vicar's Discretionary Fund		2,855	2,855
Maintenance Fund		7,159	493
Vision Fund		21,149	23,821
Total Funds		70,576	70,528

**Approved by the Parochial Church Council on
and signed on its behalf by**

Rev Trevor Goddard.



St Cuthbert's Church
Statement of Financial Activities (SOFA) - Year Ended 31 December 2021

Income	General Fund		Outreach	Vicar's Discretionary Fund		Maintenance Fund	Vision Fund	
	£	£		£	£		£	£
2 Income from donors	56,321	0	0			13,600		
3 Income from investments	7							
4 All Other Income	19,316	26,324						
5 Legacies received	0							
Total income	75,644	26,324	0	0	0	13,600	0	0
Expenditure								
6 Direct church activities ministry	(70,708)					(11,934)		
7 Outreach	0	(25,784)						
8 Administration	(7,094)							
9 Grants								
Sub-total expenditure	(77,802)	(25,784)	0	0	0	(11,934)	0	0
Surplus / (Deficit)	(2,158)	540	0	0	0	1,666	0	0
Funds: Balance at 1 January 2020	12,809	30,550	2,855	493	23,821	23,821	0	0
Funds: Increase/Decrease	(5,000)	2,672	5,000	(2,672)	(2,672)	(2,672)	0	0
Funds: Balance at 31 December 2020	5,651	33,761	2,855	7,159	21,149	21,149	0	0

Represented by:

Bank deposit account
Debtors: Gift Aid due from HMRC
Debtors: Debtors Other
Stock, Books & Other
Accruals
Creditors
Deferred Income
Total net assets

20,463	33,761	2,855	7,159	21,149
0				
574				
0				
(11,235)				
(4,152)				
0				
5,650	33,761	2,855	7,159	21,149

Total 2021	£
	69,921
	7
	45,640
	0
Total 2021	115,568
	(82,642)
	(25,784)
	(7,094)
	0
Total 2020	(304,943)
	(39,348)
	109,876
	0
Total 2020	70,528

236,176	
234	
29,185	
0	
265,595	
(277,653)	
(22,290)	
(5,020)	
0	
(304,943)	
(39,348)	
109,876	
0	
70,528	

83,389	0
574	0
(11,235)	0
(4,152)	0
70,576	0

112,055	0
0	0
0	0
(34,141)	0
(7,386)	0
70,528	0

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middx, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission. PCC members who have served at any time from 1st January 2021 until the date this report was approved are:

Names of the PCC members Ex Officio members:

The Reverend Steve Morris (6 months)

The Reverend Trevor Goddard

Lynn Dube (churchwarden)

Lionel Abbey (churchwarden)

Elected members:

Hazel Bathurst and Christine Lawton (representatives on the Deanery Synod)

Avril Nickolson

David Loder

Neil Brookwick

Michael Bruce

Jennifer Lee

Slim Lim

Christine Morris (treasurer for 6 months) Patrick Alleyne (treasurer)

Tuesday Gardening Club

By July 2021, the church grounds were becoming unmanageable due to the Community Payback Team no longer tending the grounds on a weekly basis. Annie, our local gardener did the hard graft in getting the grounds to a level that could be maintained. This was a perfect opportunity to bring together local keen gardeners in the community to keep the grounds looking tidy and, more importantly, open the church mid-week and serve coffee and cake to whoever joined us. Special thanks to **David Loder and Susan Friend** who have attended every week.



(Since writing this report, the church now opens on Saturday mornings for a community café.)

Tina Last, Church Administrator

Ploughman's

The group did not meet during 2021 due to Covid restrictions.

Financial Report

The year under review has continued to be affected by the Covid-19 virus. In the circumstances we have a reasonable financial position at the year end and continue to have a positive bank balance.

As previously our buildings were the main focus for improvement. The upgrade of the church hall was completed early in the year and the roofing repairs are virtually complete and further work should be substantially covered by an insurance claim received mid- 2021.

The income this year continued to be lower than pre-Covid levels although the upgraded hall saw improved lettings income compared to 2021. The Memory Café at Home (MCAH) initiative introduced in 2020 continued to cover its costs helped by a transfer of £2,672 from the Vision Fund Reserve. The original Memory Café was restarted in September 2021.

Our profit and loss account shows a profit of £48 for the year before the sinking fund and vision fund transfers and we have a bank balance of £85,963 including the £4,636 insurance claim for the roof as above.

What is next on the horizon?

We have continued to improve the fabric of the church over the past few years however this is ongoing and we will explore further plans to develop the church so that we can improve our outreach work with the community. We will continue to invest at least £5,000 annually in our sinking fund to help us budget for other planned and cyclical works.

Our ambition as a church is to be a blessing to our community, and this does take a level of financial commitment. We will continue to support our social outreach activities.

As a church family, we have been faithful with our financial support, and we need to continue to do so.

Independent Examiner's Report to the Parochial Church Council of St Cuthbert's, North Wembley

I report on the accounts of the PCC for the year ended 31st December 2021, which are set out on pages 9-16.

Respective responsibilities of trustees and examiner:

As members of the PCC, you are responsible for the preparation of the accounts. You consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 to 2001 (the Regulations) and section 144(2) of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act and Regulation 3 (3);
 - To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and guidelines from the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC 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 you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that in any material respect the requirements to:

Keep accounting records in accordance with section 130 of the 2011 Act; and

To prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act, the Regulations and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

- 2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Rev. David M Green FCA, Gowers Limited, Chartered Accountants.
The Old School House, Bridge Road, Hunton Bridge, Kings Langley,
Herts. WD4 8SZ*

Accounts

Charity Number: 1132919

Financial Statements

of the

Parochial Church Council of St Cuthbert
North Wembley

For the year ending 31st December 2020

Vicar:

The Reverend Steve Morris

Treasurer:

Christine Morris

The Vicarage

214 Carlton Avenue West
North Wembley
Middx
HA0 3QY

**Book keeping and
Management Accounts**

Harry and Valerie Harrigan

Bankers

Barclays Bank PLC
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

Independent Examiner

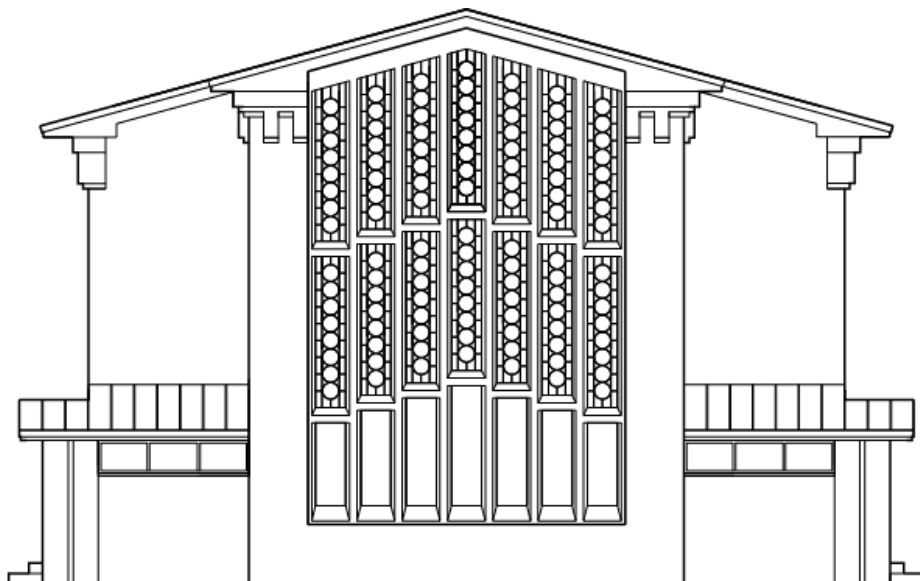
Rev. David Green, FCA
Gowers Ltd
The Old School House,
Bridge Road, Hunton Bridge
Kings Langley, Herts
WD4 8SZ



St Cuthbert's PCC has the responsibility of cooperating with the incumbent, the Reverend Steven Morris, in promoting the ecclesiastical parish and the whole mission of the Church.

The PCC is committed to our church growing and being a beacon of hope in this parish.

Vicar's report – 2020, a year like no other



This year

We have just lived through a year that is like no other that we have ever experienced as individuals and as a church. None of us could have imagined that this was about to be upon us. At the beginning of the year, life was going on pretty much as normal. We were running Memory Cafe, working on services and doing all the normal things that a parish church does. We were settled and ready for what life threw at us, or at least we thought we were.

We began to hear unsettling stories about the Covid virus. They were particularly worrying as the virus seemed to be most serious for elders and some of our most obvious ministry was to that group. I am very glad that we decided to stop Memory Cafe a week before we were actually had to. I sometimes wonder if we saved some lives by doing this. I think that we did.

What followed has been pretty much a year when we have had to abandon our normal lives and normal church practices. For many months the church itself has been closed and when we have opened, we have not been able to run things as normal. It would be easy to feel despairing about this and we do feel a great deal of grief for all the many people who have died from this terrible illness. Being so close to Northwick Park Hospital we are so aware of the ravages of this disease.

However, as we take stock there are many things that have happened this year and that we now do differently as a result of Covid and we need to be grateful, I think, for some of these.

As far as services go, we have managed to move online. At the start of this pandemic I was a committed technophobe but I have learned so many new things with the help of my daughter, Emily. We have provided services as an audio and with Trevor and his family's help as videos, saved onto YouTube. It has been enjoyable doing these and I think we will need to continue doing this in some fashion when life is back to normal. Joan has run an amazing Sunday School online and I think this is a very interesting initiative. We have also stayed closely in touch with Daniel's Den and toddlers group and we look forward to developments in this area. Plus, we have a thriving prayer group on WhatsApp. We now do our services live-streamed on Zoom and it is heartening to see so many attending.

During the lockdown, we have also carried out significant building work on our Hall and repaired the church roof. These are huge jobs and when we can get back to normal will bear much fruit for this parish. Trevor Goddard, who is now our Assistant Priest here, managed the project with real skill and I am personally extremely grateful to him. The Hall is transformed and will become a community hub and this is all thanks to Brent Council and the grant we received.

As well as the building works we have continued our pastoral emphasis. Since lockdown, I have kept up a steady schedule of phone calls with people and tried to make sure that no-one is too lonely. I have also instigated a series of Zoom coffee and prayer sessions so we keep in touch with people. As a church,

we have a heart for those in need and I am inspired very much by your example. I especially liked the idea of sending hampers to those on their own at Christmas. This was made possible by a generous donation from a congregation member and also by the creativity of Tina who put the hampers together.

Our PCC has become adept at using Zoom and this has helped us to continue with the management and leadership of this church .

Perhaps the greatest innovation has been the way we have taken Memory Cafe out of the church and into people's homes. The initiative was entirely conceived by Emily and she has run it with tremendous skill and dedication, and there's a section on what we have done a little bit later in this report. We also managed to get some grants to help support this but we will need to do more fund raising early in the new year.

I was made interim vicar at St Laurence Cowley. I carried out this role alongside my role here at st Cuthbert's.

We're not out of the woods at all. Covid has resulted in a huge financial hit for this church and we need to ask you to be as generous as you can in your tithes and offerings. But my feeling is that we will come through this stronger than ever and our church family here will be stronger than ever.

And our vision

We face the prospect of a very different kind of church but with still the same kinds of pressures and issues that are out there in the world. Since I have been here, the focus has been on blessing our community and showing the love of God for all people and this vision, I think, will still stand us in good stead. We still stick with the idea that we need to help people to come in, focus on God, and then go out and be a blessing in the community but I'm sure we will find new things and new ways as we go forward.

We are looking to really be a church at the heart of our community – to help the community thrive and for us to be a place of love and joy.

Steve



St Cuthbert church associate vicar Trevor Goddard review 2020

Steve Morris and I have become good friends over the last few years, and it was in March 2020 that we each became Associate Vicars of each other's parishes. On the 1st of March 2020, Bishop Pete came and licenced Steve and I at a lovely café style service in St Cuthbert's church, which was well attended by members of the congregation of both churches. Who would have thought that within a few weeks both of our churches would be closed because of the corona virus pandemic.

Both Steve and I work really well together, having complimentary gifts and therefore we are able to encourage and support each other. It's also been good to have a colleague to reflect on one's own ministry with, to have someone to pray with and to be supported in prayer by. Being a church is about the coming together of a group of people to share God's message of love and St Cuthbert's has been amazing at doing this over many years and reaching out to its community in practical ways. The Memory Café is a huge encouragement, not only to the St Cuthbert's community, but also to the wider church community as its message and model have spread widely. In my own parish, we have a very successful Memory Café that is run by the local library group. Under lockdown, as the Memory Cafe has not been able to meet, the development of Memory Cafe at Home has been a very important development. It has been an amazing success in supporting so many people who are isolated and alone. This is thanks to the creativity, hard work and dedication of Emily Morris who leads this new project.

Over the past year I have project-managed the programme to update the church hall facilities. The plans we drew up for the hall were to improve disabled access and make it more environmentally friendly by improving the insulation, double glazing the windows, and updating the heating system and lighting. We updated all the facilities these including a new kitchen area, improved storage, new toilets, including a new disabled toilet, and a baby changing area. Our aim was to be able to accommodate more community group use and therefore improve facilities for the whole area. The new layout and updated facilities have been very well received from all of the groups that are currently using the hall. We look forward to the hall being a greater centre for community activities and for the church as we eventually move out of lockdown in 2021. The new refurbished hall should also see improved revenue to support the mission of the church community in the future.

I look forward, in partnership with Steve, to continue to explore new ways to guide and support the community of St Cuthbert's Church during 2021. You are continually in my prayers.

Rev Trevor Goddard



Warden's report

What a difficult year this has been for all of us, not least at St Cuthbert's.

As soon as the Pandemic took hold the government declared a lockdown from 23 March and St Cuthbert's were forced to change its services by making social distancing and face coverings imperative; thus we had a complete rearrangement in the spacing of the chairs and a halt to anything other than the one service on Sundays with our vicar, Steve, conducting it all himself, no readers, no hymns; only piped music, and a little light music played by our precious Anna at the beginning and end of our services to lift us and a much reduced congregation to fit in with the socially distanced chairs at 2m apart!

In addition, our nursery had to close its doors, church hire bookings plummeted, and Daniels Den also closed and the staff prepared to move everything for the renovation work to take place for the first phase of this work.

The first phase of the work was completed just in time for the nursery to reopen in September. However, with all this work having taken place during lockdown and the summer months' reprieve, we have not finished and are looking at two further stages of work, the roof itself which requires necessary replacement in part, due to flooding. This has not been practical at this time of year as a scaffold would be required to protect the building and the autumn weather has not been kind enough to allow this so it has been postponed until further notice. While the second phase of converting the old toilet block into offices has also been put on hold until sufficient funding is made available.

With the summer reprieve after lockdown, church services continued but then we were hit in October/November with tier 3 and tier 4 closures which then put our services at risk and we subsequently went on line and Steve commenced videoed/recorded services which could be accessed from the website, with Zoom sessions for our PCC meetings. Memory Café at Home continued - what a success this has been and for those who could not link up with technology, a package containing stories, poems, written quiz and news was posted to these persons. Well done to Emily (also to Megan who videoed her seated exercises from Memory Cafe) and others who helped with the technology including Trevor Goddard's son.

This year in July the funeral of our dear Deborah Currens took place; a former lay reader of St Cuthberts who served us well over the years and who lost her long battle with cancer. Due to Covid 19 restrictions we were only allowed up

to 30 mourners in the church. Our condolences to the Eddie, Chloe and Fraser.

Following this, one of our parishioners, Maggie Johnson, also died recently and her funeral took place on 21 December. Once again because of Covid restrictions only 30 persons were allowed to attend in church but there was a beautiful funeral cortege bearing the coffin of dear Maggie and drawn by two white horses. Our condolences go out to Errol, the children and all the family.

The Christmas Carol Service took place on Saturday 19 December which was attended by readers, clergy and Elvis as worship leader with a few members of the congregation. No singing by the congregation, only Elvis from the front, but this was truly wonderful as he did it in his usual calypso style supported by Lionel on bongos. Thank you both for making it special. The service was recorded and was put on the website. It was decided that other Christmas services should be videoed in accordance with safety procedures.

I wish to take this opportunity to thank all those who have managed to keep St Cuthbert's together over this year and for all their hard work. Special thanks go to Steve and Christine, who are always one step ahead and always prepared to go the extra mile for us, as is Trevor and Jacqui, his wife. Thanks too to those in the background without whom we would be struggling: Tina, our Office Administrator, Harry our Bookkeeper, Rev Green our Auditor and Cathy our Housekeeper who continues to keep our church and hall in order. Avril, Paul and Lionel and our PCC plus Joan and Patrick, thanks to each of you, our unsung heroes. Thanks and best wishes to all our parish and we pray for a safe journey into this New Year with renewed energy and blessings for all.

A delayed socially distanced Annual Parochial Church Meeting took place in church on 20 September 2020 following the Sunday Service. At this meeting various reports on the church building and the hall were read and accepted. It was noted that the church and hall were currently in good order. There were 107 on the electoral roll this year. The two churchwardens, Lionel Abbey and Lynn Dube, were sworn in for one year in the current Covid crisis and the Pcc were also sworn in for two years with the understanding that they could withdraw at any time.

The vicar held an Advent course in December via zoom, one daytime and one evening in weekly sessions. He based the course on his latest Advent book, "Frontline Advent" which also incorporated reflections by Barry Hingston. Members of St Cuthberts, the Annunciation church and the parish church in Cowley, Uxbridge were invited to join.

Lynn Dubé

Memory Café at Home



This year, at the end of June, we set up the Memory Café at Home in response to Covid 19. Previously, we had had up to 100 elderly people walking through our doors each week to sing, exercise and chat. The Memory Café at Home project has several different strands and we currently have over 70 people involved. We offer connection through the post, phone and internet and have had several events throughout the year as well.

Our first strand is offering connection via the phone. This year we have made hundreds of calls, keeping in contact with people who may be lonely and lack of access to technology. We have sent out 420

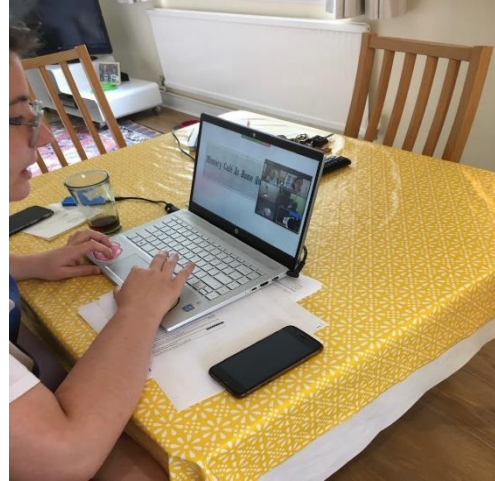
individual entertainment packs to people across the country containing stories, quizzes, poems and gifts. These gifts have included our Christmas gift which was a hand-designed recipe book with members' favorite recipes that they sent in throughout the year. We also have sent out 4 radio CDs throughout the year coming to a total of 141 individual CDs sent.

Our final form of the project has been through the internet. Each week we have run a quiz (23 quizzes this year!) as well as other events. These events have included having a Scam and Fraud Awareness event run by NatWest Bank as well as a Christmas Cabaret Show that involved young performing talent from across the country. This was shown to 32 Memory Café goers as well as to the general public to 210 families. We raised over £700 in this second showing towards the continuation of Memory Café at Home next year.

We have also provided resources for 16 similar groups across the country to view online. I hope in the coming year to increase our collaboration with other groups running similar projects.

It has been wonderful to form connections with all of the wonderful Memory Café folks. It has been a really difficult year for them, and I hope in the next year we can move towards returning in person. Until then, we plan to continue to run Memory Café at Home. A massive thank you to the Memory Café at Home team: Steve, Trevor, Tina and all the support I have received from the Church, PCC and contributors towards the events, CDs and packs.

*From Emily Morris
Memory Cafe at Home Project Coordinator*



Health and safety

We have taken great care to follow the guidelines in these Covid times. We closed Memory Café a week before we officially had to. When we have been able to run services we have made sure that: everyone signs in and gels their hands, that they wear a mask at all times and remain seated, that they follow our one-way system to avoid social contacts and that they gel their hands again before receiving Communion in one kind.

We continue to review our risk assessments to keep everyone safe and we follow all government guidelines.

Lionel Abbey
Church Warden

Safeguarding

The PCC at St. Cuthbert's takes the safety of all those who use the site very seriously and 'Safeguarding' is an agenda item at every PCC meeting.

Joan Alleyne continues her much appreciated work with children on a Sunday and is our Children's Champion. Liz Brookwick is our Elder's Champion.

All members of the PCC have received training in Safeguarding. This is either using the diocesan on-line training or a full day at Diocesan House. Safeguarding at St. Cuthbert's is reviewed annually using The Diocese of London Parish self-audit and the results are acted upon.

Hazel Bathurst



Deanery Synod Report 2019 and Electoral Roll

Brent Deanery Synod, now known as Anglicans in Brent, is made up of the clergy and elected representatives of the people of each of the churches in Brent. The number of representatives from each parish depends upon the number of people on the electoral roll.

We have two representatives now.

There are up to three meetings each year which, after a short business meeting, focuses on a wide variety of topics affecting the church in Brent and beyond. Most of the meetings are open to all.

The meetings are taking place via Zoom during the pandemic.

Christine Morris

Electoral Roll

We have 107 people on our electoral roll.

Kidz Church

Joan has set up and run a Sunday school at home by Zoom which is a tremendous innovation.

Ploughman's

With the restrictions on meetings this year, we only managed to hold two lunches - in February and March. Both were well attended, with an average of 14, and we were pleased that our numbers had risen. The themes were Lemons and Daffodils and then Tulips, and we enjoyed the usual fare of rolls, butter and cheese, with pickles and a little salad, and coffee cake and tea or coffee to follow.

I was grateful to my helpers, Ruth and David, and I appreciated the way everyone assisted with clearing away afterwards. I know that we all miss these gatherings where we have a good time eating, chatting and laughing, and I hope that it will not be too long before we can meet again.

Valerie Waterman

Financial report

The year under review has been clearly affected by the Covid19 virus. In the circumstances we have a reasonable financial position at the year end and continue to have a positive bank balance.

As previously, our buildings were our main focus for improvement, with the upgrade of church hall due for completion early in the New Year. Although the costs overran we have increased the transfer to the sinking fund from £5,000 to £10,000 to maintain a positive fund balance for future projects. We are very grateful Trevor Goddard for Project Management and to Brent Council for the financing of this project.

Brent Council are also financing our Roofing Project which will be undertaken in 2021. Their grant of £13,600 is carried forward to offset the cost and is included in Creditors.

The income this year, excluding grants, was much lower due to the hall upgrade reducing lettings income together with Covid19 impacting church availability. The suspension of the Memory Café early the year was compensated by Memory Café at Home (MCAH) and we are grateful for the financing of this new initiative. We also transferred £3,000 from the Vision Fund Reserve to support the set-up of MCAH.

Our profit and loss account shows a deficit of £49,348 for the year after the sinking fund transfer and we have a bank balance of £112,055 including the £13,600 from Brent Council for the roof as above.

What is next on the horizon?

We have continued to improve the fabric of the church over the past few years however this is ongoing and we will explore further plans to develop the church so that we can improve our outreach work with the community. We will continue to invest at least £5,000 annually in our sinking fund to help us budget for other planned and cyclical works.

Our ambition as a church is to be a blessing to our community, and this does take a level of financial commitment. We will continue to support our social outreach activities.

As a church family, we have been faithful with our financial support, and we need to continue to do so.

Christine Morris

Reserves policy

As a PCC, we have not previously had a reserves policy. We have considered the need to start a reserves policy, and agreed that we will hold our reserves in the deposit account. This is to provide primarily for the capital liabilities to come with the electrics (see below). Our first priority is to reach our target of £60,000. We will keep this reserves total under review with the PCC and develop a more detailed policy as we move forward. It may be as the amount accumulates that we can find a place with a greater return, and we will take advice on this. However, at the moment, there are no reserves to manage.

Special thanks

To those who have helped us to keep our accounts in order, and produce these figures.

Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on deciding how the funds of the PCC are to be spent.

The PCC met six times during the year with an average attendance of 75%. We have no sub committees.

Administrative information

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middlesex, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission.

PCC members who have served at any time from 1st January 2020 until the date this report was approved are:

Names of the PCC members

Ex Officio members

The Reverend Steve Morris
The Reverend Trevor Goddard
Lynn Dube (churchwarden)
Lionel Abbey (churchwarden)

Elected members

Hazel Bathurst (representative on the Deanery Synod)
Avril Nickolson
Patrick Alleyne
David Loder
Neil Brookwick
Michael Bruce
Christine Lawton
Jennifer Lee
Slim Lim
Christine Morris (treasurer)

**Approved by the Parochial Church Council on
and signed on its behalf by**

Rev Steve Morris.

Independent Examiner's Report to the Parochial Church Council of St Cuthbert's, North Wembley

I report on the accounts of the PCC for the year ended 31st December 2020, which are set out on pages 16 to 22.

Respective responsibilities of trustees and examiner

As members of the PCC, you are responsible for the preparation of the accounts. You consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 to 2001 (the Regulations) and section 144(2) of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act and Regulation 3(3);
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and guidelines from the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1) Which gives me reasonable cause to believe that in any material respect the requirements to:

- Keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act, the Regulations and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Rev. David M Green FCA
Gowers Limited,
Chartered Accountants.
The Old School House,
Bridge Road,
Hunton Bridge,
Kings Langley,
Herts. WD4 8SZ

St Cuthbert's Church

Statement of Financial Activities (SOFA) - Year Ended 31 December 2020

	Note						Total 2020	Total 2019
		General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Vision Fund		
		£	£	£	£	£	£	
Income								
Income from donors	2	66,176	0		170,000	236,176	83,503	
Income from investments	3	234				234	388	
All Other Income	4	13,859	15,326			29,185	47,504	
Legacies received	5	0				0	0	
Total income		80,269	15,326	0	170,000	265,595	131,395	
Expenditure								
Direct church activities ministry	6	(90,636)			(186,998)	(277,634)	(90,477)	
Outreach	7	0	(22,290)			(22,290)	(26,047)	
Administration	8	(5,020)				(5,020)	(6,544)	
Grants	9					0	0	
Sub-total expenditure		(95,656)	(22,290)	0	(186,998)	(304,943)	(123,068)	
Surplus / (Deficit)		(15,387)	(6,963)	0	(16,998)	(39,348)	8,327	
Funds: Balance at 1 January 2020		38,196	34,513	2,855	7,491	26,821	109,876	101,548
Funds: Increase/Decrease		(10,000)	3,000		10,000	(3,000)	0	0
Funds: Balance at 31 December 2020		12,809	30,550	2,855	493	23,821	70,528	109,875
Represented by:								
Bank deposit account		54,337	30,550	2,855	493	23,821	112,055	172,835
Debtors: Gift Aid due from HMRC		0					0	0
Debtors: Debtors Other		0					0	0
Stock Books & Other		0					0	0
Accruals		(34,141)					(34,141)	(52,170)
Creditors		(7,386)					(7,386)	(10,790)
Deferred Income		0					0	0
Total net assets		12,810	30,550	2,855	493	23,821	70,528	109,875

St Cuthbert's Church
Balance Sheet as at 31 December 2020

		2020	2019
		£	£
	Note		
Fixed Assets			
Tangible assets		0	0
Current Assets			
Stock		0	0
Debtors	10	0	0
Cash and bank		112,055	172,835
Current liabilities			
Creditors due within 1 year	11	(36,139)	(55,574)
Net current assets		75,916	117,261
Long-term liabilities		(5,388)	(7,386)
Total Net Assets		70,528	109,875
Unrestricted funds			
General Fund		12,809	38,195
Outreach Fund		30,550	34,513
Vicar's Discretionary Fund		2,855	2,855
Maintenance Fund		493	7,491
Vision Fund		23,821	26,821
Total Funds		70,528	109,875

**Approved by the Parochial Church Council on
and signed on its behalf by**

Rev Steve Morris.

Parochial Church Council of St Cuthbert, North Wembley
Notes to the Financial Statements – year ended 31 December 2020

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Resources used – grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC

Parochial Church Council of St Cuthbert, North Wembley
Notes to the Financial Statements – year ended 31 December 2020

Resources Used – Activities directly relating to the work of the church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures , fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less is written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents and other income are shown as debtors less provision for amounts that may prove uncollectible.

St Cuthbert's Church, North Wembley

Notes to the financial statements
for the year ended 31 December 2020

Incoming Resources

2. Incoming resources from donors	
Income from Donors: Hall Repair	170,000
Income from Donors: Tuesday Group	0
Income from Donors: Electrics Fund	0
Income from Donors: Friends of St Cuthberts	0
Income from Donors: Planned Giving Bank	45,964
Income from Donors: Planned Giving Envelopes	4,087
Income from Donors: One-off Donations	13,247
Income from Donors: Income Tax Recovered	2,879
Other Income	
Total	236,176
3. Income from investments	
Bank Interest	234
Total	234
4. All Other Income	
Hall & Church Lettings Income	13,559
General Sales (bookshop etc)	0
Parochial Fees Income	300
Memory Café at Home	13,891
Memory Café	1,435
Total	29,185
5. Legacies	
Legacies received	0
Total	0
Total receipts before Transfers	265,595

	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Legacy Fund	Vision Fund	Total 2020	Total 2019
				170,000			170,000	5,000
							0	0
							0	25
							0	0
	45,964						45,964	46,225
	4,087						4,087	8,306
	13,247						13,247	0
	2,879						2,879	15,219
								8,728
	66,176	0	0	170,000	0	0	236,176	83,503
	234						234	388
	234	0	0	0	0	0	234	388
	13,559						13,559	24,987
	0						0	0
	300						300	385
		13,891					13,891	
		1,435					1,435	22,132
	13,859	15,326	0	0	0	0	29,185	47,504
	0						0	0
	0						0	0
	80,269	15,326	0	170,000	0	0	265,595	131,395

St Cuthbert's Church, North Wembley

Notes to the financial statements
for the year ended 31 December 2020

Resources Expended

	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Vision Fund	Total 2020	Total 2019
6. Direct Church Activities - Ministry							
Diocesan Quota & fees	58,300					58,300	53,000
Salaries	4,930					4,930	5,207
Ministry expenses	4,017					4,017	6,187
Utilities/Insurance	11,471					11,471	10,250
Bookstall Purchases	0					0	0
Buildings and grounds	11,918			186,998		198,916	15,833
Total	90,636	0	0	186,998	0	277,634	90,477
7. Outreach							
Memory Café at Home		16,891				16,891	23,547
Memory Café		5,399				5,399	2,500
Other						0	
Total	0	22,290	0	0	0	22,290	26,047
8. Administration							
Advert./Stationery/Publicat.	3,020					3,020	5,544
Bookkeeping and independent examination	2,000					2,000	1,000
Total	5,020	0	0	0	0	5,020	6,544
9. Grants							
Donations made from Funding						0	0
Total	0	0	0	0	0	0	0
Total Expenditure	95,656	22,290	0	186,998	0	304,943	123,068

St Cuthbert's Church, North Wembley

Notes to the financial statements
for the year ended 31 December 2020

	Total 2020	Total 2019
10. Debtors		
Gift Aid due from HM Revenue & Customs	0	0
Other Debtors	0	0
	0	0
11. Creditors due within 1 year		
Creditors and accruals	(34,141)	(52,170)
Diocesan Loan	(1,998)	(3,404)
	(36,139)	(55,574)
12. Creditors due in over 1 year		
Diocesan Loan	(5,388)	(7,386)
	(5,388)	(7,386)