



**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 of 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. Ably 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

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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	136,218	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 - Salaries & 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

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	136,218	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

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St Cuthbert's, North Wembley

Detailed analysis of income and expenditure

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