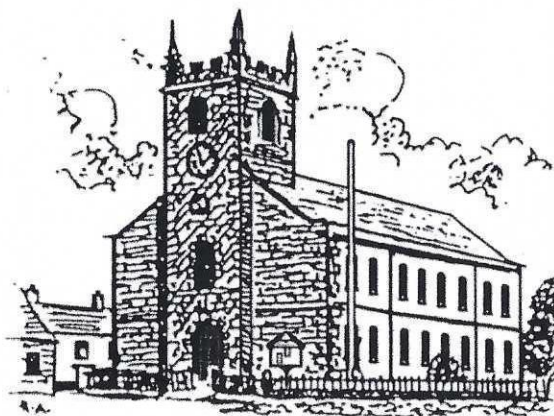


**ST MARY'S PCC, WIGTON. REGISTERED CHARITY NO. 1134111**



**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**For The Year Ending 31st December 2021**

PREPARED BY MRS A LOMAS.

HON. TREASURER

*A Lomas*

EXAMINED BY MR A MUSGRAVE ACMA.

INDEPENDENT EXAMINER

*A Musgrave*

REVD. CANON G P RAVALDE.

VICAR

*G.P. Ravalde*

**WIGTON ST MARY'S PAROCHIAL CHURCH COUNCIL**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2021**

## **Aim and purposes**

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Canon Geoffrey Paul Ravalde, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church.

## **Objectives and activities**

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how the services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing the knowledge of the Christian word.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of St Mary's Church.

## **Achievements and performance**

### **Effects of the Covid-19 pandemic**

2021 has been a most difficult and challenging year due to the coronavirus pandemic, which hit the country in early 2020 and continued to touch all our lives during 2021.

As 2021 began there was a large increase in the number of coronavirus cases, with government vaccine programmes continuing.

At the end of the first week in January 2021, St Mary's decided to close for public worship for the time being, but the church remained open for private prayer. Funerals and baptisms could still take place with reduced numbers.

The decision was taken to reopen for public worship from Palm Sunday subject to Government guidance and regulations, with face masks, social distancing and no congregational singing. Suitable signage was utilised to assist social distancing.

On 25<sup>th</sup> July the choir and congregation were permitted to sing. The sacrament consisted of the bread alone – under church rules the sharing of the cup was not allowed.

Only one school Carol Service and the Ecumenical Service were held. St Mary's usual Christmas services took place.

## **Worship and prayer**

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community finds both beneficial and spiritually fulfilling. For example, Holy Communion and Evening Prayer provide a quiet, intimate and reflective environment for worship while opportunities are provided for people to engage in worship and fellowship such as that provided by the Parish Eucharist each Sunday.

The Vision Services in 2021 were cancelled during the times that the church was closed for public worship, but services were held in an online form during church closures. Services are usually held on the 1st Sunday of the month.

All are welcome to attend any of our services.

A full revision of the Church Electoral Roll was carried out in 2019 and in 2021 there were 177 parishioners on the Electoral Roll.

The usual Sunday attendance numbers in 2021 were affected by the pandemic.

## **The Church**

Canon Geoffrey Ravalde, our Vicar, is assisted by Revd Frank Bovill and Revd John Hine, who are Parish Associates.

During the periods when government regulations permitted, the church was open for private prayer, the community and visitors.

The Sunday School continued during 2021 at the same time as the Parish Eucharist on Sunday mornings at 9.30am but during church closure weeks it was held online. The Sunday School is led by Mrs Esther Hudson along with a number of volunteers helping on a rota basis. During the year we had 34 baptisms, 3 weddings and 30 funerals (the funerals being those at St Mary's and those taken by the clergy of the parish at crematoria, graveside and cemetery chapel). The Youth Fellowship Group was affected by the Covid-19 pandemic with meetings held when regulations permitted. All youth leaders and helpers have been CRB checked.

There is a very active choir which rehearses on Wednesday evenings (when permitted) under the direction of David Shingler, Church Organist.

In 2015 a website for St Mary's Church was set up and can be found at [www.stmaryswigton.org.uk](http://www.stmaryswigton.org.uk)

The Vicar gave a weekly address on Zoom during lockdown periods. This was to be found on the website, and helped to keep parishioners involved in St Mary's.

A bible study group normally meets 12 - 15 times a year in various houses in the parish with some of the meetings held in an online form.

There is a Mothers' Union branch which normally meets twice a month in the church but meetings were curtailed in 2021, hoping to begin again in 2022.

We had a new peal of bells installed for the Millennium and they are rung on Sundays, when services are held, and on special occasions.

## **Pastoral care**

Some members of our parish are unable to attend church due to sickness or age. When permitted the clergy visited all church members when requested, to celebrate communion with them either at their homes or in hospital, although this was limited in 2021.

Canon Colin Reid, the Anglican Chaplain, administered communion at Wigton Hospital for many years. When the hospital closed to patients, Colin continued in his role for Wigton and District Health Care Services; he retired from the Chaplaincy in April, having ministered in Carlisle Diocese from 1956 to 2021.

## **Safeguarding**

The PCC has taken note of its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 and it is the opinion of the PCC that it has complied with the duty. A revised Safeguarding Policy was adopted on 5<sup>th</sup> March 2019, a copy of which can be found on St Mary's website.

Risk assessments were carried out regularly to ensure that the church complied with all Health and Safety requirements during the pandemic. The latest risk assessment policy is also published on the website.

## **Mission and evangelism**

In previous years the clergy visited the schools in the area, and the schoolchildren occasionally came into the church to have a look around the building, with the Vicar on hand to answer questions. School assemblies were also held in church from time to time. Because of the restrictions these occasions did not occur in 2021 but we hope to resume them as soon as practicable.

Our parish bulletin is normally distributed monthly free of charge to all parishioners who request it and is also available in Church. Copies are also posted on St Mary's website along with the weekly sheet, and the online Vision Service. The bulletin keeps our parishioners informed of the important matters affecting our Church.

## **Ecumenical relationships**

The Church is a member of Churches Together in Wigton. A joint Carol Service was held in 2021. In 2019 the church joined the Solway Mission Community.

## **Financial review**

Total incoming resources were £71,680 of which £57,325 was unrestricted and £14,355 was restricted. The unrestricted resources included £1,667 from Gift Aid Receivable. Restricted

incoming resources included £8,081 income from investments, £105 from visiting bellringers, £288 from Sunday School and the remainder being charitable collections and other donations.

Total resources expended were £56,894 from unrestricted funds and £12,123 from restricted funds, including charitable giving and general maintenance.

Net movement in unrestricted funds showed a surplus of £431. The net movement in restricted funds showed a surplus of £2,232 on the year. There was a gain on revaluation of restricted assets of £39,618 which increased the surplus on restricted funds to £42,281.

Following financial and legal advice £150,000 of the JMB Bequest, which was received late in 2012, was invested in a CBF Investment Fund. The interest from this is transferred into the CBF maintenance fund. The JMB Bequest is a restricted investment for the fabric of St Mary's Church, not for general use.

At the end of the accounting period the total reserves amounted to £426,727 (£384,446 at the end of 2020) of which £396,594 (£354,744 at the end of 2020) are restricted fixed assets for the maintenance of the fabric of the church and £200 (£200 at the end of 2020) unrestricted fixed assets.

The Parish Offer paid to the Deanery was £36,000. St Mary's PCC received a bequest of £250 in 2021 which was very much appreciated.

## **Structure, governance and management**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. St Mary's PCC is registered with the Charity Commission.

The method of appointment of PCC trustees is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Chairman (our Vicar), Churchwardens, Deanery Synod Representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC is assisted by a standing committee which recommends policy decisions. The standing committee is responsible to the PCC and reports back to it regularly, with the decisions being received by the full PCC and discussed as necessary.

## **Administrative information**

St Mary's Church is situated in High Street, Wigton. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is The Vicarage, Longthwaite Road, Wigton, the registered charity number of St Mary's PCC is 1134111.

PCC members who have served at any time from the Annual Meeting until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Canon Geoffrey Paul Ravalde (Chairman)

Church Wardens: Mr David Lomas  
Mr Roger Steel Peacock  
Mr Martin Edward Snape

Deanery Synod Representative: Ms Alison Gilvey (resigned 20.7.2021)

Elected members: Mr David Shingler (Vice Chairman)  
Mr John Miles (Secretary)  
Mrs Anne Lomas (Treasurer)  
Miss Jennifer Allan (appointed 22.6.2021)  
Mrs Ann Bovill  
Mr James Briggs (appointed 22.6.2021)  
Mr Thomas Brown (Deputy Churchwarden)  
Miss Jill Drabble  
Mr Matthew Eden  
Mrs Audrey Frizell (Deputy Churchwarden)  
Dr Stephen Haraldsen (appointed 22.6.2021)  
Mrs Julia Henderson (resigned 20.7.2021)  
Mr Robert Hudson  
Mrs Mary Huntington  
Mrs Jean Key (resigned 20.7.2021)  
Mrs Susan Mattinson  
Mrs Dorothy McCracken  
Mrs Jean Monkhouse (appointed 20.7.2021)  
Mrs Jacqueline Peacock  
Mrs Mary Snape  
Mrs Bronja Twentyman  
Mr Christopher Walford  
Mrs Lesley-Ann Walsh

Approved by the PCC on 8<sup>th</sup> March 2022 and signed on their behalf by the Reverend Canon Geoffrey Paul Ravalde (PCC Chairman).



The image shows a handwritten signature in dark ink, which appears to read 'G P Ravalde'. The signature is written in a cursive style and is positioned above a horizontal line.

# St Mary's Parochial Church Council - Charity Reg No. 1134111

## Statement of Financial Activities

For the year ending 31 December 2021

		Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £                      2020 £	
<b>INCOMING RESOURCES</b>							
VI	Voluntary income	2a	52,222	6,274	-	58,496	57,440
VIR	Gift Aid Tax Receivable	2a	1,667	0	-	1,667	1,777
AGF	Activities for generating funds	2b	1,220	0	-	1,220	1,246
IFI	Income from investments	2c	0	8,081	-	8,081	8,052
CA	Church activities	2d	2,216	0	-	2,216	2,066
OIR	Other incoming resources	2e	0	0	-	0	37
<b>TOTAL INCOMING RESOURCES</b>			57,325	14,355	0	71,680	70,618
<b>RESOURCES EXPENDED</b>							
CA	Church activities	3a	56,660	191	-	56,851	55,814
CGF	Cost of generating funds	3b	234	0	-	234	404
FRTC	Fund-raising trading costs		0	0	-	0	0
CG	Charitable Giving	3c	0	5,901	-	5,901	5,286
ME	Major Expenditure	3d	0	6,031	-	6,031	762
	Governance costs				-	0	0
<b>TOTAL RESOURCES EXPENDED</b>			56,894	12,123	0	69,017	62,266
<b>NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS AND LOSSES</b>			431	2,232	0	2,663	8,352
GOR	Gains on investment assets: on revaluation		0	39,618	-	39,618	17,723
<b>NET MOVEMENT IN FUNDS</b>			431	41,850	0	42,281	26,075
BBF	<b>BALANCES B/FWD 1 JANUARY</b>		29,702	354,744	0	384,446	358,371
<b>BALANCES C/FWD 31 DECEMBER 2021</b>			30,133	396,594	0	426,727	384,446

**St Mary's Parochial Church Council**  
**Notes to Statement of Financial Activities**  
**For the year ending 31 December 2021**

**Notes**

**1. Accounting policies**

**Basis of financial statements.**

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and Church Accounting Regulations 2011 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have also been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared using the accrual accounting method.

**Fund accounting**

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

**Incoming resources**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

**Resources expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011, and is held by the Vicar of Wigton.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises has been fully written off in the year that it was purchased. Individual items of equipment are written off when the asset is acquired.

No depreciation is provided on any assets.

Investments are valued at market value at 31 December 2021.

**St Mary's Parochial Church Council**  
**Notes to Statement of Financial Activities**  
**For the year ending 31 December 2021**

**2. INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2021 £	TOTAL FUNDS 2020 £
<b>2a <u>Voluntary income</u></b>					
Tax Efficient Giving	26,789	0	-	26,789	20,533
Charity Collections	0	5,701	-	5,701	5,155
Income Tax Recovered	6,432	0	-	6,432	5,908
Planned Giving	5,838	0	-	5,838	11,777
Collections	6,469	0	-	6,469	3,708
Gift Day Excluding Gift Aid Received	2,882	0	-	2,882	2,762
Sundry Donations	3,366	0	-	3,366	2,065
Contactless Donations	176	0	-	176	0
Memorial Book / Prayer Books / Choir Music	20	0	-	20	50
Legacies & Grants	250	0	-	250	5,000
General Maintenance Receipts	0	7	-	7	0
LPW VAT Grants	0	173	-	173	0
Bells Receipts	0	105	-	105	238
Sunday School	0	288	-	288	244
	<u>52,222</u>	<u>6,274</u>	<u>-</u>	<u>58,496</u>	<u>57,440</u>
<b>2a <u>Voluntary income</u></b>					
Gift Aid Tax Receivable	1,667	0	-	1,667	1,777
	<u>1,667</u>	<u>0</u>	<u>-</u>	<u>1,667</u>	<u>1,777</u>
<b>2b <u>Activities for generating funds</u></b>					
Events	0	0	-	0	355
Raffle/ Donations	1,220	0	-	1,220	891
	<u>1,220</u>	<u>0</u>	<u>-</u>	<u>1,220</u>	<u>1,246</u>
<b>2c <u>Investment Income</u></b>					
Canon Winder Bequest	0	0	-	0	1
George Scott - Fabric Fund	-	0	-	0	0
CBF Organ Fund	-	0	-	0	3
Maintenance Fund	-	7,700	-	7,700	7,660
Sunday School Fund	-	381	-	381	388
	<u>0</u>	<u>8,081</u>	<u>-</u>	<u>8,081</u>	<u>8,052</u>
<b>2d <u>Church activities</u></b>					
PCC Fees	2,121	0	-	2,121	2,044
Magazines	95	0	-	95	22
	<u>2,216</u>	<u>0</u>	<u>-</u>	<u>2,216</u>	<u>2,066</u>
<b>2e <u>Other incoming resources</u></b>					
Other Receipts	0	0	-	0	37
	<u>0</u>	<u>0</u>	<u>-</u>	<u>0</u>	<u>37</u>

**St Mary's Parochial Church Council**  
**Notes to Statement of Financial Activities**  
**For the year ending 31 December 2021**

	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2021	2020
	£	£	£	£	£
<b>3. <u>RESOURCES EXPENDED</u></b>					
<b>3a <u>Church activities</u></b>					
Parish Share	36,000	0	-	36,000	36,000
Fees to Diocese	0	0	-	0	0
Organists	3,648	0	-	3,648	3,300
Vergers	735	0	-	735	630
Clergy	3,388	0	-	3,388	3,150
Cleaning, Lighting	2,380	0	-	2,380	2,203
Insurance	4,120	0	-	4,120	4,085
Minor Repairs	185	0	-	185	1,059
Upkeep of Services	514	0	-	514	292
Gas	4,015	0	-	4,015	2,650
Electricity	477	0	-	477	393
Water Rates	122	0	-	122	101
Photocopying Costs	647	0	-	647	648
Sunday School	0	185	-	185	450
Memberships	429	0	-	429	567
Bank Charges	0	6	-	6	286
	<u>56,660</u>	<u>191</u>	<u>-</u>	<u>56,851</u>	<u>55,814</u>
<b>3b <u>Cost of generating funds</u></b>					
Cost of generating funds	234	0	-	234	404
	<u>234</u>	<u>0</u>	<u>-</u>	<u>234</u>	<u>404</u>
<b>3c <u>Charitable Giving</u></b>					
Alzheimers Society	0	64	-	64	0
Calvert Trust	0	35	-	35	0
Childrens Society	0	665	-	665	572
Christian Aid	0	740	-	740	682
'Dewode', Uganda	0	765	-	765	583
Diocesan Growth Fund (CDBF)	0	16	-	16	0
Eden Valley Hospice	0	169	-	169	144
Embrace the Middle East	0	240	-	240	336
Great North Air Ambulance	0	193	-	193	271
Hospice at Home	0	189	-	189	0
Inglewood Amenities Fund	0	26	-	26	0
Leprosy Mission	0	1,106	-	1,106	1,000
Look Good, Feel Better	0	78	-	78	0
Mission to Seafarers	0	641	-	641	500
Motor Neurone Disease Association	0	269	-	269	205
Reiver House	0	81	-	81	0
RNIB	0	17	-	17	0
Silloth First Responders	0	91	-	91	0
Special Care Baby Unit	0	78	-	78	0
Thomlinson Junior School	0	200	-	200	0
Unique	0	46	-	46	0
USPG	0	40	-	40	133
Wigton & Solway Health S League of Friends	0	80	-	80	0
Wigton Amateur Boxing Club	0	72	-	72	0
Other Donations	0	0	-	0	860
	<u>0</u>	<u>5,901</u>	<u>-</u>	<u>5,901</u>	<u>5,286</u>
<b>3d <u>Major Expenditure</u></b>					
Maintenance Funds	0	6,031	-	6,031	762
	<u>0</u>	<u>6,031</u>	<u>-</u>	<u>6,031</u>	<u>762</u>

# St Mary's Parochial Church Council

## Notes to Statement of Financial Activities

For the year ending 31 December 2021

### 4 Investments

	1st January £	Interest £	Transfers £	Revaluation £	31st December £
<b>Unrestricted</b>					
CBF (Canon Winder Bequest)	200	-	-	-	200
	<u>200</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>200</u>
<b>Restricted</b>					
JMB Investment Fund - for upkeep of fabric only	251,425	-	-	35,968	287,393
COIF George Scott Investment - Fabric Fund	12,866	-	-	1,825	14,691
CBF Dep A/c George Scott Bequest - Maintenance	1,258	-	-	-	1,258
COIF George Scott Investment - Sunday School Fund	12,866	-	-	1,825	14,691
CBF Dep A/c George Scott Bequest - Sunday School	1,258	-	-	-	1,258
	<u>279,673</u>	<u>0</u>	<u>0</u>	<u>39,618</u>	<u>319,291</u>

The Restricted Funds have been invested in longer term funds to preserve the capital value and to generate interest for the maintenance of the fabric of the building and where applicable for the Sunday School.

### 5 Accounts receivable

	<----- 2020 ----->			<----- 2021 ----->		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Gift Aid Tax Receivable	1,727	50	1,777	1,667	0	1,667
Gas	370	0	370	0	0	0
	<u>2,097</u>	<u>50</u>	<u>2,147</u>	<u>1,667</u>	<u>0</u>	<u>1,667</u>

### 6 Accounts payable

	<----- 2020 ----->			<----- 2021 ----->		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Charity Payment Payable	0	50	50	0	0	0
Salaries and Fees	0	-	0	0	-	0
Electricity	51	-	51	131	-	131
Gas	0	-	0	1,060	-	1,060
	<u>51</u>	<u>50</u>	<u>101</u>	<u>1,191</u>	<u>0</u>	<u>1,191</u>

### 7 Funds

(a) The movements in funds during the year were:

	1st January £	Receipts £	Payments £	Transfers £	31st December £
<b>Unrestricted</b>					
Barclays Current Account	27,455	57,385	(55,384)	0	29,456
	<u>27,455</u>	<u>57,385</u>	<u>(55,384)</u>	<u>0</u>	<u>29,456</u>
<b>Restricted</b>					
Barclays Current Account - General	3,205	5,751	(5,951)	-	3,005
Barclays Current Account - Maintenance & Bells	3,072	663	(6,031)	10,000	7,704
CBF William Mitchinson Organ Fund	654	0	-	-	654
CBF Maintenance Fund	61,662	7,322	0	(10,000)	58,984
CBF Dep A/c - Sunday School	2,897	2	-	-	2,899
HSBC Current Account - Sunday School	3,582	666	(190)	-	4,058
	<u>75,072</u>	<u>14,404</u>	<u>(12,172)</u>	<u>0</u>	<u>77,304</u>

# **ST MARY'S PAROCHIAL CHURCH COUNCIL**

## **BALANCE SHEET as at 31st December 2021**

	2021	2020
	£	£
<b><u>FIXED ASSETS</u></b>		
<b><u>Investments</u></b>		
CBF JMB Investment Fund - for upkeep of fabric only	287,393	251,425
COIF George Scott Investment- Fabric Fund	14,691	12,866
CBF George Scott Bequest - Maintenance	1,258	1,258
COIF George Scott Sunday School Fund	14,691	12,866
CBF Dep A/c (George Scott Bequest) - Sunday School	1,258	1,258
CBF (Canon Winder Bequest) - General	200	200
	<u>319,491</u>	<u>279,873</u>
<b><u>CURRENT ASSETS</u></b>		
<b><u>Debtors &amp; Prepayments</u></b>		
Gift Aid Tax Receivable	1,667	1,777
Funeral Fees Receivable	0	0
Gas	0	370
	<u>1,667</u>	<u>2,147</u>
<b><u>Short Term Deposits</u></b>		
CBF William Mitchinson Organ Fund	654	654
CBF Maintenance Fund	58,984	61,662
CBF Deposit - Sunday School	2,899	2,897
	<u>62,537</u>	<u>65,213</u>
<b><u>Cash at Bank</u></b>		
Barclays Current Account - General	32,461	30,660
Barclays Current Account - Maintenance & Bells	7,704	3,072
HSBC Current Account - Sunday School	4,058	3,582
	<u>44,223</u>	<u>37,314</u>
<b><u>Total Current Assets</u></b>	<u>108,427</u>	<u>104,674</u>
<b><u>CURRENT LIABILITIES</u></b>		
<b><u>Creditors due within one year</u></b>		
Maintenance - Chancel Roof	0	0
Charity Payment Payable	0	50
Salaries and Fees	0	0
Electricity	131	51
Gas	1,060	0
	<u>1,191</u>	<u>101</u>
<b><u>NET CURRENT ASSETS</u></b>	<u>107,236</u>	<u>104,573</u>
<b><u>TOTAL NET ASSETS</u></b>	<u>426,727</u>	<u>384,446</u>
<b><u>PARISH FUNDS</u></b>	<u>426,727</u>	<u>384,446</u>

# INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH, WIGTON

I report on the accounts for the year ended 31st December 2021

## Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees consider 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;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

## Basis of Independent Examiner's Statement

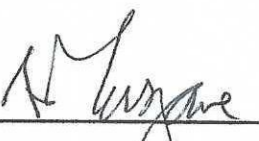
My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

## Independent Examiner's Statement

In connection with my examination, no matters have 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 s.130 of the 2011 Act; and
  - 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.

  
Alan Musgrave, ACMA

1st March 2022  
Date