

**Registered Charity No. 1134703**

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**

**REPORT AND ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**

**ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**  
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**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**TRUSTEES' REPORT**  
**YEAR ENDED 31 DECEMBER 2024**

The Trustees of the charity submit their annual report and financial statements for the year ended 31 December 2024. The Trustees have adopted the provision of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity as well as complying with the statutory requirements of the governing document.

**Legal and Administrative Information**

St Andrew's Church is situated in Church Street, Cullompton. It is part of the Diocese of Exeter within the Church of England. The charity is independently registered with the Charity Commission - number 1134703.

**Registered Office**

St Andrew's Church Office, Cullompton Community Centre, Pye Corner, Cullompton EX15 1JX

**Trustees - Parochial Church Council Members**

Rector: Rev. Edward Hobbs  
Curate: Rev Marilyn Sanders (to 20<sup>th</sup> October 2024)

Church Wardens: Joanne Bailey ( to 15<sup>th</sup> April 2024)  
Peter Lawton (from 15<sup>th</sup> April 2024)  
Ed Thompson – also PCC Lay Chair

Treasurer: Chris Cozens

Elected Members: Joanne Bailey (to 9<sup>th</sup> September 2024)  
Adam Brooks  
Tony Bryant  
Philip Cornish  
Chris Cozens  
Karen Deare  
Steve Foster  
Sarah Robinson (to 14<sup>th</sup> April 2025)  
Sarah Stuchbery  
Judy Wincott (to 14<sup>th</sup> April 2025)  
Bethany Handford (from 14<sup>th</sup> April 2025)  
Trudy Miller (from 14<sup>th</sup> April 2025)  
Dorcas Moore (from 14<sup>th</sup> April 2025)

Deanery Synod Richard Buzzacott (from 15<sup>th</sup> April 2024)  
Keith Rushforth  
Martin Smith  
Sally Wilson

Ex-Officio PCC members Diocesan Synod: None

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**TRUSTEES' REPORT**  
**YEAR ENDED 31 DECEMBER 2024**

**Structure, governance and management**

Parochial Church Councils (PCCs) are charities, which are governed by two pieces of Church of England legislation, called Measures. These are:

1. the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church”; and
2. the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of PCC members is set out in the Church Representation rules. At St Andrew's the PCC comprises of the Rector, Associate Minister, Church Wardens, Curate, Deanery Synod members, “ordinary” members and any ex-officio members (such as Diocesan Synod or General Synod). The Deanery Synod members and “ordinary” members are elected by church members who are on the Church Electoral Roll. PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including how the funds of the PCC are to be spent. The PCC meets at least monthly.

The Senior Leadership Team (SLT) continue to meet tri-weekly to act on behalf of the PCC and present proposals, reviews and policies for the PCC, as a whole, to approve and ratify. The SLT comprises of the Rector, the curate, 2 Church Wardens (1 of whom is also lay chair), Treasurer, and one additional PCC member who is elected to SLT by the PCC.

The town of Cullompton is set to more than double in size by 2033 and the PCC continue to look at how we “do church” in a variety of non-church settings and in particular how we might engage with people in new community facilities.

**Aims and purpose:**

St Andrew's Parochial Church Council (PCC) is responsible for co-operating with the Rector, Rev. Edward Hobbs, to promote the whole mission of the church: pastoral, evangelical, social and ecumenical, in the ecclesiastical parish of Cullompton and as part of the Mission throughout the Culm Valley. It also supports work within the Cullompton Deanery and the wider mission of the Diocese of Exeter.

**Objectives and activity**

The objectives of the PCC are summed up in the simple words “Revealing the heart of Jesus in the heart of our community”. This underpins all our activities. The PCC, with the Rector, oversee worship throughout the parish, aiming to meet the needs of the congregations, and also reaching out intentionally into the community. As austerity continues to impact local service delivery the “gaps” are increasing, and the church has a role to play in providing support and services. The planning of activities for the year satisfied the Charity Commissioners' guidance on public benefit and specifically the guidance on charities for the advancement of religion.

In order to make all this possible the PCC continued the necessary repair and maintenance of St Andrew's Church, the Community Centre and its immediate surroundings. Following on from our quinquennial inspection, our team continues working on prioritising the various tasks we will need to do. In the meantime we have progressed some minor repairs to the south roof lead, and a temporary repair to the tower roof (this will need more substantial work in the future). We are also looking at an issue with one of the small pinnacles on the tower, and what we might need to do with that.



**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
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**Achievements and performance**

Rector Edward Hobbs worked closely with the wardens, the senior leadership team, the wider staff team and the church family to promote and deliver the objectives mentioned above. Every Sunday provided opportunities for worship, prayer and praise. I am pleased to report that in terms of our adult attendance we have now largely recovered from the effects of Covid. Children and young people's numbers continue to lag behind a little.

During the year we held 2 infant baptisms, 3 dedications, 4 adult baptisms, 2 marriages, and 11 funerals, of which 9 were in church. Communion was taken to a number of adults who are housebound or locally in Care Homes when restrictions allowed. Around 200 church members attend Homegroups, some weekly, some fortnightly, to socialise, enjoy suppers, pray, and study the Bible, this has increased over lockdown as people have sought out help and support. In 2024 the Church Electoral Roll was 238 (the same as 2023).

Our declared participation number to the Church on England for 2024 was 308 (57 under 18) (2023: 292 (57)). Our Christmas and Easter services.... attendance over Easter 350 (309)... Advent 1435 (565)... Christmas 1094 (1100).

**Youth, Children and Families Ministry**

We have now recruited Darren Hill as our Children, Youth and Families Pastor (full-time), who began in this role in August 2024, and Kim Brooks as the Children's & Families Worker (part-time, term-time only) starting in September 2024. We are actively seeking to recruit a SWYM Intern (full-time), with this role commencing in September 2025.

**Youth**

Our youth work, sadly, is still recovering from COVID-19 and from having no youth worker until summer 2024, with participation steadily increasing. In the last 12 months, the youth attended a weekend retreat in March. Our regular younger youth sessions are held on Sunday mornings and have now been expanded to include ages up to 17, providing more opportunities for youth to engage in Christian teachings. Older youth sessions are now open to school years 8-13, meeting on the 1<sup>st</sup> and 3<sup>rd</sup> Sundays. We are currently looking at the Youth Alpha series, and when this is completed, we will look at each book of the bible, giving an overview to aid in their reading and learning. Additionally, our Youth Social is now called the Friday Night youth meeting on the 1<sup>st</sup> and 3<sup>rd</sup> Fridays; this group will shift to a fortnightly schedule starting in September, with plans to move to weekly meetings when more volunteers are recruited.

**Children and Families Ministry**

Our children and families' work is still recovering post-COVID-19, and we had no Children & Families worker until late autumn 2024. The toddler group meets weekly (during term time only), headed up by Kim, with two sessions on a Monday, Sunday school groups weekly, and an all-age service monthly. Assembly opportunities have increased, with Darren, Kim, and Ed H leading fortnightly. We have also strengthened our community connection by having Cullompton Pre-school and St Andrews School hold their Christmas services with us, Cullompton Community College hosting a Christmas concert, and arranging visits to the church for the Cullompton Scout Group and St Andrews School.

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**TRUSTEES' REPORT**  
**YEAR ENDED 31 DECEMBER 2024**

**Community engagement/local mission**

**School Pastors** – twice a week on our local secondary school, offering pastoral support and a listening ear.

**Coffee morning** – every Friday – now also serving a community walking group. This has been followed in winter months by a soup lunch, seeking to serve those in food poverty and those needing a warm space.

**Silvertops** – meeting fortnightly – over 60's social and activities.

**Keystone** – work group, job club, women's group, life group, with more than 100 people engaging with keystone in the last year. After a large funding bid was secured a couple of years ago, we are now looking to draw in new funds as that money depletes, and also to increase the staff hours.

**People Matter** – the food bank continued to function throughout, and continues to be well used.

**Debt centre** – we continue to operate a debt centre in partnership with CHAT.

**YMCA chaplaincy** – we continue to oversee regular chaplaincy into a couple of hostels in and near Cullompton.

**The Alpha Course** - has taken place again.

**Global Mission**

St Andrew's continues to give away 10% of its gifted income to support mission activities which is managed by an Outward Giving Team. We give to local, national and international charities, with a particular focus on forging longer-term relationships with these groups.

**Church Building**

The church continues to be open daily for a steady stream of visitors, and people wanting space for quiet and prayer.

**Cullompton Community Centre**

St Andrew's Church owns the building of the Cullompton Community Centre, located in the church grounds.

The building is leased to Cullompton Community Centre (Operations) Limited, a wholly owned trading subsidiary company of St Andrew's. The company shares are held in trust by the Church Wardens, who at the year-end were E Thompson and P Lawton. The long-term aim is for profits from this company to be used to maintain and improve the building and to be donated as revenue for St Andrew's Church.

**Financial Review:**

Total receipts of Unrestricted Funds amounted to £261,436 which is a decrease from the £286,179 received in 2023. During 2024 a further £1,045 (2023 £1,079) was received towards Designated Funds. Restricted income amounted to £40,758 (2023; £43,224) and our total for 2024 was £303,239 (2023 £330,482). This shows a decrease of £27,243 to income overall.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**TRUSTEES' REPORT**  
**YEAR ENDED 31 DECEMBER 2024**

Total expenditure for Unrestricted Funds was £243,058 (2023: £260,573). After transfers between funds the General Fund shows deficit for the year of £950. Designated Funds has a deficit for the year of £220 and Restricted Funds a Surplus of £1,030 for the year. Total expenditure for 2024 was £303,379 (2023 £ 341,641) showing a decrease in expenditure of £38,262 over 2023.

The final figure for 2024 is a deficit of £140 across all funds (2023 £11,159 and 2022 deficit £25,613).

The transfers between funds include a sum of £19,000 (2023: £19,415) to the PCC Designated Outward Giving Fund from the General Fund with further details in note 9 below. We committed £132,000 (2023 £121,000) of our expenditure in Common Fund payments to the Diocese.

2024 has had it difficulties with the financial crisis and increasing costs and overheads. Throughout the year we worked hard to stabilise our income, with great support and response from our congregation. We have worked hard to manage our expenditure in 2024, the ever-increasing costs of overheads need careful consideration going into 2025.

#### **Reserves Policy**

The PCC aims to maintain a balance in General Reserves equal to 6 months of budgeted expenditure. For 2024 this amounted to an aim of £143,223 based on the 2025 budget, however actual reserves at 31 December 2024 total £68,198, representing only 3 months budgeted expenditure.

The policy changed from 2 months expenditure in 2018 to the current level. We are still building up this reserve. The PCC has decided to increase the reserve up to 6 months of budgeted expenditure to protect against unexpected costs or loss of income, so that we can protect our increasing staff team and continue to meet all our commitments in regard to support for other groups through outward giving. The PCC continued to watch expenditure closely during 2024 and will continue to do so in 2025, with measures being put in place to maintain if not increase general fund reserves.

The PCC also hold a number of designated reserves which are set aside for particular projects, details of these reserves are at note 21. The most significant of these is the Property Fund which represents the carrying value of the Community Centre building and is therefore designated in a separate reserve as not freely available to spend. In addition, the PCC receives monies for various projects where the terms of the funding are restricted. At the year end the restricted fund reserves total £52,289. This represents the funds received that have not yet been spent on the specified project. Details of these reserves and the projects they will be spent on is shown at note 22 below.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**TRUSTEES' REPORT**  
**YEAR ENDED 31 DECEMBER 2024**

**Trustees' responsibilities in relation to the financial statements**

The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and UK Accounting Standards. A financial statement which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity is required each year. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to and departures disclosed and explained in the financial statements and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain and ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' report was approved by the PCC on 07/07/2025 ..... 2025 and signed on its behalf:

Edward Hobbs

[Edward Hobbs \(Jul 7, 2025 10:23 GMT+1\)](#) .....

Rev. Edward Hobbs, Rector

C Cozens

[C Cozens \(Jul 7, 2025 12:37 GMT+1\)](#) .....

Mr Christopher Cozens, PCC Treasurer

## PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON

### Independent Examiner's Report on the Unaudited Financial Statements to the Trustees

I report to the trustees on my examination of the financial statements of PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON ("the charity") for the year ended 31 December 2024 set out on pages 8 to 21.

#### Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

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

#### Independent Examiner's Statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England & Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Matthew Webb

Matthew Webb (Jul 7, 2025 14:31 GMT+1)

Matthew Webb FCA  
Azets Audit Services  
Lime Court  
Pathfields Business Park  
South Molton  
Devon, EX36 3LH

07/07/2025

Date:

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Incoming Resources</b>						
Receipts from Donors						
Planned giving		191,439	-	8,874	200,313	195,652
Income tax recovered		38,499	-	3,715	42,214	43,746
Other collections and donations		10,324	-	13,631	23,955	32,881
Grants received	2	-	-	14,538	14,538	29,200
Total Donations and legacies		240,262	-	40,758	281,020	301,479
Receipts from Church Activities	3	9,224	1,045	-	10,269	18,812
Investment income		2,873	-	-	2,873	2,254
Community Centre lease income	16	3,000	-	-	3,000	3,000
Other sundry income	4	6,077	-	-	6,077	4,937
<b>Total incoming resources</b>		<b>261,436</b>	<b>1,045</b>	<b>40,758</b>	<b>303,239</b>	<b>330,482</b>
<b>Resources Expended</b>						
Church Activities						
Diocesan Common Fund	5	132,000	-	-	132,000	121,000
Outward giving	19	-	11,491	-	11,491	19,402
Services and other activities	7	110,088	8,047	40,783	158,918	200,509
Other governance costs	8	970	-	-	970	730
<b>Total resources expended</b>		<b>243,058</b>	<b>19,538</b>	<b>40,783</b>	<b>303,379</b>	<b>341,641</b>
<b>Net incoming/(outgoing) resources before transfers</b>						
		<b>18,378</b>	<b>(18,493)</b>	<b>(25)</b>	<b>(140)</b>	<b>(11,159)</b>
Transfers between funds	9	(19,328)	18,273	1,055	-	-
<b>Net movement in funds</b>		<b>(950)</b>	<b>(220)</b>	<b>1,030</b>	<b>(140)</b>	<b>(11,159)</b>
Funds brought forward at 1 January		69,148	335,776	51,259	456,183	467,342
<b>Funds carried forward at 31 December</b>		<b>68,198</b>	<b>335,556</b>	<b>52,289</b>	<b>456,043</b>	<b>456,183</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Tangible Fixed Assets</b>	10	5,547	300,000	-	305,547	311,236
<b>Current assets</b>						
Debtors due within 1 year	11	17,110	-	838	17,948	19,400
Loan to CCC Ops Ltd due after 1 year	12	75,000	-	-	75,000	75,000
Cash at bank and on hand	13	17,104	35,556	51,451	104,111	115,568
<b>Total current assets</b>		109,214	35,556	52,289	197,059	209,968
<b>Creditors: Amounts falling due within one year</b>						
Short term creditors and receipts in advance	14	7,711	-	-	7,711	23,169
<b>Net current assets</b>		101,503	35,556	52,289	189,348	186,799
<b>Total assets less current liabilities</b>		107,050	335,556	52,289	494,895	498,035
<b>Creditors: Amounts falling due after one year</b>						
Long term creditors	15	38,852	-	-	38,852	41,852
<b>Net assets</b>		<b>68,198</b>	<b>335,556</b>	<b>52,289</b>	<b>456,043</b>	<b>456,183</b>
<b>Represented by</b>						
General unrestricted funds		68,198	-	-	68,198	69,148
Designated funds	21	-	335,556	-	335,556	335,776
Restricted funds	22	-	-	52,289	52,289	51,259
<b>Total Funds</b>		<b>68,198</b>	<b>335,556</b>	<b>52,289</b>	<b>456,043</b>	<b>456,183</b>

Approved by the PCC on 07/07/2025 2025 and signed on their behalf by:-

*Edward Hobbs*

[Edward.Hobbs \(Jul 7, 2025 10:23 GMT+1\)...](#)

Revd Edward Hobbs, Chair

*C Cozens*

[C Cozens \(Jul 7, 2025 12:37 GMT+1\).....](#)

Mr Christopher Cozens, PCC Treasurer

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 1 Accounting policies**

**a) Basis of preparation 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 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. The financial statements have also been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) (effective October 2019) - (Charities SORP (FRS 102) (second edition – October 2019)). The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.

The accounts present the results of the Charity only and do not include the results of the trading subsidiary, as the group is small, and the charity is therefore exempt from preparing consolidated accounts.

**b) Asset Policy**

Fixed Assets purchased for continuing use by the charity for the furtherance of its objectives are capitalised at cost (where cost is over £1,000) and depreciated over their useful economic lives. Property comprises the investment property of the Community Centre which is leased to the church's trading subsidiary and as such has been transferred to fixed assets at cost less accumulated impairment losses at the date it was brought into use.

**c) Depreciation**

Tangible fixed assets are written off over their useful economic lives as follows:

- Office equipment - 25% reducing balance
- Fixtures & fittings - 25% reducing balance
- Plant & Equipment – 5 years straight line

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

**d) Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designed for other purposes. Restricted funds are donations which the donor has specified are to be solely used for a particular area or work.

**e) Incoming Resources**

All incoming resources are included in the SOFA when the charity is legally entitled to the income the trustees are virtually certain they will receive it and the amount can be quantified with reasonable accuracy. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts. Grants and donations are only recorded in the SOFA when the charity has unconditional entitlement to the resources. Investment income is included when receivable.



**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**f) Resources Expended**

Expenditure is recognised on an accrual basis as a liability is incurred. The charity is registered for VAT and all expenditure excludes this where appropriate. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Governance costs include those costs associated with meeting the constitutional and statutory requirement of the charity and include the examination fees and costs linked to the strategic management of the charity.

**g) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**h) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**i) Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**j) Financial instruments**

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**k) Lease**

The PCC has leased the Community Centre to Cullompton Community Centre (Operations) Ltd for 25 years from 13 August 2012 at a peppercorn rent and with a premium of £75,000. The premium is being released as income into the accounts over that period on a time related basis.

**l) Concessionary Loans**

Concessionary loans made are initially recognised in the statement of financial position at the amount paid. Where interest is payable, the carrying amount has been adjusted to reflect the accrued interest. To the extent that any loan becomes irrecoverable, and impairment loss would be recognised in the statement of financial activities. Further details of the loan arrangement can be found at note 12.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 2 Grants Received**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Exeter Diocese	-	-	-	-	5,000
Devon County Council	-	-	1,038	1,038	6,700
Devon Historic Churches Trust	-	-	-	-	1,500
Viscount Amory's Charitable Trust	-	-	1,000	1,000	-
The Willats Trust	-	-	2,500	2,500	15,000
Queen Anne's Gate Foundation	-	-	4,000	4,000	-
Northcott Devon Foundation	-	-	1,000	1,000	-
Cullompton United Charities	-	-	5,000	5,000	-
Other	-	-	-	-	1,000
	-	-	<b>14,538</b>	<b>14,538</b>	<b>29,200</b>

**Note 3 Receipts from Church Activities**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Wedding and Funeral fees and charges	3,953	-	-	3,953	8,324
Men's and ladies' ministries and Silvertops club income	1,898	1,045	-	2,943	1,955
Children's work income	2,221	-	-	2,221	7,908
Youth work income	1,152	-	-	1,152	625
	<b>9,224</b>	<b>1,045</b>	-	<b>10,269</b>	<b>18,812</b>

**Note 4 Sundry income**

The sundry income of £6,077 (2023: £4,937) includes £3,181 car park rental income (2023: £3,150)

**Note 5 Common Fund**

In 2024 a contribution of £132,000 (2023: £121,000) was paid to the Diocese of Exeter in respect of the Diocesan revised assessment for the year of £142,527 (2023: £137,738).

**Note 6 Staff Costs**

Staff costs which are included within church activities expenditure were:

	2024	2023
	£	£
Wages and salaries	69,487	91,414
Redundancy	432	-
Social security costs	-	97
Pension Contributions (defined contribution scheme)	819	1,431
	<b>70,738</b>	<b>92,942</b>
Average number of employees (headcount)	<b>6</b>	<b>7</b>

There were no employees who received total employment benefits of more than £60,000 in the current or preceding year.

Pension contributions have been made to a defined contribution scheme.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 7 Church activities - Services and other activities**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Church services, upkeep and administration:					
Clergy expenses	2,202	-	-	2,202	2,046
Worship, organist and services	2,124	-	3,871	5,995	10,236
Bell expenses	-	-	87	87	926
Church maintenance and running costs	12,649	-	82	12,731	18,367
Church insurance	11,958	-	-	11,958	9,169
Administration	41,713	-	-	41,713	39,858
Office rent, room hire and cleaning	6,980	-	1,000	7,980	7,980
Loan interest and charges	-	103	-	103	719
Depreciation	6,736	-	-	6,736	7,028
Miscellaneous expenses	1,828	-	92	1,920	4,412
	<u>86,190</u>	<u>103</u>	<u>5,132</u>	<u>91,425</u>	<u>100,741</u>
Wedding and funeral expenses	1,105	-	-	1,105	2,668
Men's and ladies' ministries and Silvertops club costs	3,907	1,039	1,634	6,580	3,573
Children's work	5,097	-	797	5,894	29,904
Youth work	13,789	-	3,045	16,834	20,454
Keystone project expenditure	-	6,905	20,149	27,054	33,006
People Matter expenditure	-	-	10,026	10,026	10,163
	<u><b>110,088</b></u>	<u><b>8,047</b></u>	<u><b>40,783</b></u>	<u><b>158,918</b></u>	<u><b>200,509</b></u>

**Note 8 Governance costs**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Independent examiners fee for the year	1450			1450	950
under accrual	(480)			(480)	(220)
	<u>970</u>	<u>-</u>	<u>-</u>	<u>970</u>	<u>730</u>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 9 Fund Transfers**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £
<b>Transfers between funds in 2024</b>			
<b>Transfer to reflect tangible fixed assets purchased</b>			
<b>Internal fund transfers</b>			
Transfer for unspent bell ringing fees to bell fund	(55)	-	55
Designation of funds for Christmas hospitality	(273)	273	-
<b>Transfer to reflect Outward Giving donations made</b>			
Transfer to Keystone £7,500 (both Designated Funds)	-	-	-
Contribution towards Debt Centre	-	(1,000)	1,000
<b>Transfer to reflect agreement to give 10% of regular giving income to charity</b>			
Transfer to Outward Giving Fund	(19,000)	19,000	-
	<u>(19,328)</u>	<u>18,273</u>	<u>1,055</u>

**Note 10 Tangible Fixed Assets**

	Property £	Plant & Equipment £	Office equipment £	Fixtures & Fittings £	Total £
<b>Cost</b>					
As at 1 January 2024	300,000	34,702	5,935	21,936	362,573
Additions	-	1,047	-	-	1,047
As at 31 December 2024	<u>300,000</u>	<u>35,749</u>	<u>5,935</u>	<u>21,936</u>	<u>363,620</u>
<b>Depreciation</b>					
As at 1 January 2024	-	23,729	5,868	21,740	51,337
Charge for the year	-	6,670	17	49	6,736
As at 31 December 2024	<u>-</u>	<u>30,399</u>	<u>5,885</u>	<u>21,789</u>	<u>58,073</u>
<b>Net Book Value</b>					
As at 31 December 2024	<u>300,000</u>	<u>5,350</u>	<u>50</u>	<u>147</u>	<u>305,547</u>
As at 31 December 2023	<u>300,000</u>	<u>10,973</u>	<u>67</u>	<u>196</u>	<u>311,236</u>

The property comprises the Community Centre which is leased to the charity's wholly owned subsidiary trading company Cullompton Community Centre (Operations) Limited. See note 16 below regarding the lease. The property is included as cost less accumulated impairment losses on the date construction was completed in 2011. The Trustees have not obtained a market valuation of the property as the costs of doing so outweigh the benefits, however the property has an insurance value of £2,500,000.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 11 Debtors and prepayments**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Debtors</b>					
Trade debtors	297	-	-	297	1,739
Other debtors	4,247	-	838	5,085	6,187
VAT recoverable	232	-	-	232	2,051
Short term loan to trading subsidiary	10,000	-	-	10,000	-
	14,776	-	838	15,614	9,977
Prepayments and accrued income	2,334	-	-	2,334	9,423
	<b>17,110</b>	<b>-</b>	<b>838</b>	<b>17,948</b>	<b>19,400</b>

**Note 12 Long-term interest-free loan to Cullompton Community Centre (Operations) Limited**

The PCC has granted a long-term interest free loan of £75,000 to its wholly owned trading subsidiary Cullompton Community Centre (Operations) Limited (CCC (Ops) Ltd). The loan is repayable when the Centre is operating at a surplus following repayment of the loan granted from the New Building Fund. The New Building Fund loan was fully cleared in 2021.

**Note 13 Cash at bank and in hand**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>General fund</b>	17,104	-	-	17,104	30,605
<b>Designated funds:</b>					
Roof repairs and maintenance	-	2,779	-	2,779	2,779
Loan interest and charges	-	-	-	-	103
Outward giving fund	-	24,631	-	24,631	25,622
Keystone	-	5,801	-	5,801	5,206
Lighthouse fund	-	138	-	138	138
Car park maintenance	-	1,014	-	1,014	1,014
Christmas hospitality	-	273	-	273	-
Silvertops fund	-	920	-	920	914
<b>Restricted funds:</b>					
Bell fund	-	-	5,028	5,028	3,414
Debt Centre fund	-	-	560	560	560
Children's work fund	-	-	12,670	12,670	12,670
Mission and growth	-	-	-	-	3,871
Keystone	-	-	1,464	1,464	3,330
Operational costs	-	-	10,352	10,352	-
Repairs and maintenance fund	-	-	819	819	(506)
People Matter fund	-	-	14,659	14,659	17,324
Restoration fund	-	-	5,904	5,904	5,904
Support fund	-	-	(5)	(5)	-
Uganda trip fund	-	-	-	-	(214)
Youth & children's projects	-	-	-	-	800
Youth Social Fund	-	-	-	-	2,034
	<b>17,104</b>	<b>35,556</b>	<b>51,451</b>	<b>104,111</b>	<b>115,568</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 14 Creditors falling due within one year**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Trade creditors	1,681	-	-	1,681	6,417
Other creditors	-	-	-	-	2,065
Tax and social security due	676	-	-	676	251
Monies held on behalf of coffee morning committee	623	-	-	623	406
Accruals	2,246	-	-	2,246	6,783
Bank loan repayable in one year	-	-	-	-	5,437
Income received in advance	2,485	-	-	2,485	1,810
	<b>7,711</b>	<b>-</b>	<b>-</b>	<b>7,711</b>	<b>23,169</b>

**Note 15 Creditors falling due after one year**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Deferred lease (note 16)	38,852	-	-	38,852	41,852

**Note 16 Lease of the Community Centre to Cullompton Community Centre (Operations) Limited**

The PCC has leased the Community Centre to CCC (Operations) Ltd for 25 years from 13 August 2012 at a peppercorn rent and with a premium of £75,000. The premium is being released as income into the accounts over that period on a time related basis.

	2023 £	2023 £
Balance at 1 January	41,852	44,852
Release to income for the year	(3,000)	(3,000)
Balance carried forward at 31 December	<u>38,852</u>	<u>41,852</u>

**Note 17 Trustee remuneration and expenses**

The charity trustees were not paid or received any other benefits in their capacity as Trustees during the year (2023: £Nil). From August 2024 Trustee S Stuchbery was employed by the charity as Media and Communications for which she received remuneration of £2,060, This was paid under the provisions of the PCC Governing Document.

Churchwarden and Trustee J Bailey was employed by the Church's wholly owned trading subsidiary Cullompton Community Centre (Operations) Limited as Facilitates Manger until 1 August 2024 for which she received remuneration of £9,400 (2023: £14,790) and pension contributions of £187 (2023: £257) in the year ended 31 December 2024. This was paid under the provisions of the PCC Governing Document.

No trustees were reimbursed any expenses during the year (2023: £nil).

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 18 Related Party Transactions**

Cullompton Community Centre (Operations) Limited (referred to as CCC (Ops) Ltd), is a wholly owned trading subsidiary company of St Andrew's PCC. The company shares are held in trust for St Andrew's by the Church Wardens, who at the year-end were E Thompson and Peter Lawton (from 15<sup>th</sup> April 2024). During the year the following transactions have taken place with the between the church and the company:

The church has leased their freehold property of the Community Centre to CCC (Ops) Ltd for 25 years from 13 August 2012. An up-front premium was paid at that time of £75,000, which is being released over the term of the lease – see note 16 above. During the year £3,000 (2023: £3,000) has been recognised as income and at the year end the deferred lease premium recognised on the balance sheet amounted to £38,852 (2023: £41,852). In addition, an annual peppercorn rent is receivable, £20 has been included in other income (2023: £20).

During 2023 the Church paid rent for office space, cleaning and room hire charges for two years to 31 December 2024 of £15,960. Rent expenditure recognised in the accounts amount to £7,980 (2023: £7,980) and at 31 December a prepayment of £nil (2023: £7,980) has been included on the balance sheet within debtors due within 1 year. In addition the Church has paid £400 (2023: £1,450) of shared IT support costs and £225 (2023: £366) of shared training costs to CCC (Ops) Ltd. The Church has received £2,807 (2023: £1,113) in respect of recharged costs including insurance from CCC (Ops) Ltd.

The Church has also made a contribution to CCC (Ops) Ltd of £Nil (2023: £2,600) towards the cost of lift repair work within the Community Centre building.

As part of the initial building of the Community Centre and set up of the trading company, the PCC granted two loans to CCC (Ops) Ltd. The first from the New Building Fund was settled in 2021. The second loan is a long-term interest free loan of £75,000 to CCC (Ops) Ltd. The loan is repayable when the Centre is operating at a surplus after repayment of the loan granted from the New Building Fund. At the balance sheet date £75,000 (2023: £75,000) remains due to the church and is included on the balance sheet as a debtor due after more than one year as the loan is not expected to be repaid within the next twelve months.

During the year the charity has advanced a further short term working capital loan to the trading company of £10,000, this amount remains outstanding at 31 December 2024 and is included within debtors due within 1 year on the balance sheet. The loan is interest free.

In 2022: £400 of electrical services was provided to the Church by a trustee, this amount remains unpaid and is included within trade creditors at 31 December 2024 and 2023.

The spouse (M Bailey) of one of the Trustees (J Bailey) was employed by the Church until 1 September 2024 and received remuneration in the year ended 31 December 2024 of £7,372 (2023: £7,477).

**Note 19 Designated Outward Giving Fund**

During the year, the Outward Giving Committee distributed £19,991 (2023: £23,402) of grants to various causes, £11,491 (2023: 19,402) paid to third parties and £8,500 (£4,000) transferred to Church run projects.

The fund balance carried forward of £24,631 (2023: £25,622) comprises the designated 10% of general fund regular giving receipts from donors of £19,000 plus an underspend from the prior year of £5,631 (2023: £19,415 plus an underspend from the prior year of £6,207).

**Note 20 Taxation**

As a charity, the Parochial Church Council of St Andrew's Cullompton is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 21 Designated Funds**

	Roof Repairs and Maintenance £	Car Park Repairs £	Loan Interest & Charges £	Keystone £	Lighthouse £	Outward Giving £	Silvertops £	Property £	Christmas Hospitality £	Total £
<b>Incoming Resources</b>										
Receipts from Donors	-	-	-	-	-	-	-	-	-	-
Income tax recovered	-	-	-	-	-	-	-	-	-	-
Other collections and donations	-	-	-	-	-	-	-	-	-	-
Grants received	-	-	-	-	-	-	-	-	-	-
Receipts from Church Activities	-	-	-	-	-	-	1,045	-	-	1,045
<b>Total designated fund income</b>	-	-	-	-	-	-	<b>1,045</b>	-	-	<b>1,045</b>
<b>Resources Expended</b>										
Church Activities	-	-	-	-	-	11,491	-	-	-	11,491
Outward giving	-	-	103	6,905	-	-	1,039	-	-	8,047
Services and other activities	-	-	-	-	-	-	-	-	-	-
<b>Total resources expended on designated funds</b>	-	-	<b>103</b>	<b>6,905</b>	-	<b>11,491</b>	<b>1,039</b>	-	-	<b>19,538</b>
Net incoming/(outgoing) resources before transfer	-	-	(103)	(6,905)	-	(11,491)	6	-	-	(18,493)
Net transfers between funds (note 9)	-	-	-	7,500	-	10,500	-	-	273	18,273
Net movement in funds	-	-	(103)	595	-	(991)	6	-	273	(220)
Funds at 1 January 2024	2,779	1,014	103	5,206	138	25,622	914	300,000	-	335,776
<b>Funds at 31 December 2024</b>	<b>2,779</b>	<b>1,014</b>	<b>-</b>	<b>5,801</b>	<b>1038</b>	<b>24,631</b>	<b>920</b>	<b>300,000</b>	<b>273</b>	<b>335,556</b>
<b>Represented by</b>										
Fixed assets	-	-	-	-	-	-	-	300,000	-	300,000
Current assets	2,779	1,014	-	5,801	138	24,631	920	-	273	35,556
Cash at bank and in hand	-	-	-	-	-	-	-	-	-	-
Current Liabilities	<b>2,779</b>	<b>1,014</b>	<b>-</b>	<b>5,801</b>	<b>138</b>	<b>24,631</b>	<b>920</b>	<b>300,000</b>	<b>273</b>	<b>335,556</b>
Net assets										



**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 21 Designated Funds - continued**

<b>Roof Repairs and Maintenance -</b>	Funds set aside by the PCC to fund the repairs required to the roof and other upcoming maintenance costs following the quinquennial review.
<b>Car Park Repairs -</b>	Funds set aside towards planned maintenance of the car park.
<b>Loan Interest and Charges -</b>	To support the church through the effects of the pandemic the Church has taken out a bank loan which provided grant funding as part of the arrangement. Part of this loan funding has been set aside to cover the finance costs of the loan element of the funding.
<b>Keystone (Jobs Club) -</b>	This is a project to support local people to find vocational, educational, and social opportunities.
<b>Lighthouse -</b>	Funds set aside to support the Lighthouse in depth prayer ministry of the church.
<b>Outward Giving -</b>	The PCC designate 10% of general fund receipts from donors each year to be used to support mission activities which is managed by an Outward Giving Team. The church gives to local, national and international charities, with a particular focus on forging longer term relationships with these groups.
<b>Silvertops -</b>	Funds set aside to support the Silvertops club for senior people.
<b>Property -</b>	The balance of the designated fund represents the carrying value of the property.
<b>Christmas Hospitality -</b>	Funds set aside towards annual community Christmas dinner

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 22 Restricted Funds**

	Bell Fund £	Debt Cen- tre Fund £	Children's Work Grant £	Keystone £	Mission and Growth £	Opera- tional Costs £	People Matter Fund £	Repairs and Mainte- nance £		Restora- tion Fund £	Uganda Trip Fund £	Youth and Children's Projects £	Support Fund £	Total £
								£	£					
<b>Incoming Resources</b>														
Receipts from Donors														
Planned giving	-	-	-	-	-	8,874	-	-	-	-	-	-	-	8,874
Income tax recovered	308	-	-	757	-	1,619	683	-	-	-	-	45	303	3,715
Other collections and donations	1,365	-	-	3,924	-	-	6,591	-	-	-	21	420	1,310	13,631
Grants received	-	-	-	13,750	-	-	788	-	-	-	-	-	-	14,538
<b>Total restricted fund income</b>	<b>1,673</b>	<b>-</b>	<b>-</b>	<b>18,431</b>	<b>-</b>	<b>10,493</b>	<b>8,062</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21</b>	<b>465</b>	<b>1,613</b>	<b>40,758</b>
<b>Resources Expended</b>														
Church Activities														
Services and other activi- ties	86	1,000	-	20,149	3,871	-	10,569	175	-	-	21	3,299	1,613	40,783
<b>Total resources expended on restricted funds</b>	<b>86</b>	<b>1,000</b>	<b>-</b>	<b>20,149</b>	<b>3,871</b>	<b>-</b>	<b>10,569</b>	<b>175</b>	<b>-</b>	<b>-</b>	<b>21</b>	<b>3,299</b>	<b>1,613</b>	<b>40,783</b>
Net incoming/(outgoing) re- sources before transfer	1,587	(1,000)	-	(1,718)	(3,871)	10,493	(2,507)	(175)	-	(21)	(21)	(2,834)	-	(25)
Net transfers between funds	55	1,000	-	-	-	-	-	-	-	-	-	-	-	1,055
Net movement in funds	1,642	-	-	(1,718)	(3,871)	10,493	(2,507)	(175)	-	(21)	(21)	(2,834)	-	1,030
Funds at 1 January 2024	3,432	560	12,670	3,505	3,871	-	17,489	994	5,904	-	-	2,834	-	51,259
<b>Funds at 31 December 2024</b>	<b>5,074</b>	<b>560</b>	<b>12,670</b>	<b>1,787</b>	<b>-</b>	<b>10,493</b>	<b>14,982</b>	<b>819</b>	<b>5,904</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>52,289</b>
<b>Represented by:</b>														
Current assets														
Debtors	46	-	-	323	-	141	323	-	-	-	-	-	5	838
Cash at bank and in hand	5,028	560	12,670	1,464	-	10,352	14,659	819	5,904	-	-	-	(5)	51,451
<b>Net assets</b>	<b>5,074</b>	<b>560</b>	<b>12,670</b>	<b>1,787</b>	<b>-</b>	<b>10,493</b>	<b>14,982</b>	<b>819</b>	<b>5,904</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>52,289</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CULLOMPTON**  
**NOTES TO THE ACCOUNTS - YEAR ENDED 31 DECEMBER 2024**

**Note 22 Restricted Funds - continued**

<b>Bell Fund</b>	This fund comprises donation and grants towards the upkeep and maintenance of the church bells.
<b>Debt Centre Fund</b>	Fund to support St Andrews Church Debt Centre working with CHAT.
<b>Children's Work Grant</b>	Monies received to support the activities of the Children's Ministry.
<b>Keystone</b>	Monies received towards the Keystone project which is a project to support local people to find vocational, educational and social opportunities. The balance mainly represents grant funding carried forward into 2022 to fund staff salary costs.
<b>Mission and Growth</b>	Diocesan grant with a focus on growth in children and youth ministry.
<b>Operational Costs</b>	Fund set aside for donation from persons wishing their giving is directed directly to the running and operational cost of St Andrews Church.
<b>People Matter Fund</b>	People Matter is a group at St Andrew's Church which organise the food bank that serves Cullompton and the surrounding area. The fund balance is carried over into the new year to be used for general running costs and expenses.
<b>Repairs and maintenance Fund</b>	This fund comprises donation and grants given towards the upkeep and maintenance of specific church property and/or equipment including the Defibrillator.
<b>Restoration Fund</b>	This fund comprises donation and grants towards the upkeep and maintenance of the church building.
<b>Uganda Trip Fund</b>	Monies given towards a mission trip to Uganda.
<b>Youth and Children's Projects</b>	This fund comprises donation and grants given towards specific projects or activities for either youth or children.
<b>Support fund</b>	This fund is set up to hold donation to support others to attend trips, training and other activities as agreed by the PCC.