

St. Johns Church Clayton PCC

End of Year Financial Statements

Year ending 2020

Treasurers Report

I am pleased to report that during this difficult year the church has paid all of the parish share due and contributed to our mission partners as planned.

I would like to thank you all for your continued generosity and especially to those who have changed their giving to bank standing order, to those who have posted envelopes and cheques during lockdown and to those who kept envelopes at home until we reopened for worship.

St John's Care Club transferred to new management in March 2020 following successful negotiations with the church school. I'd like to thank the Care Club Staff past and present for their devotion and care over the years and to the school and Governors for the ease at which this transfer progressed. Whilst we shall miss the potential surpluses this has provided in past years I welcome the reduction of risk and protection from losses in the ever changing landscape of pre and afterschool care, safe in the knowledge that the church school is now a better partner than the church for these activities and wishing them and the staff success in this endeavor..

The church roof remains a concern, however the deterioration over the last year is not severe and with the costs of renewal so vast a sum, we are currently monitoring and carrying out minor remedial works; fixing slipped slates and the like, for the time being and the Estates Action Group shall review the situation regularly.

Let us pray that 2021 with the hope that vaccinations bring will see a return to some normality and we can return to worship in church again.

John Lynch

Treasurer

Bank account descriptions

HSBC Current Account 1 - Code 6501

This is an HSBC Community Current Account for the combined General and Development fund and Garden of Rest income and expenditure.

HSBC Current Account 2 - Code 6502

This is an HSBC Community Current Account for the accumulated interest from Harrison Benn Trust Fund and Wilman Clock & Tower fund.

HSBC Current Account 4 - Code 6504

This is a Current account opened in 2002 for income and expenditure for St. John's Care Club which provides before and after school care for children. It is expected that this account shall be closed in 2020 following successful transfer to the school once liabilities have been paid.

Nat West Current Account – Code 6506

The Vicars Discretionary fund was opened at the same time as Harrison Benn Trust Fund in 1917 to be run by the incumbent Vicar. This was continued until August 1998 when the Treasurer was asked to take over the accounting.

GARDEN OF REST

The fund receives income from the sale of memorial tablets and burying of ashes and the upkeep of the gardens. The garden was extended and space for a further 42 tablets has been provided. The accumulated backlog of tablet income was able to repay the legacy fund.

The accumulated fund balance from the sale of tablets shall be kept for maintenance of the existing gardens and any future expansion.

Active Trust Funds

HARRISON BENN TRUST Fund [Restricted]

In March 1917 Mr. Harrison Benn presented the Church with a Trust Deed for the sum of £12,000 vested in 2.75% Irish Land Stock. In 1964 the then Treasurer, Mr. Fred Kershaw in conjunction with the Diocesan Board of Finance put forward proposals to re-invest this Trust money and by January 1965 the stock had been sold raising £10,148.80p. This was transferred to the Central Board of Finance Investment Fund and purchased 12,746 shares. The capital cannot be draw upon, however the interest from the sum invested is apportioned, at the benefactor's request for the benefit of the church as follows:-

A & B each of 5/30ths - These were joined together in 1985 making 10/30th's to be used towards the Expenses of the Vicar, Curate or Assistant Curate or any other person employed in carrying out the duties or some of the duties usually undertaken by a Vicar or Curate.

C - 4/30th's to augment the Salary of the Organist & Choirmaster after a Salary of £25 per annum has been provided by the Vicar and Churchwardens.

D - 2/30th's to be used for the cleaning and repairing of the Robes for the Clergy, Choir and Organist, also for the purchase of Cassocks & Surplices to be used by Choir.

E - 2/30th's to be used for the repair and improvement of the organ and its accessories, if the Interest accumulates to £500 over 25 years it is up to the Vicar, Organist & Choirmaster at the time to decide its use

F - 1/30th to repair of the Church Fabric including the lichgate and pathways appurtenant to the Church

G - 3/30th's for the polishing, repairing and renewing of the marble, onyx, alabaster, precious stones and mosaic work in the Church including mural tablets. Once the interest has accumulated to £400 over 25 years the interest has to be used for the purpose of sub - clause [F].

H - 3/30th's for the upkeep of the Church House but in 1967 the Church House was sold therefore the interest was transferred to sub - clause [F]. So F, G & H were combined to make 7/30th's of Interest to the repair of Fabric.

I - 2/30th's for carrying on of Sunday school attached to the said Church.

J - 3/30th's for the poor of the said Church to be administered by the Vicar and used at his or her sole discretion.

K - No portion to be used for paying of the Church Insurance.

12,746 Shares held in Central Board of Finance Investment Fund @ £20.49 at 30th December 2020

Shares	2020	2019	2018
12,746	£261,131	£247,654.78	£202,389.91

WILMAN CLOCK & TOWER FUND [Restricted]

The trust Deed was opened for Clock maintenance and is held by the Church Commissioners in the Central Board of Finance Investment Fund as 65 Shares. Interest is paid quarterly into Bank where it is left to accumulate until it is required.

Shares	2020	2019	2018
65	£1,331.67	£1,262.95	£1,032.11

CHURCH HOUSE TRUST ACCOUNT [Restricted]

The Trust Deed was made on the 2nd -of March 1967 and was based on the sale of the Church House, Nursery Road, Clayton and the Funds that the administrative Trustees had accumulated. This amounted to £6,910 and was invested in various Corporations. As they matured they were re-invested in the Central Board of Finance.

2,709 Shares held in Central Board of Finance Investment Fund @ 1032.60 at 31st December 2011 and 3,184 Shares in CCLA Fixed Interest Securities Fund @ 163.77 at 31st December 2011.

In 2011 the trustees applied to the Charity Commission for the trust aims to be widened to include new building works at the church. The shares were subsequently sold and the proceeds used towards the building of the Community Rooms. The P.C.C received the income of £31,263.95 after legal costs, on 19 October 2011. The trust remains in place with the trust assets invested in the Community Rooms, representing approx. 6.73% of the building cost of £465,000 for the Community Rooms.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	£97,453.68	—	—	£97,453.68	£101,190.37
Activities for generating funds	£126.00	—	—	£126.00	£2,138.95
Investment income	—	£7,352.23	—	£7,352.23	£7,151.83
Incoming resources from charitable activities	£11,460.28	—	—	£11,460.28	£65,515.62
Other incoming resources	£130.00	—	—	£130.00	£2,179.20
Total income	£109,169.96	£7,352.23	—	£116,522.19	£178,175.97
Resources used					
Cost of generating voluntary income	—	—	—	—	£585.76
Charitable activities	£112,939.92	£100.48	—	£113,040.40	£175,271.40
Governance costs	—	—	—	—	—
Total expenditure	£112,939.92	£100.48	—	£113,040.40	£175,857.16
Net income / (expenditure) resources before transfer	(£3,769.96)	£7,251.75	—	£3,481.79	£2,318.81
Transfers					
Gross transfers between funds - in	£6,000.00	£40.00	—	£6,040.00	£15,582.31
Gross transfers between funds - out	(£40.00)	(£6,000.00)	—	(£6,040.00)	(£15,582.31)
Net movement in funds	£2,190.04	£1,291.75	—	£3,481.79	£2,318.81
Total funds brought forward	£29,319.49	£13,433.90	—	£42,753.39	£40,434.58
Total funds carried forward	£31,509.53	£14,725.65	—	£46,235.18	£42,753.39
Represented by:					
Unrestricted					
General fund	£3,168.81	—	—	£3,168.81	£2,261.80
Designated					
Care Club	£9,432.19	—	—	£9,432.19	£9,252.91
Church Development Fund (Building)	£408.45	—	—	£408.45	£158.45
Garden of Rest	£2,695.03	—	—	£2,695.03	£2,841.28
Legacy	£14,000.00	—	—	£14,000.00	£13,000.00
Maintenance Fund	—	—	—	—	—
Organ Restoration	£140.00	—	—	£140.00	£140.00
Scouts grant to decorate church lounge	£1,665.05	—	—	£1,665.05	£1,665.05
Restricted					
E. Wilman Clock & Tower Fund	—	£321.80	—	£321.80	£284.49
Harrison Benn Trust Fund	—	£10,793.92	—	£10,793.92	£9,579.48
Lunch Club	—	£1,000.00	—	£1,000.00	£1,000.00
Sick & Poor	—	£2,609.93	—	£2,609.93	£2,569.93
Total funds carried forward	£31,509.53	£14,725.65	—	£46,235.18	£42,753.39

Balance sheet

Class and code	Description	This year	Last year
Current assets			
6501	HSBC Current account 1	£25,555.86	£26,858.37
6502	HSBC Current Account 2	£12,571.58	£11,466.08
6503	HSBC Current Account 3	£0.59	£0.59
6504	HSBC Current Account 4	£9,432.19	£9,248.68
6506	Nat West Current Account	£2,706.23	£2,706.23
6590	Petty Cash	£0.84	£95.01
6591	Care Club Petty Cash	—	£4.23
6592	Youth Pastor Petty Cash	—	£20.00
	Total Current assets	£50,267.29	£50,399.19
Liabilities			
6601	Loans received	—	—
6699	Agency collections	£4,032.11	£7,645.80
	Total Liabilities	£4,032.11	£7,645.80
	Net Asset surplus(deficit)	£46,235.18	£42,753.39
	Represented by funds		
	Unrestricted	£3,168.81	£2,261.80
	Designated	£28,340.72	£27,057.69
	Restricted	£14,725.65	£13,433.90
	Endowment	—	—
	Total	£46,235.18	£42,753.39

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
HSBC Current account 1 -	£3,169.61	£19,201.03	£3,185.22	—	£25,555.86	£26,858.37
HSBC Current Account 2 -	(£1.64)	(£292.50)	£12,865.72	—	£12,571.58	£11,466.08
HSBC Current Account 3 -	—	—	£0.59	—	£0.59	£0.59
HSBC Current Account 4 -	—	£9,432.19	—	—	£9,432.19	£9,248.68
Nat West Current Account -	—	—	£2,706.23	—	£2,706.23	£2,706.23
Petty Cash -	£0.84	—	—	—	£0.84	£95.01
Care Club Petty Cash -	—	—	—	—	—	£4.23
Youth Pastor Petty Cash -	—	—	—	—	—	£20.00
Totals	£3,168.81	£28,340.72	£18,757.76	—	£50,267.29	£50,399.19
Liabilities - Agency accounts						
Agency collections -	—	—	£4,032.11	—	£4,032.11	£7,645.80
Totals	—	—	£4,032.11	—	£4,032.11	£7,645.80
Grand total	£3,168.81	£28,340.72	£14,725.65	—	£46,235.18	£42,753.39

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Incoming resources from generated funds - Voluntary income						
0101 - Gift Aided Donations - Bankers Orders	£50,906.00	—	—	—	£50,906.00	£48,945.50
0110 - Gift Aided Donations - Envelopes	£3,964.50	—	—	—	£3,964.50	£14,020.55
0201 - Weekly Envelopes, SO's & Other Planned D	£1,741.00	—	—	—	£1,741.00	£898.70
0301 - Loose plate collections	£1,712.62	—	—	—	£1,712.62	£7,975.23
0401 - Regular gift days	£250.00	—	—	—	£250.00	—
0501 - One-off Gift Aided gifts	£100.00	£250.00	—	—	£350.00	£656.97
0502 - One-off Non Gift Aided gifts	£5,542.45	—	—	—	£5,542.45	£6,175.53
0550 - Donations, appeals etc	—	—	—	—	—	£186.50
0601 - Tax recoverable on Gift Aid	£15,273.53	—	—	—	£15,273.53	£18,208.65
0701 - Legacies	—	£1,000.00	—	—	£1,000.00	—
0801 - Recurring grants	£12,917.00	—	—	—	£12,917.00	—
08A1 - Non-recurring one-off grants	£3,776.58	—	—	—	£3,776.58	—
0901 - Other funds generated	£20.00	—	—	—	£20.00	£4,122.74
Total	£96,203.68	£1,250.00	—	—	£97,453.68	£101,190.37
Incoming resources from generated funds - Activities for generating funds						
0910 - Fundraising Activities	£126.00	—	—	—	£126.00	£855.00
1220 - Bookstall sales - fund raising	—	—	—	—	—	£35.20
1240 - Church hall lettings - fund raising	—	—	—	—	—	£1,248.75
Total	£126.00	—	—	—	£126.00	£2,138.95
Incoming resources from generated funds - Investment income						
1020 - Bank and building society interest	—	—	£7,352.23	—	£7,352.23	£7,151.83
Total	—	—	£7,352.23	—	£7,352.23	£7,151.83
Incoming resources from charitable activities						
1101 - Fees for weddings and funerals	£2,577.00	—	—	—	£2,577.00	£7,645.00
1202 - Video's and Extras for Weddings	(£83.00)	—	—	—	(£83.00)	£1,610.00
1203 - Verger and Organist fees	£130.40	—	—	—	£130.40	£1,650.00
1230 - Church hall lettings - objectives	£1,337.50	—	—	—	£1,337.50	£4,985.85
1330 - Garden of Rest - Income	—	£249.00	—	—	£249.00	£13,608.40
1340 - Care Club Fees	—	£7,249.38	—	—	£7,249.38	£36,016.37
Total	£3,961.90	£7,498.38	—	—	£11,460.28	£65,515.62
Other incoming resources						
1310 - Insurance claims	£130.00	—	—	—	£130.00	£2,179.20
Total	£130.00	—	—	—	£130.00	£2,179.20
INCOME TOTAL	£100,421.58	£8,748.38	£7,352.23	—	£116,522.19	£178,175.97

EXPENDITURE

Cost of generating funds - Cost of generating voluntary income

1730 - Fundraising costs for events, fetes etc.	—	—	—	—	—	£585.76
Total	—	—	—	—	—	£585.76

Charitable activities

1804 - Mission Giving	£5,000.00	—	—	—	£5,000.00	£4,500.00
1910 - Parish share	£58,801.00	—	—	—	£58,801.00	£53,946.20
2020 - Salaries of Care Club Staff	—	£482.60	—	—	£482.60	£33,774.43
2050 - Salaries (Administrator & Mission Apprentice)	£15,265.97	—	—	—	£15,265.97	£11,760.11
2100 - Vicar & Curates Expenses	£1,966.57	—	—	—	£1,966.57	£3,858.61
2201 - Outreach Initiatives	£1,564.81	—	—	—	£1,564.81	£443.55
2202 - Children	—	—	—	—	—	£163.50
2203 - Sick and Poor	£300.00	—	—	—	£300.00	£1,119.00
2205 - Youth	£140.00	—	—	—	£140.00	£285.90
2230 - Mission & Evangelism (Alpha, DPYK etc)	£145.85	—	—	—	£145.85	£1,011.91
2250 - Homegroups, Welcome Teas	£182.94	—	—	—	£182.94	£344.53
2270 - Music, Licences and Sanctuary Costs	£452.54	—	—	—	£452.54	£1,068.17
2301 - Church running - insurance	£4,292.18	—	—	—	£4,292.18	£4,609.51
2310 - Stationary, telephone	£3,438.48	—	—	—	£3,438.48	£5,427.47
2330 - Church maintenance	£5,868.00	—	—	—	£5,868.00	£16,099.74
2340 - Quinquennial Repairs	—	—	—	—	—	£1,356.00
2360 - Sundries	£2,384.64	—	£100.48	—	£2,485.12	£3,692.92
2370 - Care Club Materials, Sundries	—	£6,587.50	—	—	£6,587.50	£6,953.00
2380 - Garden of Rest Upkeep	—	£395.25	—	—	£395.25	£5,613.31
2401 - Church running - electric	£1,845.58	—	—	—	£1,845.58	£2,418.95
2410 - Church running - gas	£3,509.81	—	—	—	£3,509.81	£3,987.31
2420 - Church running - water	£316.20	—	—	—	£316.20	£396.22
2700 - Major Repairs to Church Buildings	—	—	—	—	—	£12,441.06
Total	£105,474.57	£7,465.35	£100.48	—	£113,040.40	£175,271.40

Governance costs

2601 - Governance costs examination/audit fee	—	—	—	—	—	—
Total	—	—	—	—	—	—
EXPENDITURE TOTAL	£105,474.57	£7,465.35	£100.48	—	£113,040.40	£175,857.16
GRAND TOTAL	(£5,052.99)	£1,283.03	£7,251.75	—	£3,481.79	£2,318.81

St Johns Care Club	2020	Summary of income and expenditure		
		Jan-Dec 20	Total 2020	Total 2019
<u>Income</u>				
Fees received to 31 Dec 20		7,249.38	7,249.38	36,016.37
		<u>7,249.38</u>	<u>7,249.38</u>	<u>36,016.37</u>
<u>Expenses</u>				
Wages, NI, Pension, Payroll Fees		482.60	482.60	33,774.43
Lettings*, Sundries, Toys, Food & Drink adjustment		6,587.50	6,587.50	6,953.00
		(0.79)	(0.79)	353.20
		<u>7,069.31</u>	<u>7,069.31</u>	<u>41,080.63</u>
		<u>7,069.31</u>	<u>7,069.31</u>	<u>41,080.63</u>
<u>Running expenses</u>				
Excess income over expenditure		180.07	180.07	(5,064.26)
Paid to Church		-	-	
<u>Surplus for Year</u>		<u>180.07</u>	<u>180.07</u>	<u>(5,064.26)</u>
			31.12.20	
		Balance 2019 B/F	9,252.12	
		Surplus/(Loss)	180.07	
		Balance 2020 C/F	<u>9,432.19</u>	

Independent Examiner's Report to the P.C.C. of Clayton Parish Church, Bradford.

This report on the financial statements of the PCC for the year ended 31st December 2019, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and section 43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

No matter has come to my attention which gives me reasonable cause to believe that in all material respects the requirements to keep accounting records in accordance with section 41 of the Act and, to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act, have been met.

Dated: 9th February 2021



The Old Vicarage
Burgh By Sands
Carlisle CA5 6AW



Treasurer



Vicar