

ST JAMES CHURCH WESTGATE AND GARLINGE

CHARITY NUMBER 1136690

**Financial statements for the year
ended 31st December 2024**

ST JAMES CHURCH WESTGATE AND GARLINGE

Treasurer's report.

I joined as Treasurer in June 2025 so this is my first report.

The financial statements have been prepared from the books and records maintained by the church and are certified to be in accordance therewith.

Sadly 2024 saw a significant drop in church giving and resulted in a deficit at the end of the year again. St James is very fortunate to have wonderful parishioners who are devoted to doing everything they can for the local community and wherever they can. They sponsor young people in deprived countries to help with their learnings in the way of the lord. St James regularly encourages local schools and young toddler groups to bring their families to church to increase the numbers and therefore the giving.

St James does not pay the full 100% parish share however does pay the mandatory 80% and for 2024 this was £40355.00. St James is fortunate to receive contributions from another church towards the parish share so 2025 should hopefully

Here is a little breakdown of the last 5 years worth of parish giving to illustrate the drop in church giving

2020	2021	2022	2023	2024
£55,455	£54,855	£57,978	£63,867	£50,564

The Church Centre hiring receipts continue to make a substantial positive difference to the financial situation and there is a noticeable difference in the cost of light, heat and water which means less of the income from the hirings is used on this and actually put towards the church.

2023 is the last year in which the Church Centre's five ancient heaters were in operation having been replaced in January 2024 by three Rointe wi-fi controlled oil-filled electric radiators which should prove to be more efficient. The twenty-two strip lights have been replaced with five LED lights. It is to be hoped that the electricity bills will reduce in 2024 – there is a noticeable difference in the cost of heat and lighting in 2024 compared to 2023 so it would seem this is making a difference so far.

As we are nearing the end of 2025 I hope for this to be better than 2024.

Claire Chipperfield

Treasurer of St James Church Westgate and Garlinge

ST JAMES CHURCH WESTGATE AND GARLINGE

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER 2024

	2024		2023	
	£	£	£	£
Turnover				
Church Members Giving		£43074.36		£52688
Income Tax recovered via Gift Aid		£6193.18		£11179
Church Centre Lettings Income		£15768.08		£25583
Miscellaneous income		£1386.91		£663
CAF Deposit account Interest		£3103.90		£2352
		£69526.43		£92465
Expenditure				
Wages and salaries	£3199.90		£10183	
Parish Share Canterbury Diocese	£40354.70		£60480	
Capital items	£2555.06		£775	
Vicar's expenses	£735.89		£2093	
Miscellaneous expenses	£5202.32		£4241	
Light, Heat and Water	£6921.34		£9139	
Phones & Broadband	£825.46		£390	
Repairs and maintenance	£1674.70		£1342	
Security costs CCTV Cameras	£143.48		£1920	
Premises insurance	£4421.26		£4290	
Computer and IT providers	£773.83		£1442	
Printing and photocopying	£29.44		£1297	
Charitable donations - Mission giving	£2900.46		£5152	
Professional & Bank fees	£2302.49			
		£72038.33		£102744
Net Operating deficiency		(£2511.90)		(£10279)

CAF Bank cash balance as at 31 December 2024 £140609

The finances and reports for the year 2024 were looked after and produced by Rachel Evans of Connect Supply bookkeeping for churches and should have therefore be produced in accordance and should not need auditing.

St James, Westgate & Garlinge

Income & Expenditure Summary (by Fund) - Monthly

Fund: General | Financial Year: 2024 | Date: 31/12/2024 | Transaction Group: No filtering | Projections: Shown | Categories Displayed: All

Income

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
1000 Donations																		
1001 Church Members Giving	2,639.29	3,874.23	3,222.94	3,760.24	4,042.11	2,835.54	4,452.56	5,674.21	3,998.50	2,894.34	2,673.82	3,006.58	43,074.36	0.00	n/a	0.00	n/a	43,074.36
Total	2,639.29	3,874.23	3,222.94	3,760.24	4,042.11	2,835.54	4,452.56	5,674.21	3,998.50	2,894.34	2,673.82	3,006.58	43,074.36	0.00	n/a	0.00	n/a	43,074.36
1100 Gift Aid																		
1101 Gift Aid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,193.18	6,193.18	0.00	n/a	0.00	n/a	6,193.18
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,193.18	6,193.18	0.00	n/a	0.00	n/a	6,193.18
1900 Other Income																		
1901 Bank Interest	0.00	0.00	767.14	0.00	0.00	819.80	0.00	0.00	781.25	0.00	0.00	735.71	3,103.90	0.00	n/a	0.00	n/a	3,103.90
1902 Church Centre Lettings Income	1,062.08	730.00	975.00	377.00	567.00	912.00	1,520.00	1,094.00	1,392.00	2,323.00	3,732.00	1,084.00	15,768.08	0.00	n/a	0.00	n/a	15,768.08
1909 Miscellaneous Income	141.31	184.26	114.31	61.80	0.00	343.97	20.00	0.00	107.60	5.07	128.90	279.69	1,386.91	0.00	n/a	0.00	n/a	1,386.91
z - Uncategorised Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Total	1,203.39	914.26	1,856.45	438.80	567.00	2,075.77	1,540.00	1,094.00	2,280.85	2,328.07	3,860.90	2,099.40	20,258.89	0.00	n/a	0.00	n/a	20,258.89
Total	3,842.68	4,788.49	5,079.39	4,199.04	4,609.11	4,911.31	5,992.56	6,768.21	6,279.35	5,222.41	6,534.72	11,299.16	69,526.43	0.00	n/a	0.00	n/a	69,526.43
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

Expenditure

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Actual	Anticipated	Variance	Total Budget	Budget Spent	Projected Total
2000 Staffing																		
2001 Wages and salaries	225.77	225.77	225.77	291.76	495.74	0.00	247.87	247.87	247.87	495.74	0.00	495.74	3,199.90	0.00	n/a	0.00	n/a	3,199.90
2002 Vicar's expenses	0.00	0.00	4.99	0.00	0.00	212.49	0.00	15.10	0.00	0.00	153.31	350.00	735.89	0.00	n/a	0.00	n/a	735.89
Total	225.77	225.77	230.76	291.76	495.74	212.49	247.87	262.97	247.87	495.74	153.31	845.74	3,935.79	0.00	n/a	0.00	n/a	3,935.79
2100 Admin																		
2101 Computer and IT providers	44.30	93.50	52.10	49.10	56.30	45.50	50.90	50.90	50.90	122.73	45.50	112.10	773.83	0.00	n/a	0.00	n/a	773.83
2102 Printing and photocopying	0.00	0.00	29.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29.44	0.00	n/a	0.00	n/a	29.44
2103 Phones & Broadband	0.00	181.18	47.35	126.33	16.80	129.38	16.80	73.09	100.59	73.76	73.54	-13.36	825.46	0.00	n/a	0.00	n/a	825.46
2104 Other Admin/Office Costs	0.00	0.00	20.77	7.99	0.00	0.00	0.00	27.20	3.99	0.00	2.99	21.09	84.03	0.00	n/a	0.00	n/a	84.03
2105 Professional Fees	0.00	0.00	0.00	0.00	320.00	0.00	270.00	0.00	0.00	1,080.00	270.00	270.00	2,210.00	0.00	n/a	0.00	n/a	2,210.00
2106 Bank Fees	6.32	11.92	5.00	14.61	5.00	5.00	18.14	5.00	6.50	5.00	5.00	5.00	92.49	0.00	n/a	0.00	n/a	92.49
Total	50.62	286.60	154.66	198.03	398.10	179.88	355.84	156.19	161.98	1,281.49	397.03	394.83	4,015.25	0.00	n/a	0.00	n/a	4,015.25
2200 Building																		
2201 Light & Heat	0.00	819.10	803.44	1,201.98	737.34	410.79	451.49	230.66	171.05	327.40	416.17	1,191.19	6,760.61	0.00	n/a	0.00	n/a	6,760.61
2202 Water rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160.73	160.73	0.00	n/a	0.00	n/a	160.73
2203 Premises insurance	1,819.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,486.72	371.68	371.68	371.68	4,421.26	0.00	n/a	0.00	n/a	4,421.26

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
2204 Security costs CCTV Cameras	0.00	0.00	110.98	0.00	0.00	32.50	0.00	0.00	0.00	0.00	0.00	0.00	143.48	0.00	n/a	0.00	n/a	143.48
2205 Repairs and maintenance	0.00	0.00	0.00	324.00	0.00	130.00	251.06	634.96	0.00	0.00	30.48	304.20	1,674.70	0.00	n/a	0.00	n/a	1,674.70
2206 Chairs to replace Pews	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
2207 Other Capital Items	2,295.06	260.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,555.06	0.00	n/a	0.00	n/a	2,555.06
Total	4,114.56	1,079.10	914.42	1,525.98	737.34	573.29	702.55	865.62	1,657.77	699.08	818.33	2,027.80	15,715.84	0.00	n/a	0.00	n/a	15,715.84
2300 Diocese																		
2301 Parish Share Canterbury Diocese	5,326.00	0.00	5,326.00	10,652.00	2,000.00	2,050.70	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	40,354.70	0.00	n/a	0.00	n/a	40,354.70
2302 Canterbury Diocese Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Total	5,326.00	0.00	5,326.00	10,652.00	2,000.00	2,050.70	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	40,354.70	0.00	n/a	0.00	n/a	40,354.70
2400 Charitable Giving																		
2401 - Charitable donations given	233.33	273.83	170.00	296.66	233.33	170.00	296.66	233.33	233.33	233.33	293.33	233.33	2,900.46	0.00	n/a	0.00	n/a	2,900.46
Total	233.33	273.83	170.00	296.66	233.33	170.00	296.66	233.33	233.33	233.33	293.33	233.33	2,900.46	0.00	n/a	0.00	n/a	2,900.46
2500 Church and Outreach Expenses																		
2501 Church Supplies	0.00	0.00	0.00	86.62	8.59	0.00	0.00	0.00	0.00	0.00	0.00	45.65	140.86	0.00	n/a	0.00	n/a	140.86
2502 Sunday Service Expenses	0.00	0.00	31.53	8.29	12.83	3.99	70.98	0.00	0.00	0.00	29.49	0.00	157.11	0.00	n/a	0.00	n/a	157.11
2503 Books	0.00	0.00	0.00	0.00	60.76	0.00	0.00	0.00	0.00	37.50	0.00	0.00	98.26	0.00	n/a	0.00	n/a	98.26
2504 Hospitality / Member Gifts	0.00	3.14	0.00	5.00	70.87	0.00	3.50	0.00	0.00	0.00	0.00	56.02	138.53	0.00	n/a	0.00	n/a	138.53
Total	0.00	3.14	31.53	99.91	153.05	3.99	74.48	0.00	0.00	37.50	29.49	101.67	534.76	0.00	n/a	0.00	n/a	534.76
2900 Other Expenditure																		
2901 Miscellaneous Expenditure	173.29	54.90	115.93	1,107.50	1,589.02	238.25	909.23	18.83	41.69	89.42	150.00	93.47	4,581.53	0.00	n/a	0.00	n/a	4,581.53
z - Uncategorised Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Total	173.29	54.90	115.93	1,107.50	1,589.02	238.25	909.23	18.83	41.69	89.42	150.00	93.47	4,581.53	0.00	n/a	0.00	n/a	4,581.53
Total	10,123.57	1,923.34	6,943.30	14,171.84	5,606.58	3,428.60	5,086.63	4,036.94	4,842.64	5,336.56	4,341.49	6,196.84	72,038.33	0.00	n/a	0.00	n/a	72,038.33
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

Summary Totals

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total to Date
Opening Balance	127,097.80	120,816.91	123,682.06	121,818.15	111,845.35	110,847.88	112,330.59	113,236.52	115,967.79	117,404.50	117,290.35	119,483.58	127,097.80
Income	3,842.68	4,788.49	5,079.39	4,199.04	4,609.11	4,911.31	5,992.56	6,768.21	6,279.35	5,222.41	6,534.72	11,299.16	69,526.43
Expenditure	10,123.57	1,923.34	6,943.30	14,171.84	5,606.58	3,428.60	5,086.63	4,036.94	4,842.64	5,336.56	4,341.49	6,196.84	72,038.33
Surplus (Income - Expenditure)	-6,280.89	2,865.15	-1,863.91	-9,972.80	-997.47	1,482.71	905.93	2,731.27	1,436.71	-114.15	2,193.23	5,102.32	-2,511.90
Fund Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	120,816.91	123,682.06	121,818.15	111,845.35	110,847.88	112,330.59	113,236.52	115,967.79	117,404.50	117,290.35	119,483.58	124,585.90	124,585.90

Surplus Summary	Amount
Anticipated Surplus to Date	0.00
Actual Surplus to Date	-2,511.90
Budgeted Annual Surplus	0.00
Projected Annual Surplus	-2,511.90

ST JAMES CHURCH WESTGATE AND GARLINGE

Independent Examiner's Report

I report to the trustees (members of the PCC) on my examination of the Income and Expenditure Account and Balance Sheet of the above charity ("the Trust") for the year ended 31st December 2024.

Responsibilities And Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under the rules of the 2011 Act and in carrying out my examination, I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Observations

- a) This year, the accounts have been prepared to include debtors or creditors due at the end of the year to provide an accurate view and will give a better comparison with last year's accounts, as this is the second year the accounts have used accruals-based method.
- b) The Treasurer has brought to my attention the arrears of the Parish Share not hitherto included in the accounts since 2017. The PCC has received assurances from the Diocese that St James should concentrate on meeting its current Parish Share, look forward rather than backwards, and not be concerned with the arrears withheld by our previous Vicar and the PCC on doctrinal grounds. I agree with the treasurer that written confirmation should be sought by the Diocese.

Independent Examiner's Statement

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:

- accounting records were not kept in accordance with section 130 of the Act or
- The accounts do not accord with the accounting records.

Signed

M Fright

ACCA



Date

16th May 2025

Address; 18 Westbrook Avenue, Margate, CT9 5HA