

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY CHOLSEY

England & Wales · Charity number 1138273

Details

Other names ST MARY'S PCC, CHOLSEY

Status Registered

Legal form Other

Registered 2010-10-05

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

Activities: Regular public worship open to all. Provision of sacred space for personal prayer and contemplation. Pastoral work, including visiting sick and bereaved. Teaching of Christianity through sermons, courses and small groups. Promotion of Christianity through the staging of activities for all ages, events and meetings. Supporting other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE OXFORDSHIRE
- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£151,039	£130,189	-	-
2023-12-31	£122,321	£112,850	-	-
2022-12-31	£137,926	£135,196	-	-
2021-12-31	£178,240	£175,709	-	-
2020-12-31	£120,696	£134,863	-	-

Trustees

Name	Role	Appointed
Andrew Robert Avery		2020-04-30
Anthony Peter Clements		2024-04-28
Gabrielle Anne Clements		2024-04-28
Howard Charles William Gander		2024-04-28
Irene McClure		2018-04-30
James Michael Middleton Bennett		2025-05-11
Nigel David White		2024-04-28
Rebecca Louise Thomasson BA Hons		2024-04-28
Rev Rebecca Peters		2023-02-20
Susan Margaret Weatherley		2025-05-11
Timothy Hammond		2021-04-30
Valerie Bolt		2019-04-30

Accounts

**TRUSTEES ANNUAL REPORT
ST. MARY'S CHURCH
CHOLSEY
2024/5.**

Contents

Trustees' Annual Report

Independent Examiners' Report

Aim and purposes

Cholsey St. Mary's Parochial Church Council (the trustees- PCC), has the responsibility of cooperating with the incumbent, the Reverend Rebecca Peters, 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 the Parish Church of St. Mary's, Church Road, Cholsey, a residential property also in Church Road currently leased to Ukrainian refugees, and the Laurence Hall in Church Road which is used for social, evangelistic and community purposes by a substantial section of the village.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Marys. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our 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 and endeavour to be inclusive of all ages and preferences of style. To this end we have broadened our approach to a monthly all-age service (2nd Sunday) and further developed worship in the context of a monthly outdoor service (Forest Church).

By design and invitation many church members are involved in offering the worship of the church Sunday by Sunday and on various occasions through the year according to their gifting. This inclusion is of benefit to the church community as each contributor seeks the Lord for their inspiration and guidance and is also of benefit to the individuals through Christian growth and service. Currently there are three service leaders not including the Vicar, Curate, 2 regular preachers, a team of five intercessors during worship and at least twelve people who regularly offer their experience as servers at Holy Communion.

In particular, we try to enable ordinary people to live out their faith and employ their Christian gifts of the Holy Spirit as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work. Apart from continuing support for external work such as Go Mad in Tanzania, The Message Trust, A Rocha, Missionary Aviation Fellowship, and Christians Against Poverty locally in Wallingford and Didcot.

St. Mary's desires to present a strong public expression of both the word and deed of the gospel in our village community.

Achievements and Performance of our objectives and Activities.

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 find both beneficial and spiritually fulfilling. For example, Morning Prayer each weekday in church or on Zoom using the Common Worship Morning Prayer app provides a quiet, intimate and

reflective environment for worship. Likewise, the 8 am Holy Communion (BCP) once a month enables the beauty of traditional language to be fully appreciated and there is a stable and committed community supporting this service style. The main services of Family Communion, Morning Worship, Holy Communion and 2nd Sunday are well attended and have seen something of an increase in occasional attenders lately. The PCC is hopeful that this will convert into more committed membership in due course. We have seen an increase in the number of children in services, although this remains fairly low (8 to 11 on any given Sunday) despite the excellent work in Kid's Club which is carried on during main services and by means of the monthly all-age 2nd Sunday service. Our Monthly Forest Church continues at the Laurence Hall garden and has a variable number of attenders ranging from 10 to 15 adults and 17 to 30 children, often depending upon season of the year and weather conditions! Over the past year good progress has been made in continuing more intentional worship patterns within Forest Church.

Apart from Prayer in homegroups and during services there is specific prayer and intercession on Wednesday mornings at the vicarage and twice a month at 6 pm on Sunday evenings.

Our growing Music worship group meets monthly to rehearse and joins leads worship each Sunday.

Our Youth Group continues to meet twice monthly on a Sunday evening and this year a Young people's worship group has started once a month in Church. (Your Worship, Your Way).

Courses and learning experiences run during the year include Alpha, The Bible Course, The grace Course and individual and interactive learning is encouraged through a series of homegroups meeting in private homes through the week.

At present there are 89 parishioners on the Church Electoral Roll. Average attendance at services counted during October was 63 but this number increased at festivals and on Easter Sunday 2025 over 100 people attended. As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 9 baptisms and 1 wedding and held 12 funerals in our church this year.

Family Worker

From January 2024 St Mary's has employed Val Bolt as our Family Worker to:

- Build pastoral relationships with families in the village of Cholsey so that Jesus may be known as well as building on and further develop existing relationships with the local schools including Cholsey Primary School. Support our thriving toddler group 'Little Fishes' in Cholsey, working with the existing team of volunteers. Work with the existing team to support the work of our Cholsey Sunday morning kid's club and Forest Church. Develop further ways to grow relationships with and disciple families (working alongside church members) e.g. parenting courses, special services, social events, holiday clubs. Promote the work with families to the Parochial Church Councils (PCCs) of Cholsey and the wider church community.

As well as attending diocesan training, delivering 2nd Sunday services and increasing St Mary's online and village presence she has this year

- Attended our little fishes toddler group weekly and Forest church monthly getting to know our families , encouraging them to come to other church activities
- Planned and delivered both” Experience Easter” and “Christmas Experience” – an interactive retelling of these stories in church, for all ages. It was open to and well attended by local schools, our church family and village visitors
- Run family activity /fun days during the holidays at various locations around the village. These have seen interaction with families who have been harder to reach within the community and are building a relationship of trust and care.

Pastoral care

Our Pastoral Care Group comprising eight regular members meets every couple of months to plan and feedback on visits to our congregational members who have reached out to us for visits and prayer. A Thursday fellowship group is in its infancy but is already successfully gaining good attendance.

Missionary and outreach work

Support for mission overseas has remained strong during the year particularly through GoMad (Go, make a difference) working in Tanzania and our other mission partners (The Message Trust, A Rocha and Missionary Aviation Fellowship). Outreach in our local area this year has been strengthened by open air services at village events and Open the Book assemblies at the local schools.

Deanery Synod

Three members of the PCC sits on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

The church building, church bungalow and Laurence Hall.

The church building is well maintained and has excellent facilities, with the quinquennial inspection having been completed this year and finding no significant items requiring attention.

The church bungalow continues to be the home for two related Ukrainian refugee families.

The church yard, presumed to have been closed in the 1950s has now officially been closed this year, is being prepared for the handover to SODC. (May 2025)

The Laurence Hall continues to be well used and is still in need of care and repair. A Laurence Hall Development subgroup has been formed, and the planning permission is to be sought so that Phase one of the refurbishment can begin. This is construction of 2 disabled unisex toilets and the function room.

Safeguarding

St. Mary’s is fortunate in having the expertise of Alex Hammond and Irene McClure working with the incumbent and PCC to oversee Safeguarding within our church. Under their guidance and encouragement, the Parish Dashboard is in good order, volunteers in all departments have been encouraged to do the requisite training and the vast majority has now been completed. Safer

recruitment practices are adhered to, and safeguarding is a standing item at PCC meetings. Regular briefings, reports and illustrative training is given to Churchwardens and all PCC members.

Ecumenical Relationships

St Mary's has warm ecumenical Relationships with Wallingford churches and maintains particularly active cooperation with Wallingford Ridgeway and Wallingford Baptist church in financing, overseeing and praying for the activity of the Didcot and Wallingford Centre of Christians Against Poverty. There is also further cooperation in staging ecumenical open-air services in Wallingford at Bunkfest in the summer and on Good Friday. St Mary's is also working with the other ministers in Wallingford, from the Methodist and Anglican churches.

Volunteers, Churchwardens and trustee members of the PCC.

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the treasurer 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 and stand for election to the PCC.

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. New members receive initial training into the workings of the PCC.

The full PCC met 10 times during the year and one awayday. Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include vision strategy, fabric and finance, children's ministry teams are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administration

St Mary's Church is situated in Cholsey, Wallingford, part of the Diocese of Oxford, Dorchester Archdeaconry, within the Church of England. The correspondence address is Church Office, Laurence Hall, Church Road, Cholsey OX10 9PP. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission.

The trustees, members of the PCC, at the time of this report, were as follows:

Vicar: Rev. Rebecca Peters	Ex officio
Rev. Martyn Thorne	Ex officio

Churchwarden: Rebecca Thomasson	Ex officio
Andrew Avery (Lay Chairman)	Elected
Nigel White (Treasurer)	Elected
Valerie Bolt	Elected
Iain Fitzmaurice	Elected
Anthony Clements	Elected
Gabrielle Clements	Elected
Timothy Hammond	Elected
Alex Hammond	Elected
Rachel Kennedy	Elected
Thea Price	Elected Deanery Synod member
Irene McClure	Elected Deanery Synod member
Howard Gander	Elected Deanery Synod member

Standing Committee (at the time of this report)

Rev. Rebecca Peters
Andrew Avery (PCC Chair)
Nigel White (Treasurer)
Rebecca Thomasson (Church Warden)
Valerie Bolt

Finance

The PCC of St Mary's Church, Cholsey

Accounts report for the Year ending December 31st 2024

Balance Sheet (Separate funds)

	General	Designate d	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
Fixed assets	-	-	-	-	-	-
Current assets						
Debtors	2,403.27	639.24	211.48	46.43	3,300.42	2,508.14
Investments	6,792.59	-	-	(40.76)	6,751.83	6,600.75
Cash At Bank And In Hand	22,930.60	46,569.34	31,517.08	(5.67)	101,011.35	78,259.62
	32,126.46	47,208.58	31,728.56	-	111,063.60	87,368.51
Liabilities						
Creditors: Amounts Falling Due In One Year	181.23	2,663.17	-	-	2,844.40	-
	181.23	2,663.17	-	-	2,844.40	-
Net current assets less current liabilities	31,945.23	44,545.41	31,728.56	-	108,219.20	87,368.51
Total assets less current liabilities	31,945.23	44,545.41	31,728.56	-	108,219.20	87,368.51
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	31,945.23	44,545.41	31,728.56	-	108,219.20	87,368.51

Represented by**Unrestricted**

Unrestricted - General Fund	31,945.23	-	- -	31,945.23	4,916.10
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Designated

Designated - Fifty Fifty Auction	-	570.58	- -	570.58	570.58
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Designated - Flower Fund	-	12.37	- -	12.37	-
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Designated - Laurence Hall Rebuild	-	39,357.14	- -	39,357.14	37,889.73
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Designated - Giving	-	21.76	- -	21.76	(6,145.13)
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Designated - Laurence Hall	-	3,334.73	- -	3,334.73	20,216.22
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Designated - Little Fishes	-	1,248.83	- -	1,248.83	-
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Restricted

Restricted - Church Weekend	-	-	296.93 -	296.93	664.11
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Restricted - Family Worker	-	-	20,711.25 -	20,711.25	17,150.00
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Restricted - Mission Giving	-	-	1,576.14 -	1,576.14	9,754.96
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Restricted - Christians Against Poverty	-	-	5,330.13 -	5,330.13	4,786.38
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Restricted - Restoration	-	-	(3.92) -	(3.92)	(22,053.22)
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Restricted - Capital	-	-	3,818.03 -	3,818.03	13,018.03
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Endowment

Endowment - Stevenson	-	-	- -	-	6,600.75
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Fund Totals	31,945.23	44,545.41	31,728.56 -	108,219.20	87,368.51
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Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
Cash At Bank And In Hand			
6501: NatWest Current Account			
Church Weekend	Restricted	-	664.11
Fifty Fifty Auction	Designated	-	570.58
Laurence Hall Rebuild	Designated	-	17,799.74
Family Worker	Restricted	-	16,979.00
General fund	Unrestricted	-	(31,264.59)
Giving	Designated	-	(6,200.30)
Mission Giving	Restricted	-	8,750.68
Christians Against Poverty	Restricted	-	4,567.90
Laurence Hall	Designated	-	20,216.22
Restoration	Restricted	-	(15,086.18)
		-	16,997.16
6502: NatWest Business Reserve Account			
General fund	Unrestricted	-	9,403.03
		-	9,403.03
6503: Barclays Community Account			
General fund	Unrestricted	-	151.16
Giving	Designated	-	55.17
Restoration	Restricted	-	9,106.93
		-	9,313.26
6504: Barclays Business Premium Account			
Restoration	Restricted	-	30.47
		-	30.47
6505: Lloyds Business Account			
Church Weekend	Restricted	296.93	-
Flower Fund	Designated	12.37	-
Laurence Hall Rebuild	Designated	42.51	-
General fund	Unrestricted	5,706.54	-
Stevenson	Endowment	(5.67)	-

			6,052.68	-
6506: Lloyds Commercial Instant Access Account				
Fifty Fifty Auction	Designated		570.58	-
Family Worker	Restricted		20,558.00	-
General fund	Unrestricted		16,951.02	-
Giving	Designated		2,406.94	-
Mission Giving	Restricted		250.58	-
Christians Against Poverty	Restricted		5,226.90	-
Laurence Hall	Designated		2,978.47	-
Little Fishes	Designated		1,243.83	-
			50,186.32	-
6510: CCLA (CBF) General Deposit Account				
Laurence Hall Rebuild	Designated		39,314.64	20,000.00
General fund	Unrestricted		2.98	24,597.83
Mission Giving	Restricted		885.20	586.21
Restoration	Restricted		-	(16,400.00)
Capital	Restricted		3,818.03	13,018.03
			44,020.85	41,802.07
6511: CCLA (CBF) Restoration Deposit Account				
General fund	Unrestricted		270.06	-
Mission Giving	Restricted		-	0.56
Restoration	Restricted		41.08	294.90
			311.14	295.46
6512: CCLA (CBF) Mission Giving Account				
Mission Giving	Restricted		440.36	417.51
Restoration	Restricted		-	0.66
			440.36	418.17
			Cash At Bank And In Hand	101,011.35
				78,259.62
Debtors				
Z05: Accounts Receivable				
Laurence Hall Rebuild	Designated		(0.01)	89.99
Family Worker	Restricted		153.25	171.00
General fund	Unrestricted		2,403.27	2,028.67
Giving	Designated		275.25	-
Christians Against Poverty	Restricted		103.23	218.48
Laurence Hall	Designated		359.00	-

Restoration	Restricted	(45.00)	-
Little Fishes	Designated	5.00	-
Stevenson	Endowment	46.43	-
		<hr/>	
		3,300.42	2,508.14
		<hr/>	
	Debtors	3,300.42	2,508.14
Investments			
6513: CCLA (CBF) Stevenson			
General fund	Unrestricted	6,792.59	-
Stevenson	Endowment	(40.76)	6,600.75
		<hr/>	
		6,751.83	6,600.75
		<hr/>	
	Investments	6,751.83	6,600.75
Creditors: Amounts Falling Due In One Year			
Z04: Accounts Payable			
General fund	Unrestricted	181.23	-
Giving	Designated	2,660.43	-
Laurence Hall	Designated	2.74	-
		<hr/>	
		2,844.40	-
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	Creditors: Amounts Falling Due In One Year	2,844.40	-
	Grand Total	108,219.20	87,368.51
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Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
CHWkend								
	Restricted	664.11	1,020.27	1,387.45	-	-	-	296.93
	Sub-totals	664.11	1,020.27	1,387.45	-	-	-	296.93
FiftyFifty								
	Designated	570.58	-	-	-	-	-	570.58
	Sub-totals	570.58	-	-	-	-	-	570.58
Flowers								
	Designated	-	-	182.63	195.00	-	-	12.37
	Sub-totals	-	-	182.63	195.00	-	-	12.37
LHallReb								
	Designated	37,889.73	1,607.41	140.00	-	-	-	39,357.14
	Sub-totals	37,889.73	1,607.41	140.00	-	-	-	39,357.14
Worker								
	Restricted	17,150.00	18,277.21	14,715.96	-	-	-	20,711.25
	Sub-totals	17,150.00	18,277.21	14,715.96	-	-	-	20,711.25
General								
	Unrestricted	4,916.10	107,914.15	89,378.72	8,493.70	-	-	31,945.23
	Sub-totals	4,916.10	107,914.15	89,378.72	8,493.70	-	-	31,945.23
Giving								
	Designated	(6,145.13)	600.89	6,998.75	12,564.75	-	-	21.76
	Sub-totals	(6,145.13)	600.89	6,998.75	12,564.75	-	-	21.76
MisGiv								
	Restricted	9,754.96	321.18	-	(8,500.00)	-	-	1,576.14
	Sub-totals	9,754.96	321.18	-	(8,500.00)	-	-	1,576.14

CAP

Restricted	4,786.38	8,043.75	7,500.00	- - -	5,330.13
Sub-totals	4,786.38	8,043.75	7,500.00	- - -	5,330.13

LHall

Designated	20,216.22	10,654.72	9,885.08	(17,651.13) - -	3,334.73
Sub-totals	20,216.22	10,654.72	9,885.08	(17,651.13) - -	3,334.73

Resto

Restricted	(22,053.22)	970.13	-	21,079.17 - -	(3.92)
Sub-totals	(22,053.22)	970.13	-	21,079.17 - -	(3.92)

Capital

Restricted	13,018.03	-	-	(9,200.00) - -	3,818.03
Sub-totals	13,018.03	-	-	(9,200.00) - -	3,818.03

LFish

Designated	-	1,248.83	-	- - -	1,248.83
Sub-totals	-	1,248.83	-	- - -	1,248.83

Steven

Endowment	6,600.75	380.74	-	(6,981.49) - -	-
Sub-totals	6,600.75	380.74	-	(6,981.49) - -	-

Totals	87,368.51	151,039.28	130,188.59	- - -	108,219.20
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Analysis of income and expenditure

	Total					
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
0101 - Covenants and Gift Aid	73,994.96	1,244.50	13,236.00	-	88,475.46	75,561.10
0102 - Envelopes	22.00	-	-	-	22.00	-
0103 - General Donation	1,462.95	119.59	80.00	-	1,662.54	576.25
0104 - Payaz donation	355.25	196.01	-	-	551.26	-
0110 - Offerings GADS	1,161.50	154.00	27.40	-	1,342.90	-
0111 - Donation eligible for GASDS	-	12.50	26.00	-	38.50	-
0201 - Planned Giving	30.00	-	240.00	-	270.00	-
0301 - Misc. Donations	187.46	-	1,620.00	-	1,807.46	-
0401 - Collections	-	-	-	-	-	-
0501 - One-off Gift Aid gifts	-	-	-	-	-	-
0550 - Donations appeals etc	-	(449.32)	-	-	(449.32)	1,769.75
0601 - Tax recoverable on Gift Aid	18,975.18	514.50	3,169.00	-	22,658.68	17,132.92
0801 - Grants	-	-	8,000.16	-	8,000.16	207.50
0802 - Misc. Income	1,277.55	206.60	892.30	-	2,376.45	1,236.02
0901 - Other funds generated	-	-	-	-	-	196.00
Donations and legacies Totals	97,466.85	1,998.38	27,290.86	-	126,756.09	96,679.54
Income from charitable activities						
0909 - PCC Allocation	-	-	-	-	-	-
1101 - Fees	1,321.26	-	-	-	1,321.26	4,855.00
1102 - Moultsford Church	112.81	-	-	-	112.81	96.25
1230 - Hire of Laurence Hall	-	9,559.62	-	-	9,559.62	9,874.15
1231 - Hire of Church	170.00	-	-	-	170.00	472.75
1232 - Coffee Shop	-	-	-	-	-	1,060.00
1233 - Bell Tower	-	-	-	-	-	218.00
Income from charitable activities Totals	1,604.07	9,559.62	-	-	11,163.69	16,576.15

Other trading activities

0803 - Receipts to Petty Cash (copying etc.)	21.58	-	-	-	21.58	-
Other trading activities Totals	21.58	-	-	-	21.58	-

Investments

1001 - Dividends	-	-	-	-	-	-
1020 - NatWest Bank Interest	81.06	-	-	-	81.06	112.30
1021 - Barclays Bank Interest	-	-	0.23	-	0.23	8.26
1022 - CCLA (CBF) Mission Giving	-	-	22.19	-	22.19	12.99
1023 - CCLA (CBF) General	1,447.51	472.28	298.99	-	2,218.78	1,486.64
1024 - CCLA (CBF) Restoration	15.68	-	-	-	15.68	9.18
1025 - CBF Stevenson	-	-	-	380.74	380.74	2,092.39
1026 - CBF Minshull	-	16.20	-	-	16.20	16.08
1027 - Lloyds Commercial Instant Access Account interest	186.32	-	-	-	186.32	-
1030 - Bungalow Rent	6,700.00	-	-	-	6,700.00	5,327.89
Investments Totals	8,430.57	488.48	321.41	380.74	9,621.20	9,065.73

Other income

0302 - Church events and activities	350.00	2,065.37	1,020.27	-	3,435.64	-
0602 - HMRC PAYE credit	41.08	-	-	-	41.08	-
1310 - Insurance claims	-	-	-	-	-	-
Other income Totals	391.08	2,065.37	1,020.27	-	3,476.72	-

Income and endowments Grand totals	107,914.15	14,111.85	28,632.54	380.74	151,039.28	122,321.42
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EXPENDITURE ON:**Raising funds**

1701 - Fees paid to fund raisers	-	-	--	-	-
1702 - Fund raising costs	2.61	140.00	--	142.61	-
1710 - Costs of applying for grants	-	-	--	-	-
1740 - Investment management costs	-	-	--	-	-
Raising funds Totals	2.61	140.00	--	142.61	-

Expenditure on charitable activities

1801 - PCC Allocation to Giving	-	-	--	-	-
1802 - Adventure Plus	-	1,329.00	--	1,329.00	1,080.00
1803 - Balsam Family Project	-	-	--	-	-
1805 - CHOKO	-	-	--	-	-
1806 - CHOKO Kodumela	-	-	--	-	-
1807 - Christian Aid Week	-	-	--	-	-
1808 - Eric Twine	-	-	--	-	-
1809 - Go Mad Tanzania	-	1,329.00	--	1,329.00	1,380.00
1810 - J Madinda	-	-	--	-	-
1811 - Message Trust	-	1,329.00	--	1,329.00	1,080.00
1812 - Missionary Aviation Fellowship	-	1,329.00	--	1,329.00	1,080.00
1813 - Tear Fund DEC Appeal	-	-	--	-	4,581.50
1814 - Tear Fund Harvest Appeal	-	-	--	-	-
1815 - Tear Fund Yemen Appeal	-	-	--	-	-
1816 - Wednesday Church	-	-	--	-	120.00
1817 - Bound For Bethlehem	-	-	--	-	-
1818 - Nasio Trust	-	-	--	-	-
1819 - A Rocha	-	1,329.00	--	1,329.00	1,080.00
1820 - Designated collections passed on	-	351.32	--	351.32	-
1830 - Christians Against Poverty	-	-	7,500.00	-	7,090.00
1910 - Parish Share etc	51,113.70	-	--	51,113.70	52,309.09
1911 - Ministry	703.03	-	--	703.03	-
2001 - Assistant staff costs	-	-	--	-	269.00
2020 - Salary of Family Worker	-	-	14,406.67	-	-
2021 - Family worker expenses	-	-	309.29	-	-
2050 - Salary of parish administrator	10,117.05	875.50	--	10,992.55	10,794.02
2101 - Vicars Expenses	395.19	-	--	395.19	452.43
2102 - Vicars Discretionary Fund	-	-	--	-	-

2120 - Council tax	-	-	--	-	-
2130 - Vicarage Expenses	-	-	--	-	-
2140 - Water Rates - Vicarage	-	-	--	-	-
2150 - Vicar's Telephone	72.00	-	--	72.00	-
2170 - Education	-	-	--	-	-
2201 - Parish training and mission	-	-	--	-	-
2301 - Church Insurance	5,400.08	-	--	5,400.08	5,257.00
2310 - Church Office - Telephone and Internet	709.73	-	--	709.73	1,333.22
2320 - Organ / Piano Tuning	-	-	--	-	-
2330 - Church Maintenance and Minor Repairs	6,120.17	-	--	6,120.17	3,502.51
2331 - Cleaning	1,730.13	2,507.70	--	4,237.83	4,615.25
2332 - Misc. Parish Expenses	1,113.36	66.05	--	1,179.41	408.77
2340 - Services General Upkeep	436.58	305.00	--	741.58	564.02
2341 - Kids Club Creche Forest Church	-	-	--	-	46.12
2342 - Flowers	-	182.63	--	182.63	300.00
2343 - Women's 133 Group	-	-	--	-	-
2344 - Music Group	500.00	-	--	500.00	406.00
2345 - Open The Book	-	-	--	-	-
2346 - Puppets/Living Nativity	47.94	-	--	47.94	-
2347 - Youth Group	33.94	-	--	33.94	42.24
2360 - Administration	5,672.16	5.17	--	5,677.33	3,428.95
2370 - Visiting speakers / locums	27.00	-	300.00 -	327.00	41.50
2371 - Church Weekend Costs - excluding speakers	-	-	1,087.45 -	1,087.45	-
2401 - Church running - electric	1,800.79	-	--	1,800.79	2,221.52
2420 - Church running - water	372.38	-	--	372.38	50.28
2430 - Church running - oil	2,738.56	-	--	2,738.56	2,619.36
2530 - Laurence Hall running - electricity	-	2,698.96	--	2,698.96	3,817.49
2550 - Laurence Hall running - insurance	-	-	--	-	-
2560 - Laurence Hall running - maintenance	-	3,188.62	--	3,188.62	899.79
2580 - Laurence Hall running - water	-	240.51	--	240.51	233.02
2601 - Governance costs examination/audit fee	-	-	--	-	-
2701 - Church major repairs - structure	-	-	--	-	-
2702 - Church major repairs - fees	-	-	--	-	-
2710 - Church major repairs - installation	-	-	--	-	-
2720 - Church interior and exterior decorating	-	-	--	-	-
2801 - Laurence Hall + major repairs - structur	-	-	--	-	-
2820 - Laurence Hall + major repairs - installa	-	-	--	-	-

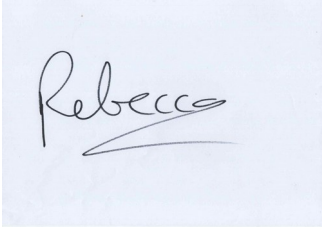
2830 - Laurence Hall + interior and exterior de	-	-	- -	-	-
2831 - Auction Refund	-	-	- -	-	294.50
2840 - Other PCC property upkeep	-	-	- -	-	-
Expenditure on charitable activities Totals	89,103.79	17,066.46	23,603.41 -	129,773.66	111,397.58

Other expenditure

1703 - Organist and Verger fees	-	-	- -	-	-
2333 - Bungalow Maintenance and Minor Repairs	272.32	-	- -	272.32	1,436.44
Other expenditure Totals	272.32	-	- -	272.32	1,436.44

Expenditure Grand totals	89,378.72	17,206.46	23,603.41 -	130,188.59	112,834.02
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Approved by the PCC and signed on its behalf by:

A square image showing a handwritten signature in black ink on a light blue background. The signature is written in a cursive style and reads "Rebecca".

Reverend R A Peters 16th June 2025

Vicar Date:

St Mary's Church Cholsey Parochial Church Council

(report completed 1/6/25)

Independent Examiner's Report for the year ended 31 December 2024

This report on the financial statements of the PCC for the year ended 31 December 2024, which are set out in the Trustees Annual Report, is 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 Examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 43(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of an independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of 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 financial statements.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



David Gibbons

Date 11th July 2025

Accounts

St Mary's Church Cholsey Parochial Church Council

End of Year Financial Statements

Year ending 2023

Contents

Trustees' Annual Report	Page 2
Finance review	Page 8
Independent Examiners' Report	Page 10
Statement of Financial Activities	Page 11
Balance Sheet	Page 13
Statement of Assets of Liabilities (by fund)	Page 14
Fund movement summary	Page 16
Analysis of income and expenditure	Page 18

St Mary's Church Cholsey Parochial Church Council

Trustees' Annual Report for the year ended 31 December 2023

Aim and purposes

Cholsey St. Mary's Parochial Church Council (the trustees- PCC), has the responsibility of cooperating with the incumbent, the Reverend Rebecca Peters, 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 the Parish Church of St. Mary's, Church Road, Cholsey, a residential property also in Church Road currently leased to Ukrainian refugees, and the Laurence Hall in Church Road which is used for social, evangelistic and community purposes by a substantial section of the village.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Marys. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our 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 and endeavour to be inclusive of all ages and preferences of style. To this end we have broadened our approach to a monthly all-age service (Family Feast) and further developed worship in the context of a monthly outdoor service (Forest Church). The time of the main Sunday service has been altered from 9.45 to a uniform 10.30 am beginning which enables some older and younger people to attend more regularly.

By design and invitation many church members are involved in offering the worship of the church Sunday by Sunday and on various occasions through the year according to their gifting. This inclusion is of benefit to the church community as each contributor seeks the Lord for their inspiration and guidance and is also of benefit to the individuals through Christian growth and service. Currently there are five worship leaders not including the Vicar, three regular preachers and two more gaining experience, a team of five intercessors during worship and at least twelve people who regularly offer their experience as servers at Holy Communion. One person has been exploring ordination as a locally deployed Assistant during the year.

In particular, we try to enable ordinary people to live out their faith and employ their Christian gifts of the Holy Spirit as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work. Apart from continuing support for external work such as Go Mad in Tanzania, Missionary Aviation Fellowship, and Christians Against Poverty locally in Wallingford.

St. Mary's desires to present a strong public expression of both the word and deed of the gospel in our village community.

Achievements and Performance of our Objectives and Activities.

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 find both beneficial and spiritually fulfilling. For example, Morning Prayer each weekday in church or on Zoom using the Common Worship Morning Prayer app provides a quiet, intimate and reflective environment for worship. Likewise the 8 am Holy Communion once a month enables the beauty of traditional language to be fully appreciated and there is a stable and committed community supporting this service style. The main services of Family Communion, Morning Worship, Holy Communion and Family Feast are quite well attended and have seen something of an increase in occasional attenders lately. The PCC is hopeful that this will convert into more committed membership in due course. The number of children in services remains fairly low (6 to 10 on average) despite the excellent work in Children's Club which is carried on during main services and by means of the monthly all-age Family Feast service. Forest Church continues strongly on a monthly basis at the Laurence Hall garden and has a variable number of attenders ranging from 10 to 15 adults and 17 to 30 children, often depending upon season of the year and weather conditions! Over the past year good progress has been made in establishing more intentional worship patterns within Forest Church and a much more satisfying worship song and prayer time has been developed.

Apart from Prayer in homegroups and during services there is specific prayer and intercession on Tuesday mornings at the vicarage and twice a month at 6 pm on Sunday evenings.

Towards the end of the year a willing group of musicians and singers were called together to begin work on developing and enhancing the musical worship at St Mary's.

Courses and learning experiences run during the year include Alpha, The Bible Course, The grace Course and individual and interactive learning is encouraged through a series of homegroups meeting in private homes through the week.

At present there are 110 parishioners on the Church Electoral Roll. Average attendance at services counted during October was 5 children 52 adults, but this number increased at festivals and on Easter Sunday 2023 over 100 people attended. As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 3 baptisms and 2 weddings and a wedding blessing and held 3 funerals, 3 ashes interments and 1 memorial service in our church this year.

Pastoral care

A new Pastoral Care Group comprising eight regular members has recently been called together and after suitable organization and training is now beginning its work with St Mary's Church people though it may extend its work more widely into the village in due course.

Missionary and outreach work

Support for mission overseas has remained strong during the year particularly through GoMad (Go, make a difference) working in Tanzania and also in hosting CHOKO (Cholsey, Kodumela (Republic of South Africa) twinning activities and fundraising at church and the Laurence Hall. Outreach in our local area this year has been strengthened by open air services at village events, Open the Book assemblies at the village school, assemblies at the village school, an open air Living Nativity around the village attended by a great number of people.

Deanery Synod

One member of the PCC sits on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church. One other member assists in the organization of the Deanery 'greenhouse' which encourages fresh expressions of church in towns and villages across the Wallingford Deanery.

The church building, church bungalow and Laurence Hall.

The church building is well maintained and has excellent facilities. Both the fire risk assessment and health and safety assessments for the building are in place and a list of outstanding works is being put in hand. At year end the most urgent outstanding works were upgrading the emergency lighting and smoke detection system (estimates agreed, waiting on contractors availability) and renewing fire extinguishers nearing the end of their life (waiting on a second estimate from an alternative contractor).

The church bungalow had been let out commercially for a considerable period of time but became vacant in 2023. At the same time two related Ukrainian refugee families arrived in

Cholsey. The Church was pleased to redecorate and upgrade the bungalow for them to live there and also decided to make a charitable contribution towards their rent payment at least for the immediate future.

The one hundred year old (next year) Laurence Hall is not in such good repair and though it remains structurally sound a section of cement-asbestos 'slate' roofing has quite significantly deteriorated and requires replacement in the next year or two. Three years ago an attempt to obtain grant aid for complete replacement of the Hall failed to win sufficient funding and so a new plan for phased refurbishment beginning with toilets and roofing material was being developed at the year end. Intensive use of the Hall for regular village events, weekly classes, Silver Band rehearsal, celebrations, children's parties, parent and toddler group, church meals, youth group and Forest Church all point to the absolute necessity of maintaining this essential asset going forward.

Safeguarding

St. Mary's is fortunate in having the expertise of Alex Hammond and Irene McClure working with the incumbent and PCC to oversee Safeguarding within our church. Under their guidance and encouragement the Parish Dashboard is in good order, volunteers in all departments have been encouraged to do the requisite training and the vast majority has now been completed. Safer recruitment practices are adhered to and safeguarding is a standing item at PCC meetings. Regular briefings, reports and illustrative training is given to Churchwardens and all PCC members.

Ecumenical Relationships

St Mary's has warm ecumenical Relationships with Wallingford churches and maintains particularly active cooperation with Wallingford Ridgeway and Wallingford Baptist church in financing, overseeing and praying for the activity of the Wallingford Centre of Christians Against Poverty. There is also further cooperation in staging ecumenical open-air services in Wallingford at Bunkfest in the summer and on Good Friday. St Mary's is also working with the other ministers in Wallingford, from the Methodist and Anglican churches.

Volunteers, Churchwardens and trustee members of the PCC.

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is, they are far too numerous to mention individually. However, we need to mention our churchwardens Tim Hammond and Rosie Price who have served so valiantly and worked very hard over the period of this report. Also we wish to pay tribute to our treasurers during the period of this report, Malcolm Singh and Adam and Lisa Mills who have grappled with significantly changing circumstances, not least at our bankers, and who have all worked so tirelessly on our behalf.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the treasurer 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 and stand for election to the PCC.

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. New members receive initial training into the workings of the PCC.

The full PCC met 10 times during the year and one awayday. Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include vision strategy and fabric and finance, children's ministry teas are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administration

St Mary's Church is situated in Cholsey, a village outside Wallingford. It is part of the Diocese of Oxford, Dorchester Archdeaconry, within the Church of England. The correspondence address is Church Office, Laurence Hall, Church Road, Cholsey OX10 9PP. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently exempted from registration with the Charity Commission.

The trustees, members of the PCC, at the time of this report, were as follows:

Vicar: Rev. Rebecca Peters	Ex officio
Churchwarden: Rosemary Price	Ex officio
Churchwarden: Timothy Hammond	Ex officio
Andrew Avery (Lay Chairman)	Elected
Valerie Bolt	Elected
Iain Fitzmaurice	Elected
Alex Hammond	Elected
Rachel Kennedy	Elected
Irene McClure	Elected
Lisa Mills	Elected

Rose Noorduijn	Elected
Thea Price	Elected Deanery Synod member
Malcolm Singh	Elected
Martyn Thorne	Elected

The PCC teams which sometimes also include other church members as required have been as follows in course of the year;

Standing Committee:

Rev. Rebecca Peters
Lisa Mills
Tim Hammond
Rosie Price
Val Bolt
Andy Avery

Children's Ministry Team:

Gillie Newbold
Dave Newbold
David Kennedy
Rachel Kennedy
Claire Glaccum
Rosie Bennett

Mission Support Team:

Tim Hammond
Anne Powell
Fiona Suttle
Gill Silver
Graham McClure

Mike Wolf

Property/Fabric team:

Rosie Price

Val Bolt

Rose Noorduijn

Martyn Thorne

Elise Hoadley-Dunning

Iain Fitzmaurice

Howard Gander

Finance

In preparing the following financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

Financial Review

The overall income received for the year 2023 was £122,321; in 2022 this was £138,193. This represents a decrease of 11.5% in the Church's annual income. The main reason for this is the reduction in donations and the associated gift aid tax recoverable.

Recurring voluntary giving in 2023 was £96,679. In 2022 it was £115,600.

Hire and rent of church buildings produced an income of £16,576 up from £14,016 in 2022. This includes the hire of the Laurence Hall (£9,874) and Church (£472). There was also rental income from the Church Bungalow of £5,327.

In 2023 income from investments increased from £7,967 in 2022 to £9,065. This includes interest payments from the Stevenson bequest to the Laurence Hall account and interest from the Louisa Martha Minshull's charity to the General account for the benefit of the poor of the village.

Total expenditure (including charitable donations) for 2023 decreased by 16% from £135,196 in 2022 to £112,850 in 2023. Church current expenditure (excluding charitable

donations) represented £95,471 (£90,823 in 2022), with the most significant items being Parish Share of £52,309 (£52,608 in 2022), Insurance of £5,257 (£3,927 in 2022) and Energy Costs of £9,839 (£8,880 in 2022).

Giving from the Church to other charitable causes in 2023 totalled £10,281, excluding CAP donations. There was an additional £7,090 donated to the Wallingford and Cholsey CAP Debt Centre.

Expenditure on the Church building was £3,502 in 2023. In 2022 it was £6,381.

Across all accounts in 2023 there was a surplus of £9,471. In 2022 there was a surplus of £2,730.

Reserves Policy

The PCC aims to maintain a working capital of at least 2 months general fund expenditure. Average monthly expenditure (excluding charitable donations) in 2023 was £7,956. On 31st December 2023, the unrestricted working capital balance was £4,916.

Approved by the PCC and signed on its behalf by:

Vicar

Date:

St Mary's Church Cholsey Parochial Church Council

Independent Examiner's Report for the year ended 31 December 2023

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 7 to 18, is 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 Examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 43(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of an independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of 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 financial statements.

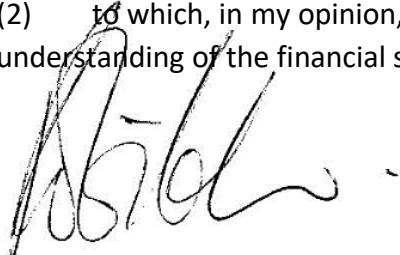
Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



David Gibbons

Date 25th March 2024

Statement of Financial Activities

	Unrestrict ed funds	Restrict ed funds	Endowmen t funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£79,281	£17,397	-	£96,679	£115,600
Income from charitable activities	£16,048	£528	-	£16,576	£14,016
Other trading activities	-	-	-	-	-
Investments	£6,950	£22	£2,092	£9,065	£7,967
Other income	-	-	-	-	£610
Total income	£102,280	£17,948	£2,092	£122,321	£138,193
Expenditure on:					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	£104,023	£7,390	-	£111,413	£132,482
Other expenditure	£1,436	-	-	£1,436	£2,713
Total expenditure	£105,460	£7,390	-	£112,850	£135,196
Net income / (expenditure) resources before transfer	(£3,180)	£10,558	£2,092	£9,471	£2,997
Transfers					
Gross transfers between funds - in	£8,200	-	-	£8,200	£10,813
Gross transfers between funds - out	(£8,200)	-	-	(£8,200)	(£10,814)
Other recognised gains / losses					
Net movement in funds	(£3,180)	£10,558	£2,092	£9,471	£2,997
Total funds brought forward	£60,610	£12,761	£4,508	£77,881	£74,883
Total funds carried forward	£57,431	£23,320	£6,600	£87,352	£77,881
Represented by					
Unrestricted					
General fund	£4,916	-	-	£4,916	£16,741
Designated					
Fifty Fifty Auction	£570	-	-	£570	-
Giving	(£6,146)	-	-	(£6,146)	(£6,815)
Laurence Hall	£20,216	-	-	£20,216	£18,407
Laurence Hall Rebuild	£37,873	-	-	£37,873	£32,276

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Restricted					
Capital	-	£13,018	-	£13,018	£13,018
Christians Against Poverty	-	£4,786	-	£4,786	£3,866
Church Weekend	-	£664	-	£664	-
Family Worker	-	£17,150	-	£17,150	£11,486
Mission Giving	-	£9,754	-	£9,754	£10,041
Restoration	-	(£22,054)	-	(£22,054)	(£25,651)
Endowment					
Stevenson	-	-	£6,600	£6,600	£4,508
Total funds	£57,431	£23,320	£6,600	£87,352	£77,881

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2023	At 31/12/2022
Current assets						
Debtors	£2,028	£89	£389	-	£2,508	£1,376
Investments	-	-	-	£6,600	£6,600	£4,508
Cash At Bank And In Hand	£2,887	£52,425	£22,930	-	£78,243	£71,996
	£4,916	£52,515	£23,320	£6,600	£87,352	£77,881
Liabilities						
Net current assets less current liabilities	£4,916	£52,515	£23,320	£6,600	£87,352	£77,881
Total assets less current liabilities	£4,916	£52,515	£23,320	£6,600	£87,352	£77,881
Liabilities						
Total net assets less liabilities	£4,916	£52,515	£23,320	£6,600	£87,352	£77,881
Represented by						
Unrestricted						
Unrestricted - General Fund	£4,916	-	-	-	£4,916	£16,741
Designated						
Designated - Fifty Fifty Auction	-	£570	-	-	£570	-
Designated - Laurence Hall Rebuild	-	£37,873	-	-	£37,873	£32,276
Designated - Giving	-	(£6,146)	-	-	(£6,146)	(£6,815)
Designated - Laurence Hall	-	£20,216	-	-	£20,216	£18,407
Restricted						
Restricted - Church Weekend	-	-	£664	-	£664	-
Restricted - Family Worker	-	-	£17,150	-	£17,150	£11,486
Restricted - Mission Giving	-	-	£9,754	-	£9,754	£10,041
Restricted - Christians Against Poverty	-	-	£4,786	-	£4,786	£3,866
Restricted - Restoration	-	-	(£22,054)	-	(£22,054)	(£25,651)
Restricted - Capital	-	-	£13,018	-	£13,018	£13,018
Endowment						
Endowment - Stevenson	-	-	-	£6,600	£6,600	£4,508
Fund Totals	£4,916	£52,515	£23,320	£6,600	£87,352	£77,881

Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
Cash At Bank And In Hand			
6501: NatWest Current Account			
Church Weekend	Restricted	£664	-
Fifty Fifty Auction	Designated	£570	-
Laurence Hall Rebuild	Designated	£17,783	£12,250
Family Worker	Restricted	£16,979	£11,412
General fund	Unrestricted	(£31,265)	(£17,157)
Giving	Designated	(£6,201)	(£6,854)
Mission Giving	Restricted	£8,750	£9,050
Christians Against Poverty	Restricted	£4,567	£3,761
Laurence Hall	Designated	£20,216	£18,407
Restoration	Restricted	(£15,087)	(£16,175)
		£16,981	£14,698
6502: NatWest Business Reserve Account			
General fund	Unrestricted	£9,403	£9,290
		£9,403	£9,290
6503: Barclays Community Account			
General fund	Unrestricted	£151	£135
Giving	Designated	£55	£39
Restoration	Restricted	£9,106	£6,606
		£9,313	£6,781
6504: Barclays Business Premium Account			
Restoration	Restricted	£30	£30
		£30	£30
6510: CCLA (CBF) General Deposit Account			
Laurence Hall Rebuild	Designated	£20,000	£20,000
General fund	Unrestricted	£24,597	£23,299
Mission Giving	Restricted	£586	£586
Restoration	Restricted	(£16,400)	(£16,400)
Capital	Restricted	£13,018	£13,018
		£41,802	£40,503

		Balance	Previous balance
6511: CCLA (CBF) Restoration Deposit Account			
Restoration	Restricted	£294	£285
		<u>£295</u>	<u>£286</u>
6512: CCLA (CBF) Mission Giving Account			
Restoration	Restricted	£0	£0
		<u>£418</u>	<u>£405</u>
	Cash At Bank And In Hand	<u>£78,243</u>	<u>£71,996</u>
Debtors			
Z05: Accounts Receivable			
Laurence Hall Rebuild	Designated	£89	£26
Family Worker	Restricted	£171	£74
General fund	Unrestricted	£2,028	£1,171
Christians Against Poverty	Restricted	£218	£104
		<u>£2,508</u>	<u>£1,376</u>
	Debtors	<u>£2,508</u>	<u>£1,376</u>
Investments			
6513: CCLA (CBF) Stevenson			
Stevenson	Endowment	£6,600	£4,508
		<u>£6,600</u>	<u>£4,508</u>
	Investments	<u>£6,600</u>	<u>£4,508</u>
	Grand Total	<u>£87,352</u>	<u>£77,881</u>

Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
CHWkend								
Restricted		-	£664	-	-	-	-	£664
Sub-totals		-	£664	-	-	-	-	£664
FiftyFifty								
Designated		-	£570	-	-	-	-	£570
Sub-totals		-	£570	-	-	-	-	£570
LHallReb								
Designated		£32,276	£5,897	£301	-	-	-	£37,873
Sub-totals		£32,276	£5,897	£301	-	-	-	£37,873
Worker								
Restricted		£11,486	£5,663	-	-	-	-	£17,150
Sub-totals		£11,486	£5,663	-	-	-	-	£17,150
General								
Unrestricted		£16,741	£83,836	£87,461	(£8,200)	-	-	£4,916
Sub-totals		£16,741	£83,836	£87,461	(£8,200)	-	-	£4,916
Giving								
Designated		(£6,815)	£2,570	£10,101	£8,200	-	-	(£6,146)
Sub-totals		(£6,815)	£2,570	£10,101	£8,200	-	-	(£6,146)
MisGiv								
Restricted		£10,041	£12	£300	-	-	-	£9,754
Sub-totals		£10,041	£12	£300	-	-	-	£9,754
CAP								
Restricted		£3,866	£8,010	£7,090	-	-	-	£4,786
Sub-totals		£3,866	£8,010	£7,090	-	-	-	£4,786
LHall								
Designated		£18,407	£9,405	£7,595	-	-	-	£20,216
Sub-totals		£18,407	£9,405	£7,595	-	-	-	£20,216
Resto								
Restricted		(£25,651)	£3,597	-	-	-	-	(£22,054)
Sub-totals		(£25,651)	£3,597	-	-	-	-	(£22,054)
Capital								
Restricted		£13,018	-	-	-	-	-	£13,018
Sub-totals		£13,018	-	-	-	-	-	£13,018

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Stevenson								
Endowment		£4,508	£2,092	-	-	-	-	£6,600
Sub-totals		£4,508	£2,092	-	-	-	-	£6,600
Totals		£77,881	£122,321	£112,850	-	-	-	£87,352

Analysis of income and expenditure

	Total					
	Unrestrict ed	Designate d	Restrict ed	Endowmen t	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
0101 - Covenants and Gift Aid	£58,747	£3,057	£13,755	-	£75,561	£85,087
0102 - Envelopes	-	-	-	-	-	-
0103 - General Donation	£40	£496	£40	-	£576	(£165)
0110 - Offerings GADS	-	-	-	-	-	-
0201 - Planned Giving	-	-	-	-	-	£887
0301 - Misc. Donations	-	-	-	-	-	£35
0401 - Collections	-	-	-	-	-	£25
0501 - One-off Gift Aid gifts	-	-	-	-	-	-
0550 - Donations appeals etc	-	£1,769	-	-	£1,769	£5,100
0601 - Tax recoverable on Gift Aid	£12,884	£1,207	£3,041	-	£17,132	£20,584
0801 - Grants	-	-	£207	-	£207	£1,761
0802 - Misc. Income	£115	£766	£354	-	£1,236	£2,241
0901 - Other funds generated	-	£196	-	-	£196	£41
Donations and legacies Totals	£71,787	£7,493	£17,397	-	£96,679	£115,600
Income from charitable activities						
0909 - PCC Allocation	-	-	-	-	-	-
1101 - Fees	£4,545	-	£310	-	£4,855	£144
1102 - Moultsford Church	£96	-	-	-	£96	-
1230 - Hire of Laurence Hall	-	£9,874	-	-	£9,874	£12,292
1231 - Hire of Church	£472	-	-	-	£472	£820
1232 - Coffee Shop	-	£1,060	-	-	£1,060	£560
1233 - Bell Tower	-	-	£218	-	£218	£199
1234 - Balloon Festival	-	-	-	-	-	-
Income from charitable activities Totals	£5,114	£10,934	£528	-	£16,576	£14,016

						Total
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Investments						
1001 - Dividends	-	-	-	-	-	-
1020 - NatWest Bank Interest	£112	-	-	-	£112	£20
1021 - Barclays Bank Interest	£7	-	£0	-	£8	£8
1022 - CCLA (CBF) Mission Giving	-	-	£12	-	£12	£6
1023 - CCLA (CBF) General	£1,486	-	-	-	£1,486	£744
1024 - CCLA (CBF) Restoration	-	-	£9	-	£9	£3
1025 - CBF Stevenson	-	-	-	£2,092	£2,092	-
1026 - CBF Minshull	-	£16	-	-	£16	£24
1030 - Bungalow Rent	£5,327	-	-	-	£5,327	£7,160
Investments Totals	£6,934	£16	£22	£2,092	£9,065	£7,967
Other income						
1310 - Insurance claims	-	-	-	-	-	£610
Other income Totals	-	-	-	-	-	£610
Income and endowments Grand totals	£83,836	£18,444	£17,948	£2,092	£122,321	£138,193

	Total					
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
EXPENDITURE ON:						
Expenditure on charitable activities						
1801 - PCC Allocation to Giving	-	-	-	-	-	-
1802 - Adventure Plus	-	£1,080	-	-	£1,080	£3,332
1803 - Balsam Family Project	-	-	-	-	-	-
1805 - CHOKO	-	-	-	-	-	-
1806 - CHOKO Kodumela	-	-	-	-	-	-
1807 - Christian Aid Week	-	-	-	-	-	-
1808 - Eric Twine	-	-	-	-	-	-
1809 - Go Mad Tanzania	-	£1,080	£300	-	£1,380	£3,332
1810 - J Madinda	-	-	-	-	-	-
1811 - Message Trust	-	£1,080	-	-	£1,080	£3,332
1812 - Missionary Aviation Fellowship	-	£1,080	-	-	£1,080	£3,332
1813 - Tear Fund DEC Appeal	-	£4,581	-	-	£4,581	£6,077
1814 - Tear Fund Harvest Appeal	-	-	-	-	-	-
1815 - Tear Fund Yemen Appeal	-	-	-	-	-	-
1816 - Wednesday Church	-	£120	-	-	£120	£152
1817 - Bound For Bethlehem	-	-	-	-	-	-
1818 - Nasio Trust	-	-	-	-	-	-
1819 - A Rocha	-	£1,080	-	-	£1,080	£3,332
1830 - Christians Against Poverty	-	-	£7,090	-	£7,090	£6,000
1910 - Parish Share etc	£52,309	-	-	-	£52,309	£52,608
1911 - Ministry	-	-	-	-	-	£3,458
2001 - Assistant staff costs	£269	-	-	-	£269	-
2050 - Salary of parish administrator	£10,794	-	-	-	£10,794	£8,820
2101 - Vicars Expenses	£452	-	-	-	£452	£50
2102 - Vicars Discretionary Fund	-	-	-	-	-	-
2120 - Council tax	-	-	-	-	-	-
2130 - Vicarage Expenses	-	-	-	-	-	£41
2140 - Water Rates - Vicarage	-	-	-	-	-	-
2150 - Vicar's Telephone	-	-	-	-	-	-
2170 - Education	-	-	-	-	-	-

2201 - Parish training and mission	-	-	-	-	-	-
						Total
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
2301 - Church Insurance	£5,257	-	-	-	£5,257	£3,927
2310 - Church Office - Telephone and Internet	£1,333	-	-	-	£1,333	£1,201
2320 - Organ / Piano Tuning	-	-	-	-	-	£2,696
2330 - Church Maintenance and Minor Repairs	£3,502	-	-	-	£3,502	£3,839
2331 - Cleaning	£1,979	£2,636	-	-	£4,615	£4,522
2332 - Misc. Parish Expenses	£408	-	-	-	£408	-
2340 - Services General Upkeep	£564	-	-	-	£564	£665
2341 - Kids Club Creche Forest Church	£46	-	-	-	£46	£405
2342 - Flowers	£300	-	-	-	£300	-
2343 - Women's 133 Group	-	-	-	-	-	-
2344 - Music Group	£406	-	-	-	£406	-
2345 - Open The Book	-	-	-	-	-	-
2346 - Puppets/Living Nativity	-	-	-	-	-	-
2347 - Youth Group	£42	-	-	-	£42	-
2360 - Administration	£3,428	-	-	-	£3,428	£6,606
2370 - Visiting speakers / locums	£41	-	-	-	£41	£1,857
2401 - Church running - electric	£2,221	-	-	-	£2,221	£981
2420 - Church running - water	£50	-	-	-	£50	£132
2430 - Church running - oil	£2,619	-	-	-	£2,619	£2,854
2530 - Laurence Hall running - electricity	-	£3,817	-	-	£3,817	£1,894
2550 - Laurence Hall running - insurance	-	-	-	-	-	£1,310
2560 - Laurence Hall running - maintenance	-	£899	-	-	£899	£2,637
2580 - Laurence Hall running - water	-	£233	-	-	£233	£382
2601 - Governance costs examination/audit fee	-	-	-	-	-	-
2701 - Church major repairs - structure	-	-	-	-	-	£2,082
2702 - Church major repairs - fees	-	-	-	-	-	-

2710 - Church major repairs - installation	-	-	-	-	-	£410
2720 - Church interior and exterior decorating	-	-	-	-	-	-

Total

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
2801 - Laurence Hall + major repairs - structur	-	-	-	-	-	-
2820 - Laurence Hall + major repairs - installa	-	-	-	-	-	-
2830 - Laurence Hall + interior and exterior de	-	-	-	-	-	£205
2831 - Auction Refund	-	£310	-	-	£310	-
2840 - Other PCC property upkeep	-	-	-	-	-	-
Expenditure on charitable activities Totals	£86,025	£17,998	£7,390	-	£111,413	£132,482

Other expenditure

2333 - Bungalow Maintenance and Minor Repairs	£1,436	-	-	-	£1,436	£2,713
Other expenditure Totals	£1,436	-	-	-	£1,436	£2,713

Expenditure Grand totals	£87,461	£17,998	£7,390	-	£112,850	£135,196
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Accounts

St. Mary's, Cholsey

End of Year Financial Statements

Year ending 2022

- **Introduction**
- **Reference and administrative information**

The trustees, members of the PCC, at the time of this report, were as follows:

Vicar: Rev Andrew Petit (Chairman)	Ex officio
Churchwarden: David Newbold	Ex officio
Churchwarden: Timothy Hammond	Ex officio
Andrew Avery	Elected
Valerie Bolt	Elected
Howard Gander	Elected
Alex Hammond	Elected
Catherine Hobbs	Elected
Irene McClure	Elected
Gillian Newbold (Deputy churchwarden)	Elected
Rose Noorduijn	Elected
Rosemary Price	Elected
Malcolm Singh (Treasurer)	Elected
Rebecca Thomasson	Elected Deanery Synod member
Michael Wolf	Elected

- **Structure, governance and management**

The PCC's official responsibility is to co-operate with the Vicar in promoting in the parish the whole mission of the church, pastoral, evangelistic and social ecumenical. It is also responsible for administering the income and expenditure of the church and for the maintenance of the church building, the church bungalow and the Laurence Hall.

The PCC teams have been as follows:

Leadership Team: Andrew Petit (Convenor), Tim Hammond, Dave Newbold, Gillie Newbold (Deputy Churchwarden), Richard Price.

Note: The Leadership Team was disbanded in Feb 2022 following the retirement of the Vicar and was replaced by the Interregnum Committee.

Interregnum Committee: Churchwardens, Gillie Newbold (Deputy Churchwarden), Andy Avery (Chair of PCC), Joan Gander, Alex Hammond, Richard Price

Children's Ministry Team: Gillie Newbold (Convenor), Irene McClure, James Bennett, Martyn and Pauline Thorne, Susie and Michael Pocock.

Youth Group: Irene and Graham McClure (Convenor), James Bennett, David Newbold.

Mission Support Team: Tim Hammond (Convenor), Anne Powell, Thea Price, Gill Silver, Michael Wolfe, Graham McClure, Fiona Suttle.

Property team: Howard Gander, David Newbold.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

Financial Review

The overall income received for the year 2022 was £137, 926. In 2021 it was £178, 240. This represents an increase of 22% in the Church's annual income. The reasons for this decrease were the drop in income from the Church bungalow and fees from Weddings etc coupled with increased spending in church repairs and the replacement of the Church piano.

Recurring voluntary giving in 2022 was £85, 286. In 2021 it was £93, 336. There was also an individual (anonymous) donation of £10,000 in March 2022 to the PCC's restricted Mission Giving fund.

Hire and rent of church buildings produced an income of £19, 00 up from £4562 in 2021. This includes the hire of the Laurence Hall (£11, 032) and Church (£ 820). There was also rental income from the Church Bungalow of £7, 160.

In 2022 income from investments was £7, 200. In 2021 it was £10,722. This includes rent from the bungalow and interest payments from the Stevenson bequest to the Laurence Hall account and interest from the Louisa Martha Minshull's charity to the General account for the benefit of the poor of the village.

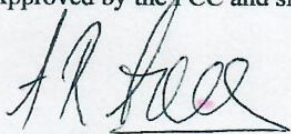
Total expenditure for 2022 was £135, 196. In 2022 it was £175, 709. Church current expenditure (excluding charitable donations) represented £90, 823 (£97,000 in 2021), with the most significant items being Parish Share of £52, 608 (£ 54, 068 in 2021) and Church Administration of £6, 206 (£18, 652 in 2021).

Across all accounts in 2022, there was a surplus of £2, 730. In 2021 there was a surplus of £2,530.

Reserves Policy

The PCC aims to maintain a working capital of at least 2 months general fund expenditure. Average monthly expenditure in 2022 was £7, 568. At 31st December 2022, the unrestricted working capital balance was £16, 478.

Approved by the PCC and signed on its behalf by:



Andrew Avery
Lay Chair of the PCC

Date:

1st May 2023

Independent Examiner's Report for the year ended 31 December 2022

Independent Examiner's Report to the St Mary's Church Cholsey Parochial Church Council

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages to , is 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 Examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 43(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of an independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of 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 financial statements.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.


David Gibbons

Date

16 January 2023

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	85,286	30,313	—	115,600	157,531
Income from charitable activities	13,817	199	—	14,016	10,063
Investments	7,694	5	—	7,699	10,645
Other income	610	—	—	610	—
Total income	107,408	30,518	—	137,926	178,240
Expenditure on:					
Expenditure on charitable activities	113,570	18,548	—	132,118	174,938
Other expenditure	3,077	—	—	3,077	891
Total expenditure	116,647	18,548	—	135,196	175,829
Net income / (expenditure) resources before transfer	(9,239)	11,969	—	2,730	2,410
Transfers					
Gross transfers between funds - in	10,000	813	—	10,813	2,400
Gross transfers between funds - out	(10,813)	—	—	(10,813)	(2,400)
Other recognised gains / losses					
Net movement in funds	(10,053)	12,783	—	2,730	2,410
Total funds brought forward	70,401	(26)	4,508	74,883	72,473
Total funds carried forward	60,347	12,757	4,508	77,613	74,883
Represented by					
Unrestricted					
General fund	16,478	—	—	16,478	37,057
Designated					
Giving	(6,814)	—	—	(6,814)	(11,179)
Laurence Hall	18,437	—	—	18,437	16,110
Laurence Hall Rebuild	32,246	—	—	32,246	28,413
Restricted					
Capital	—	13,018	—	13,018	13,018
Christians Against Poverty	—	3,866	—	3,866	3,750
Family Worker	—	11,486	—	11,486	750
Mission Giving	—	10,039	—	10,039	7,291
Restoration	—	(25,652)	—	(25,652)	(24,836)
Endowment					
Stevenson	—	—	4,508	4,508	4,508

Balance sheet

	Total funds	Prior year funds
Current assets		
Debtors	1,376	1,317
Investments	4,508	4,508
Cash at bank and in hand	71,728	69,057
	77,613	74,883
Net current assets less current liabilities	77,613	74,883
Total assets less current liabilities	77,613	74,883
Total net assets less liabilities	77,613	74,883
Represented by		
Unrestricted		
General fund	16,478	37,057
Designated		
Laurence Hall Rebuild	32,246	28,413
Giving	(6,814)	(11,179)
Laurence Hall	18,437	16,110
Restricted		
Family Worker	11,486	750
Mission Giving	10,039	7,291
Christians Against Poverty	3,866	3,750
Restoration	(25,652)	(24,836)
Capital	13,018	13,018
Endowment		
Minshull	—	—
Stevenson	4,508	4,508
Funds of the church	77,613	74,883

Statement of assets and liabilities

	This year	Last year
Cash at bank and in hand		
NatWest Current Account		
Family Worker (Restricted) -	11,412	730
Laurence Hall Rebuild (Designated) -	12,220	8,382
General fund (Unrestricted) -	(17,156)	3,797
Giving (Designated) -	(6,853)	(11,236)
Mission Giving (Restricted) -	9,050	6,306
Christians Against Poverty (Restricted) -	3,761	3,652
Laurence Hall (Designated) -	18,437	16,110
Restoration (Restricted) -	(16,174)	(13,856)
	14,698	13,886
NatWest Business Reserve Account		
General fund (Unrestricted) -	9,290	9,270
	9,290	9,270
Barclays Community Account		
General fund (Unrestricted) -	135	135
Giving (Designated) -	39	7
Restoration (Restricted) -	6,606	5,106
	6,781	5,249
Barclays Business Premium Account		
Restoration (Restricted) -	30	30
	30	30
CCLA (CBF) General Deposit Account		
Laurence Hall Rebuild (Designated) -	20,000	20,000
General fund (Unrestricted) -	23,036	22,734
Mission Giving (Restricted) -	586	586
Restoration (Restricted) -	(16,400)	(16,400)
Capital (Restricted) -	13,018	13,018
	40,241	39,939
CCLA (CBF) Restoration Deposit Account		
Mission Giving (Restricted) -	0	—
Restoration (Restricted) -	283	282
	284	282
CCLA (CBF) Mission Giving Account		
Mission Giving (Restricted) -	401	398
Restoration (Restricted) -	0	0
	402	399
Total for Cash at bank and in hand	71,728	69,057
Debtors		
Accounts Receivable		
Family Worker (Restricted) -	74	20
Laurence Hall Rebuild (Designated) -	26	30
General fund (Unrestricted) -	1,171	1,119
Giving (Designated) -	—	50
Christians Against Poverty (Restricted) -	104	97
	1,376	1,317
Total for Debtors	1,376	1,317
Investments		
CCLA (CBF) Stevenson		
Stevenson (Endowment) -	4,508	4,508
Total for Investments	4,508	4,508
Grand total	77,613	74,883

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
LHallReb - Laurence Hall Rebuil							
Designated	28,413	4,112	279	—	—	—	32,246
Sub-total for LHallReb	28,413	4,112	279	—	—	—	32,246
Worker - Family Worker							
Restricted	750	9,922	—	813	—	—	11,486
Sub-total for Worker	750	9,922	—	813	—	—	11,486
General - General fund							
Unrestricted	37,057	80,244	90,823	(10,000)	—	—	16,478
Sub-total for General	37,057	80,244	90,823	(10,000)	—	—	16,478
Giving - Giving							
Designated	(11,179)	12,018	16,839	9,186	—	—	(6,814)
Sub-total for Giving	(11,179)	12,018	16,839	9,186	—	—	(6,814)
MisGiv - Mission Giving							
Restricted	7,291	12,503	9,756	—	—	—	10,039
Sub-total for MisGiv	7,291	12,503	9,756	—	—	—	10,039
CAP - Christians Against P							
Restricted	3,750	6,116	6,000	—	—	—	3,866
Sub-total for CAP	3,750	6,116	6,000	—	—	—	3,866
LHall - Laurence Hall							
Designated	16,110	11,032	8,705	—	—	—	18,437
Sub-total for LHall	16,110	11,032	8,705	—	—	—	18,437
Resto - Restoration							
Restricted	(24,836)	1,975	2,792	—	—	—	(25,652)
Sub-total for Resto	(24,836)	1,975	2,792	—	—	—	(25,652)
Capital - Capital							
Restricted	13,018	—	—	—	—	—	13,018
Sub-total for Capital	13,018	—	—	—	—	—	13,018
Minhull - Minshull							
Endowment	—	—	—	—	—	—	—
Sub-total for Minhull	—	—	—	—	—	—	—
Steven - Stevenson							
Endowment	4,508	—	—	—	—	—	4,508
Sub-total for Steven	4,508	—	—	—	—	—	4,508
Grand total	74,883	137,926	135,196	—	—	—	77,613

Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
						Total
INCOME AND ENDOWMENTS						
Donations and legacies						
Covenants and Gift Aid	55,038	11,002	19,047	—	85,087	85,723
General Donation	(164)	—	—	—	(164)	8,980
Offerings GADS	—	—	—	—	—	211
Planned Giving	—	—	887	—	887	—
Misc. Donations	—	35	—	—	35	23,237
Collections	25	—	—	—	25	—
Donations appeals etc	—	—	5,100	—	5,100	8,302
Tax recoverable on Gift Aid	13,024	2,280	5,279	—	20,584	18,156
Grants	1,761	—	—	—	1,761	—
Misc. Income	1,280	960	—	—	2,241	11,457
Other funds generated	41	—	—	—	41	1,463
Total	71,007	14,279	30,313	—	115,600	157,531
Income from charitable activities						
Fees	144	—	—	—	144	4,745
Moulsford Church	—	—	—	—	—	755
Hire of Laurence Hall	—	12,292	—	—	12,292	4,103
Hire of Church	820	—	—	—	820	459
Coffee Shop	—	560	—	—	560	—
Bell Tower	—	—	199	—	199	—
Total	964	12,852	199	—	14,016	10,063
Investments						
NatWest Bank Interest	20	—	—	—	20	0
Barclays Bank Interest	—	7	0	—	8	—
CCLA (CBF) Mission Giving	—	—	3	—	3	—
CCLA (CBF) General	481	—	—	—	481	173
CCLA (CBF) Restoration	—	—	1	—	1	—
CBF Minshull	—	24	—	—	24	31
Bungalow Rent	7,160	—	—	—	7,160	10,440
Total	7,662	32	5	—	7,699	10,645
Other income						
Insurance claims	610	—	—	—	610	—
Total	610	—	—	—	610	—
INCOME TOTAL	80,244	27,163	30,518	—	137,926	178,240

EXPENDITURE

Expenditure on charitable activities

Adventure Plus	—	1,666	1,666	—	3,332	2,400
Balsam Family Project	—	—	—	—	—	2,400
Christian Aid Week	—	—	—	—	—	1,473
Eric Twine	—	—	—	—	—	2,425
Go Mad Tanzania	—	1,666	1,666	—	3,332	3,550
Message Trust	—	1,666	1,666	—	3,332	2,400
Missionary Aviation Fellowship	—	1,666	1,666	—	3,332	2,400
Tear Fund DEC Appeal	—	4,727	1,350	—	6,077	—
Tear Fund Yemen Appeal	—	—	—	—	—	3,885
Wednesday Church	—	76	76	—	152	100
A Rocha	—	1,666	1,666	—	3,332	—
Christians Against Poverty	—	—	6,000	—	6,000	6,000
Parish Share etc	52,608	—	—	—	52,608	54,068
Ministry	152	3,306	—	—	3,458	1,824
Salary of parish administrator	8,820	—	—	—	8,820	5,389
Vicars Expenses	50	—	—	—	50	1,983
Vicarage Expenses	41	—	—	—	41	673
Church Insurance	162	—	—	—	162	3,674
Church Office - Telephone and Internet	1,201	—	—	—	1,201	796
Organ / Piano Tuning	2,696	—	—	—	2,696	—
Church Maintenance and Minor Repairs	3,539	—	300	—	3,839	4,107
Cleaning	2,070	2,452	—	—	4,522	2,529
Misc. Parish Expenses	—	—	—	—	—	879
Services General Upkeep	665	—	—	—	665	337
Activities - Kids Club Creche 9+	405	—	—	—	405	425
Activities Flower Fund	—	—	—	—	—	150
Administration	9,606	400	—	—	10,006	18,652
Visiting speakers / locums	1,857	—	—	—	1,857	—
Church running - electric	880	100	—	—	981	802
Church running - water	132	—	—	—	132	374
Church running - oil	2,854	—	—	—	2,854	1,239
Laurence Hall running - electricity	—	1,894	—	—	1,894	1,345
Laurence Hall running - insurance	—	1,310	—	—	1,310	1,222
Laurence Hall running - maintenance	—	2,637	—	—	2,637	2,657
Laurence Hall running - water	—	382	—	—	382	—
Church major repairs - structure	—	—	2,082	—	2,082	36,115
Church major repairs - fees	—	—	—	—	—	600
Church major repairs - installation	—	—	410	—	410	8,033
Laurence Hall + interior and exterior de	—	205	—	—	205	21
Total	87,745	25,824	18,548	—	132,118	174,938

Other expenditure

Bungalow Maintenance and Minor Repairs	3,077	—	—	—	3,077	891
Total	3,077	—	—	—	3,077	891
EXPENDITURE TOTAL	90,823	25,824	18,548	—	135,196	175,829
GRAND TOTAL	(10,579)	1,339	11,969	—	2,730	2,410

- **Conclusion**

Financially, 2022 was a tough year for St. Mary's. The financial outlook for the Country in 2023 is not very positive and there is a concern that this may flow down to organisations like ours. There are several areas where we need to spend in 2023 and this may prove to be very difficult.

This report dated: 17th May 2023.

Accounts

ST. MARY'S CHURCH CHOLSEY
End of Year Financial Statements

Year ending 2020

- **Introduction**
- **Reference and administrative information**

The trustees, members of the PCC, at the time of this report, were as follows:

Vicar: Rev Andrew Petit (Chairman)	Ex officio
Churchwarden: David Newbold	Ex officio
Churchwarden: Alice Penney	Ex officio
Andrew Avery	Elected
Howard Gander	Elected
Treasurer: Malcolm Singh	Elected
Rose Noorduijn	Elected
Alex Hammond	Elected
Irene McClure	Elected
Mark Billinge	Elected Deanery Synod member
Rebecca Thomasson	Elected Deanery Synod member
Val Bolt	Elected
Gillie Newbold	Elected

- **Structure, governance and management**

The PCC's official responsibility is to co-operate with the Vicar in promoting in the parish the whole mission of the church, pastoral, evangelistic and social ecumenical. It is also responsible for administering the income and expenditure of the church and for the maintenance of the church building, the church bungalow and the Laurence Hall.

The PCC teams have been as follows:

Leadership Team: Andrew Petit (convenor), Church Wardens, Alex Hammond, Richard Price

Children's Ministry Team: Howard & Joan Gander, Richard Price, Alex Hammond, Claire White, Irene McClure, Dave & Gillie Newbold.

Mission Support Team: Andrew Petit (convenor), Anne Powell, Thea Price, Malcolm Singh

Property team: Alice Penney (convenor), Howard Gander, David Newbold.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

Financial Review

The overall income received for the year 2020 was £120, 696; for 2019 this was £139,277 and represents a decrease of 14% in the Church's annual income. The primary reason for this decrease was the loss of income due to the Covid-19 pandemic affecting the country.

Recurring voluntary giving in 2020 was £ 87,247 down from £105, 667 in 2019. There was also an individual (anonymous) donation of £10,000 in October 2020 to the PCC's restricted Mission Giving fund.

Though badly affected by the Covid-19 pandemic, hire and rent of church buildings produced an income of £11,800 down from £18,921 in 2019. This includes the hire of the Laurence Hall and Church which decreased from £8529 in 2019 to just £1,500 in total. There was rental income from the Church Bungalow of £10,400, up from £10,140 in 2019.

In 2020 income from investments decreased slightly from £483 to £340 and includes interest payments from the Stevenson bequest to the Laurence Hall account and interest from the Louisa Martha Minshull's charity to the General account for the benefit of the poor of the village.

Expenditure for the year increased by 1% to £134,863, up from £133,389 in 2019. Church current expenditure (excluding charitable donations) represented £77, 819 (£94,597 in 2019), with the most significant items being Parish Share of £53,645 (£ 51, 376 in 2019) and Church Administration of £10,319 (£16,127 in 2019).

Giving from the church to other charitable causes in 2020 totalled £26,335 (£19,478 in 2019) excluding CAP donations. This comprised of £16,910 (£9,989 in 2019) allocated from Church funds and £9,425 from matched giving (£9,489 in 2019). There was an additional £6,000 donated to the Wallingford and Cholsey CAP Debt Centre.

Expenditure on the Church building was £19,312 (£7, 496 in 2019).

Across all accounts in 2020 there was a total deficit of £14,166 (£5, 888 in 2019).

For the Church account (unrestricted funds) there was a deficit of £3,378 (£2,122 deficit in 2019), for designated funds there was a surplus of £3,544 and for restricted funds there was a deficit of £14,332 (deficit of £3,623 in 2019).

Reserves Policy

The PCC aims to maintain working capital of at least two months general fund expenditure. Average monthly Church expenditure during 2020 was £6,485. At 31 December 2020 the unrestricted working capital balance was £26, 671.

Approved by the PCC and signed on its behalf by:



Andrew Petit, Vicar and Chair of Cholsey PCC

Date: 31st March 2021

Independent Examiner's Report for the year ended 31 December 2020

Independent Examiner's Report to the St Mary's Church Cholsey Parochial Church Council

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages 6 to 12, is 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 Examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 43(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of an independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of 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 financial statements.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.


David Gibbons

Date 31st March 2021

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£87,247	£20,275	—	£107,523	£117,052
Income from charitable activities	£2,313	£127	—	£2,440	£11,558
Other trading activities	£10	—	—	£10	£40
Investments	£10,719	£2	—	£10,722	£10,626
Total income	£100,292	£20,404	—	£120,696	£139,277
Expenditure on:					
Raising funds	£6	—	—	£6	—
Expenditure on charitable activities	£98,710	£34,737	—	£133,447	£131,942
Other expenditure	£1,409	—	—	£1,409	£1,446
Total expenditure	£100,126	£34,737	—	£134,863	£133,389
Net income / (expenditure) resources before transfer	£166	(£14,332)	—	(£14,166)	£5,888
Transfers					
Gross transfers between funds - in	£8,500	—	—	£8,500	£17,722
Gross transfers between funds - out	(£8,500)	—	—	(£8,500)	(£17,722)
Other recognised gains / losses					
Net movement in funds	£166	(£14,332)	—	(£14,166)	£5,888
Total funds brought forward	£58,150	£23,980	£4,508	£86,639	£80,750
Total funds carried forward	£58,316	£9,648	£4,508	£72,473	£86,639
Represented by					
Unrestricted					
General fund	£26,671	—	—	£26,671	£38,549
Designated					
Giving	(£3,825)	—	—	(£3,825)	(£1,630)
Laurence Hall	£8,990	—	—	£8,990	£1,383
Laurence Hall Rebuild	£26,480	—	—	£26,480	£19,848
Restricted					
Capital	—	£13,018	—	£13,018	£13,018
Christians Against Poverty	—	£3,671	—	£3,671	£3,908
Mission Giving	—	£4,296	—	£4,296	£1,220
Restoration	—	(£11,338)	—	(£11,338)	£5,832
Endowment					
Stevenson	—	—	£4,508	£4,508	£4,508

Balance sheet

	Total funds	Prior year funds
Current assets		
Debtors	£1,053	£1,386
Investments	£4,508	£4,508
Cash at bank and in hand	£66,911	£80,744
	£72,473	£86,639
Net current assets less current liabilities	£72,473	£86,639
Total assets less current liabilities	£72,473	£86,639
Total net assets less liabilities	£72,473	£86,639
Represented by		
Unrestricted		
General fund	£26,671	£38,549
Designated		
Laurence Hall Rebuild	£26,480	£19,848
Giving	(£3,825)	(£1,630)
Laurence Hall	£8,990	£1,383
Restricted		
Mission Giving	£4,296	£1,220
Christians Against Poverty	£3,671	£3,908
Restoration	(£11,338)	£5,832
Capital	£13,018	£13,018
Endowment		
Minshull	—	—
Stevenson	£4,508	£4,508
Funds of the church	£72,473	£86,639

Statement of assets and liabilities

	This year	Last year
Cash at bank and in hand		
NatWest Current Account		
Laurence Hall Rebuild (Designated) -	£26,456	£19,716
General fund (Unrestricted) -	(£6,341)	£5,486
Giving (Designated) -	(£3,837)	(£1,637)
Mission Giving (Restricted) -	£3,311	£236
Christians Against Poverty (Restricted) -	£3,573	£3,812
Laurence Hall (Designated) -	£8,990	£1,383
Restoration (Restricted) -	(£19,080)	(£416)
	£13,073	£28,580
NatWest Business Reserve Account		
General fund (Unrestricted) -	£9,269	£9,261
	£9,269	£9,261
Barclays Community Account		
General fund (Unrestricted) -	£103	£73
Giving (Designated) -	£7	£7
Restoration (Restricted) -	£7,406	£5,906
	£7,517	£5,987
Barclays Business Premium Account		
Restoration (Restricted) -	£30	£30
	£30	£30
CCLA (CBF) General Deposit Account		
General fund (Unrestricted) -	£22,734	£22,601
Mission Giving (Restricted) -	£586	£586
Capital (Restricted) -	£13,018	£13,018
	£36,339	£36,205
CCLA (CBF) Restoration Deposit Account		
Restoration (Restricted) -	£282	£281
	£282	£281
CCLA (CBF) Mission Giving Account		
Mission Giving (Restricted) -	£398	£398
Restoration (Restricted) -	£0	—
	£399	£398
Total for Cash at bank and in hand	£66,911	£80,744
Debtors		
Accounts Receivable		
Laurence Hall Rebuild (Designated) -	£23	£131
General fund (Unrestricted) -	£904	£1,127
Giving (Designated) -	£5	—
Christians Against Poverty (Restricted) -	£97	£96
Restoration (Restricted) -	£22	£31
	£1,053	£1,386
Total for Debtors	£1,053	£1,386
Investments		
CCLA (CBF) Stevenson		
Stevenson (Endowment) -	£4,508	£4,508
Total for Investments	£4,508	£4,508
Grand total	£72,473	£86,639

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
LHallReb - Laurence Hall Rebuil						
Designated	£19,848	£8,179	£1,547	—	—	£26,480
Sub-total for LHallReb	£19,848	£8,179	£1,547	—	—	£26,480
General - General fund						
Unrestricted	£38,549	£74,441	£77,819	(£8,500)	—	£26,671
Sub-total for General	£38,549	£74,441	£77,819	(£8,500)	—	£26,671
Giving - Giving						
Designated	(£1,630)	£6,215	£16,910	£8,500	—	(£3,825)
Sub-total for Giving	(£1,630)	£6,215	£16,910	£8,500	—	(£3,825)
MisGiv - Mission Giving						
Restricted	£1,220	£12,500	£9,425	—	—	£4,296
Sub-total for MisGiv	£1,220	£12,500	£9,425	—	—	£4,296
CAP - Christians Against P						
Restricted	£3,908	£5,762	£6,000	—	—	£3,671
Sub-total for CAP	£3,908	£5,762	£6,000	—	—	£3,671
LHall - Laurence Hall						
Designated	£1,383	£11,456	£3,848	—	—	£8,990
Sub-total for LHall	£1,383	£11,456	£3,848	—	—	£8,990
Resto - Restoration						
Restricted	£5,832	£2,141	£19,312	—	—	(£11,338)
Sub-total for Resto	£5,832	£2,141	£19,312	—	—	(£11,338)
Capital - Capital						
Restricted	£13,018	—	—	—	—	£13,018
Sub-total for Capital	£13,018	—	—	—	—	£13,018
Minhull - Minshull						
Endowment	—	—	—	—	—	—
Sub-total for Minhull	—	—	—	—	—	—
Steven - Stevenson						
Endowment	£4,508	—	—	—	—	£4,508
Sub-total for Steven	£4,508	—	—	—	—	£4,508
Grand total	£86,639	£120,696	£134,863	—	—	£72,473

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
Covenants and Gift Aid	£49,994	£6,751	£16,322	—	£73,068	£84,344
General Donation	£200	—	—	—	£200	£759
Misc. Donations	£120	£3,000	—	—	£3,120	£26
Collections	—	—	—	—	—	£132
Donations appeals etc	—	£3,000	—	—	£3,000	£5,000
Tax recoverable on Gift Aid	£11,530	£1,600	£3,952	—	£17,083	£16,500
Misc. Income	£1,050	£10,000	—	—	£11,050	£9,474
Other funds generated	—	—	—	—	—	£815
Total	£62,896	£24,351	£20,275	—	£107,523	£117,052
Income from charitable activities						
Fees	—	—	—	—	—	£1,500
Moulsford Church	£816	—	—	—	£816	£803
Hire of Laurence Hall	—	£1,414	—	—	£1,414	£8,529
Hire of Church	£83	—	—	—	£83	£252
Coffee Shop	—	—	—	—	—	£234
Bell Tower	—	—	£127	—	£127	£239
Total	£899	£1,414	£127	—	£2,440	£11,558
Other trading activities						
Receipts to Petty Cash (copying etc.)	£10	—	—	—	£10	£40
Total	£10	—	—	—	£10	£40
Investments						
NatWest Bank Interest	£8	—	—	—	£8	£18
Barclays Bank Interest	£7	—	£0	—	£7	£0
CCLA (CBF) Mission Giving	—	—	£1	—	£1	£2
CCLA (CBF) General	£215	—	—	—	£215	£432
CCLA (CBF) Restoration	—	—	£1	—	£1	£2
CBF Stevenson	—	£42	—	—	£42	—
CBF Minshull	£23	£42	—	—	£66	£29
Bungalow Rent	£10,380	—	—	—	£10,380	£10,140
Total	£10,634	£85	£2	—	£10,722	£10,626
INCOME TOTAL	£74,441	£25,850	£20,404	—	£120,696	£139,277

EXPENDITURE

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Raising funds						
Fees paid to fund raisers	£6	—	—	—	£6	—
Total	£6	—	—	—	£6	—
Expenditure on charitable activities						
Adventure Plus	—	£1,400	£1,400	—	£2,800	£3,500
Balsam Family Project	—	£100	—	—	£100	—
Carlise College	—	£1,400	£1,400	—	£2,800	£2,500
CHOKO	—	—	—	—	—	£2,500
Eric Twine	—	£1,400	£1,400	—	£2,800	£2,525
Go Mad Tanzania	—	£5,300	—	—	£5,300	—
Message Trust	—	£1,400	£1,400	—	£2,800	£2,500
Missionary Aviation Fellowship	—	£1,400	£1,400	—	£2,800	£2,500
Tear Fund DEC Appeal	—	£4,000	£2,375	—	£6,375	—
Tear Fund Harvest Appeal	—	£460	—	—	£460	—
Wednesday Church	—	£50	£50	—	£100	£100
Bound For Bethlehem	—	—	—	—	—	£2,854
Nasio Trust	—	—	—	—	—	£500
Christians Against Poverty	—	—	£6,000	—	£6,000	£5,500
Parish Share etc	£53,645	—	—	—	£53,645	£51,376
Ministry	£1,824	—	—	—	£1,824	£2,662
Vicars Expenses	£1,381	—	—	—	£1,381	£1,057
Church Insurance	£3,481	—	—	—	£3,481	£4,234
Church Office - Telephone and Internet	£376	—	—	—	£376	£97
Church Maintenance and Minor Repairs	£1,743	—	—	—	£1,743	£2,422
Cleaning	£216	£941	—	—	£1,157	£3,412
Misc. Parish Expenses	(£150)	—	—	—	(£150)	£8,931
Services General Upkeep	£123	—	—	—	£123	£396
Activities - Kids Club Creche 9+	(£43)	—	—	—	(£43)	£118
Activities Flower Fund	£31	—	—	—	£31	—
Administration	£10,319	—	—	—	£10,319	£16,127
Visiting speakers / locums	(£60)	—	—	—	(£60)	£1,250
Church running - electric	£1,457	—	—	—	£1,457	£773
Church running - water	£97	—	—	—	£97	£188
Church running - oil	£1,958	—	—	—	£1,958	£2,548
Laurence Hall running - electricity	—	£963	—	—	£963	£2,294
Laurence Hall running - insurance	—	£1,189	—	—	£1,189	£1,273
Laurence Hall running - maintenance	—	£86	—	—	£86	£633
Laurence Hall running - water	—	£301	—	—	£301	£172
Church major repairs - structure	—	—	£17,312	—	£17,312	£840
Church major repairs - fees	—	—	£2,000	—	£2,000	£21
Laurence Hall + major repairs - structure	—	£1,547	—	—	£1,547	£6,134
Laurence Hall + interior and exterior de	—	£365	—	—	£365	—
Total	£76,403	£22,306	£34,737	—	£133,447	£131,942
Other expenditure						
Bungalow Maintenance and Minor Repairs	£1,409	—	—	—	£1,409	£1,446
Total	£1,409	—	—	—	£1,409	£1,446
EXPENDITURE TOTAL	£77,819	£22,306	£34,737	—	£134,863	£133,389
GRAND TOTAL	(£3,378)	£3,544	(£14,332)	—	(£14,166)	£5,888

