

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPPER COQUETDALE

England & Wales · Charity number 1157319

Details

Other names	THE PAROCHAL CHURCH COUNCIL OF THE ECCLESATICAL PARISH OF UPPER COQUETDALE, THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESATICAL PARISH OF UPPER COQUETDALE, UPPER COQUETDALE PCC
Status	Registered
Legal form	Previously excepted
Registered	2014-06-04
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: Church of England parish of 180 square miles,consisting of six churches in remote rural north Northumberland.

Classification

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

Geography

- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£94,430	£80,615	-	-
2023-12-31	£94,338	£84,895	-	-
2022-12-31	£91,328	£77,822	-	-
2021-12-31	£97,388	£89,312	-	-
2020-12-31	£85,415	£87,748	-	-

Trustees

Name	Role	Appointed
Dr JOHN ANTHONY FARNDALE	Chair	2013-12-18
Alison Ball		2025-04-30
CAROL LOUISE MILBURN		2013-12-18
Catherine Sillars		2025-06-03
Christine Barbara Nicholson		2024-04-17
DAVID CAREY		2023-04-19
David Charles Smith		2026-04-29
Elizabeth Antonia Smith		2025-04-30
FIONA COWLEY		2019-04-25
GAIL JOHNSTON		2017-04-05
HELEN HILL HOLMES		2013-12-18
JEFFREY REYNALDS		2013-12-18
JOAN STOREY		2017-04-05
JULIA STOTT		2013-12-18
Jennifer Sordy		2022-04-20
LESLEY MARY COWE		2019-04-25
MARGARET TASKER-BROWN		2022-12-01
MARION FARNDALE BA		2013-12-18
Meron Marcyniuk		2022-04-20
Richard Maudslay CBE		2025-04-30
SHARON LOUISE GRAHAM		2017-04-05
SUSAN BOWMER		2023-04-19
Stephen Fred Hughes		2026-04-29

Accounts

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2024

TREASURER'S REPORT

Financial Review

At the end of the year the PCC Fund balance was £271.61, the Messy Church balance was £852.58, the Children and Young Persons Fund balance was £40.77 and the other funds all had a balance of zero making a total of £1,164.96 for the Upper Coquetdale PCC accounts.

The Messy Church fund has been enhanced in 2024 by a donation of £150.00 from the Upper Coquetdale Churches Together (UCCT) and a donation of £150.00 from The Dixon Trust. A further £76.75 has been donated at the monthly sessions but £365.34 has been spent on various items for the sessions leaving a balance of £852.58 at the end of 2024.

Three claims have been made to the HMRC Charities in 2024 for Rothbury, Hepple & Thropton DCC for both Gift Aid and GASDS in April, August and December. Two claims have been made in 2024 for Alnham DCC - the first for the 2023 Gift Aid in February and the second for the 2023 GASDS in April. No claims have been made in 2024 for Alwinton & Holystone DCC. HMRC Charities deposit all claims amounts into the Upper Coquetdale PCC bank account and then Adrienne Thunder (our PCC Planned Giving Officer) and I transfer the amount to the appropriate DCC bank account using the online bank transfer facility which requires two signatories to facilitate the transfer.

Three vacancy repayments for December 2023, January 2024 and February 2024 were unfortunately made by the Newcastle Diocesan Board of Finance Limited into the Upper Coquetdale PCC bank account instead of the Rothbury DCC bank account and these were all transferred to the Rothbury DCC bank account.

In July 2024 the Rothbury Roof Appeal was launched to raise funds to pay for the refurbishment of the All Saints Church north aisle roof, the north transept roofs and to solve guttering problems which were causing water ingress into the north and south aisle walls. A fundraising team was set up to raise the necessary funds to pay for the work. They created a Just Giving account but had to do so under the Upper Coquetdale PCC name as it had to be a charity registered with the Charity Commission. All donations less administration costs received from Just Giving are paid into the Upper Coquetdale PCC bank account and then transferred to the Rothbury DCC bank account.

I would like to take this opportunity to thank Adrienne Thunder (Upper Coquetdale PCC and Rothbury, Hepple & Thropton DCC Planned Giving Officer) for all the hard work she does on recording the Rothbury, Hepple & Thropton DCC donations and on submitting the Gift Aid and GASDS claims to the HMRC Charities on behalf of the three DCCs. My thanks go to John Farndale (Alwinton & Holystone DCC Treasurer) and to Meron Marcyniuk (Alnham DCC Treasurer) for all they do on their accounts during the year and for assisting in producing the combined parish accounts for 2024. Thank you also to Ian Friend (Alwinton & Holystone DCC Planned Giving Officer) for all he does in recording their donations.

Finally, 2025 will present its own financial challenges for the PCC and the three DCCs as we face increases in our electricity and gas bills, our churches' insurances and paying the Parish Share to the Newcastle Diocesan Board of Finance Limited but I feel sure that the congregations of the various churches will rise to the occasion and that we will be able to meet our expenditure in full.

Christopher Pope – Treasurer



30th April 2025

Acting Chair
Dr John Farndale

Treasurer
Christopher Pope

Date

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

STATEMENT OF ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements of the Parochial Church Council have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the Parochial Church Council can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the Parochial Church Council that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the Parochial Church Council. These include funds designated for a particular purpose by the Parochial Church Council.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the Parochial Church Council and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the Parochial Church Council.
 - c) Other fixtures, fittings and office equipment where the Parochial Church Council is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the Parochial Church Council.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2024.
- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2024.
 - b) Any other amounts owing to the Parochial Church Council including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2024.
- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the Parochial Church Council.
 - b) Any arrears of Diocesan Parish Share.

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2024

Statement of financial activities	PCC	Messy Church	RHT DCC	A/H DCC	Alnham DCC	Children/ Youth	Rector's Gift	2024	2023
	£	£	£	£	£	£		£	£
Incoming resources									
HMRC Gift Aid & GASDS	-	-	13,537.65	-	795.22	-	-	14,332.87	12,297.69
Just Giving Donations for Rothbury Roof Appeal	-	-	1,504.09	-	-	-	-	1,504.09	-
Diocesan Board of Finance Ltd - Vacancy Repayments	-	-	796.30	-	-	-	-	796.30	-
Parish Support Grant	-	-	-	-	-	-	-	-	705.50
Donations for the Rector's Retirement Gift	-	-	-	-	-	-	-	-	2,190.00
Messy Church Donations	-	300.00	-	-	-	-	-	300.00	250.00
Messy Church Collections	-	76.75	-	-	-	-	-	76.75	41.02
Total incoming resources	0	376.75	15,838.04	0	795.22	0	0	17,010.01	15,484.21
Resources expended									
Hire of Hepple Village Hall for PCC Meetings	50.00	-	-	-	-	-	-	50.00	-
Transfers to Rothbury, Hepple & Thropton DCC	-	-	15,838.04	-	-	-	-	15,838.04	9,602.86
Transfers to Alwinton & Holystone DCC	-	-	-	-	-	-	-	-	2,413.66
Transfers to Alnham DCC	-	-	-	-	795.22	-	-	795.22	961.67
Gifts for John & Gill Sinclair	-	-	-	-	-	-	-	-	30.00
Monetary Gift for the Rector's Retirement	-	-	-	-	-	-	-	-	2,160.00
Messy Church Expenses	-	365.34	-	-	-	-	-	365.34	216.98
Total outgoing resources	50.00	365.34	15,838.04	0	795.22	0	0	17,048.60	15,385.17
Net incoming/(outgoing) resources	(50.00)	11.41	0	0	0	0	0	(38.59)	99.04
2023 Balances b/fwd	321.61	841.17	0	0	0	40.77	0	1,203.55	1,104.51
Net incoming/(outgoing) resources in 2024	(50.00)	11.41	0	0	0	0	0	(38.59)	99.04
Cash in Bank as at 31st December 2024	271.61	852.58	0	0	0	40.77	0	1,164.96	1,203.55

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL
STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2024

	2024	2023
	£	£
Current assets		
Cash at bank	<u>1,164.96</u>	<u>1,203.55</u>
Funds		
PCC	271.61	321.61
Messy Church	852.58	841.17
Children & Young Persons	40.77	40.77
Rector's Leaving Gift	0.00	0.00
Rothbury, Hepple & Thropton DCC	0.00	0.00
Alnham DCC	0.00	0.00
Alwinton & Holystone DCC	<u>0.00</u>	<u>0.00</u>
	<u>1,164.96</u>	<u>1,203.55</u>

Accounting policies

The accounts have been prepared under the historical cost convention on a receipts and payment basis.

INDEPENDENT EXAMINER'S REPORT TO THE UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

I report on the accounts of the Parochial Church Council for the year ended 31 December 2024, which are set out on pages 3 - 4.

Respective responsibilities of members and examiner

As members (trustees) of the Parochial Church Council with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

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



J Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
April 2025

PARISH OF UPPER COQUETDALE - FINANCIAL SUMMARY YEAR ENDING 31 DECEMBER 2024

	R/H/T		A/H		Aln		UCP	
	2023	2024	2023	2024	2023	2024	2023	2024
	£	£	£	£	£	£	£	£
GENERAL FUND								
<u>Income</u>								
*Planned Giving	35,059	35,984	9,299	7,003	1,538	1,416	45,896	44,403
*Gift Aided Giving Non-Regular	1,759	652	599	335	0	0	2,358	987
*HMRC Gift Aid/GASDS	10,294	10,075	2,179	0	727	795	13,200	10,870
Rent and Service Fees	2,215	2,576	612	0	297	944	3,124	3,520
Fundraising	5,200	8,020	5,269	6,497	2,661	3,366	13,130	17,883
*Plate Collections	4,240	4,666	3,741	2,692	724	2,238	8,705	9,596
Donations	1,738	903	828	2,830	3,481	1,451	6,047	5,184
Grants/Legacies/Misc/Charity Collections	0	0	235	0	0	0	235	0
Investment Income	810	1,085	517	525	0	0	1,327	1,610
Total Income	<u>61,315</u>	<u>63,961</u>	<u>23,279</u>	<u>19,882</u>	<u>9,428</u>	<u>10,210</u>	<u>94,022</u>	<u>94,053</u>
<u>Payments</u>								
Cost of Generating Funds	1,060	990	0	0	633	658	1,693	1,648
Charitable Donations	0	0	0	0	0	0	0	0
Church Running Costs	58,879	57,391	14,461	13,103	6,623	6,675	79,963	77,169
Parish Administration	1,233	667	1,529	696	260	20	3,022	1,383
Total Payments	<u>61,172</u>	<u>59,048</u>	<u>15,990</u>	<u>13,799</u>	<u>7,516</u>	<u>7,353</u>	<u>84,678</u>	<u>80,200</u>
Investments Gain/Loss	856	178	1,818	761	0	0	2,674	939
Surplus/Deficit	143	4,913	9,107	6,083	1,912	2,857	11,162	13,853
GENERAL FUND BALANCE	42,883	47,841	18,778	25,621	8,178	11,035	<u>69,839</u>	<u>84,497</u>
- includes Cannon Morton Bequest and Cardstall Fund								
ALL FUNDS								
<u>Total Assets</u>	127,880	138,472	49,376	53,790	28,659	32,056	<u>205,915</u>	<u>224,318</u>
*Regular income as a % of running costs		51,377 = 90%		10,030 = 77%		4,449 = 67%		

Restricted Funds:

Hepple Restoration Fund balance now £13,965
R/H/T Organ Fund balance now £8,272
Holystone Restoration Fund balance now £7,078
A/H Charity Fund balance now £44
A/H Churchyard Fund balance now £9,847
Alwinton Heating Fund balance now £6,839
A/H Fabric Fund balance now £4,108
A/H Youth Fund balance now £252
Thropton Fabric Fund balance now £801
Rothbury Fabric Fund balance now £17,797
R/H/T Young People Fund balance now £875
Hepple Churchyard Fund balance now £2,670
Hepple Tree & Grass Fund balance now £1,983
R/H/T Parish Hall Fund balance now £17,539
R/H/T Wright Memorial Fund balance now £2,734
R/H/T Topping Memorial Fund balance now £645
R/H/T Donkin Bequest balance now £2,222
Rothbury Emergency Fund balance now £189
Rothbury Churchyard Fund balance now £77
Rothbury Coffee Fund balance now £3,556
Rothbury Refurbishment Fund balance now £10,549
Keith Moodie Bequest balance is now £5,000
Alnham Restoration Fund balance now £10,320
Alnham Fabric Fund balance now £10,701
Sequestration Fund balance now £466

Designated Funds:

R/H/T Hardship Fund balance now £1,289
R/H/T Cardstall Fund balance now £3,667

NB - *figures may not total exactly due to rounding*

Key to Abbreviations: *R/H/T - Rothbury, Hepple and Thropton District*
A/H - Alwinton and Holystone District
Aln - Alnham District
UCP - Upper Coquetdale Parish

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

TREASURER'S REPORT 2024

FINANCIAL REVIEW

We commenced 2024 with an operating balance of £11,658.60 for the General Fund in the Lloyds current bank account and cash in hand which included the December 2023 collection, planned giving and donations and we commence 2025 with a balance of £16,511.53 for the General Fund in the Lloyds current bank account, Barclays RHT DCC bank account, the CBF Deposit Fund account and cash in hand which includes the plate collections, planned giving and donations given during December 2024.

The 2024 figures for the General Fund Receipts and Payments Account show we have a surplus of £4,913.51 which means we have received more income than we have spent on expenditure for the General Fund.

Our offer of Parish Share for 2024 to the Newcastle Diocesan Board of Finance Ltd was £35,000. This was paid in full during the course of the year and was completed in the middle of December 2024 with a final payment of £1,400 all from General Fund income

Planned Giving was slightly higher than anticipated and was £484 above the 2024 budget figure. Non-Regular Gift Aided giving has seen a decrease in comparison with 2023. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased slightly this year and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Parish Giving Scheme.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing an increase on the 2023 figure but the Votive Candle Stand is showing a slight decrease on the 2023 figure

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2024 with the 100 Club renewal followed by a second 100 Club renewal in June 2024. We have raised the total of £1,908.00 during the year from the 100 Club. The Produce Stall run by Carol Milburn started again at the beginning of January and ran each month up to December with the exception of February and October and has raised a total of £917.45. At the end of August members of the three churches ran a stall at the Hexham Car Boot sale in August which raised £291.00 for the General Fund and again in September which raised a total of £100.00 with £50.00 for the General Fund and £50.00 for the Rothbury Fabric Fund. During 2024 Joan Storey ran various "Gladrags" events, notably the late May bank holiday weekend event, which raised a total of £1,317.31 and also ran a Sale of Fabrics event in October which raised a total of £165.00 with £82.50 for the General Fund and £82.50 for the Rothbury Fabric Fund. The monthly Coffee Morning and Stalls events organised by Kathryn Reynolds were held in All Saints Church between January and December and raised a total of £3,424.10. Kathryn also ran a series of Hall Warm Hub Friday morning coffee and chat events during February and March which raised a total of £30.00 from donations.

The Parish Hall has received an income of £2,232.00 against a total expenditure of £3,110.95 meaning that the Parish Hall account has ended 2024 with a deficit of £878.95. Our main regular group, Judali Yoga has increased the number of hours per week that they hire the hall back to pre-pandemic levels of use. The Whitton & Tosson Parish Council also hold the bi-monthly meetings in the hall, Anthea Wilbie-Chalk has a Discussion Group twice a month and Kathryn Reynolds, our Hall Bookings Secretary, has also seen an increase in other groups enquiring about and using the hall on a regular basis. The hall is also used by various church and community groups for which no charge is made and, had the normal charge of £8.00 per hour been applied to all the 'free' bookings, this would have given us a further £1,098.00 in income which would have meant that for 2024 the hall was showing a surplus. Messy Church meets on a monthly basis using all the hall rooms but as this is effectively their church premises no charge is made and these sessions have not been included in the £1,098.00.

The Card Stall which Alison Ball is now running also continues to provide an important source of income which enabled the purchase of the Royal British Legion Poppy Wreath and to fund the repair of bell ropes during 2024.

From the Rothbury Book Stall we have received £154.70 in donations in 2024 for the Rothbury Fabric Fund. The Book Stall is run by our churchwarden, Margaret Pope.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

St Andrew's Church, Thropton has had grass cutting carried out at a cost of £605.00, the fire extinguishers have been tested at a total cost of £51.60 and all the electrical equipment has been PAT tested at a cost of £27.30. These items have been financed from the General Fund. The Thropton Fabric Fund has received a total of £39.82 in quarterly shared interest during 2024 and has a balance at the end of 2024 of £801.04.

Christ Church Hepple has had its fire extinguishers tested at a cost of £51.60, the lightning conductor testing work has been undertaken at a cost of £120.00, all the electrical equipment PAT tested at a cost of £35.10 and grass cutting has cost £2,173.00 in 2024 which have all been paid for from the General Fund. The Hepple Tree and Grass Fund which is used for the maintenance of the existing Hepple churchyard has received £364.70 in donations, £0.93 in GASDS, £69.14 in shared interest and £292.00 from burial and monument fees during 2024 and has a balance of £1,983.27 at the end of 2024. The Hepple Churchyard Fund which is used for the new churchyard extension has received £119.70 in wedding donations, £195.00 in donations, £66.17 in gift aid and GASDS, £6.00 from the Hepple Honesty Jar, £1,192.00 from banns, wedding, funerals and memorial fees and £71.09 from quarterly shared interest. There has been £359.00 expenditure from the fund for a planning application to change the usage of the donated land from agriculture to burial ground. The Hepple Churchyard Fund has a balance of £2,669.65 at the end of 2024.

The Hepple Restoration Fund has received funeral donations of £300.00, donations of £175.00, planned giving of £250.00, HMRC gift aid and GASDS of £215.46, and monthly interest of £25.22 during 2024 and has a balance of £13,964.77 at the end of the year. During 2024 a new bank account, known as the Christ Church Hepple Savings Account, was opened which is generating the monthly interest and was set up with a transfer of £10,000.00 from the Christ Church Hepple current account.

All Saints' Rothbury has seen a total sum of £1,436.16 spent on cleaning and maintenance work in 2024 from the General Fund. This includes two garden waste bins (£104.00), grass cutting (£90.00), fire extinguishers tested and advice sought (£181.08), lightning conductors testing (£120.00), all electrical equipment PAT tested (£202.80) and the boiler repaired (£738.28). From the Rothbury Fabric Fund a total of £60,147.00 nett of VAT has been paid to Wensley Roofing Ltd for the repairs to the roofs and gutters, £315.00 has been paid on architect's fees for the repair work and £22,500 has been reimbursed to the lenders of the five-year interest free loans that were used to fund the repair work. As part of the fund raising for the repair work a Just Giving page was created by David and Toni Smith and a total of £1,535.00 has been raised in 2024 through the website. Of this sum, we have received £1,504.09 with £30.91 being taken by Just Giving in administrative charges.

Church running costs are showing in the accounts as £18,539.10. This figure is an increase from the 2023 figure of £16,004.64 which includes all the maintenance work undertaken at the three churches from the General Fund in 2024. A breakdown of the costs can be found in note 5 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £666.84 in 2024 shows a decrease in comparison to 2023 figure which was £1,232.69.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight increase in the amount of bank charges that we have paid in 2024 in comparison to 2023 due to Lloyds Bank increasing the monthly business banking charge from £7.00 per month to £8.50 per month in August 2024. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that we will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 10 in the column headed CASH FLOAT against the General Fund.

Printing and stationery costs of £246.92 for 2024 have decreased on the 2023 figure of £386.92. The Administration Costs of £261.85 for 2024 covers the costs incurred by the treasurer and planned giving officer in managing the DCC's financial affairs.

The Insurance Premiums total for 2024 for the three churches is shown in note 5 on page 8 as £7,703.90 which is a 5.56% increase on the figure of £7,297.90 shown for 2023 caused by the rate of inflation. The Parish Hall insurance premium was £1,052.01 in 2024 which is a 5.16% increase on the 2023 figure of £1,000.36, again caused by the rate of inflation. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £1,462.84 in 2024 through donations, gift aid and GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid a total of £668.09 in 2024 of which £389.59 was for the All Saints Church organ to be tuned by Harrison & Harrison Ltd of Durham, £194.80 for the Christ Church Hepple organ to be tuned by Harrison & Harrison Ltd of Durham, £23.70 for a Book of Hymn Arrangements and £60.00 on organ lessons. Also, the DCC members decided to transfer £439.42 from the Organ Fund to the General Fund to reimburse the General Fund for the tuning and repair to one of the pipes on the Christ Church Hepple organ expenditure in 2022 that was originally paid for from the General Fund. The Organ Fund has ended 2024 with a balance of £8,272.45 which is split between the CBF Deposit Fund (£7,506.72) and the Rothbury PCC-CG bank account (£765.73) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund. In October 2024 the DCC took the decision to allocate some of the Organ Fund balance to a new Education Project initiative put forward by Jane Lothian, one of our organists and as at the end of 2024 the balance of £8,272.45 in the Organ Fund was split between the project (£4,560.11) and maintenance of the three organs (£3,712.34).

In October 2024 we received a £5,000.00 bequest from the late Keith Moodie and the family were keen that the funds be held in a separate fund from the Organ Fund and so this new fund is known as the Keith Moodie Bequest. The new fund is to be used only for the maintenance of the All Saints Church organ and we can use both the capital and any shared interest accrued for that purpose.

During 2021 the then Rector, Canon John Sinclair, decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall increase in the value of the CBF Investment units in 2024 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. Income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen a sharp increase in 2024 on the interest rates we received in 2023.

The Hepple Churchyard Fund has received £71.09 in shared interest from the CBF Deposit Fund during 2024 and the Hepple Tree & Grass Fund has received £69.14 in shared interest from the CBF Deposit Fund during 2024.

During 2023 I switched the fees for baptisms, banns, weddings, funeral and burials from being recorded in the General Fund to being allocated according to which church or churchyard the event took place in. What this means is all fees from weddings, banns and funerals held at All Saints' Church are now allocated to the Rothbury Fabric Fund, all fees from weddings, banns and funerals held at Christ Church Hepple are now allocated to the Hepple Restoration Fund, all burial and monument fees in the Christ Church Hepple churchyard are allocated to the newly named Hepple Tree & Grass Fund and all fees for services held at St Andrews Thropton will be allocated to Thropton Fabric Fund. The General Fund will continue to receive fees for funerals held at crematoria and Rothbury Cemetery and in 2024 this totalled £144.00 for two funerals held at Bockenfield Crematorium Felton (£72.00) and two graveside funerals held at Rothbury Cemetery (£72.00).

The Rothbury Coffee Fund has received a total of £610.64 in 2024 which is represented by £443.45 in coffee donations and £167.19 in shared interest. Total expenditure in 2024 amounts to £149.80 which includes the purchase of a new microwave (£80.00), purchase of a new coffee machine (£30.00) and the purchase of coffee items (£39.08). The fund has a balance of £3,555.85 at the end of 2024.

At the beginning of April 2024 British Gas credited to All Saints' Church gas account all the Climate Change Levy of £1,147.27 which was backdated to April 2020. This had the effect that, from April to October 2024, the account remained in credit and there was no expenditure. It was only from November that we started paying for the church gas. This is why the Utilities shown in the note 5 on page 8 under Church Running Costs is showing £3,319.55 for 2024 which is a considerable decrease on the 2023 figure of £4,231.29.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

During a vacancy a Sequestration Fund has to be set up for the financial administration of the Rothbury Rectory and Visiting Clergy expenses which can be claimed back from the diocese on a monthly basis. At their September 2023 meeting the Upper Coquetdale PCC delegated the running of the Sequestration Fund to the RHT DCC. This is run by me, as RHT DCC Treasurer, as all financial matters concerning the rectory and visiting clergy are dealt with by this DCC. At the RHT DCC meeting held in September 2023 members confirmed that the Sequestration Fund could be set up within the RHT DCC accounts and would be funded by a transfer of an initial £500.00 from the General Fund with up to a further £500.00 available to be transferred if required during the vacancy. The initial £500.00 was transferred from the General Fund to the Sequestration in September 2023 and has been used to fund expenditure on the rectory and visiting clergy. Since the end of October 2023, a monthly claim has been submitted to the Newcastle Diocesan Board of Finance Ltd and both the October and November claims have been paid. These payments are recorded in the accounts as negative expenditure offsetting the various payments. During 2024 the extra £500 which had been made available by the RHT DCC was transferred from the General Fund Reserves to the Sequestration Fund. This shows in the "Statement of Assets and Liabilities" on Page 11 in the Transfers column. The Sequestration Fund is therefore not showing any income but is showing an expenditure figure of £375.04 which represents the December 2024 expenditure and a balance of £465.61 in the "Statement of Assets and Liabilities" on Page 11. The December 2024 claim is due to be paid by the diocese in January 2025 and will appear in the 2025 RHT DCC Accounts.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sue Bowmer and Sandy Macaulay for running the 100 Club, to thank Alison Ball for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs. I would also like to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the RHT DCC members for their support and advice during the vacancy in what has been a difficult year to manage the finances.

Other thanks should go to Carol Milburn for running the Produce Stall on the first Sunday of each month and for all those who do the baking, to Kathryn Reynolds for organising and running the monthly Coffee Mornings on the second Saturday of the month and for taking all the bookings for the Parish Hall.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management.

If all these steps are taken it is likely we will be able to pay our estimated 2025 Parish Share in full which is £35,000. This equates to £2,916.66 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2025 Parish Share in full without selling more shares and using General Fund reserves or we may default in 2025 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



Vice Chair
Richard Maudslay



Treasurer
Christopher Pope

19th March 2025

Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH, HEPPL
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 4) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2024.
- 5) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2024.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2024.
- 6) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2024	2023
	£	£
RECEIPTS		
Income from Operating Activities		
Fees	144.00	68.00
Church Hire	200.00	250.00
Parish Hall Rent	<u>2,232.00</u>	<u>1,897.00</u>
	<u>2,576.00</u>	<u>2,215.00</u>
Fund Raising		
Fund Raising General (1)	6,112.36	3,319.85
Fund Raising 100 Club	<u>1,908.00</u>	<u>1,880.00</u>
	<u>8,020.36</u>	<u>5,199.85</u>
Incoming Resources from Donors		
Planned Giving (2)	35,984.01	35,059.15
HMRC Gift Aid on Planned Giving/GASDS (2)	10,075.31	10,294.29
Gift Aid Giving Non- Regular (2)	652.00	1,758.80
Plate Collections (3)	<u>4,665.62</u>	<u>4,240.41</u>
	<u>51,376.94</u>	<u>51,352.65</u>
Other Voluntary Incoming Resources		
Donations (4)	903.17	1,737.79
	<u>903.17</u>	<u>1,737.79</u>
Income from Investments		
CBF Deposit Fund Shared Interest	180.03	35.88
NSIB Dividends	641.31	514.17
CBF Investment Funds Dividends	<u>263.78</u>	<u>259.74</u>
	<u>1,085.12</u>	<u>809.79</u>
TOTAL RECEIPTS	<u>63,961.59</u>	<u>61,315.08</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	<u>990.00</u>	<u>1,060.00</u>
	<u>990.00</u>	<u>1,060.00</u>
Charitable Activities		
Donations to Missions and Charities	-	-
Church Activities and Running Costs		
Parish Share	35,000.00	36,000.00
Church Running Costs (5)	18,539.10	16,004.64
Clergy Expenses	(726.44)	3,137.66
Parish Hall Running Costs (8)	3,110.95	3,075.99
Service & Sanctuary Expenses	754.69	477.28
Visiting, Lay and Retired Clergy Costs	37.94	183.35
Hire of Hepple Village Hall	25.00	-
Quinquennial Inspection	<u>650.00</u>	<u>-</u>
	<u>57,391.24</u>	<u>58,878.92</u>
Parish Administration		
Bank Charges	91.90	84.00
Planned Giving Expenses	-	6.00
Printing and Stationery	246.92	386.92
Administration Costs	261.85	310.85
Internet Broadband	66.17	66.17
Telephone Rothbury Rectory	-	378.75
	<u>666.84</u>	<u>1,232.69</u>
TOTAL PAYMENTS	<u>59,048.08</u>	<u>61,171.61</u>
OPERATING SURPLUS FOR YEAR (9)	<u>4,913.51</u>	<u>143.47</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2024**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in January 2024 and continued each month up to December 2024 with the exception of February and October. The monthly Coffee Morning event on the second Saturday of the month was held each month from January to December 2024 in All Saints Church Rothbury. Other fundraising events in 2024 have included a Sale of Fabric items, a number of Gladraggs sales, two Car Boot sales at Hexham in August and September and on Friday mornings during February and March a Hall Warm Hub event. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall	917.45
Sale of Fabric Items	82.50
Gladraggs Sales	1,317.31
Hall Warm Hub (February and March 2024)	30.00
Hexham Car Boot Sales (August and September 2024)	341.00
Coffee Morning Events	<u>3,424.10</u>
Total	<u>6,112.36</u>

2. Planned Giving

The total of regular giving in 2024 has seen an increase on the 2023 figure of £924.86. The Planned Giving overall figure of £35,984.01 includes £9,758.01 which has been paid through the Church of England Parish Giving Scheme. From this scheme we have also received £2,439.53 in Gift Aid which forms part of the overall total of £10,075.31 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2024 has also seen a decrease of £1,106.80 on the 2023 figure.

3. Income from Plate Collections is given as the total amount for all three churches. The 2024 figure has seen a slight increase on the 2023 figure. The breakdown between the three churches is as follows: -

	2024	2023
	£	£
Heppler	440.00	436.00
Rothbury	3,658.62	3,333.41
Thropton	567.00	471.00
Total	<u>4,665.62</u>	<u>4,240.41</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2024 are shown below; these do not appear in the Receipts and Payments account.

	£
Alzheimer’s Society - Funeral Donation and HMRC Gift Aid	241.76
Total	<u>241.76</u>

4. Donations Received

The sum of £903.17 includes £523.08 from the Wall Safe, £164.24 from the Votive Candle Stand and £215.85 in general donations.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2024 - CONTINUED

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2024	2023
	£	£
Insurance on the three church buildings	7,703.90	7,297.90
Music, Bells, Organ and Piano Tuning and Organist Expenses	2,830.40	2,352.16
Cleaning and maintenance	4,499.76	1,892.61
Utilities	3,319.55	4,231.29
Social Expenses (Rector's Retirement Party)	-	45.89
Miscellaneous Sundries	185.49	184.79
Total	<u>18,539.10</u>	<u>16,004.64</u>

6. From the Card Stall Fund the following has been paid

	£
The Royal British Legion – Wreath for 2024	24.49
Repair of Bell Ropes	339.18
Greetings Cards etc	<u>219.19</u>
Total	<u>582.86</u>

The total of £582.86 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 12.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence 2024	20.00
100 Club Prizes	<u>970.00</u>
Total	<u>990.00</u>

8. Parish Hall Running Costs

	2024	2023
	£	£
Insurance	1,052.01	1,000.36
Cleaning and Maintenance	385.71	646.67
Utilities	1,511.23	1,428.96
Music Licenses	162.00	-
Total	<u>3,110.95</u>	<u>3,075.99</u>

The Cleaning and Maintenance figure of £385.71 includes £135.00 for the boiler to be tested, £39.60 for the fire extinguishers to be tested, £62.40 for the electrical equipment to be PAT tested, £122.26 for hand towels, and £26.45 for a new mop and cleaning materials.

It was decided by the Churchwardens and Treasurer to renew the Music Licenses for the Parish Hall for 2024 so that lets are able to use music which may be under copyright. This decision will be kept under review.

9. The 2024 figure for the "Operating Surplus for Year" shows we have a surplus of £4,913.51 on the income and expenditure for the General Fund for the year. This has been achieved due the fact that the overall payments for 2024 have decreased by £2,123.53 on the 2023 figure whilst the receipts for 2024 have increased by £2,646.51 over the 2023 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2024**

	2024 £	2023 £
Fixed assets		
CBF Investment Fund (1)	8,825.01	8,663.11
CBF Investment Fund (WS) (1)	894.85	878.43
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	<u>26,719.86</u>	<u>26,541.54</u>
Current assets		
Debtors	-	-
CBF Deposit Account (3)	91,194.36	75,222.38
Cash Float	300.00	300.00
Sum Total of other Bank Accounts	<u>20,257.86</u>	<u>25,815.72</u>
	111,752.22	101,338.10
Liabilities		
Creditors: Amounts falling due in one year	<u>-</u>	<u>-</u>
Net current assets less current liabilities	<u>111,752.22</u>	<u>101,338.10</u>
Total assets less current liabilities	<u>138,472.08</u>	<u>127,879.64</u>
Total net assets less liabilities	<u>138,472.08</u>	<u>127,879.64</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	26,231.39	21,200.14
Endowment		
Endowment - Canon Morton Bequest (3)	17,943.00	17,943.00
Designated		
Designated - Hardship Fund	1,289.35	1,225.28
Designated - Cardstall Fund (5)	3,666.54	3,739.64
Restricted		
Restricted - Donkin Bequest	2,222.14	2,111.69
Restricted - Parish Hall Fund	17,539.22	16,816.57
Restricted - Hepple Restoration Fund	13,964.77	12,999.09
Restricted - Organ Fund	8,272.45	7,917.12
Restricted - Thropton Fabric Fund	801.04	761.22
Restricted - Topping Memorial Fund	645.06	613.00
Restricted - Wright Memorial Fund	2,734.27	2,598.38
Restricted - Hepple Churchyard Fund	2,669.65	1,378.69
Restricted - Hepple Tree & Grass Fund	1,983.27	1,255.50
Restricted - Rothbury Churchyard Fund	76.73	72.91
Restricted - Rothbury Coffee Fund	3,555.85	3,094.29
Restricted - Rothbury Fabric Fund	17,797.35	21,846.38
Restricted - Rothbury Emergency Fund	189.24	552.89
Restricted - Rothbury Refurbishment Fund	10,549.35	10,580.93
Restricted - Sequestration Fund	465.61	340.65
Restricted - Young People Fund	875.80	832.27
Restricted - Keith Moodie Bequest	<u>5,000.00</u>	<u>-</u>
Funds of the churches	<u>138,472.08</u>	<u>127,879.64</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLE
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted fund						
General Reserve (4)	4,913.51	11,298.02	-	9,719.86	300.00	26,231.39
Endowment fund						
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,289.35	-	-	-	1,289.35
Cardstall Fund	148.24	3,518.30	-	-	-	3,666.54
Restricted funds						
Parish Hall Fund (1)	-	17,539.22	-	-	-	17,539.22
Wright Memorial Fund	-	2,734.27	-	-	-	2,734.27
Topping Memorial Fund	-	645.06	-	-	-	645.06
Hepple Restoration Fund (5)	13,964.77	-	-	-	-	13,964.77
Hepple Churchyard Fund	-	2,669.65	-	-	-	2,669.65
Hepple Tree & Grass Fund	-	1,983.27	-	-	-	1,983.27
Rothbury Churchyard Fund	-	76.73	-	-	-	76.73
Rothbury Coffee Fund (2)	-	3,555.85	-	-	-	3,555.85
Rothbury Fabric Fund	-	17,797.35	-	-	-	17,797.35
Rothbury Emergency Fund	-	189.24	-	-	-	189.24
Rothbury Refurbishment Fund (1)	-	10,549.35	-	-	-	10,549.35
Donkin Bequest	-	2,222.14	-	-	-	2,222.14
Thropton Fabric Fund	-	801.04	-	-	-	801.04
Sequestration Fund	465.61	-	-	-	-	465.61
Young People Fund	-	875.80	-	-	-	875.80
Keith Moodie Bequest (3)	-	5,000.00	-	-	-	5,000.00
Organ Fund	765.73	7,506.72	-	-	-	8,272.45
Total funds	20,257.86	91,194.36	17,000.00	9,719.86	300.00	138,472.08

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund. In 2024 the Rothbury Warm Hub Fund was renamed as the Rothbury Refurbishment Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from coffee donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.
3. In 2024 the Keith Moodie Bequest Fund was created as a restricted fund from a bequest from the late Keth Moodie and is be used for the maintenance of the organ at All Saints Church Rothbury. Both the capital and interest can be used for this purpose.
4. The General Reserve is now split between the Lloyds Bank – Rothbury DCC bank account, the Barclays Bank – RHT DCC bank account, the CBF Deposit Fund account, the CBF Investment Fund accounts and petty cash for floats at fundraising events.
5. In 2024 the Hepple Restoration Fund was split between the Lloyds Bank – Christ Church Hepple current bank account and the new Lloyds Bank – Christ Church Hepple savings bank account when £10,000.00 was transferred from the current bank account to the savings bank account which attracts monthly interest.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024**

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted fund						
General Reserve	21,200.14	63,961.59	(59,048.08)	(60.58)	178.32	26,231.39
Endowment fund						
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,225.28	64.07	-	-	-	1,289.35
Cardstall Fund	3,739.64	509.76	(582.86)	-	-	3,666.54
Restricted funds						
Parish Hall Fund	16,816.57	877.64	(154.99)	-	-	17,539.22
Wright Memorial Fund	2,598.38	135.89	-	-	-	2,734.27
Topping Memorial Fund	613.00	32.06	-	-	-	645.06
Hepple Restoration Fund	12,999.09	965.68	-	-	-	13,964.77
Hepple Churchyard Fund	1,378.69	1,649.96	(359.00)	-	-	2,669.65
Hepple Tree & Grass Fund	1,255.50	727.77	-	-	-	1,983.27
Rothbury Churchyard Fund	72.91	3.82	-	-	-	76.73
Rothbury Coffee Fund	3,094.29	610.64	(149.08)	-	-	3,555.85
Rothbury Fabric Fund	21,846.38	78,912.97	(82,962.00)	-	-	17,797.35
Rothbury Emergency Fund	552.89	14.35	(378.00)	-	-	189.24
Rothbury Refurbishment Fund	10,580.93	1,899.58	(1,931.16)	-	-	10,549.35
Donkin Bequest	2,111.69	110.45	-	-	-	2,222.14
Thropton Fabric Fund	761.22	39.82	-	-	-	801.04
Sequestration Fund	340.65	-	(375.04)	500.00	-	465.61
Young People Fund	832.27	43.53	-	-	-	875.80
Organ Fund	7,917.12	1,462.84	(668.09)	(439.42)	-	8,272.45
Keith Moodie Bequest	-	5,000.00	-	-	-	5,000.00
Total funds	127,879.64	157,022.42	(146,608.30)	-	178.32	138,472.08

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2024**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £9,541.54 on 31 December 2023 have increased in overall value by £178.32 in 2024.

As at 31 December 2023 the CBF Investment Fund was valued at £8,663.11 as shown on page 9 under the 2023 figure and was the figure shown in the 2023 RHT DCC Accounts. However, this valuation was incorrectly given by CCLA and FNZ Management as it was based on the valuation as at 30 December 2023 and not as at 31 December 2023. This meant that the fund had to be revalued on 01 January 2024 to the actual valuation as at 31 December 2023 and decreased in value by £35.57 to £8,627.54. This fund was revalued on 30 June 2024 and increased in value by £250.75 to £8,878.29. The fund was again revalued on 31 December 2024 and decreased in value by £53.28 and was valued at £8,825.01. This means that over the full 2024 year this investment fund has increased by £161.90.

As at 31 December 2023 the CBF Investment Fund (WS) was valued at £878.43 as shown on page 9 under the 2023 figure. However, this valuation was incorrectly given by CCLA and FNZ Management as it was based on the valuation as at 30 December 2023 and not as at 31 December 2023. This meant that the fund had to be revalued on 01 January 2024 to the actual valuation as at 31 December 2023 and decreased in value by £3.60 to £874.83. This fund was revalued on 30 June 2024 and increased in value by £25.42 to £900.25. The fund was again revalued on 31 December 2024 and decreased in value by £5.40 and was valued at £894.85. This means that over the full 2024 year this investment fund has increased by £16.42.

Overall, the two CBF Investment Funds have increased in total value by £178.32 during 2024 and as at 31 December 2024 were valued at a combined total of £9,719.86.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £263.78 and from the Canon Morton Bequest held in an NS&I Investment Bond amounting to £641.31 as well as £48.38 from the Canon Morton Bequest and £131.65 from the General Fund held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest in proportion to its balance as at 31 March 2024, 30 June 2024, 30 September 2024 and 31 December 2024. The total amount of interest generated during the year by the CBF Deposit Account amounted to £4,106.72.

	£	
Lloyds – Christ Church Hepple (Savings)	25.22	
CBF Deposit Fund Account	4,106.72	
CBF Investment Fund Account (WS)	24.27	
CBF Investment Fund Account	239.51	
NS&I Bond	641.31	
Total	<u>5,037.03</u>	(2023: £3,258.16)

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**

**NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2024
(CONT)**

- 4) In 2024 the General Fund Receipts and Payments Account had an operating surplus of £4,913.51. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay £35,000 in parish share to the Diocese in 2024. As at 31 December 2024 there is a total of £26,231.39 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,825.01
CBF Investment Fund Account (WS)	894.85
CBF Deposit Fund Account	11,298.02
Cash in Hand (Float)	300.00
Barclays Bank – RHT DCC bank account	50.00
Lloyds Bank – Rothbury DCC bank account	<u>4,863.51</u>
Total	<u>26,231.39</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £185.74 interest in 2024 and is included in the Statement of Assets and Funds on pages 9 - 11. As at 31 December 2024 there is a total of £3,666.54 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,518.30
Lloyds Bank– Rothbury DCC bank account	148.24
Total	<u>3,666.54</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2024, which are set out on pages 6 - 13.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

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

3. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

4. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

6 March 2025

The District of Alwinton and Holystone in the Parish of Upper Coquetdale

Treasurer's Report for Period 1 January 2024 to 31 December 2024

At the end of 2023 our Net Assets and Total Worth was £49376.34. By the end of 2024 that value had increased to £53789.64.

Income

During the year planned gift aided giving amounted to £7003 to the general fund. This is monies given through donors' bank accounts. A smaller amount of £125 was gift aided to the Alwinton Heating Fund, but these donations ceased about a year ago. The gift aid claim has been delayed, so no funds have yet been received from HMRC.

Other regular giving (green envelopes) produced £310.

Plate collections at services amounted to £2691.75; a large part of this is down to generous congregations at funerals. There have been Sundays when little, if anything, has been given through the plate.

Gifts and donations totaled £2730, the greater part of this being for the general fund.

We raised over £7500, £1140 via the 200 club for the Churchyards fund, the remainder (£6497.31) for the general fund. The Curry Night made £2133, Pimms party £1673, Teas £455.50, Quizzes £252, Raffle at Harbottle Show £148, Bingo £336, and Christmas Cakes £1333.

Funds invested with CCLA produced £525.06.

Service fees amounted to £1781. These are funeral fees, and we have been putting them into the Churchyards Fund.

Charity Collections came to £1680.05.

This meant that a grand total of £24818.17 came into our account, of which £4936.05 went into restricted funds, the remaining £19882.12 into the General Fund.

Expenditure

We sent £1697.00 to Charity this year, and £7600 to the Diocese. We are aiming to increase this year on year.

Parish expenses have been low because of the interregnum arrangements. The fees and travelling expenses of visiting priests are met by the Diocese. Bob has claimed travel on occasion, lectionaries, internet licenses are the sort of items we have been paying our share of.

General expenses include insurance premia (A £2627.58, H £1236.14) and electricity (A £554.13, H £251.29). We have purchased no gas this year, but are paying for the heaters to be serviced, and rental on Alwinton's gas tank. Service upkeep was £607.61, which includes organists' fees, candles, wine and wafers.

Churchyard maintenance was £1850. Mike Hodgson has not increased his charge ever during the time he has been doing this work.

Computation

Our net income was £3652.80, £6082.99 went into the general fund, and our restricted funds fell by £2430.19. Our investments grew in value £327.57 (general fund) and £432.93 (restricted). These movements produced a net increase in our value of

£4413.30, bringing our total net worth to £53789.64, being divided between our general fund (£25188.41) and restricted funds (£28601.23)

Restricted Funds

Our Restricted Fund holdings have fallen by just short of two and a half thousand pounds, the greatest fall being in the Alwinton Fabric Fund, a drop of £3609.24. This was due to various maintenance costs. The Charity fund fell by a small amount. These falls were offset to some extent by a rise in the Churchyards fund of £1071. We normally place funds relating to funeral fees and memorials in the Churchyards Fund, and thus have no control or influence over this income. We may need to consider holding specific events to raise funds for Alwinton's fabric.

Balance Sheet

Our cash assets are held in three accounts; the Newcastle Diocesan Fund holds £19347.45, CCLA holds £6499.02 in its CBF CofE Deposit fund, and Lloyds Bank holds £27943.16 in our Current account. The Newcastle Fund results from a bequest made in the 1960's for the upkeep of Alwinton Churchyard, and it has been accruing interest ever since. The Charity Commissioners have agreed that the district may be able to draw from it for other purposes.

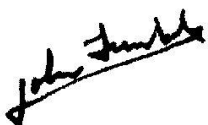
Conclusion

Our finances are in a healthy condition, and fund raising has resumed after Covid successfully. Both our buildings have had their quinquennial inspections, and each requires sums of the order of £10000 spending. A very generous donation for Holystone Restoration of £10000 early in 2025 means that we are in a position to set these repairs in hand. However, if we are to pursue our ambition for providing toilet and kitchen facilities, we will have to engage in vigorous fund raising.

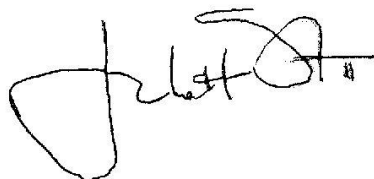
John Farndale

March 2025

Approved at annual District meeting of 6th April 2025 in St Michael & All Angels Alwinton



JA Farndale, Treasurer



Julia Stott, Warden

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 DECEMBER 2024

	General Unrestricted Fund £	Restricted Funds £	2024 £	2023 £
INCOME				
Planned gift aided giving	7,003.00	125.00	7,128.00	9,599.00
Gift aided gifts	335.00	-	335.00	599.00
Gift aid- tax reclaimed		-	-	2,178.50
Other planned giving	310.00	-	310.00	270.00
Collections (plate)	2,691.75	-	2,691.75	3,741.08
Gifts and donations	2,520.00	210.00	2,730.00	858.81
Grants and legacies		-	-	235.16
Fundraising less costs	6,497.31	1,140.00	7,637.31	6,578.47
Investment income	525.06	-	525.06	517.01
Service fees		1,781.00	1,781.00	3,393.00
Charity collections	-	1,680.05	1,680.05	3,071.58
	<u>19,882.12</u>	<u>4,936.05</u>	<u>24,818.17</u>	<u>31,041.61</u>
EXPENDITURE				
Charitable donations	-	1,697.00	1,697.00	3,126.00
Diocesan quota	7,600.00	-	7,600.00	6,600.00
Parish expenses	696.04	-	696.04	1,529.44
Church general	4,895.48	-	4,895.48	6,553.41
Service upkeep	607.61	-	607.61	1,307.18
Maintenance Churchyards	-	1,850.00	1,850.00	1,850.00
Fabric	-	3,819.24	3,819.24	-
Equipment	-	-	-	4,010.18
	<u>13,799.13</u>	<u>7,366.24</u>	<u>21,165.37</u>	<u>24,976.21</u>
Net incoming/(outgoing) resources	6,082.99	(2,430.19)	3,652.80	6,065.40
Gain/(Loss) on revaluation of investments	760.50	-	760.50	1,818.16
Net movement of funds	<u>6,843.49</u>	<u>(2,430.19)</u>	<u>4,413.30</u>	<u>7,883.56</u>
Opening balance 1 January 2024	18,777.85	30,598.49	49,376.34	41,492.78
Closing balance 31 December 2024	<u>25,621.34</u>	<u>28,168.30</u>	<u>53,789.64</u>	<u>49,376.34</u>

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
BALANCE SHEET AS AT 31 DECEMBER 2024

		2024 £	2023 £
CURRENT ASSETS			
Newcastle Diocesan Fund		19,347.46	18,914.53
CBF Church of England Deposit Fund		6,499.02	6,171.45
Bank current account		27,943.16	24,290.36
TOTAL ASSETS AND NET WORTH	-	<u>53,789.64</u>	<u>49,376.34</u>
REPRESENTED BY PARISH FUNDS			
General (unrestricted)		25,621.34	18,777.85
Restricted funds			
Churchyard fund	9,846.81		8,775.81
Fabric fund	4,108.19		7,717.43
Alwinton heating fund	6,839.34		6,714.34
Holystone restoration	7,078.10		7,078.10
Youth	252.23		252.23
Charity fund	<u>43.63</u>		60.58
		28,168.30	
	-	53,789.64	<u>49,376.34</u>

**ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
RESTRICTED FUNDS AS AT 31 DECEMBER 2024**

	Churchyard fund	Fabric fund	Alwinton heating fund	Holystone restoration	Youth	Charity fund	Total
INCOME	£	£	£	£	£	£	£
Net fundraising	1,140.00	-	-	-	-	1,680.05	2,820.05
Donations etc	1,781.00	210.00	125.00	-	-	-	2,116.00
	<u>2,921.00</u>	<u>210.00</u>	<u>125.00</u>	<u>-</u>	<u>-</u>	<u>1,680.05</u>	<u>4,936.05</u>
EXPENDITURE	1,850.00	3,819.24		-	-	1,697.00	7,366.24
Net movement in funds	<u>1,071.00</u>	<u>(3,609.24)</u>	<u>125.00</u>	<u>-</u>	<u>0.00</u>	<u>(16.95)</u>	<u>(2,430.19)</u>
Opening balance 1 January 2024	8,775.81	7,717.43	6,714.34	7,078.10	252.23	60.58	30,598.49
Closing balance 31 December 2024	<u><u>9,846.81</u></u>	<u><u>4,108.19</u></u>	<u><u>6,839.34</u></u>	<u><u>7,078.10</u></u>	<u><u>252.23</u></u>	<u><u>43.63</u></u>	<u><u>28,168.30</u></u>

**INDEPENDENT EXAMINER'S REPORT TO ST MICHAEL AND ALL ANGELS ALWINTON WITH
ST MARY THE VIRGIN HOLYSTONE**

I report on the accounts for the year ended 31 December 2024, which are set out on pages 1 - 3.

Respective responsibilities of members and examiner

As members (trustees) with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

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



J P Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
April 2025

St. Michael and All Angels, Alnham

Treasurer's report for the calendar year 2024 covering the Current Accounts, the Restoration Account and the CBF CofE Deposit Fund.

To be read in conjunction with the full accounts which have been examined by Jilly Robinson.

For 2024, St Michael's recorded a surplus of £3,397 (2023 – surplus £2,227).

Income

Total income was £10,750 (£9,743).

Regular Giving. £1,416 (£1,538) down due to cancelled standing order payments.

Collections. Totalled £2,238 (£724). "Normal" £1,023 (net of £280 paid to organists), two funerals £769, one baptism £286 and Easter £161.

Fund Raising. Totalled £3,366 (£2,661). Adam Scott Talk £721. Summer Lunch at £2,645.

Other Income. Totalled £1,451 (£3,481). Two main components being £964 by way of donations and £312 received during Kate Hazelwood's funeral which were passed on to WaterAid. Within this category the last of the jam sales amounted to £36.

Service Fees. Totalled £944 (£297) was in respect of two funerals.

Gift Aid / GASDS. Totalled £795 (£727).

Interest. £539 (£316).

Expenses

Total expenses amounted to £7,353 (£7,516).

Largest repeat items:

A. Heat & Power	£ 735 net (£815 gross after adding back contributions)
B. Insurance	£1,671
C. Parish Share	£1,596

Parish Expenses. £20.

Fund Raising. Adam Scott Talk £Nil. Summer Lunch £658.

Equipment. £35 for candles in respect of the baptism.

Repairs & Renewals. Totalled £1,208. Repairs to building £566. Carpentry £535. Repair to visitors book £80. New Lock £27.

Fire Safety. £85 annual inspection.

Church Running Costs. £500 in respect of the quinquennial report.

Other. Totalled £845. Included £312 paid to Water Aid (see also under Other Income), £49 for a card reader and the balance being food and drink in relation to events held with Kings School.

Bank Account Balances as at 31 December 2024

Total £32,056

- | | |
|--|--|
| 1. Everyday Accounts (Lloyds Bank) | £11,035Cr
(Designated Funds £6,792) |
| 2. Rainy Day Account (CBF CofE Deposit Fund) | £10,701 Cr
(Designated Funds £10,701) |
| 3. Restoration Account (Lloyds Bank) | £10,320 Cr
(Restricted Funds £10,320) |

Mr M Marcyniuk
Treasurer
26/2/25

St Michael & All Angels, Alnham

DCC Accounts for the year to 31 December 2024 for the Current Accounts with Lloyds Bank

Prepared by Meron Marcyniuk (DCC Treasurer)

	<u>2024</u>	<u>2023</u>
INCOME		
Regular Giving	£1,415.96	£1,538.00
Collections	£2,238.48	£724.05
Fundraising	£3,365.70	£2,661.00
Other Income	£1,451.37	£3,481.35
Service Fees	£943.50	£297.00
Gift Aid / GASDS Recovered	£795.22	£726.51
TOTAL	£10,210.23	£9,427.91
EXPENSES		
Parish Expenses	£19.66	£260.30
Heat & Power	£734.68	£838.65
Insurance	£1,671.85	£1,631.14
Fundraising Expenses	£658.31	£632.83
Equipment	£34.94	£0.00
Repairs & Renewals	£1,207.69	£1,252.00
Parish Share	£1,596.00	£1,500.00
Fire Safety & Legislation	£84.60	£313.20
Church Running Costs	£500.00	£335.00
Other	£845.33	£753.13
TOTAL	£7,353.06	£7,516.25
SURPLUS / DEFICIT	£2,857.17	£1,911.66



Current Account Balances

Opening Balance	£8,177.83	£6,266.17
Plus Income	£10,210.23	£9,427.91
Less Expenses	-£7,353.06	-£7,516.25
Closing Balance	£11,035.00	£8,177.83

Opening Balance	£8,177.83	£6,266.17
Plus Surplus / Less Deficit	£2,857.17	£1,911.66
Closing Balance	£11,035.00	£8,177.83

Fund Types

Unrestricted (Alnham General Fund)	£4,242.69*	£8,177.83
Designated (Alnham Fabric Fund)	£6,792.31**	£0.00
	-----	-----
	£11,035.00	£8,177.83

Bank Accounts

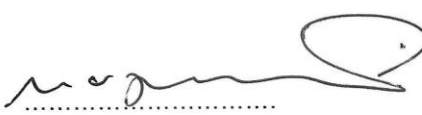
Lloyds Bank Classic	£1,633.15	£2,972.39
Lloyds Bank Treasurers	£9,401.85	£5,205.44
	-----	-----
	£11,035.00	£8,177.83

*£8,177.83 less transfer £8,000 to Alnham Fabric Fund plus Income £4,064.86.

**£0.00 plus transfer £8,000.00 from Alnham General Fund less £1,207.69 expenses.



 John Sordy, Chairman



 Meron Marcyniuk, Treasurer

Date 6/3/25

St Michael & All Angels, Alnham

DCC Accounts for the year to 31 December 2024 for the CBF Church of England Deposit Fund with CCLA

Prepared by Meron Marcyniuk (DCC Treasurer)

	<u>2024</u>	<u>2023</u>
INCOME		
Interest	£539.34	£315.55
TOTAL	£539.34	£315.55
EXPENSE		
Transfer to Current Account		
to part pay for Notice Board	Nil	Nil
TOTAL	Nil	Nil
SURPLUS / DEFICIT	£539.34	£315.55

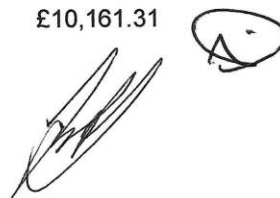
CCLA Account Balances

Opening Balance	£10,161.31	£9,845.76
Plus Income	£539.34	£315.55
Less Expenses	Nil	Nil
Closing Balance	£10,700.65	£10,161.31

Opening Balance	£10,161.31	£9,845.76
Plus Surplus / Less Deficit	£539.34	£315.55
Closing Balance	£10,700.65	£10,161.31

Fund Types

Designated (Alnham Fabric Fund)	£10,700.65	£10,161.31
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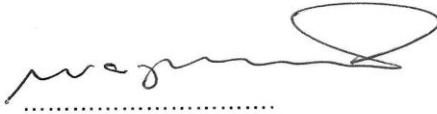
CCLA Accounts

CBF Church of England Deposit Fund

£10,700.65

£10,161.31


.....
John Sordy, Chairman


.....
Meron Marcyniuk, Treasurer

Date 6/3/25

St Michael & All Angels, Alnham

DCC Accounts for the year to 31 December 2024 for the Restoration Account with Lloyds Bank

Prepared by Meron Marcyniuk (DCC Treasurer)

	<u>2024</u>	<u>2023</u>
INCOME		
Income	Nil	Nil
TOTAL	Nil	Nil
EXPENSE		
Transfer to Current Account		
to part pay for Notice Board	Nil	£500.00
TOTAL	Nil	£500.00
SURPLUS / DEFICIT	Nil	-£500.00

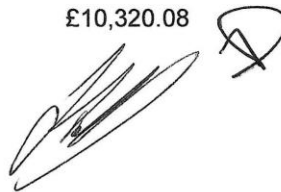
CCLA Account Balances

Opening Balance	£10,320.08	£10,820.08
Plus Income	Nil	Nil
Less Expenses	Nil	-£500.00
Closing Balance	£10,320.08	£10,320.08

Opening Balance	£10,320.08	£10,820.08
Plus Surplus / Less Deficit	Nil	-£500.00
Closing Balance	£10,320.08	£10,320.08

Fund Types

Restricted (Alnham Restoration Fund)	£10,320.08	£10,320.08
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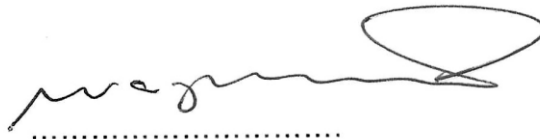
Bank Account

Lloyds Bank Treasurers

£10,320.08

£10,320.08


.....
John Sordy, Chairman


.....

Meron Marcyniuk, Treasurer

Date 6/3/25

**Mrs J Robison
Cleughend
Scrainwood
Alnham
Nr Alnwick
Northumberland
NE66 4TP**

Mr M Marcyniuk
Treasurer
St Michael & All Angels Church, Alnham
C/O The Old School House
Alnham
Nr Alnwick
Northumberland
NE66 4TN

Dear Mr Marcyniuk

INDEPENDENT EXAMINER'S STATEMENT

Concerning the Current Account Accounts for the year ended 31 December 2024, the Restoration Account Accounts for the year ended 31 December 2024 and the CBF Church of England Deposit Fund Accounts for the year ended 31 December 2024 for St Michael & All Angels Church, Alnham ("the Accounts").

I have checked the relevant receipts and payments (the accounting records) and the resulting Accounts. I confirm that the accounting records have been properly kept and that the Accounts accord with the accounting records.

Yours sincerely



Mrs J Robinson

Independent Examiner

Date 14-2-2025.

Accounts

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL 2023

During the year there have been three PCC meetings (April, September and November).

The April meeting (a short one following the Annual Parish Meeting) elected PCC members to the following PCC roles:

Vice Chair
Secretary
Treasurer
Planned Giving Officer
Electoral Roll Officer
Safeguarding Officer
Data Protection Officer

At the September meeting the Rector put forward a motion to the PCC – “This PCC delegates its responsibility regarding finance, property and personnel to the DCCs of Alnham, Alwinton & Holystone, Rothbury, Hepple and Thropton respectively. Decisions that affect the churches and property of the DCCs may be made with our authority”.

This motion was passed unanimously.

The Treasurer talked the members through the arrangements with regard to the Sequestration Fund and the Rectory during the Vacancy period. Some of the signatories on the various PCC bank accounts would be amended.

Permission was given for Alnham DCC to apply for a Faculty with regard to an application for grave space in the churchyard.

The Secretary advised that a letter would be distributed to all of the DCC members and also PCC members with regard to the suitability of the Rectory. Once agreed the letter would be sent to Canon Shane Waddle.

In November a meeting was held with the Archdeacon (Catherine Sourbut Groves) and the Area Dean (Alison Hardy) to discuss arrangements for the Vacancy period and also the paperwork required for posting the advert for a new Rector for Upper Coquetdale.

Margaret Pope
PCC Secretary
March 2024

PARISH OF UPPER COQUETDALE PCC MEMBERSHIP 2023

Ex Officio members

Rector (PCC chair) The Reverend Canon John Sinclair (until 8th October 2023)

Assistant Clergy The Reverend John Storey

Lay Minister David Carey
Libby Cripps

Wardens	Jackie Bickmore	Helen Holmes
	Ken Branson (to 7.11.2023)	Wilma Hunter (to 6.11.2023)
	Lesley Cowe	Jenny Sordy
	Marion Farndale	Julia Stott
	Kate Hazelwood	Margy Tasker-Brown

Deputy Wardens Sue Bowmer
Margaret Pope

Deanery Synod Representatives Liz Kerry (Diocesan Synod Representative)
Jeff Reynolds
Vacancy x 2 (Alwinton and Alnham)

Members	David Carey	
	Fiona Cowley	
	John Farndale	
	Sharon Graham	
	Gail Johnston	
	Meron Marcyniuk	
	Carol Milburn	
	Joan Storey	
	Vacancy	Alnham

PCC Officers

Vice Chair	John Farndale
Secretary	Margaret Pope (resigned 12.01.2024)

Other Appointments

Examiner	Ryecroft Glenton
Electoral Roll Officer	Margaret Pope
Safeguarding Officer	Gail Johnston
Treasurer	Chris Pope (not on PCC)
Planned Giving Officer	Adrienne Thunder (not on PCC)
Data Protection Officer	Joan Storey

St Michael and All Angels Alnham St Michael and All Angels Alwinton Christ Church Hepple
St Mary the Virgin Holystone All Saints Rothbury St Andrew Thropton

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2023

TREASURER'S REPORT

Financial Review

At the end of the year the PCC Fund balance was £321.61, the Messy Church balance was £841.17, the Children and Young Persons Fund balance was £40.77 and the other funds all had a balance of zero making a total of £1,203.55 for Upper Coquetdale PCC accounts.

The Messy Church fund has been enhanced in 2023 by a gift aid donation of £100.00 from a member of the All Saints' Church congregation, (adding a further £25.00 in gift aid) and a donation of £150.00 from The Dixon Trust. A further £41.02 has been donated at the monthly sessions but £216.98 has been spent on various items for the sessions leaving a balance of £841.17 at the end of 2023.

Three claims have been made to the HMRC Charities in 2023 for Rothbury, Hepple & Thropton DCC for both Gift Aid and GASDS in April, August and December. Two claims have been made in 2023 for Alnham DCC the first for Gift Aid in March and the second for GASDS in June. Two claims have been made in 2023 for Alwinton & Holystone DCC the first for the 2022 Gift Aid and GASDS in December and the second for the 2023 Gift Aid also in December. HMRC Charities deposit all claims amounts into the Upper Coquetdale PCC bank account and then Adrienne Thunder, our PCC Planned Giving Officer, and I transfer the amount to the appropriate DCC bank account using the online bank transfer facility which requires two signatories to facilitate the transfer.

In March 2023 we received an Energy Support Grant of £705.50 from the Newcastle Diocesan Board of Finance Ltd to help with the increased energy costs. It was decided between our now retired Rector, Canon John Sinclair, and the three DCC treasurers that this grant should be divided equally across the three DCCs with Alwinton & Holystone DCC and Alnham DCC each receiving £235.16 and Rothbury, Hepple & Thropton DCC receiving £235.18.

Once the Rector, Canon John Sinclair, had announced that he would be retiring later in the year, an appeal was launched for a monetary gift for him and Gill through the Upper Coquetdale PCC bank account. A total of £2,190.00 was raised and, of this, £30.00 was used to buy gifts for John and Gill which were presented to them after his final service on Sunday 8th October and the rest of the donations, which amounted to £2,160.00, was transferred to their bank account.

In the autumn of 2023 Barclays Bank carried out a review of the Upper Coquetdale PCC bank account and, after completing several forms and jumping through several hoops, the bank account was finally cleared to continue to be used. This review will occur every five years and so the next one will probably be in 2028.

I would like to take this opportunity to thank Adrienne Thunder, Upper Coquetdale PCC and Rothbury, Hepple & Thropton DCC Planned Giving Officer, for all the hard work she does on recording the Rothbury, Hepple & Thropton DCC donations and on submitting the Gift Aid and GASDS claims to the HMRC Charities on behalf of the three DCCs. My thanks go to John Farndale, Alwinton & Holystone DCC Treasurer, and to Meron Marcyniuk, Alnham DCC Treasurer, for all they do on their accounts during the year and for assisting in producing the combined parish accounts for 2023. Thank you also to Ian Friend, Alwinton & Holystone DCC Planned Giving Officer, for all he does in recording their donations and to our retired Rector, Canon John Sinclair, for his support and guidance on various financial matters up to his retirement at the beginning of October 2023.

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2023

Finally, 2024 will present its own financial challenges for the PCC and the three DCCs as we face increases in our electricity and gas bills, our churches' insurances and paying the Parish Share to the Newcastle Diocesan Board of Finance Ltd but I feel sure that the congregations of the various churches will rise to the occasion and that we will be able to meet our expenditure in full.

Christopher Pope – Treasurer



.....
Acting Chair
Dr John Farndale



.....
Treasurer
Christopher Pope

17th April 2024
.....

Date

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

STATEMENT OF ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements of the Parochial Church Council have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the Parochial Church Council can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the Parochial Church Council that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the Parochial Church Council. These include funds designated for a particular purpose by the Parochial Church Council.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the Parochial Church Council and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the Parochial Church Council.
 - c) Other fixtures, fittings and office equipment where the Parochial Church Council is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the Parochial Church Council.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2023.
- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2023.
 - b) Any other amounts owing to the Parochial Church Council including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2023.
- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the Parochial Church Council.
 - b) Any arrears of Diocesan Parish Share.

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2023

Statement of financial activities	PCC	Messy Church	RHT DCC	A/H DCC	Alnham DCC	Children/ Youth	Rector's Gift	2023	2022
	£	£	£	£	£	£		£	£
Incoming resources									
HMRC Gift Aid & GASDS	-	25.00	9367.68	2,178.50	726.51	-	-	12,297.69	14,692.97
Ecclesiastical Insurance Trust 130	-	-	-	-	-	-	-	-	130.00
Parish Support Grant	-	-	235.18	235.16	235.16	-	-	705.50	1,685.00
Donations for the Rector's Retirement Gift	-	-	-	-	-	-	2,190.00	2,190.00	-
Messy Church Donations	-	250.00	-	-	-	-	-	250.00	34.00
Messy Church Fund Raising		-	-	-	-	-	-	-	142.34
Messy Church Collections	-	41.02	-	-	-	-	-	41.02	58.34
Total incoming resources	0	316.02	9602.86	2,413.66	961.67	0	2,190.00	15,484.21	16,742.65
Resources expended									
Transfers to Rothbury, Hepple & Thropton DCC	-	-	9,602.86	-	-	-	-	9,602.86	9,557.03
Transfers to Alwinton & Holystone DCC	-	-	-	2,413.66	-	-	-	2,413.66	2,491.47
Transfers to Alnham DCC	-	-	-	-	961.67	-	-	961.67	4,459.47
Gifts for John & Gill Sinclair	-	-	-	-	-	-	30.00	30.00	-
Monetary Gift for the Rector's Retirement	-	-	-	-	-	-	2,160.00	2,160.00	-
Messy Church Expenses	-	216.98	-	-	-	-	-	216.98	487.18
Total outgoing resources	0	216.98	9,602.86	2,413.66	961.67	0	2,190.00	15,385.17	16,995.15
Net incoming/(outgoing) resources	0	99.04	0	0	0	0	0	99.04	(252.50)
2022 Balances b/fwd	321.61	742.13	0	0	0	40.77	0	1,104.51	1,357.01
Net incoming/(outgoing) resources in 2023	0	99.04	0	0	0	0	0	99.04	(252.50)
Cash in Bank as at 31st December 2023	321.61	841.17	0	0	0	40.77	0	1,203.55	1,104.51

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL
STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2023

	2023	2022
	£	£
Current assets		
Cash at bank	<u>1,203.55</u>	<u>1,104.51</u>
Funds		
PCC	321.61	321.61
Messy Church	841.17	742.13
Children & Young Persons	40.77	40.77
Rector's Leaving Gift	0.00	0.00
Rothbury, Hepple & Thropton DCC	0.00	0.00
Alnham DCC	0.00	0.00
Alwinton & Holystone DCC	<u>0.00</u>	<u>0.00</u>
	<u>1,203.55</u>	<u>1,104.51</u>

Accounting policies

The accounts have been prepared under the historical cost convention on a receipts and payment basis.

INDEPENDENT EXAMINER'S REPORT TO THE UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

I report on the accounts of the Parochial Church Council for the year ended 31 December 2023, which are set out on pages 3 - 4.

Respective responsibilities of members and examiner

As members (trustees) of the Parochial Church Council with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.have not been met; or
2. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
April 2024

PARISH OF UPPER COQUETDALE - FINANCIAL SUMMARY YEAR ENDING 31 DECEMBER 2023

	R/H/T		A/H		Aln		UCP	
	2022	2023	2022	2023	2022	2023	2022	2023
	£	£	£	£	£	£	£	£
GENERAL FUND								
<u>Income</u>								
*Planned Giving	34,878	35,059	5,528	9,299	1,723	1,538	42,129	45,896
*Gift Aided Giving Non-Regular	793	1,759	844	599	0	0	1,637	2,358
*HMRC Gift Aid/GASDS	9,709	10,294	1,930	2,179	3,898	727	15,537	13,200
Rent and Service Fees	4,587	2,215	292	612	0	297	4,879	3,124
Fundraising	3,497	5,200	6,155	5,269	2,390	2,661	12,042	13,130
*Plate Collections	4,187	4,240	1,793	3,741	979	724	6,959	8,705
Donations	1,805	1,738	1,698	828	1,658	3,481	5,161	6,047
Grants/Legacies/Misc/Charity Collections	0	0	2,071	235	0	0	2,071	235
Investment Income	399	810	514	517	0	0	913	1,327
Total Income	<u>59,855</u>	<u>61,315</u>	<u>20,825</u>	<u>23,279</u>	<u>10,648</u>	<u>9,428</u>	<u>91,328</u>	<u>94,022</u>
<u>Payments</u>								
Cost of Generating Funds	920	1,060	0	0	726	633	1,646	1,693
Charitable Donations	1,000	0	0	0	0	0	1,000	0
Church Running Costs	54,626	58,879	12,769	14,461	4,465	6,623	71,860	79,963
Parish Administration	1,009	1,233	1,965	1,529	342	260	3,316	3,022
Total Payments	<u>57,555</u>	<u>61,172</u>	<u>14,734</u>	<u>15,990</u>	<u>5,533</u>	<u>7,516</u>	<u>77,822</u>	<u>84,678</u>
Investments Gain/Loss	-1,159	856	-2,229	1,818	0	0	-3,388	2,674
Surplus/Deficit	2,300	143	6,091	9,107	5,115	1,912	13,506	11,162
GENERAL FUND BALANCE	41,936	42,883	9,671	18,778	6,266	8,178	<u>57,873</u>	<u>69,839</u>
- includes Cannon Morton Bequest and Cardstall Fund								
ALL FUNDS								
<u>Total Assets</u>	<u>112,809</u>	<u>127,880</u>	<u>41,493</u>	<u>49,376</u>	<u>26,932</u>	<u>28,659</u>	<u>181,234</u>	<u>205,915</u>
*Regular income as a % of running costs		51,352 = 87%		15,818 = 109%		2,989 = 45%		

Restricted Funds:

Hepple Restoration Fund balance now £12,999
All Saints Organ Fund balance now £7,917
Holystone Restoration Fund balance now £7,078
A/H Charity Fund balance now £61
A/H Churchyard Fund balance now £8,776
Alwinton Heating Fund balance now £6,714
A/H Fabric Fund balance now £7,717
A/H Youth Fund balance now £252
Thropton Fabric Fund balance now £761
Rothbury Fabric Fund balance now £21,846
R/H/T Young People Fund balance now £832
Hepple Churchyard Fund balance now £1,379
Hepple Tree & Grass Fund balance now £1,256
R/H/T Parish Hall Fund balance now £16,817
R/H/T Wright Memorial Fund balance now £2,598
R/H/T Topping Memorial Fund balance now £613
R/H/T Donkin Bequest balance now £2,112
Rothbury Emergency Fund balance now £553
Rothbury Churchyard Fund balance now £73
Rothbury Coffee Fund balance now £3,094
Rothbury Warm Hub Fund balance now £10,581
Alnham Restoration Fund balance now £10,320
Alnham Fabric Fund balance now £10,161
Sequestration Fund balance now £341

Designated Funds:

R/H/T Hardship Fund balance now £1,225
R/H/T Cardstall Fund balance now £3,740

NB - *figures may not total exactly due to rounding*

Key to Abbreviations: *R/H/T - Rothbury, Hepple and Thropton District*
A/H - Alwinton and Holystone District
Aln - Alnham District
UCP - Upper Coquetdale Parish

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

TREASURER'S REPORT 2023

FINANCIAL REVIEW

We commenced 2023 with an operating balance of £12,015.13 for the General Fund in the Lloyds current bank account and cash in hand which included the December 2022 collection, planned giving and donations and we commence 2024 with a slightly lower balance of £11,658.60 for the General Fund in the Lloyds current bank account and cash in hand which includes the plate collections, planned giving and donations given during December 2023.

The 2023 figures for the General Fund Receipts and Payments Account show we have a surplus of £143.47 which means we have received more income than we have spent on expenditure for the General Fund.

Our allocation of Parish Share for 2023 was £35,000. This was paid in full during the course of the year and was completed at the beginning of December 2023 with a final payment of £2,900 all from General Fund income. However, an additional £1,000 was paid at the end of December 2023 increasing the total paid to £36,000.

Planned Giving was lower than anticipated and was £841 below the 2023 budget figure. Non-Regular Gift Aided giving has increased in comparison with 2022. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased slightly this year and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Parish Giving Scheme run by the Diocese of Gloucester.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing a considerable decrease on the 2022 figure and the Votive Candle Stand is also showing a decrease on the 2022 figure. In November 2022 a Contactless Donations Terminal was installed in All Saints Church on a Diocesan trial which ended in early October 2023. A total of £972.00 was donated between November 2022 and October 2023 of which we received £66.78 in 2022 and £860.99 in 2023 with £44.23 being deducted in transactions charges. However, we have been able to claim £243.00 in GASDS on the gross donation of £972.00 and this is included in the HMRC Gift Aid on Planned Giving/GASDS figure for 2023 in the General Fund Receipts and Payments.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2023 with the 100 Club renewal followed by a second 100 Club renewal in June 2023. We have raised the total of £1,880.00 during the year from the 100 Club. The Produce Stall run by Carol Milburn started again at the beginning of June and ran each month up to December with the exception of October and has raised a total of £382.30. At the end of August members of the three churches ran a stall at the Hexham Car Boot sale and raised £335.20. Also, in August a Nearly New Event which was run by Joan Storey raised £250.05. A monthly Coffee Morning and Stalls event organised by Kathryn Reynolds was held in All Saints Church between February and December which raised a total of £2,093.80. In May a Coronation Fete organised by Gill Sinclair and her team was held in All Saints Church which raised a total of £410.63 of which £198.13 from the Refreshment Stall was donated by Gill Sinclair to the Alnwick District Foodbank. The remaining £212.50 was split with £55.00 for the General Fund, £100.00 for the Rothbury Fabric Fund, £8.00 for the Rothbury Churchyard Fund and £49.50 for the Rothbury Warm Hub Fund. Joan Storey has also organised four other events during December 2022 and 2023 which have raised a total of £203.50 and a detailed breakdown of the General Fund figures can be found on page 7 under Fundraising.

The Parish Hall has received an income of £1,897.00 against a total expenditure of £3,075.99 meaning that the Parish Hall account has ended 2023 with a deficit of £1,178.99. This is due to the fact that one of our regular groups, The Trefoil Guild Rothbury have disbanded following their July 2023 meeting. However, our main regular group, Judali Yoga has increased the number of hours per week that they hire the hall back to pre-pandemic levels of use.

The Card Stall which Gill Sinclair was running and Alison Ball is now running also continues to provide an important source of income.

St Andrew's Church, Thropton has had grass cutting carried out at a cost of £310.00 and the fire extinguishers have been tested at a total cost of £51.60. These items have been financed from the General Fund. The Thropton Fabric Fund, which is used for project work rather than general repairs, has paid £270.00 for new front doors and £458.00 for 2019 Quinquennial work. The Thropton Fabric Fund has a balance at the end of 2023 of £761.22.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

Christ Church Hepple has had its fire extinguishers tested at a cost of £51.60, the lightning conductor testing work has been undertaken at a cost of £120.00 and grass cutting has cost £975.00 in 2023 which have all been paid for from the General Fund. A further £130.00 has been paid for grass cutting from the Hepple Tree and Grass Fund. This fund also received £350.00 in gift aid donations, a further £87.50 in gift aid and £948.00 from burial and monument fees.

The Hepple Restoration Fund has received funeral fees of £198.00, donations of £475.00, planned giving of £250.00, HMRC gift aid and GASDS of £257.50, a funeral collection of £245.00, the Honesty Jar received £10.00 in donations and the Afternoon Tea and Wellbeing event raised £100.00 during 2023 and has a balance of £12,999.09 at the end of the year.

All Saints' Rothbury has seen a total sum of £514.41 spent on cleaning and maintenance work in 2023 from the General Fund. This includes the garden waste bin (£49.50), grass cutting (£150.00), fire extinguishers tested (£55.20), lightning conductors testing (£120.00) and various items for All Saints Church (£139.71). From the Rothbury Fabric Fund £165.00 has been paid for repairs to the Bell Tower rope handrail and door. From the Bookstall Fund £2,074.89 has been paid out for a new noticeboard for All Saints Church and a further £65.00 to install it. We received a grant from Northumberland County Council of £2,000.00 towards the noticeboard and my thanks go to Councillor Steven Bridgett for organising that. A gift aid donation of £500.00, together with the gift aid of £125.00, was also received to cover the cost of the noticeboard.

Church running costs are showing in the accounts as £16,004.64. This figure is an increase from the 2022 figure of £15,072.50 which includes all the maintenance work undertaken at the three churches from the General Fund in 2023. A breakdown of the costs can be found in note 5 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £1,232.69 in 2023 shows an increase in comparison to 2022 figure which was £1,008.87.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight decrease in the amount of bank charges that we have paid in 2023 in comparison to 2022. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that we will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 10 in the column headed CASH FLOAT against the General Fund.

Printing and stationery costs of £386.92 for 2023 have slightly decreased on the 2022 figure of £403.15. The Administration Costs of £310.85 for 2023 covers the costs incurred by the treasurer and planned giving officer in managing the DCC's financial affairs.

The Insurance Premiums total for 2023 for the three churches is shown in note 5 on page 8 as £7,297.90 which is a 6.24% increase on the figure of £6,869.15 shown for 2022 caused by the rate of inflation. The Parish Hall insurance premium was £1,000.36 in 2023 which is a 6.25% increase on the 2022 figure, again caused by the rate of inflation. In August 2018 the All Saints' Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

In December 2022 the Parish of Upper Coquetdale received a Parish Support Grant for energy costs of £1,685.00 and this was split three ways between the three DCCs with the RHT DCC receiving £561.66. In March 2023 a further Energy Support Grant of £705.50 was received by the Parish and this again was split three ways between the three DCCs with the RHT DCC receiving £235.18. The grant is not shown in the General Fund receipts and Payments Account as the £235.18 has been recorded as negative expenditure against each of the six utilities.

In 2022 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £2,107.83 in 2023 through donations, GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid a total of £306.65 in 2023 for the organ to be tuned by Harrison & Harrison Ltd of Durham. The Organ Fund has ended 2023 with a balance of £7,917.12 which is split between the CBF Deposit Fund (£7,006.38) and the Rothbury PCC-CG bank account (£910.74) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund. During 2023 £1,000.00 was transferred from the Rothbury PCC-CG bank account to the CBF Deposit Fund to reduce the working capital held in the Rothbury PCC-CG bank account.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

During 2022 the Rector decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall increase in the value of the CBF Investment units in 2023 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. Income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen an increase in 2023 after the depressing low interest rates we received in 2022.

The Hepple Churchyard Fund has received £51.24 in shared interest from the CBF Deposit Fund during 2023.

During 2023 the budget for cleaning and maintenance for the three churches was exceeded due to the fact that the cost of grass cutting at Hepple and Thropton had risen from £12.00 per hour to £20.00 per hour due to the fact that new grass cutters were being used. The churchwardens at Hepple and Thropton were informed that grass cutting would have to be reduced in order to meet the budgetary figure and as a result gift aid donations of £350.00 were donated to be used for the Hepple grass cutting to which gift aid of £87.50 was added. The donations and gift aid were put into an existing restricted fund known as the Hepple Tree Fund which I renamed as the Hepple Tree and Grass Fund. In the event only £130.00 had to be used from this fund to pay for the final grass cut of the year at Hepple.

During 2023 I switched the fees for baptisms, banns, weddings, funeral and burials from being recorded in the General Fund to being allocated according to which church or churchyard the event took place in. What this means is all fees from weddings, banns and funerals held at All Saints' Church are now allocated to the Rothbury Fabric Fund, all fees from weddings, banns and funerals held at Christ Church Hepple are now allocated to the Hepple Restoration Fund, all burial and monument fees in the Christ Church Hepple churchyard are allocated to the newly named Hepple Tree & Grass Fund and all fees for services held at St Andrews Thropton will be allocated to Thropton Fabric Fund. The General Fund will continue to receive fees for funerals held at crematoria and in 2023 this total £68.00 for two funerals held at Brockenfield Crematorium Felton.

The Rothbury Coffee Fund has received a total of £550.22 in 2023 which is represented by £446.09 in coffee donations and £104.13 in shared interest and has a balance of £3,094.29 at the end of 2023.

During the last quarter of 2023 Barclays bank conducted a review of the RHT DCC bank account. This is the bank account that receives all the Planned Giving Standing Orders each month which are then transferred to the DCC's main bank account which is the Lloyds – Rothbury DCC bank account. The review of the RHT DCC bank account involved a lot of form filling which our Planned Giving Officer, Adrienne Thunder, undertook as the main contact for the bank account and also a considerable amount of telephone calls answering subsequent questions at which point I, as treasurer, became involved. I am pleased to report that after almost three months of detailed investigation Barclays bank were finally satisfied that the bank account was being properly used and administered and not being used for illicit purposes. We have been informed that Barclays bank will conduct a similar review every five years.

I am pleased to report that the Parish Giving Scheme run by the Diocese of Gloucester seems to have been secured financially as, in late 2023, the Archbishops' Council decided to fund the running of the scheme from the centre rather than each diocese that uses the scheme paying an annual fee to the Diocese of Gloucester. I believe that the reasoning behind the change is to try and encourage dioceses that have been reluctant to use the scheme due to cost implications to now join the Parish Giving Scheme.

As I have reported at various RHT DCC meetings during 2023, the CCLA Investment Management, who administer our CBF Investment funds and CBF Deposit fund, finally switched in November 2023 to using a third-party agent to deal with all deposits and withdrawals. This has meant downloading and using a new withdrawal form and also downloading and using a deposit form for the first time which CCLA have provided. CCLA have also set up a new bank account into which all deposits are transferred and will only action those deposits on receipt of a deposit form attached to an e-mail. The CCLA Investment Management now has a Digital Portal which allows me to download all the documentation when I deposit into or withdraw from the funds.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

During a vacancy a Sequestration Fund has to be set up for the financial administration of the Rothbury Rectory and Visiting Clergy expenses which can be claimed back from the diocese on a monthly basis. At their September meeting the Upper Coquetdale PCC delegated the running of the Sequestration Fund to the RHT DCC. This is run by me, as RHT DCC Treasurer, as all financial matters concerning the rectory and visiting clergy are dealt with by this DCC.

At the RHT DCC meeting held in September members confirmed that the Sequestration Fund could be set up within the RHT DCC accounts and would be funded by a transfer of an initial £500.00 from the General Fund with up to a further £500.00 available to be transferred if required during the vacancy. The initial £500.00 was transferred from the General Fund to the Sequestration in September 2023 and has been used to fund expenditure on the rectory and visiting clergy. Since the end of October 2023, a monthly claim has been submitted to the Newcastle Diocesan Board of Finance Ltd and both the October and November claims have been paid. These payments are recorded in the accounts as negative expenditure offsetting the various payments. The Sequestration Fund is therefore not showing any income but is showing an expenditure figure of £159.35 which represents the December 2023 expenditure and a balance of £340.65 in the "Statement of Assets and Liabilities" on Page 11. The December 2023 claim is due to be paid by the diocese in January 2024 and will appear in the 2024 RHT DCC Accounts.

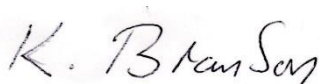
I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sue Bowmer for running the 100 Club, to thank Gill Sinclair and Alison Ball for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs. I would also like to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the Rector, Canon John Sinclair, for his support and advice during his incumbency in what have been difficult years to manage the finances.

Other thanks should go to Carol Milburn for running the Produce Stall on the first Sunday of each month and for all those who do the baking, to Kathryn Reynolds for organising and running the monthly Coffee Mornings on the second Saturday of the month and to Ken Branson, our Acting DCC Chairman, for his advice on difficult financial matters.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management.

If all these steps are taken it is likely we will be able to pay our estimated 2024 Parish Share in full which is £35,000. This equates to £2,916.66 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2024 Parish Share in full without selling more shares or we may default in 2024 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



Acting Chair
Kenneth Branson



Treasurer
Christopher Pope

20th March 2024

Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH, HEPPLER
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 4) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2023.
- 5) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2023.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2023.
- 6) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2023	2022
	£	£
RECEIPTS		
Income from Operating Activities		
Fees	68.00	3,203.00
Church Hire	250.00	200.00
Parish Hall Rent	<u>1,897.00</u>	<u>1,184.00</u>
	<u>2,215.00</u>	<u>4,587.00</u>
Fund Raising		
Fund Raising General (1)	3,319.85	1,601.53
Fund Raising 100 Club	<u>1,880.00</u>	<u>1,896.00</u>
	<u>5,199.85</u>	<u>3,497.53</u>
Incoming Resources from Donors		
Planned Giving (2)	35,059.15	35,477.92
Planned Giving Recall	-	(600.00)
HMRC Gift Aid on Planned Giving/GASDS (2)	10,294.29	9,709.35
Gift Aid Giving Non- Regular (2)	1,758.80	793.00
Plate Collections (3)	<u>4,240.41</u>	<u>4,186.83</u>
	<u>51,352.65</u>	<u>49,567.10</u>
Other Voluntary Incoming Resources		
Donations (4)	<u>1,737.79</u>	<u>1,804.57</u>
	<u>1,737.79</u>	<u>1,804.57</u>
Income from Investments		
CBF Deposit Fund Shared Interest	35.88	6.17
NSIB Dividends	514.17	134.22
CBF Investment Funds Dividends	<u>259.74</u>	<u>258.31</u>
	<u>809.79</u>	<u>398.70</u>
TOTAL RECEIPTS	<u>61,315.08</u>	<u>59,854.90</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	<u>1,060.00</u>	<u>920.00</u>
	<u>1,060.00</u>	<u>920.00</u>
Charitable Activities		
Donations to Missions and Charities	<u>-</u>	<u>1,000.00</u>
Church Activities and Running Costs		
Parish Share	36,000.00	34,000.00
Church Running Costs (5)	16,004.64	15,072.50
Clergy Expenses	3,137.66	3,079.60
Parish Hall Running Costs (8)	3,075.99	2,032.65
Service & Sanctuary Expenses	477.28	280.78
Visiting, Lay and Retired Clergy Costs	183.35	160.20
Quinquennial Inspection	<u>-</u>	<u>-</u>
	<u>58,878.92</u>	<u>54,625.73</u>
Parish Administration		
Bank Charges	84.00	92.29
Planned Giving Expenses	6.00	11.56
Printing and Stationery	386.92	403.15
Administration Costs	310.85	-
Internet Broadband	66.17	65.39
Telephone Rothbury Rectory	<u>378.75</u>	<u>436.48</u>
	<u>1,232.69</u>	<u>1,008.87</u>
TOTAL PAYMENTS	<u>61,171.61</u>	<u>57,554.60</u>
OPERATING SURPLUS FOR YEAR (9)	<u>143.47</u>	<u>2,300.30</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2023**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in June 2023 and continued each month up to December 2023 with the exception of October. Other fundraising events in 2023 have included a Sale of Household items, a Nearly New Clothes Sale, a stall at the Elsdon Christmas Fayre in December 2022, a Record Collection Sale, a Coronation Fete, a Nearly New Sale and a Car Boot sale at Hexham both at the end of August and a monthly Coffee Morning event held each month from February to December 2023 in All Saints Church Rothbury. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall (June – December 2023)	382.30
Sale of Household Items	20.00
Nearly New Clothes Sale	22.50
Stall at Elsdon Christmas Fayre (December 2022)	31.00
Sale of Record Collection	130.00
Coronation Fete – Bags & Scarfs (May 2023)	55.00
Nearly New Sale (August 2023)	250.05
Hexham Car Boot Sale (August 2023)	335.20
Coffee Morning Events (February - December 2023)	<u>2,093.80</u>
Total	<u>3,319.85</u>

2. Planned Giving

The total of regular giving in 2023 has seen a slight decrease on the 2022 figure of £418.77. The Planned Giving overall figure of £35,059.15 includes £9,410.15 which has been paid through the Parish Giving Scheme run by the Diocese of Gloucester. From this scheme we have also received £2,352.67 in Gift Aid which forms part of the overall total of £10,294.29 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2023 has also seen an increase of £965.80 on the 2022 figure.

3. Income from Plate Collections is given as the total amount for all three churches. The 2023 figure has seen a slight increase on the 2022 figure. The breakdown between the three churches is as follows: -

	2023 £	2022 £
Hepple	436.00	487.05
Rothbury	3,333.41	3,096.78
Thropton	471.00	603.00
Total	<u>4,240.41</u>	<u>4,186.83</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2023 are shown below; these do not appear in the Receipts and Payments account.

	£
Alnwick District Foodbank – Collection from the Rector’s Retirement Service	739.35
Meningitis Now – Wedding Plate Collection	46.00
Messy Church – HMRC Charities Gift Aid on Donation	25.00
Mind – Wedding Plate Collection	95.00
Revd Colin Scott Funeral – Donation of Organist and Verger Fees	100.00
Total	<u>1,005.35</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2023 - CONTINUED

4. Donations Received

The sum of £1,737.79 includes £469.24 from the Wall Safe, £272.56 from the Votive Candle Stand, £860.99 from the Contactless Donations Terminal and £135.00 in general donations.

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2023	2022
	£	£
Insurance on the three church buildings	7,297.90	6,869.15
Music, Bells, Organ and Piano Tuning and Organist Expenses	2,352.16	2,570.30
Cleaning and maintenance	1,892.61	1,616.58
Utilities	4,231.29	3,865.88
Social Expenses (Rector's Retirement Party)	45.89	-
Miscellaneous Sundries	184.79	150.59
Total	<u>16,004.64</u>	<u>15,072.50</u>

6. From the Card Stall account the following has been paid

	£
The Royal British Legion – Wreath for 2023	23.98
Fund Raising Banners	228.00
New Noticeboard for All Saints Church (including installation)	2,129.89
Greetings Cards etc	<u>184.27</u>
Total	<u>2,576.14</u>

The total of £2,576.14 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 12.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence	20.00
100 Club Prizes	<u>1,040.00</u>
Total	<u>1,060.00</u>

8. Parish Hall Running Costs

	2023	2022
	£	£
Insurance	1,000.36	941.51
Cleaning and Maintenance	646.67	485.88
Utilities	1,428.96	443.54
Music Licenses	-	161.72
Total	<u>3,075.99</u>	<u>2,032.65</u>

The Cleaning and Maintenance figure of £646.67 includes £80.00 for the boiler to be tested, £36.00 for the fire extinguishers to be tested, £63.30 for a new smoke detector, £152.00 for two new fluorescent lights and clocks, and £220.00 for the carpets to be professionally cleaned.

It was decided by the Rector and Treasurer not to renew the Music Licenses for the Parish Hall for 2023 as no lets are made where music would be played. This decision will be kept under review.

9. The 2023 figure for the "Operating Surplus for Year" shows we have a surplus of £143.47 on the income and expenditure for the General Fund for the year. This has been achieved despite the fact that the overall payments for 2023 have increased by £3,617.01 on the 2022 figure which has been offset by the fact that the receipts for 2023 have increased by £1,460.18 over the 2022 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2023**

	2023 £	2022 £
Fixed assets		
CBF Investment Fund (1)	8,663.11	7,885.63
CBF Investment Fund (WS) (1)	878.43	799.60
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	<u>26,541.54</u>	<u>25,685.23</u>
Current assets		
Debtors	-	-
CBF Deposit Account (3)	75,222.38	62,087.22
Cash Float	300.00	300.00
Sum Total of other Bank Accounts	<u>25,815.72</u>	<u>24,737.07</u>
	101,338.10	87,124.29
Liabilities		
Creditors: Amounts falling due in one year	<u>-</u>	<u>-</u>
Net current assets less current liabilities	<u>101,338.10</u>	<u>87,124.29</u>
Total assets less current liabilities	<u>127,879.64</u>	<u>112,809.52</u>
Total net assets less liabilities	<u>127,879.64</u>	<u>112,809.52</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	21,200.14	20,700.36
Designated		
Designated – Hardship Fund	1,225.28	1,179.75
Designated - Cardstall Fund (5)	3,739.64	3,292.21
Restricted		
Restricted - Donkin Bequest	2,111.69	2,033.22
Restricted - Parish Hall Fund	16,816.57	16,191.66
Restricted - Hepple Restoration Fund	12,999.09	11,463.59
Restricted - Organ Fund	7,917.12	6,115.94
Restricted – Thropton Fabric Fund	761.22	1,445.59
Restricted - Topping Memorial Fund	613.00	590.22
Restricted - Wright Memorial Fund	2,598.38	2,501.83
Restricted – Hepple Churchyard Fund	1,378.69	1,327.45
Restricted – Hepple Tree & Grass Fund	1,255.50	0.00
Restricted – Rothbury Churchyard Fund	72.91	44.05
Restricted – Rothbury Coffee Fund	3,094.29	2,556.27
Restricted – Rothbury Fabric Fund	21,846.38	14,276.13
Restricted – Rothbury Emergency Fund	552.89	591.08
Restricted – Rothbury Warm Hub Fund	10,580.93	9,755.83
Restricted – Sequestration Fund	340.65	0.00
Restricted – Young People Fund	832.27	801.34
Endowment		
Endowment - Canon Morton Bequest (3)	<u>17,943.00</u>	<u>17,943.00</u>
Funds of the churches	<u>127,879.64</u>	<u>112,809.52</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted funds						
General Reserve	11,358.60	-	-	9,541.54	300.00	21,200.14
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,225.28	-	-	-	1,225.28
Cardstall Fund	167.64	3,572.00	-	-	-	3,739.64
Restricted Funds						
Parish Hall Fund (1)	-	16,816.57	-	-	-	16,816.57
Wright Memorial Fund	-	2,598.38	-	-	-	2,598.38
Topping Memorial Fund	-	613.00	-	-	-	613.00
Hepple Restoration Fund	12,999.09	-	-	-	-	12,999.09
Hepple Churchyard Fund	-	1,378.69	-	-	-	1,378.69
Hepple Tree & Grass Fund	-	1,255.50	-	-	-	1,255.50
Rothbury Churchyard Fund	-	72.91	-	-	-	72.91
Rothbury Coffee Fund (2)	-	3,094.29	-	-	-	3,094.29
Rothbury Fabric Fund	-	21,846.38	-	-	-	21,846.38
Rothbury Emergency Fund	39.00	513.89	-	-	-	552.89
Rothbury Warm Hub Fund (1)	-	10,580.93	-	-	-	10,580.93
Donkin Bequest	-	2,111.69	-	-	-	2,111.69
Thropton Fabric Fund	-	761.22	-	-	-	761.22
Sequestration Fund	340.65	-	-	-	-	340.65
Young People Fund	-	832.27	-	-	-	832.27
Organ Fund	910.74	7006.38	-	-	-	7,917.12
Total funds	25,815.72	75,222.38	17,000.00	9,541.54	300.00	127,879.64

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from coffee donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023**

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted funds						
General Reserve	20,700.36	61,315.08	(61,171.61)	(500.00)	856.31	21,200.14
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,179.75	45.53	-	-	-	1,225.28
Cardstall Fund	3,292.21	3,023.57	(2,576.14)	-	-	3,739.64
Restricted funds						
Parish Hall Fund	16,191.66	624.91	-	-	-	16,816.57
Wright Memorial Fund	2,501.83	96.55	-	-	-	2,598.38
Topping Memorial Fund	590.22	22.78	-	-	-	613.00
Hepple Restoration Fund	11,463.59	1,535.50	-	-	-	12,999.09
Hepple Churchyard Fund	1,327.45	51.24	-	-	-	1,378.69
Hepple Tree & Grass Fund	-	1,385.50	(130.00)	-	-	1,255.50
Rothbury Churchyard Fund	44.05	28.86	-	-	-	72.91
Rothbury Coffee Fund	2,556.27	550.22	(12.20)	-	-	3,094.29
Rothbury Fabric Fund	14,276.13	7,815.25	(245.00)	-	-	21,846.38
Rothbury Emergency Fund	591.08	22.81	(61.00)	-	-	552.89
Rothbury Warm Hub Fund	9,755.83	825.10	-	-	-	10,580.93
Donkin Bequest	2,033.22	78.47	-	-	-	2,111.69
Thropton Fabric Fund	1,445.59	44.03	(728.40)	-	-	761.22
Sequestration Fund	-	-	(159.35)	500.00	-	340.65
Young People Fund	801.34	30.93	-	-	-	832.27
Organ Fund	6,115.94	2,107.83	(306.65)	-	-	7,917.12
Total funds	112,809.52	79,604.16	(65,390.35)	-	856.31	127,879.64

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2023

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £8,685.23 on 31 December 2022 have increased in overall value by £856.31 in 2023.

As at 31 December 2022 the CBF Investment Fund was valued at £7,885.63 as shown on page 9 under the 2022 figure. This fund was revalued on 30 June 2023 and increased in value by £281.25 to £8,166.88. The fund was again revalued on 31 December 2023 and has seen a further increase in value of £496.23 and was valued at £8,663.11. This means that over the full 2023 year this investment fund has increased by £777.48.

As at 31 December 2022 the CBF Investment Fund (WS) was valued at £799.60 as shown on page 9 under the 2022 figure. This fund was revalued on 30 June 2023 and increased in value by £28.51 to £828.11. The fund was again revalued on 31 December 2023 and has seen a further increase in value of £50.32 and was valued at £878.43. This means that over the full 2023 year this investment fund has increased by £78.83.

Overall, the two CBF Investment Funds have increased in total value by £856.31 during 2023 and as at 31 December 2023 were valued at a combined total of £9,541.54.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £259.74 and from the Canon Morton Bequest held in a NS&I Investment Bond amounting to £514.17 as well as £35.88 from the Canon Morton Bequest held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest (at a rate of 3.30254%) in proportion to its balance as at 31 December 2023. This was the amount of interest generated during the year by the CBF Deposit Account and amounted in total to £2,484.25.

	£	
CBF Deposit Fund Account	2,484.25	
CBF Investment Fund Account (WS)	23.90	
CBF Investment Fund Account	235.84	
NS&I Bond	514.17	
Total	<u>3,258.16</u>	(2022: £770.99)

The overall interest rate for 2023 was 3.30254%.

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account
- 4) In 2023 the General Fund Receipts and Payments Account had an operating surplus of £143.47. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay £36,000 in parish share to the Diocese in 2023. As at 31 December 2023 there is a total of £21,200.14 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,663.11
CBF Investment Fund Account (WS)	878.43
Cash in Hand (Float)	300.00
Lloyds Bank – Rothbury DCC bank account	<u>11,358.60</u>
Total	<u>21,200.14</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £109.27 interest in 2023 and is included in the Statement of Assets and Funds on pages 9 - 11. As at 31 December 2023 there is a total of £3,739.64 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,572.00
Lloyds Bank– Rothbury DCC bank account	<u>167.64</u>
Total	<u>3,739.64</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2023, which are set out on pages 6 - 12.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

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

3. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

4. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2024

**The District of Alwinton with Holystone
in
The Parish of Upper Coquetdale
Treasurer's Report for the Financial Year 2023**

Income exceeded expenditure this year. Our income was £31041.61 in total, and expenditure was £24976.21. As our statement of financial activity (SOFA) shows, these figures are very similar to those of the previous year. In 2022 we had one off income relating to a covid grant and power outages following Arwen's damage of some £5000. This year we did receive a small grant from the Church of £235 to offset the increased energy costs.

Giving to the church via members' bank accounts have considerably increased from five and a half thousand pounds to nine and a half, and consequently our gift aid refund from HMRC is up also. Plate collections have also increased from £2000 to £3700, much of this increase being due to the generosity of congregations at some of the funerals that have been held. Fundraising income dropped a little from £7962 to £6578. Service fees increased by over £2000; these accrue from weddings and funerals.

Fund raising has done well, though not quite so well as in the previous year. Events have ranged from Pimms and fireworks to bingo, teas in church, raffle, quiz. The curry night was re-instated following the covid ban.

Expenditure has been high, just on £25000, and very similar to the previous year. There were some £1000 electrical repairs, and several smaller items including servicing of gas heaters, inspection of gas fixtures, fire extinguisher service, replacement of defunct heater at St Mary's (a second gas heater remains to be replaced in the Biddlestone Porch at St Michael's). The two churches cost over £6500, an increase of £2000 over last year to keep running, including insurance (over £3500 annually for both buildings), electricity and gas. Service upkeep is a little higher than 2022; the greater part of this sum is to cover organists' remuneration. Holystone spent over £100 on candles, but the minimum quantity our suppliers allow us to order should keep us lit for a number of years. We also spent a similar sum on Common Worship service booklets for Morning Prayer on Sunday.

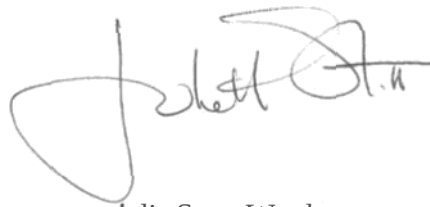
Energy costs have risen, as we all know, and the church is not immune to this. Government has given some assistance with electricity bills, though the scheme is less generous than that for residential customers. As I write, I hear via the Deanery that the Diocese wants us to aim to pay Parish Share at the level we did pre-covid, ie £17494. That may be possible on today's figures. Our current bank account holds over £24000, but of that £11000 is held in restricted funds and, therefore, not available to pay Parish Share. No doubt we could afford a bit more, but £17494, unless our income increases greatly, on the basis of today's figures, is unattainable. This is a matter to which the DCC will have to give close attention in the coming months.

John Farndale, March 2024

Approved at annual District meeting of 24th March 2024 in St Mary's Holystone



JA Farndale, Treasurer



Julia Stott, Warden

**ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE STATEMENT
OF FINANCIAL ACTIVITIES YEAR ENDED 31 DECEMBER 2023**

	General Unrestricted Fund £	Restricted Funds £	2023 £	2022 £
INCOME				
Planned gift aided giving	9,299.00	300.00	9,599.00	5,533.00
Gift aided gifts	599.00	-	599.00	844.50
Gift aid- tax reclaimed	2,178.50	-	2,178.50	1,929.80
Other planned giving	270.00	-	270.00	310.00
Collections (plate)	3,741.08	-	3,741.08	2,000.84
Gifts and donations	558.31	300.50	858.81	1,977.55
Grants and legacies	235.16	-	235.16	5,096.50
Fundraising less costs	5,268.47	1,310.00	6,578.47	7,962.18
Investment income	517.01	-	517.01	514.16
Service fees	612.00	2,781.00	3,393.00	1,307.00
Charity collections	-	3,071.58	3,071.58	3,629.00
	23,278.53	7,763.08	<u>31,041.61</u>	<u>31,104.53</u>
EXPENDITURE				
Charitable donations	-	3,126.00	3,126.00	3,784.18
Diocesan quota	6,600.00	-	6,600.00	7,000.00
Parish expenses	1,529.44	-	1,529.44	1,964.65
Church general	6,553.41	-	6,553.41	4,661.93
Service upkeep	1,307.18	-	1,307.18	1,107.20
Maintenance Churchyards	-	1,850.00	1,850.00	1,820.00
Fabric	-	-	-	5,282.50
Equipment	-	4,010.18	4,010.18	-
	<u>15,990.03</u>	<u>8,986.18</u>	<u>24,976.21</u>	<u>25,620.46</u>
Net incoming/(outgoing) resources	7,288.50	(1,223.10)	6,065.40	5,484.07
Gain/(Loss) on revaluation of investments	1,818.16	-	1,818.16	(2,228.99)
Net movement of funds	<u>9,106.66</u>	<u>(1,223.10)</u>	<u>7,883.56</u>	<u>3,255.08</u>
Opening balance 1 January 2023	9,671.19	31,821.59	41,492.78	38,237.70
Closing balance 31 December 2023	<u>18,777.85</u>	<u>30,598.49</u>	<u>49,376.34</u>	<u>41,492.78</u>

**ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
BALANCE SHEET AS AT 31 DECEMBER 2023**

		2023 £	2022 £
CURRENT ASSETS			
Newcastle Diocesan Fund		18,914.53	17,288.01
CBF Church of England Deposit Fund		6,171.45	5,979.81
Bank current account		24,290.36	18,224.96
TOTAL ASSETS AND NET WORTH	-	<u>49,376.34</u>	<u>41,492.78</u>
REPRESENTED BY PARISH FUNDS			
General (unrestricted)		18,777.85	9,671.19
Restricted funds			
Churchyard fund	8,775.81		6,234.31
Fabric fund	7,717.43		11,727.61
Alwinton heating fund	6,714.34		6,714.34
Holystone restoration	7,078.10		6,778.10
Youth	252.23		252.23
Charity fund	<u>60.58</u>		115.00
		30,598.49	
	-	49,376.34	<u><u>41,492.78</u></u>

**ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
RESTRICTED FUNDS AS AT 31 DECEMBER 2023**

	Churchyard fund	Fabric fund	Alwinton heating fund	Holystone restoration	Youth	Charity fund	Total
INCOME	£	£	£	£	£	£	£
Net fundraising	1,310.00	-	-	-	-	3,071.58	4,381.58
Donations etc	3,081.50			300.00	-		3,381.50
	4,391.50	-	-	300.00	-	3,071.58	7,763.08
EXPENDITURE	1,850.00	4,010.18		-	-	3,126.00	8,986.18
Net movement in funds	2,541.50	(4,010.18)	-	300.00	0.00	(54.42)	(1,223.10)
Opening balance 1 January 2023	6,234.31	11,727.61	6,714.34	6,778.10	252.23	115.00	31,821.59
Closing balance 31 December 2023	8,775.81	7,717.43	6,714.34	7,078.10	252.23	60.58	30,598.49

**INDEPENDENT EXAMINER'S REPORT TO ST MICHAEL AND ALL ANGELS
ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE**

I report on the accounts for the year ended 31 December 2023, which are set out on pages 1 - 3.

Respective responsibilities of members and examiner

As members (trustees) with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.have not been met; or
2. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J P Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
March 2024

St. Michael and All Angels, Alnham

Treasurer's report for the Current Accounts for the calendar year 2023

To be read in conjunction with the full accounts.

For 2023, St Michael's recorded a surplus of £1,912 (2022 – surplus £5,115 which included £3,341 Gift Aid claims going back to 2019).

Income

Total income was £9,428 (£10,648).

Regular Giving at £1,538 down 11% due to a cancelled standing order.

Collections at £724 down 26% because we omitted to put the plates out at the 2022 Christmas Eve service (money would have been banked in January 2023).

Summer Lunch at £2,661 up 11% mainly due to increased numbers attending despite ticket prices being unchanged from 2022.

Other Income at £3,481 up 110% but after taking out a grant and a transfer from the Restoration Account for the replacement notice board, donations for John Sinclair's leaving collection and Air Ambulance (these 4 items amounting to £1,600), the increase was only 13% due mainly to increased lettings of the church space and equipment. Within this category jam sales amounted to £299 (£354) – the future of this income is uncertain.

Service Fees at £297 was in respect of a wedding.

Gift Aid / GASDS at £727 was up 30% (after taking out the £3,341 Gift Aid claims going back to 2019) due to the first-time inclusion of GASDS.

Expenses

Total expenses amounted to £7,516 (£5,533).

Biggest repeat items:

A. Heat & Power	£ 839*
B. Insurance	£1,631
C. Parish Share	£1,500

Parish Expenses at £260 down 24%.

*Heat & Power down 40% on a cash basis. However, after adding back grants and a refund in respect of overcharged VAT, the true cost in 2023 was £1,654 (£2,017) representing a reduction of 18% as a result of better management of how and when we use electricity.

Summer Lunch expenses at £633 down 13% due to the generosity of food providers.

Repairs & Renewals at £1,252 represents the replacement notice board in respect of which we received a grant of £500 from Whittingham, Callaly & Alnham Parish Council and £500 was transferred from the Restoration Account.

Fire Safety at £313 included the annual inspection and new equipment (inspection for 2022 was paid in 2023 due to the invoice for 2022 going astray).

Church Running Costs at £335 included £295 in respect of organ service.

Other at £753 included £500 for John Sinclair's leaving collection and £100 for Air Ambulance both amounts were included in Other Income.

Bank Account Balances as at 31 December 2023

1. Everyday Accounts (Lloyds Bank) £ 8,178 Cr (up £1,911 (being the surplus for 2023) since 31/12/22)
2. Rainy Day Account (CCLA) £10,161 Cr (up £316 (interest) since 31/12/22)
3. Restoration Account (Lloyds Bank) £10,320 Cr (down £500 (transfer to Everyday Accounts to part pay for the replacement notice board) since 31/12/22)

Mr M Marcyniuk
Treasurer
25/2/24

St Michael & All Angels, Alnham

DCC Accounts for the year to 31.12.23 for the Current Accounts

Prepared by Mr Meron Marcyniuk (DCC Treasurer)

	<u>2023</u>	<u>2022</u>
INCOME		
Regular Giving	£1,538.00	£1,723.00
Collections	£724.05	£979.65
Fundraising	£2,661.00	£2,390.20
Other Income	£3,481.35	£1,657.67
Service Fees	£297.00	£0.00
Gift Aid/GASDS Recovered	£726.51	£3,897.80
TOTAL	£9,427.91	£10,648.32

EXPENSES		
Parish Expenses	£260.30	£341.41
Heat & Power	£838.65	£1,405.13
Insurance	£1,631.14	£1,565.14
Fundraising Expenses	£632.83	£726.32
Equipment		
Repairs & Renewals	£1,252.00	
Parish Share	£1,500.00	£1,305.00
Fire Safety & Legislation	£313.20	
Church Running Costs	£335.00	£140.00
Other	£753.13	£50.00
TOTAL	£7,516.25	£5,533.00
Surplus / Deficit	£1,911.66	£5,115.32

Current Account Balances

Opening Balance	£6,266.17	£1,150.85
Plus Income	£9,427.91	£10,648.32
Less Expenses	-£7,516.25	-£5,533.00
Closing Balance	£8,177.83	£6,266.17

Opening Balance	£6,266.17	£1,150.85
Plus Surplus (Less Deficit)	£1,911.66	£5,115.32
Closing Balance	£8,177.83	£6,266.17

Chairman John Sordy	Treasurer Meron Marcyniuk
	
Date 4 / 2 / 24	Date 4/2/24

St Michael & All Angels, Alnham

DCC Accounts for the year to 31.12.23 for the Restoration Account

Prepared by Mr Meron Marcyniuk (DCC Treasurer)

	<u>2023</u>	<u>2022</u>
INCOME		
	Nil	Nil
TOTAL	£0.00	£0.00
EXPENSES		
Transfer to Current Account to part pay for Notice Board	£500.00	
5 Year ECR check		£300.00
Alteration to heating controls		£284.24
TOTAL	£500.00	£584.24
Surplus / Deficit	-£500.00	-£584.24

Current Account Balances

Opening Balance	£10,820.08 ✓	£11,404.32
Plus Income	£0.00	£0.00
Less Expenses	-£500.00	-£584.24
Closing Balance	£10,320.08 ✓	£10,820.08

Opening Balance	£10,820.08	£11,404.32
Plus Surplus (Less Deficit)	-£500.00	-£584.24
Closing Balance	£10,320.08	£10,820.08

Chairman John Sordy	Treasurer Meron Marcyniuk
	
Date 4/2/24	Date 4/2/24

**Mrs J Robison
Cleughend
Scrainwood
Alnham
Nr Alnwick
Northumberland
NE66 4TP**

Mr M Marcyniuk
Treasurer
St Michael & All Angels Church, Alnham
C/O The Old School House
Alnham
Nr Alnwick
Northumberland
NE66 4TN

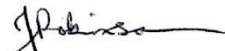
Dear Mr Marcyniuk

INDEPENDENT EXAMINER'S STATEMENT

Concerning the Current Account Accounts for the year ended 31 December 2023 and the Restoration Account Accounts for the year ended 31 December 2023 for St Michael & All Angels Church, Alnham ("the Accounts").

I have checked the relevant receipts and payments (the accounting records) and the resulting Accounts. I confirm that the accounting records have been properly kept and that the Accounts accord with the accounting records.

Yours sincerely



Mrs J Robinson

Independent Examiner

Date 27-01-2024.

Accounts

PARISH OF UPPER COQUETDALE APCM 19TH APRIL 2023

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL 2022

During the year there have been two PCC meetings (April and September).

The April meeting (a short one following the Annual Parish Meeting) elected PCC members to the following PCC roles:

Vice Chair
Secretary
Treasurer
Planned Giving Officer
Electoral Roll Officer
Safeguarding Officer
Data Protection Officer

At the September meeting a motion was put to the PCC – “This PCC delegates its responsibility regarding finance, property and personnel to the DCCs of Alnham, Alwinton & Holystone, Rothbury, Hepple and Thropton respectively. Decisions that affect the churches and property of the DCCs may be made with our authority”.

This motion was passed unanimously.

A discussion was held on the subject of utility bills for the six churches. Non-domestic customers will receive a rebate but no information had been received from the Diocese. Contracts entered into since 1st April 2022 will get an automatic rebate from the energy companies. The Treasurer had investigated purchasing gas and electricity through the Parish Buying Scheme but no new customers were being taken on.

Gail Johnston advised that safeguarding training courses will be taking place during the year.

Margaret Pope
PCC Secretary
March 2023

PARISH OF UPPER COQUETDALE PCC MEMBERSHIP 2022

Ex Officio members

Rector (PCC chair) The Reverend Canon John Sinclair

Assistant Clergy The Reverend John Storey

Lay Minister Dr Libby Cripps

Wardens	Jackie Bickmore Lesley Cowe Marion Farndale Kate Hazelwood Helen Holmes Wilma Hunter	Bobbie Smart (until 30 th November 2022) Jenny Sordy Julia Stott Margy Tasker-Brown (from 1 st December 2022) Colin Wheeler
---------	---	---

Deputy Wardens Ken Branson
Margaret Pope

Deanery Synod Representatives Liz Kerry (Diocesan Synod Representative)
Jeff Reynolds
Vacancy x 2 (Alwinton and Alnham)

Members	Fiona Cowley John Farndale Sharon Graham Gail Johnston Meron Marcyniuk Carol Milburn Chris Pope (until 31st October 2022) Joan Storey 2 vacancies Alnham Rothbury (from 1 st November 2022)
---------	--

PCC Officers

Vice Chair John Farndale
Secretary Margaret Pope

Other Appointments

Examiner	Ryecroft Glenton
Electoral Roll Officer	Margaret Pope
Safeguarding Officer	Gail Johnston
Treasurer	Chris Pope (not on PCC from 1 st November 2022))
Planned Giving Officer	Adrienne Thunder (not on PCC)
Data Protection Officer	Joan Storey

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2022

TREASURER'S REPORT

Financial Review

At the end of the year the PCC Fund balance was £321.61, the Messy Church balance was £742.13, the Children and Young Persons Fund balance was £40.77 and the other funds all had a balance of zero making a total of £1,104.51 for Upper Coquetdale PCC accounts.

The Messy Church fund has been enhanced in 2022 by a donation from the UCCT 2021 Carols in Mart collection of £34.00 and by a Coffee Morning held at All Saints Church in April which raised £142.34. A further £58.34 has been donated at the monthly sessions but £487.18 has been spent on various items for the sessions leaving a balance of £742.13 at the end of 2022.

Three claims have been made to the HMRC Charities in 2022 for Rothbury, Hepple & Thropton DCC for both Gift Aid and GASDS in April, August and December. One claim has been made in 2022 for Alwinton & Holystone DCC for both Gift Aid and GASDS in August. One claim has been made in 2022 for Alnham DCC for Gift Aid in April. The HMRC Charities deposit all claims amounts into the Upper Coquetdale PCC bank account and then Adrienne Thunder our PCC Planned Giving Officer and I transfer the amount to the appropriate DCC bank account using the online bank transfer facility which requires two signatories to facilitate the transfer.

In June 2022 a cheque for £130.00 was received for the Hepple Restoration Fund from the Ecclesiastical Insurance Trust 130 as a result of a member of the congregation taking out a House Insurance policy with the insurance company.

In December 2022 we received a Parish Support Grant of £1,685.00 from the Newcastle Diocesan Board of Finance Ltd to help with the increased energy costs. It was decided between the Rector and three DCC treasurers that this grant should be divided equally across the three DCCs with Alwinton & Holystone DCC and Alnham DCC receiving £561.67 each and Rothbury, Hepple & Thropton DCC receiving £561.66.

I would like to take this opportunity to thank Adrienne Thunder, Upper Coquetdale PCC and Rothbury, Hepple & Thropton DCC Planned Giving Officer, for all the hard work she does on recording the Rothbury, Hepple & Thropton DCC donations and on submitting the Gift Aid and GASDS claims to the HMRC on behalf of the three DCCs.

My thanks go to John Farndale, Alwinton & Holystone DCC Treasurer, and to Meron Marcyniuk, Alnham DCC Treasurer, for all they do on their accounts during the year and for assisting in producing the combined parish accounts for 2022.

Thank you also to Ian Friend, Alwinton & Holystone DCC Planned Giving Officer, for all he does in recording their donations and to the Rector, Canon John Sinclair, for his continued support and guidance on various financial matters.

Finally, 2023 will present its own financial challenges for the PCC and the three DCCs as we face increases in our electricity and gas bills, our churches' insurances and paying the Parish Share to the Newcastle Diocesan Board of Finance but I feel sure that the congregations of the various churches will rise to the occasion and that we will be able to meet our expenditure in full.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

19th April 2023

.....
Date

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

STATEMENT OF ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements of the Parochial Church Council have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the Parochial Church Council can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the Parochial Church Council that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the Parochial Church Council. These include funds designated for a particular purpose by the Parochial Church Council.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the Parochial Church Council and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the Parochial Church Council.
 - c) Other fixtures, fittings and office equipment where the Parochial Church Council is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the Parochial Church Council.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2022.
- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2022.
 - b) Any other amounts owing to the Parochial Church Council including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2022.
- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the Parochial Church Council.
 - b) Any arrears of Diocesan Parish Share.

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2022

Statement of financial activities	PCC	Messy Church	RHT DCC	A/H DCC	Alnham DCC	Children/ Youth	2022	2021
	£	£	£	£	£	£	£	£
Incoming resources								
CAF GAYE Donations	-	-	-	-	-	-	-	600.00
Leaving Collection for Rev Ann Peters	-	-	-	-	-	-	-	1,085.00
HMRC Gift Aid & GASDS	-	-	8,865.37	1,929.80	3,897.80	-	14,692.97	13,393.43
Ecclesiastical Insurance Trust 130	-	-	130.00	-	-	-	130.00	-
Parish Support Grant	-	-	561.66	561.67	561.67	-	1,685.00	-
Community Foundation Grant	-	-	-	-	-	-	-	900.00
Messy Church Donations	-	34.00	-	-	-	-	34.00	600.00
Messy Church Fund Raising	-	142.34	-	-	-	-	142.34	316.56
Messy Church Collections	-	58.34	-	-	-	-	58.34	210.79
Total incoming resources	0	234.68	9,557.03	2,491.47	4,459.47	0	16,742.65	17,105.78
Resources expended								
Transfers to Rothbury, Hepple & Thropton DCC	-	-	9,557.03	-	-	-	9,557.03	12,258.69
Transfers to Alwinton & Holystone DCC	-	-	-	2,491.47	-	-	2,491.47	2,684.74
Transfers to Alnham DCC	-	-	-	-	4,459.47	-	4,459.47	-
Leaving Collection to Rev Ann Peters	-	-	-	-	-	-	-	1,085.00
Messy Church Expenses	-	487.18	-	-	-	-	487.18	394.86
Total outgoing resources	0	487.18	9,557.03	2,491.47	4,459.47	0	16,995.15	16,423.29
Net incoming/(outgoing) resources	0	(252.50)	0	0	0	0	(252.50)	682.49
2021 Balances b/fwd	321.61	994.63	0	0	0	40.77	1,357.01	674.52
Net incoming/(outgoing) resources in 2022	0	(252.50)	0	0	0	0	(252.50)	682.49
Cash in Bank as at 31st December 2022	321.61	742.13	0	0	0	40.77	1,104.51	1,357.01

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL
STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2022

	2022	2021
	£	£
Current assets		
Cash at bank	<u>1,104.51</u>	<u>1,357.01</u>
Funds		
PCC	321.61	321.61
Messy Church	742.13	994.63
Children & Young Persons	40.77	40.77
Rothbury, Hepple & Thropton DCC	0.00	0.00
Alnham DCC	0.00	0.00
Alwinton & Holystone DCC	<u>0.00</u>	<u>0.00</u>
	<u>1,104.51</u>	<u>1,357.01</u>

Accounting policies

The accounts have been prepared under the historical cost convention on a receipts and payment basis.

INDEPENDENT EXAMINER'S REPORT TO THE UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

I report on the accounts of the Parochial Church Council for the year ended 31 December 2022, which are set out on pages 3 - 4.

Respective responsibilities of members and examiner

As members (trustees) of the Parochial Church Council with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

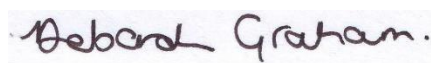
Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.have not been met; or
2. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
April 2023

PARISH OF UPPER COQUETDALE - FINANCIAL SUMMARY YEAR ENDING 31 DECEMBER 2022

	R/H/T		A/H		Aln		UCP	
	2021	2022	2021	2022	2021	2022	2021	2022
	£	£	£	£	£	£	£	£
GENERAL FUND								
<u>Income</u>								
*Planned Giving	37,491	34,878	5,633	5,528	1,208	1,723	44,332	42,129
*Gift Aided Giving Non-Regular	960	793	1,128	844	0	0	2,088	1,637
*HMRC Gift Aid/GASDS	10,345	9,709	2,035	1,930	0	3,898	12,380	15,537
Rent and Service Fees	3,811	4,587	0	292	483	0	4,294	4,879
Fundraising	2,237	3,497	1,199	6,155	1,017	4,048	4,453	13,700
*Plate Collections	1,687	4,187	2,150	1,793	409	979	4,246	6,959
Donations	3,705	1,805	1,027	1,698	0	0	4,732	3,503
Grants/Legacies/Misc/Charity Collections	3,003	0	0	2,071	0	0	3,003	2,071
Investment Income	254	399	500	514	0	0	754	913
Total Income	<u>63,493</u>	<u>59,855</u>	<u>13,672</u>	<u>20,825</u>	<u>3,117</u>	<u>10,648</u>	<u>80,282</u>	<u>91,328</u>
<u>Payments</u>								
Cost of Generating Funds	1,070	920	0	0	-41	726	1,029	1,646
Charitable Donations	0	1,000	0	0	0	0	0	1,000
Church Running Costs	52,316	54,626	11,277	12,769	4,924	4,465	68,517	71,860
Parish Administration	1,131	1,009	1,890	1,965	322	342	3,343	3,316
Total Payments	<u>54,517</u>	<u>57,555</u>	<u>13,167</u>	<u>14,734</u>	<u>5,205</u>	<u>5,533</u>	<u>72,889</u>	<u>77,822</u>
Investments Gain/Loss	1,232	-1,159	2,452	-2,229	0	0	3,684	-3,388
Surplus/Deficit	8,976	2,300	505	6,091	-2,088	5,115	7,393	13,506
GENERAL FUND BALANCE	43,469	41,936	5,809	9,671	1,151	6,266	<u>50,429</u>	<u>57,873</u>
- includes Cannon Morton Bequest and Cardstall Fund								
ALL FUNDS								
<u>Total Assets</u>	<u>106,967</u>	<u>112,809</u>	<u>38,238</u>	<u>41,493</u>	<u>22,273</u>	<u>26,932</u>	<u>167,478</u>	<u>181,234</u>
*Regular income as a % of running costs		49,567 = 91%		10,095 = 79%		6,600 = 148%		

Restricted Funds:

Hepple Restoration Fund balance now £11,464
All Saints Organ Fund balance now £6,116
Holystone Restoration Fund balance now £6,778
A/H Charity Fund balance now £115
A/H Churchyard Fund balance now £6,234
Alwinton Heating Fund balance now £6,714
A/H Fabric Fund balance now £11,728
A/H Youth Fund balance now £252
Thropton Fabric Fund balance now £1,446
Rothbury Fabric Fund balance now £14,276
R/H/T Young People Fund balance now £801
Hepple Churchyard Fund balance now £1,327
R/H/T Parish Hall Fund balance now £16,192
R/H/T Wright Memorial Fund balance now £2,502
R/H/T Topping Memorial Fund balance now £590
R/H/T Donkin Bequest balance now £2,033
Rothbury Emergency Fund balance now £591
Rothbury Churchyard Fund balance now £44
Rothbury Coffee Fund balance now £2,556
Rothbury Warm Hub Fund balance now £9,756
Alnham Restoration Fund balance now £10,820

Designated Funds:

R/H/T Hardship Fund balance now £1,180
R/H/T Cardstall Fund balance now £3,292
Alnham Fabric Fund balance now £9,846

NB - *figures may not total exactly due to rounding*

Key to Abbreviations: *R/H/T - Rothbury, Hepple and Thropton District*
A/H - Alwinton and Holystone District
Aln - Alnham District
UCP - Upper Coquetdale Parish

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

TREASURER'S REPORT 2022

FINANCIAL REVIEW

We commenced 2022 with an operating balance of £12,048.15 for the General Fund in the Lloyds current bank account which represented the December 2021 collection, planned giving and donations and we commence 2023 with a slightly lower balance of £12,015.13 for the General Fund in the Lloyds current bank account and cash in hand which includes the plate collections, planned giving and donations given during December 2022.

The 2022 figures for the General Fund Receipts and Payments Account show we have a surplus of £2,300.30 which means we have received more income than we have spent on expenditure for the General Fund.

Our allocation of Parish Share for 2022 was £34,000. This was paid in full during the course of the year and was completed at the beginning of December 2022 with a final payment of £2,800 all from General Fund income.

Planned Giving was lower than anticipated and was £2,013 below the 2022 budget figure. Non-Regular Gift Aided giving has decreased in comparison with 2021. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased this year and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Diocesan Parish Giving Scheme run by the Diocese of Gloucester.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing a considerable increase on the 2021 figure but the Votive Candle Stand is showing a decrease on the 2021 figure. In November 2022 a Contactless Donations Terminal was installed in All Saints Church and £70.00 was donated in November of which we received £66.78 with £3.32 being the administration charge.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2022 with the 100 Club renewal followed by a second 100 Club renewal in June 2022. We have raised the total of £1,896.00 during the year all from the 100 Club. The Produce Stall started again at the beginning of June and ran each month up to November and raised £418.30. At the end of August members of the three churches ran a stall at the Hexham Car Boot sale and raised £546.60. This figure was enhanced with the sale of an item which wasn't sold at the Car Boot sale by Ebay and raised a further £21.07. Two Coffee Mornings were held in All Saints Church which raised £114.40 on May and £52.00 in October both for the Young People Fund. In November a Winter Style Secrets with Rachel event was held in Hepple Village Hall raising £275.00 which was split between the Hepple Restoration Fund (£92.00), the Thropton Fabric Fund (£92.00) and the Rothbury Fabric Fund (£91.00). Also, in November a Coffee Morning and Stalls event was held in All Saints Church which raised £615.66 for the General Fund.

The Parish Hall has received an income of £1,184.00 against a total expenditure of £2,032.65 meaning that the Parish Hall account has ended 2022 with a deficit of £848.65. This is partly due to the fact that two of our regular groups have not restarted after the pandemic and our main regular group has reduced the number of hours per week that they hire the hall.

The Card Stall which Gill Sinclair is now running also continues to provide an important source of income.

St Andrews' Church, Thropton has had grass cutting carried out at a cost of £180.00, the fire extinguishers have been tested at a total cost of £42.00 and the bi-annual PAT testing has been undertaken at a cost of £25.20. All these items have been financed from the General Fund. The Thropton Fabric Fund, which is used for project work rather than general repairs, has a balance at the end of 2022 of £1,445.59.

Christ Church Hepple has had its fire extinguishers tested at a cost of £42.00, the bi-annual PAT testing work has been undertaken at a cost of £25.20 and grass cutting has cost £612.00 in 2022 which have all been paid for from the General Fund. Some quinquennial work has been undertaken at a cost of £1,240.00 and this was paid for from the Hepple Restoration Fund. A new porch notice board was purchased at a cost of £1,819.77 and a further £60.00 was spent on the installation of the notice board which were both financed from the Hepple Restoration Fund.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

The Hepple Restoration Fund has received donations of £680.00, HMRC gift aid and GASDS of £54.87, baptism collections of £124.50, a funeral collection of £200.00, the Commonwealth War Graves Commission has given £12.00 for the upkeep of the war grave, the Honesty Jar received £6.00 in donations and the Winter Style Secrets with Rachel event raised £92.00 during 2022 and has a balance of £11,463.59 at the end of the year.

All Saints' Rothbury has seen a total sum of £654.18 spent on cleaning and maintenance work in 2022 from the General Fund. This includes the garden waste bin (£46.00), grass cutting (£150.00), fire extinguishers tested (£132.00), work to the belltower electrical switches (£153.38) and the bi-annual PAT testing (£172.80). A further £110.00 from the Rothbury Emergency Fund was paid to LMC Domestic Help for cleaning All Saints Church in January and February before the in-house cleaning teams started up again

Church running costs are showing in the accounts as £15,072.50. This figure is an increase from the 2021 figure of £13,459.07 which includes all the maintenance work undertaken at the three churches from the General Fund in 2022. A breakdown of the costs can be found in note 6 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £1,008.87 in 2022 show a decrease in comparison to 2021 figure which was £1,131.25.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight decrease in the amount of bank charges that we have paid in 2022 in comparison to 2021. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 10 in the column headed CASH FLOAT against the General Fund.

Printing and stationery costs for 2022 have slightly decreased on the 2021 figure. This is due to the fact that the Rector has been printing the pew sheets on coloured paper that was found in a cupboard during lockdown.

The Insurance Premiums total for 2022 for the three churches is shown in note 6 on page 8 as £6,869.15 which is a 3.34% increase on the figure of £6,646.65 shown for 2021 caused by the rate of inflation. The Parish Hall insurance premium was £914.51 in 2022 which again was a 3.28% increase on the 2021 figure, caused by the rate of inflation. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

In September 2021 All Saints' Church was awarded a grant of £7,900.00 from the Heritage Lottery Fund's Emergency Fund which had been applied for by our Planned Giving Administrator, Adrienne Thunder, to cover various items required for the Covid-19 pandemic. In December 2021 the decision was made to cancel the contactless donations terminal as no progress had been made on the project and I am very grateful that Data Developments agreed to refund some of the cost to the Heritage Lottery Fund's Emergency Fund on our behalf. The refund amounted to £443.80 which left the Rothbury Emergency Fund to refund the balance of £275.00 to the HLF in January 2022. From the Rothbury Emergency Fund two packs of 100 face masks were purchased at a cost of £19.38 and £100.00 was paid to LMC Domestic Help for cleaning All Saints Church during January and February 2022. The Rothbury Emergency Fund has ended the year with balance of £591.80 which is held in the CBF Deposit Fund bank account.

In December 2021 the HMRC issued the Parish of Upper Coquetdale PCC a new reference number so that all three DCCs could make Gift Aid and GASDS claims on planned giving and donations. Adrienne Thunder our RHT Planned Giving Officer was also appointed as the Upper Coquetdale PCC Planned Giving Officer at the APCM held in October 2021 and re-appointed at the APCM held in April 2022 and all HMRC claims are now submitted by her. In 2022 three claims have been made in April, August and December on behalf of RHT DCC claiming both Gift Aid and GASDS. A claim has also been made on behalf of Alwinton & Holystone DCC, for Gift Aid and GASDS in August 2022 and a claim has been made on behalf of Alnham DCC for Gift Aid in April 2022. The Upper Coquetdale PCC bank account is being used to receive the Gift Aid and GASDS from the HMRC and then Adrienne and I transfer it to the appropriate DCC bank account using the online transfer facility which we now have on that account but which needs two signatories to enact.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

During 2022 the four electricity accounts for All Saints Church Rothbury, All Saints Parish Hall Rothbury, Christ Church Hepple and St Andrew Thropton were all renewed. All four accounts are on a 2 year fixed contract which are all due to end during 2024 and have been affected by the huge rises in the market prices both in the price per unit and the standing charge both of which have doubled since the last contracts were taken out in 2019. The gas account for All Saints Church was renewed in August 2021 at the very start of the huge increases in gas prices and is on 3 year fixed contract until 2024. The gas account for the Parish Hall was renewed during 2022 and is on a 2 year fixed contract which is due to end in 2024. Because the gas account for All Saints Church was renewed before the 1st April 2022 we do not qualify for the government business energy bill relief scheme. However, all the other gas and electricity accounts do qualify for the energy bill relief scheme and we have been receiving the relief since October 2022 and will continue to do so until March 2023. For the Parish Hall gas account, we are paying 11.791p per kWh and receiving 2.110p per kWh in relief. For the Parish Hall electricity account, we are paying 30.00p per kWh and receiving 2.67p per kWh in relief. For the All Saints Church electricity account, we are paying a day rate 33.70p per kWh and receiving 2.74p per kWh relief and a night rate of 29.20p per kWh for which we are receiving 2.38p per kWh relief. For the Church Christ Hepple electricity account, we are paying a day rate of 33.20p per kWh and receiving 2.92p per kWh relief and a night rate of 28.60p per kWh and receiving 2.52p per kWh relief. For the St Andrew Thropton electricity account, we have three meters on which we pay the same price per unit namely 29.20p per kWh and receiving 2.67p per kWh relief. In December 2022 the Parish of Upper Coquetdale received a Parish Support Grant for energy costs of £1,685.00 and this was split three ways between the three DCCs with this DCC receiving £561.66. The grant is not shown in the General Fund receipts and Payments Account as the £561.66 has been recorded as a refund with each of the six utilities receiving £93.61.

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £985.23 in 2022 through donations, GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid a total of £559.29 in 2022 which includes the organ being tuned by Harrison & Harrison Ltd of Durham at a cost of £189.29, the piano in All Saints Church being tuned at a cost of £80.00 and the fund has paid for organ lessons for Grace Henry and Jane Lothian at a total cost of £290.00. The Organ Fund has ended 2022 with a balance of £6,115.94 which is split between the CBF Deposit Fund (£4,649.80) and the Rothbury PCC-CG bank account (£1,466.14) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund.

During 2021 the Rector decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 4 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall decrease in the value of the CBF Investment units in 2022 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. However, income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen an increase in 2022 after the depressing low interest rates we received in 2021.

At the June 2022 meeting the DCC made the decision to rename the Community Hall Fund to the Warm Hub Fund. In 2020 the Community Hall Fund had been renamed from the Hall Restoration Fund and it was just as case of renaming the fund. However, in deciding to rename the fund again in 2022 involved a bit of work as the old Hall Restoration Fund had a balance when renamed and as a restricted fund the balance should be used for the purposes of the Parish Hall. Also, during 2020 and 2021 we had received four grants from Northumberland County Council specifically for the fact that the Parish Hall was closed during the pandemic. The Community Hall Fund was therefore renamed as the Parish Hall Fund keeping the original balance and grants and a new Rothbury Warm Hub Fund was created with all the donations that had been received from 2020 to June 2022 transferred from the renamed Parish Hall Fund into the new fund.

The Hepple Churchyard Fund has received £1,118.44 in income during 2022. In January Christ Church Hepple received a cheque for £980.00 from Northern Powergrid as compensation for being without electricity for more than three days during Storm Arwen. In June we received a cheque for £130.00 from the Ecclesiastical Insurance Trust 130 as a member of the congregation had taken out a house insurance policy with them and it was decided this should be

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

recorded as being for the Hepple Churchyard Fund. During the year the fund has also received £8.44 in shared interest from the CBF Deposit Fund.

In January 2019 new bell ropes were purchased at a cost of £255.36 from the Wright Memorial Fund which is a fund from which the interest may be used for purchasing Easter flowers and bell ropes. However, in September 2022 the flower ladies at All Saints Church required £100.00 to the purchase flowers and this fund was used for that purpose and I was informed that they may need further assistance in the future. I therefore took the decision to replace the £255.36 in the Wright Memorial Fund with funds from the Cardstall Fund and this transfer is shown on page 11 in the Transfers column of the Statement of Assets and Liabilities.

In July 2015 when Chris and Eileen Macey left All Saints Church for pastures new in North Yorkshire, Eileen gave me £244.93 that she had as a balance of the coffee donations. As a very new treasurer in those days, I recorded this money in the General Fund and continued to do so with the coffee donations each week. However, during the early part of 2022 I felt that, really, we should have a separate restricted fund for all the coffee donations and in August 2022 I created the Rothbury Coffee Fund. All the coffee donations given in May – July 2022 were redesignated from the General Fund to the new Rothbury Coffee Fund and all the donations received from July 2015 to December 2021 which amounted to £2,333.32 were transferred from the General Fund to the Rothbury Coffee Fund and this is shown in the Transfer column of the Statement of Assets and Liabilities on page 12. The new fund has a balance of £2,556.27 at the end of 2022.

During March 2022 All Saints Church became the focus for the Ukraine Humanitarian Appeal for both items of clothing, food, toiletries etc and for cash donations. A total of £1,020.00 in cash donations was received and passed to the Disasters Emergency Committee (DEC) – Ukraine Humanitarian Appeal. This amount is shown in the Collections – Special Collections on page 7. The Rector, churchwardens and treasurer took the decision on behalf of the DCC to match fund the donations from the General Fund up to a maximum of £1,000.00 as this was such an important matter. The amount of £1,000.00 was also passed to the DEC – Ukraine Humanitarian Appeal and is shown under Donations to Mission and Charities in the General Fund Receipts and Payments Account on page 6.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sue Bowmer for running the 100 Club, to thank Gill Sinclair for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs, to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the Rector, Canon John Sinclair, for his support and advice in what has been a difficult year to manage the finances.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management.

If all these steps are taken it is likely we will be able to pay our estimated 2023 Parish Share in full which is £35,000. This equates to £2,916.66 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2023 Parish Share in full without selling more shares and we may default in 2023 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

22nd March 2023

.....
Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH, HEPPLER
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 4) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2022.
- 5) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2022.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2022.
- 6) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2022	2021
	£	£
RECEIPTS		
Income from Operating Activities		
Parish Hall Rent	1,184.00	432.00
Church Hire	200.00	-
Fees	<u>3,203.00</u>	<u>3,379.00</u>
	<u>4,587.00</u>	<u>3,811.00</u>
Fund Raising		
Fund Raising General (1)	1,601.53	-
Fund Raising 100 Club	<u>1,896.00</u>	<u>2,237.00</u>
	<u>3,497.53</u>	<u>2,237.00</u>
Incoming Resources from Donors		
Planned Giving (2)	35,477.92	37,491.22
Planned Giving Recall (3)	(600.00)	-
HMRC Gift Aid on Planned Giving/GASDS (2)	9,709.35	10,344.67
Gift Aid Giving Non- Regular (2)	793.00	960.00
Plate Collections (4)	<u>4,186.83</u>	<u>1,687.04</u>
	<u>49,567.10</u>	<u>50,482.93</u>
Other Voluntary Incoming Resources		
Parish Hall Grant	-	3,003.21
Donations (5)	<u>1,804.57</u>	<u>3,705.12</u>
	<u>1,804.57</u>	<u>6,708.33</u>
Income from Investments		
CBF Deposit Fund Shared Interest	6.17	1.05
NSIB Dividends	134.22	2.78
CBF Investment Funds Dividends	<u>258.31</u>	<u>249.83</u>
	<u>398.70</u>	<u>253.66</u>
TOTAL RECEIPTS	<u>59,854.90</u>	<u>63,492.92</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (8)	920.00	1,070.00
	<u>920.00</u>	<u>1,070.00</u>
Charitable Activities		
Donations to Missions and Charities	<u>1,000.00</u>	<u>-</u>
Church Activities and Running Costs		
Parish Share	34,000.00	32,000.00
Church Running Costs (6)	15,072.50	13,459.07
Clergy Expenses	3,079.60	2,975.49
Parish Hall Running Costs (9)	2,032.65	3,421.65
Service & Sanctuary Expenses	280.78	352.48
Visiting, Lay and Retired Clergy Costs	160.20	107.07
Quinquennial Inspection	-	-
	<u>54,625.73</u>	<u>52,315.76</u>
Parish Administration		
Bank Charges	92.29	118.79
Planned Giving Expenses	11.56	15.84
Printing and Stationery	403.15	426.05
Other Administration Costs	-	22.96
Internet Broadband	65.39	36.46
Telephone House for Duty	-	113.79
Telephone Rothbury Rectory	<u>436.48</u>	<u>397.36</u>
	<u>1,008.87</u>	<u>1,131.25</u>
TOTAL PAYMENTS	<u>57,554.60</u>	<u>54,517.01</u>
OPERATING SURPLUS FOR YEAR (10)	<u>2,300.30</u>	<u>8,975.91</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2022**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in June 2022 and continue each month up to November 2022. Other fundraising events in 2022 have included a Car Boot sale at Hexham at the end of August and a Coffee Morning event held in November in All Saints Church Rothbury. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall (June – November 2022)	418.20
Car Boot Sale (August 2022)	546.60
Ebay Sale (September 2022)	21.07
Coffee Morning Event (November 2022)	<u>615.66</u>
Total	<u>1,601.53</u>

2. Planned Giving

The total of regular giving in 2022 has seen a decrease on the 2021 figure of £2,013.30. The Planned Giving overall figure of £35,477.92 includes £8,482.92 which has been paid through the Parish Giving Scheme run by the Diocese of Gloucester. From this scheme we have also received £2,120.89 in Gift Aid which forms part of the overall total of £9,709.35 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2022 has also seen a decrease of £167.00 on the 2021 figure.

3. Planned Giving Recall

In October 2022 the family of one of our donors who now have ‘Power of Attorney’ of the donor’s finances requested from Barclays bank that all donations that the donor had made for the period 2019 to 2022 be recalled. In the event Barclays bank, which have a recall policy to only make refunds of up to 36 months of donations, refunded £600.00 to the donor’s bank account which represented all the donations received for the period 2020 to 2022.

4. Income from Plate Collections is given as the total amount for all three churches. The 2022 figure has seen an increase on the 2021 figure. The breakdown between the three churches is as follows: -

	2022 £	2021 £
Heppler	487.05	459.00
Rothbury	3,096.78	889.54
Thropton	603.00	338.50
Total	<u>4,186.83</u>	<u>1,687.04</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2022 are shown below; these do not appear in the Receipts and Payments account.

	£
Alzheimer’s Society – Wedding Plate Collection	254.00
Disasters Emergency Committee (DEC) – Ukraine Humanitarian Appeal	1,020.00
Messy Church – UCCT Donation from Carols in the Mart 2021	34.00
Messy Church – Coffee Morning in All Saints Church	142.34
Partners in Community Action (PECA) – Confirmation Service	231.30
Harbin Slaughterhouse Survivors – Wedding Plate Collection	43.00
The Great North Air Ambulance – Funeral Plate Collection	54.50
Total	<u>1,779.14</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2022 - CONTINUED

5. Donations Received

The sum of £1,804.57 includes £1,239.80 from the Wall Safe, £327.59 from the Votive Candle Stand, £66.78 from the Contactless Donations Terminal and £170.40 in general donations.

6. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2022	2021
	£	£
Insurance on the three church buildings	6,869.15	6,646.65
Music, Bells, Organ and Piano Tuning and Organist Expenses	2,570.30	567.56
Cleaning and maintenance	1,616.58	2,569.10
Utilities	3,865.88	3,461.22
Sundries	150.59	214.54
Total	<u>15,072.50</u>	<u>13,459.07</u>

7. From the Card Stall account the following has been paid

	£
The Royal British Legion – Wreath for 2022	23.98
Repairs to Rothbury Bells	350.00
New Bell Ropes in 2019 (Adjustment)	255.36
Greetings Cards etc	<u>142.85</u>
Total	<u>772.19</u>

The total of £772.19 for items purchased is not showing in Church Running costs (6) but is shown in the Fund Movement Summary on page 11.

8. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence	20.00
100 Club Prizes	<u>900.00</u>
Total	<u>920.00</u>

9. Parish Hall Running Costs

	2022	2021
	£	£
Insurance	941.51	911.63
Cleaning and Maintenance	485.88	2,010.94
Utilities	443.54	445.10
Music Licenses	161.72	53.98
Total	<u>2,032.65</u>	<u>3,421.65</u>

The Cleaning and Maintenance figure of £485.88 includes £354.68 for the boiler to be tested and a new PCB board fitted, £120.00 for the fire extinguishers to be tested, £61.20 on the bi-annual electrical PAT testing and a payment of £50.00 from the Rothbury Traditional Music Festival committee for damage caused during their let to a door and doorframe.

The Music Licenses for the Parish Hall figure for 2022 was £161.72 and has been included in the Parish Hall Running Costs as the copyright licenses are specific to the All Saints Parish Hall since 2021.

10. The 2022 figure for the Operating Surplus For Year shows we have a surplus of £2,300.30 on the income and expenditure for the General Fund for the year. This has been achieved despite the fact that the overall receipts for 2022 have decreased by £3,638.02 over the 2021 figure and also despite the fact that the overall payments for 2022 have increased by £3,037.59 over the 2021 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2022**

	2022 £	2021 £
Fixed assets		
CBF Investment Fund (1)	7,885.63	8,937.75
CBF Investment Fund (WS) (1)	799.60	906.28
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	25,685.23	26,844.03
Current assets		
Debtors	-	-
CBF Deposit Account (3)	62,087.22	53,178.94
Cash Float	300.00	-
Sum Total of other Bank Accounts	<u>24,737.07</u>	<u>26,944.48</u>
	87,124.29	80,123.42
Liabilities		
Creditors: Amounts falling due in one year		
	-	-
Net current assets less current liabilities	<u>87,124.29</u>	<u>80,123.42</u>
 Total assets less current liabilities	 <u>112,809.52</u>	 <u>106,967.45</u>
 Total net assets less liabilities	 <u>112,809.52</u>	 <u>106,967.45</u>
 Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	20,700.36	21,892.18
Designated		
Designated – Hardship Fund	1,179.75	1,172.05
Designated - Cardstall Fund (5)	3,292.21	3,633.91
Restricted		
Restricted - Donkin Bequest	2,033.22	2,019.98
Restricted - Parish Hall Fund	16,191.66	24,197.74
Restricted - Hepple Restoration Fund	11,463.59	13,414.79
Restricted - Organ Fund	6,115.94	5,690.00
Restricted – Thropton Fabric Fund	1,445.59	1,149.94
Restricted - Topping Memorial Fund	590.22	586.37
Restricted - Wright Memorial Fund	2,501.83	2,330.61
Restricted – Hepple Churchyard Fund	1,327.45	209.01
Restricted – Rothbury Churchyard Fund	44.05	43.75
Restricted – Rothbury Coffee Fund	2,556.27	-
Restricted – Rothbury Fabric Fund	14,276.13	11,210.47
Restricted – Rothbury Emergency Fund	591.08	992.20
Restricted – Rothbury Warm Hub Fund	9,755.83	-
Restricted – Young People Fund	801.34	481.45
Endowment		
Endowment - Canon Morton Bequest (3)	<u>17,943.00</u>	<u>17,943.00</u>
 Funds of the churches	 <u>112,809.52</u>	 <u>106,967.45</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH HEPPLER
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted funds						
General Reserve	11,715.13	-	-	8,685.23	300.00	20,700.36
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,179.75	-	-	-	1,179.75
Cardstall Fund	92.21	3,200.00	-	-	-	3,292.21
Restricted Funds						
Parish Hall Fund (1)	-	16,191.66	-	-	-	16,191.66
Wright Memorial Fund	-	2,501.83	-	-	-	2,501.83
Topping Memorial Fund	-	590.22	-	-	-	590.22
Hepple Restoration Fund	11,463.59	-	-	-	-	11,463.59
Hepple Churchyard Fund	-	1,327.45	-	-	-	1,327.45
Rothbury Churchyard Fund	-	44.05	-	-	-	44.05
Rothbury Coffee Fund (2)	-	2,556.27	-	-	-	2,556.27
Rothbury Fabric Fund	-	14,276.13	-	-	-	14,276.13
Rothbury Emergency Fund	-	591.08	-	-	-	591.08
Rothbury Warm Hub Fund (1)	-	9,755.83	-	-	-	9,755.83
Donkin Bequest	-	2,033.22	-	-	-	2,033.22
Thropton Fabric Fund	-	1,445.59	-	-	-	1,445.59
Young People Fund	-	801.34	-	-	-	801.34
Organ Fund	1,466.14	4,649.80	-	-	-	6,115.94
Total funds	24,737.07	62,087.22	17,000.00	8,685.23	300.00	112,809.52

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted funds						
General Reserve	21,892.18	59,854.90	(57,554.60)	(2,333.32)	(1,158.80)	20,700.36
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,172.05	7.70	-	-	-	1,179.75
Cardstall Fund	3,633.91	430.49	(516.83)	(255.36)	-	3,292.21
Restricted funds						
Parish Hall Fund	24,197.74	1,235.78	(640.50)	(8,601.36)	-	16,191.66
Wright Memorial Fund	2,330.61	15.86	(100.00)	255.36	-	2,501.83
Topping Memorial Fund	586.37	3.85	-	-	-	590.22
Hepple Restoration Fund	13,414.79	1,169.37	(3,120.57)	-	-	11,463.59
Hepple Churchyard Fund	209.01	1,118.44	-	-	-	1,327.45
Rothbury Churchyard Fund	43.75	0.30	-	-	-	44.05
Rothbury Coffee Fund	-	222.95	-	2,333.32	-	2,556.27
Rothbury Fabric Fund	11,210.47	3,065.66	-	-	-	14,276.13
Rothbury Emergency Fund	992.20	3.26	(404.38)	-	-	591.08
Rothbury Warm Hub Fund	-	1,442.47	(288.00)	8,601.36	-	9,755.83
Donkin Bequest	2,019.98	13.24	-	-	-	2,033.22
Thropton Fabric Fund	1,149.94	295.65	-	-	-	1,445.59
Young People Fund	481.45	419.89	(100.00)	-	-	801.34
Organ Fund	5,690.00	985.23	(559.29)	-	-	6,115.94
Total funds	106,967.45	70,285.04	(63,284.17)	-	(1,158.80)	112,809.52

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2022**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £9,844.03 on 31 December 2021 have decreased in overall value by £1,158.80 in 2022.

As at 31 December 2021 the CBF Investment Fund was valued at £8,937.75 as shown on page 9 under the 2021 figure. This fund was revalued on 30 June 2022 and decreased in value by £1,025.29 to £7,912.46. The fund was again revalued on 31 December 2022 and has seen a further decrease in value of £26.83 and was valued at £7,885.63. This means that over the full 2022 year this investment fund has decreased by £1,052.12.

As at 31 December 2021 the CBF Investment Fund (WS) was valued at £906.28 as shown on page 9 under the 2021 figure. This fund was revalued on 30 June 2022 and decreased in value by £103.96 to £802.32. The fund was again revalued on 31 December 2022 and has seen a further decrease in value of £2.72 and was valued at £799.60. This means that over the full 2022 year this investment fund has decreased by £106.68.

Overall, the two CBF Investment Funds have decreased in total value by £1,158.80 during 2022 and as at 31 December 2022 were valued at a combined total of £8,685.23.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £258.31 and from the Canon Morton Bequest held in a NS&I Investment Bond amounting to £134.22 as well as £6.17 from the Canon Morton Bequest held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest (at a rate of 0.6119%) in proportion to its balance as at 31 December 2022. This was the amount of interest generated during the year by the CBF Deposit Account and amounted in total to £378.46.

	£	
CBF Deposit Fund Account	378.46	
CBF Investment Fund Account (WS)	23.77	
CBF Investment Fund Account	234.54	
NS&I Bond	134.22	
Total	<u>770.99</u>	(2021: £300.34)

The overall interest rate for 2022 was 0.6119%.

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account
- 4) In 2022 the General Fund Receipts and Payments Account had an operating surplus of £2,300.30. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay the full £34,000 in parish share to the Diocese. As at 31 December 2022 there is a total of £20,700.36 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	7,885.63
CBF Investment Fund Account (WS)	799.60
Cash in Hand (Float)	300.00
Lloyds Bank – Rothbury DCC bank account	<u>11,715.13</u>
Total	<u>20,700.36</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £22.04 interest in 2022 and is included in the Statement of Assets and Funds on pages 9 - 11. As at 31 December 2022 there is a total of £3,292.21 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,200.00
Lloyds Bank– Rothbury DCC bank account	92.21
Total	<u>3,292.21</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2022, which are set out on pages 6 - 12.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

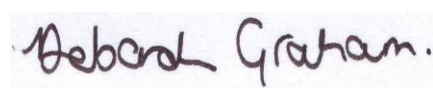
In connection with my examination, no matter has come to my attention:

3. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

4. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2023

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
In
The Parish of Upper Coquetdale

Treasurer's Report for the Financial Year 2022

Despite the difficulties associated with the pandemic and its aftermath, our income exceeded expenditure this year. Our income was £31103.53 in total, and expenditure was £25620.46. Were it not for items I have classified as "grants", shown on the SOFA as being a little over £5000, our surplus would have been some £3000. There are also other features of concern in the figures.

The "grants" to which I refer are two payments of £980 to each of our churches from Northern Power Grid in compensation for the disconnection following Storm Arwen and a smaller sum of £110 following a briefer power outage around Alwinton. These I regard as unrestricted receipts. Arwen also did some relatively minor structural damage to St Michael's, and Ecclesiastical Insurance very promptly paid up a little over £3000 to cover repairs. That sum I applied to our Fabric Fund.

On the income side, there are some concerning trends: gift aided giving has dropped, and so too, therefore, has our HMRC rebate. Planned giving, that is directly from donors' banks (standing orders, BACS, etc), is down slightly. But that is an ongoing trend. Spontaneous gift aided gifts have halved from 2021's figure. Cash in the plate has gone down, but other non-gift aided gifts have almost doubled. Service fees (weddings and funerals) have dropped, but these are an unpredictable source of income.

Fund raising has done well, more than doubling on the previous year. Events have ranged from Pimms and fireworks to bingo, teas in church, raffle, quiz. The church nationally distributed funds, via dioceses, to parishes in an attempt to alleviate the stresses of the covid era. We received some £500 from that source.

Expenditure has been high, over £25000. Arwen's damage cost some £3000, offset by our insurers. There were some £1000 electrical repairs, and several smaller items including servicing of gas heaters, inspection of gas fixtures, the organ, fire extinguisher service. The two churches cost over £4500 to keep running, including insurance (over £3500 annually for both buildings), electricity and gas. Service upkeep is a little higher than 2021; the greater part of this sum is to cover organists' remuneration. Holystone spent over £100 on candles, but the minimum quantity our suppliers allow us to order should keep us lit for a number of years. We also spent a similar sum on Common Worship service booklets for Morning Prayer on Sunday.

Energy costs have risen, as we all know, and the church is not immune to this. Government has given some assistance with electricity bills, though the scheme is less generous than that for residential customers. Tanked Calor gas (LPG) has gone up from 70p per l in Nov 2021 to 92p per l today.

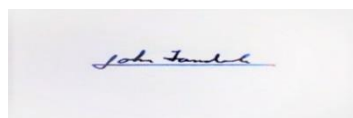
As I write, I hear via the Deanery that the Diocese wants us to aim to pay Parish Share at the level we did pre-covid, ie £17494. That is not possible on today's figures. Our current bank account holds around £20,000, but of that £14000 is held in restricted funds and, therefore, not available to pay Parish Share. No doubt we could afford a bit more, but £17494, unless our income increases greatly, on the basis of today's figures, is unattainable. This is a matter to which the DCC will have to give close attention in the coming months.

John Farndale, March 2023

Accounts approved at the District Annual Meeting 15th March 2023 in St Michael and All Angels, Alwinton.



Canon John Sinclair, Rector



John Farndale, Treasurer

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 DECEMBER 2022

	General Unrestricted Fund £	Restricted Funds £	2022 £	2021 £
INCOME				
Planned gift aided giving	5,218.00	315.00	5,533.00	5,808.58
Gift aided gifts	844.50	-	844.50	1,628.00
Gift aid- tax reclaimed	1,929.80	-	1,929.80	2,034.74
GAYE	-	-	-	600.00
Other planned giving	310.00	-	310.00	265.00
Collections (plate)	1,792.84	208.00	2,000.84	2,149.88
Gifts and donations	1,697.55	280.00	1,977.55	1,037.09
Grants and legacies	2,070.50	3,026.00	5,096.50	-
Fundraising less costs	6,155.18	1,807.00	7,962.18	2,733.60
Wall safes		-	-	-
Investment income	514.16	-	514.16	500.36
Service fees	292.00	1,015.00	1,307.00	1,975.00
Rent	-	-	-	-
Charity collections	-	3,629.00	3,629.00	2,208.35
Youth work	-	-	-	-
	20,824.53	10,280.00	31,104.53	20,940.60
EXPENDITURE				
Charitable donations		3,784.18	3,784.18	2,208.35
Diocesan quota	7,000.00		7,000.00	6,300.00
Parish expenses	1,964.65		1,964.65	1,890.19
Church general	4,661.93		4,661.93	4,419.91
Service upkeep	1,107.20		1,107.20	557.37
Maintenance Churchyards	-	1,820.00	1,820.00	1,850.00
Fabric	-	5,282.50	5,282.50	1,965.60
	14,733.78	10,886.68	25,620.46	19,191.42
Net incoming/(outgoing) resources	6,090.75	(606.68)	5,484.07	1,749.18
Gain/(Loss) on revaluation of investments	(2,228.99)		(2,228.99)	2,452.29
Net movement of funds	3,861.76	(606.68)	3,255.08	4,201.47
Opening balance 1 January 2022	5,809.43	32,428.27	38,237.70	34,036.23
Closing balance 31 December 2022	9,671.19	31,821.59	41,492.78	38,237.70

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE

BALANCE SHEET AS AT 31 DECEMBER 2022

		2022 £	2021 £
CURRENT ASSETS			
Newcastle Diocesan Fund		17,288.01	19,594.63
CBF Church of England Deposit Fund		5,979.81	5,902.18
Bank current account		18,224.96	12,740.89
TOTAL ASSETS AND NET WORTH	-	<u>41,492.78</u>	<u>38,237.70</u>
REPRESENTED BY PARISH FUNDS			
General (unrestricted)		9,671.19	5,809.43
Restricted funds			
Churchyard fund	6,234.31		5,232.31
Fabric fund	11,727.61		13,984.11
Alwinton heating fund	6,714.34		6,399.34
Holystone restoration	6,778.10		6,498.10
Youth	252.23		252.23
Charity fund	115.00		62.18
		<u>31,821.59</u>	
	-	<u>41,492.78</u>	<u>38,237.70</u>

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
RESTRICTED FUNDS AS AT 31 DECEMBER 2022

	Churchyard fund	Fabric fund	Alwinton heating fund	Holystone restoration	Youth	Charity fund	Total
INCOME	£	£	£	£	£	£	£
Net fundraising	1,807.00	-	-	-	-	-	1,807.00
Donations etc	1,015.00	3,026.00	315.00	280.00	-	3,837.00	8,473.00
	2,822.00	3,026.00	315.00	280.00	-	3,837.00	10,280.00
EXPENDITURE	1,820.00	5,282.50	-	-	-	3,784.18	10,886.68
Net movement in funds	1,002.00	(2,256.50)	315.00	280.00	0.00	52.82	(606.68)
Opening balance 1 January 2022	5,232.31	13,984.11	6,399.34	6,498.10	252.23	62.18	32,428.27
Closing balance 31 December 2022	6,234.31	11,727.61	6,714.34	6,778.10	252.23	115.00	31,821.59

INDEPENDENT EXAMINER'S REPORT TO ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE

I report on the accounts for the year ended 31 December 2022, which are set out on pages 2 - 4.

Respective responsibilities of members and examiner

As members (trustees) with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

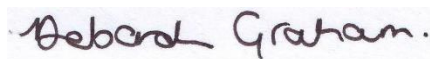
In connection with my examination, no matter has come to my attention:

5. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

6. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
March 2023

St Michael & All Angels, Alnham DCC Accounts for the year to 31.12.22 for the Current Accounts

Prepared by Mr Meron Marcyniuk (DCC Treasurer)

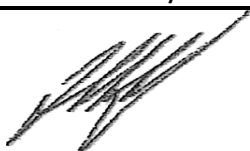
	2022	2021	2020
Income			
Regular Giving	1,723.00	1,208.00	1,058.00
Collections	979.65	408.50	1,600.27
Other Income & Fundraising	4,047.87	1,017.21	1,449.22
Service Fees	-	483.00	14.17
Gift Aid Recovered	3,897.80		
Total	10,648.32	3,116.71	4,121.66

Expenses			
Parish Expenses	341.41	321.70	694.08
Heat & Power	1,405.13	1,676.05	1,128.85
Insurance	1,565.14	1,507.57	1,484.70
Fundraising Expenses	726.32	- 41.25	137.11
Equipment			
Repairs & Renewals		231.60	320.00
Parish Share	1,305.00	1,305.00	1,305.00
Fire Safety & Legislation	-		42.00
Church Running Costs	140.00	100.00	142.83
Others	50.00	104.00	1,888.33
Transfer to Restoration Account			
Total	5,533.00	5,204.67	7,142.90

Surplus/Deficit	5,115.32	-2,087.96	-3,021.24
------------------------	-----------------	------------------	------------------

Opening Balance	1,150.85	3,238.81	6,260.05
Plus Income	10,648.32	3,116.71	4,121.66
Less Expenditure	5,533.00	5,204.67	7,142.90
Closing Balance	6,266.17	1,150.85	3,238.81

Opening Balance	1,150.85	3,238.81	6,260.05
Less Deficit	5,115.32	-2,087.96	-3,021.24
Equals Closing Balance	6,266.17	1,150.85	3,238.81

Chairman	Treasurer
John Sordy	Meron Marcyniuk
	
Date 7th March 2023	Date 7th March 2023

Prepared by Mr Meron Marcyniuk (DCC Treasurer)

Income	
Regular Giving	£ 1,723.00
Collections	£ 979.65
Other Income & Fundraising	£ 4,047.87
Gift Aid Recovered	£ 3,897.80
Service Fees	£ -
Total	£ 10,648.32

Expenses	
Parish Expenses	£ 341.41
Heat & Power	£ 1,405.13
Insurance	£ 1,705.14
Fundraising Expenses	£ 726.32
Equipment	
Repairs & Renewals	
Parish Share	£ 1,305.00
Fire Safety & Legislation	£ -
Church Running Costs	£ -
Others	£ 50.00
Total	£ 5,533.00

Surplus/Deficit	£ 5,115.32
------------------------	-------------------

Opening Balance	£ 1,150.85
Plus Income	£ 10,648.32
Less Expenditure	£ 5,533.00
Closing Balance	£ 6,266.17

Opening Balance	£ 1,150.85
Plus Surplus / Less Deficit	£ 5,115.32
Equals Closing Balance	£ 6,266.17

		Totals
	Income	
	Tax Efficient Planned Giving	1723.00
	Other Planned Giving	0.00
	Collection at Church	979.65
	Recurring Giving/Donations	0.00
	Non Recurring Giving/Donations	1154.17
	Gift Aid Recovered	3897.80
	Legacies Received	0.00
	Recurring Grants	0.00
	Non Recurring Grants	0.00
	Fundraising (Gross)	2390.20
	Dividends/Interest	0.00
	Weddings Funeral etc	0.00
	Jam/Book Money	353.50
	Rental of Hall & Equipment	150.00
	Other Income	0.00
	Total	10648.32
	Expend	
	Fund Raising Costs	726.32
	Mission Giving	0.00
	Parish Share	1305.00
	Salaries	0.00
	Clergy Expenses	341.41
	Mission Cost	0.00
	Church Running Costs	1705.14
	Church Utility Bills	1405.13
	Cost of Trading	0.00
	Church Repairs	0.00
	Other Repairs	0.00
	New Property Work	0.00
	Other Expenses	50.00
	Total	5533.00
	Opening Balance	1150.85
	Closing Balance	6266.17
	Reconciled Balance	4789.34
	Reconciled Balance	1476.83
	Total	6266.17
	CCLA Account (closing balance)	9845.76

St Michael & All Angels, Alnham DCC Accounts for the year to 31.12.22 for the current accounts

Prepared by Mr Meron Marcyniuk (DCC Treasurer)

Please find the accounts for the year to 31.12.22

Included

- 1 - the summarised accounts
- 2 - the current account details - Lloyds Bank 77-20-03 12640368 and 30-99-50 34157460
- 3 - balanced to the bank statements
- 4 - Jilly Robinson has acted as independent examiner

Summary

The accounts have been reconciled to the bank statements

St Michael & All Angels, Alnham DCC Accounts for the year to 31.12.22 for the Restoration Account

Prepared by Mr Meron Marcyniuk (DCC Treasurer)

Income	Nil	
Total	£	-

Expenses		
5 Year EICR check	£	300.00
Alteration to heating controls	£	284.24
Total	£	584.24

Surplus/Deficit	-£	584.24
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Opening Balance	£	11,404.32
Plus Income	£	-
Less Expenditure	£	584.24
Closing Balance	£	10,820.08

Opening Balance	£	11,404.32
Plus Surplus / Less Deficit	-£	584.24
Equals Closing Balance	£	10,820.08

Chairman	Treasurer
John Sordy	Meron Marcyniuk
	
Date 7 th March 2023	Date 7 th March 2023

Mrs J Robinson
Cleughend
Scrainwood
Alnham
Nr Alnwick
Northumberland
NE66 4TP

Mr M Marcyniuk
Treasurer
St Michael & All Angels Church, Alnham
C/O The Old School House
Alnham
Nr Alnwick
Northumberland
NE66 4TN

8 March 2023

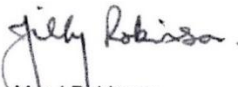
Dear Mr Marcyniuk

INDEPENDENT EXAMINER'S STATEMENT

Concerning the Current Account Accounts for the year ended 31 December 2022 and the Restoration Account Accounts for the year ended 31 December 2022 for St Michael & All Angels Church, Alnham ("the Accounts").

I have checked the relevant receipts and payments (the accounting records) and the resulting Accounts. I confirm that the accounting records have been properly kept and that the Accounts accord with the accounting records.

Yours sincerely


Mrs J Robinson
Independent Examiner

Accounts

Parish of Upper Coquetdale

PCC Secretary Report 2021:

The PCC have met three times this year:

Wednesday 21st April, 2021 for the annual parish meeting which was held virtually due to the on-going pandemic.

Thursday 13th May, 2021 a virtual meeting was held with the Archdeacon, members of the Diocese ministry team, Churchwardens, PCC and DCC members to discuss becoming a United Benefice. This meeting was met with a lot of negativities from the Diocese.

Wednesday 29th September, 2021 for a meeting of the PCC members which was held in person at All Saints, Rothbury.

Following the meeting held on 13th May a motion was put to the PCC - "following the negative response to the unanimous PCC resolution supporting becoming a United Benefice, this PCC delegates it's responsibility regarding finance, property and personnel to the DCC's of Alnham, Alwinton & Holystone, Rothbury, Hepple and Thropton respectfully. Decisions that affect the churches and property of the DCC's may be made with our authority".

This motion will be reviewed September 2022.

Confirmation was received of the completion of registration from the Land Registry in relation to the churchyard extension at Christ Church, Hepple.

Due to personal circumstances Helen Cameron was unable to take up the role of Churchwarden at All Saints, Rothbury. Wilma Hunter very kindly agreed to take on the role.

Nick Rowark was appointed as Diocesan Academy Councillor at Dr Thomlinson's Middle School.

A Diocesan "Growing Church Bringing Hope - Next Steps" questionnaire was completed.

Susan Rogerson
April 2022

Parish Of Upper Coquetdale PCC Membership 2021-22

Ex Officio Members:

Rector (PCC Chair)	The Reverend Canon John Sinclair
Assistant Curate	The Reverend John Storey
Lay Minister	Dr John Farndale
Lay Minister	Dr Libby Cripps

Church Wardens:

Jackie Bickmore & Julia Stott - Alwinton
Lesley Cowe - Thropton
Marion Farndale & Helen Holmes - Holystone
Kate Hazelwood & Sarah Smith - Alnham
Colin Wheeler & Wilma Hunter - Rothbury
Margie Tasker-Brown - Hepple

Deanery Synod Representatives:

Jeff Reynolds
Liz Kerry - Diocesan Synod Representative

Members:

Fiona Cowley
Sharon Graham
Gail Johnston
Carol Milburn
Joan Storey
Kate Turvey

Co-opted Members:

Clare Friend
Susan Rogerson

PCC Officers:

Vice Chair	Dr John Farndale
Treasurer	Chris Pope
Secretary	Susan Rogerson

Other Appointments:

Examiner	Paul Charlton of Ryecroft Glenton
Electoral Roll Officer	Margaret Pope
Data Protection Officer	Joan Storey
Safeguarding Officer	Gail Johnston
Planned Giving Officer	Dr Adrienne Thunder

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2021

TREASURER'S REPORT

Financial Review

At the end of the year the PCC Fund balance was £321.61, the Messy Church balance was £994.63, the Children and Young Persons Fund balance was £40.77 and the other funds all had a balance of zero making a total of £1,357.01 for Upper Coquetdale PCC accounts.

The income and expenditure recorded for Messy Church during 2021 is for the period May 2019 to February 2020 and for the session held on the 21st November 2021. As there were only two sessions held at the beginning of 2020 due to the COVID-19 pandemic, there was no actual income and expenditure recorded for 2020 in the 2020 Upper Coquetdale PCC Accounts.

The Messy Church fund has been enhanced in 2021 by two donations totalling £600.00 and by the Northern Saints Teddy Bear Trail event held at All Saints Church in October which raised £316.56

At the commencement of 2021 it was announced that the Rev Dr Ann Peters would be retiring from her House for Duty post on Easter Sunday 2021 (4th April 2021). The Upper Coquetdale PCC bank account was used to accumulate monetary gifts for her and she was given a cheque amounting to £1,060.00 on the day of her retirement. This was enhanced by a further £25.00 through two late gifts to her leaving collection which was subsequently passed on to her. This means that a total of £1,085.00 was raised for Ann's leaving gift for which she was very appreciative.

For the first seven months of 2021 we continued to receive monthly donations from the Charities Aid Foundation (CAF) Give as You Earn (GAYE) for which the donor had specified that the donation was intended for use by the Alwinton & Holystone DCC and a standing order had been set up to transfer each month's donation from the Upper Coquetdale PCC bank account to the bank account of the intended DCC on the 28th of every month. The 'PCC of the Ecclesiastical Parish of Upper Coquetdale' is the only body within the parish structure that is registered with the Charities Commission and therefore the only body that can receive such a donation. These transactions are listed under Alwinton & Holystone DCC which has ended the year with a balance of zero and include the £50.00 CAF donation received at the end of December 2020 and transferred to the Alwinton & Holystone DCC bank account on the 5th January 2021. These CAF Donations have now ended as the donor sadly passed away in early July 2021 although we did receive the usual monthly donation at the end of July.

In October 2020 a new HMRC Gift Aid/GASDS claims reference number was applied for on behalf of the Upper Coquetdale PCC so that all three DCCs would be able to claim Gift Aid and GASDS using the same claim reference number. This was approved by the HMRC and a new reference number issued so that Alnham DCC could start claiming Gift Aid and GASDS along with Alwinton & Holystone DCC and Rothbury, Hepple & Thropton DCC who, up to now, have had their own individual HMRC claim reference numbers. A test claim for Gift Aid only using the new reference number was made to the HMRC by our Upper Coquetdale PCC Planned Giving Officer, Adrienne Thunder, early in February 2021 for Rothbury, Hepple & Thropton DCC. Three further claims have been made in 2021 for Rothbury, Hepple & Thropton DCC for both Gift Aid and GASDS in April, August and December. Two claims have been made in 2021 for Alwinton & Holystone DCC, one in April for Gift Aid and the other in June for GASDS. To date no claim has been submitted for Alnham DCC but it is hoped that a claim for Gift Aid and GASDS will be made in 2022. The HMRC deposit all claims amounts into the Upper Coquetdale PCC bank account and then Adrienne and I transfer the amount to the appropriate DCC bank account using the online bank transfer facility which requires two signatories to facilitate the transfer.

I would like to take this opportunity to thank Adrienne Thunder, Upper Coquetdale PCC and Rothbury, Hepple & Thropton DCC Planned Giving Officer, for all her hard work she does on recording the Rothbury, Hepple & Thropton DCC donations and on submitting the Gift Aid and GASDS claims to the HMRC on behalf of the three DCCs.

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2021

My thanks go to John Farndale, Alwinton & Holystone DCC Treasurer, and to Kate Turvey, Alnham DCC Treasurer, for all they do on their accounts during the year and for assisting in producing the combined parish accounts for 2021.

Thank you also to Ian Friend, Alwinton & Holystone DCC Planned Giving Officer, for all he does in recording their donations and to the Rector, Canon John Sinclair, for his continued support and guidance on various financial matters.

Finally, 2022 will present its own financial challenges for the PCC and the three DCCs as we face increases in our electricity and gas bills, our churches' insurances and paying the Parish Share to the Newcastle Diocesan Board of Finance but I feel sure that the congregations of the various churches will rise to the occasion and that we will be able to meet our expenditure in full.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

20th April 2022

.....
Date

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

STATEMENT OF ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements of the Parochial Church Council have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the Parochial Church Council can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the Parochial Church Council that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the Parochial Church Council. These include funds designated for a particular purpose by the Parochial Church Council.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the Parochial Church Council and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the Parochial Church Council.
 - c) Other fixtures, fittings and office equipment where the Parochial Church Council is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the Parochial Church Council.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2021.
- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2021.
 - b) Any other amounts owing to the Parochial Church Council including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2021.
- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the Parochial Church Council.
 - b) Any arrears of Diocesan Parish Share.

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

ACCOUNTS YEAR ENDED 31 DECEMBER 2021

Statement of financial activities	PCC	Messy Church	RHT DCC	A/H DCC	Alnham DCC	Children/ Youth	2021	2020
	£	£	£	£	£	£	£	£
Incoming resources								
CAF GAYE Donations	-	-	-	600.00	-	-	600.00	850.00
Leaving Collection for Rev Ann Peters	1,085.00	-	-	-	-	-	1,085.00	-
HMRC Gift Aid & GASDS	-	-	11,358.69	2,034.74	-	-	13,393.43	-
Community Foundation Grant	-	-	900.00	-	-	-	900.00	-
Messy Church Donations	-	600.00	-	-	-	-	600.00	-
Messy Church Fund Raising		316.56					316.56	
Messy Church Collections	-	210.79	-	-	-	-	210.79	103.52
Total incoming resources	1,085.00	1,127.35	12,258.69	2,634.74	0	0	17,105.78	953.52
Resources expended								
Transfers to Rothbury, Hepple & Thropton DCC	-	-	12,258.69	-	-	-	12,258.69	-
Transfers to Alwinton & Holystone DCC	-	-	-	2,684.74	-	-	2,684.74	1,250.00
Transfers to Alnham DCC	-	-	-	-	-	-	-	-
Leaving Collection to Rev Ann Peters	1,085.00	-	-	-	-	-	1,085.00	-
Messy Church Expenses	-	394.86	-	-	-	-	394.86	215.27
Total outgoing resources	1,085.00	394.86	12,258.69	2,684.74	0	0	16,423.29	1,465.27
Net incoming/(outgoing) resources	0	732.49	0	(50.00)	0	0	682.49	(511.75)
2020 Balances b/fwd	321.61	262.14	0	50.00	0	40.77	674.52	1,186.27
Net incoming/(outgoing) resources in 2021	0	732.49	0	(50.00)	0	0	682.49	(511.75)
Cash in Bank as at 31st December 2021	321.61	994.63	0	0	0	40.77	1,357.01	674.52

UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL
STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2021

	2021	2020
	£	£
Current assets		
Cash at bank	<u>1,357.01</u>	<u>674.52</u>
Funds		
PCC	321.61	321.61
Messy Church	994.63	262.14
Children & Young Persons	40.77	40.77
Rothbury, Hepple & Thropton DCC	0.00	0.00
Alnham DCC	0.00	0.00
Alwinton & Holystone DCC	<u>0.00</u>	<u>0.00</u>
	<u>1,357.01</u>	<u>674.52</u>

Accounting policies

The accounts have been prepared under the historical cost convention on a receipts and payment basis.

INDEPENDENT EXAMINER'S REPORT TO THE UPPER COQUETDALE PAROCHIAL CHURCH COUNCIL

I report on the accounts of the Parochial Church Council for the year ended 31 December 2021, which are set out on pages 4 - 5.

Respective responsibilities of members and examiner

As members (trustees) of the Parochial Church Council with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

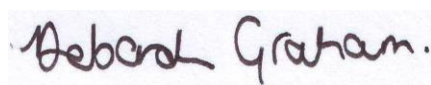
Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.have not been met; or
2. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
4 April 2022

PARISH OF UPPER COQUETDALE - FINANCIAL SUMMARY YEAR ENDING 31 DECEMBER 2021

	R/H/T		A/H		Aln		UCP	
	2020	2021	2020	2021	2020	2021	2020	2021
	£	£	£	£	£	£	£	£
GENERAL FUND								
<u>Income</u>								
*Planned Giving	37,447	37,491	5,529	5,633	1,058	1,208	44,034	44,332
*Gift Aided Giving Non-Regular	1,080	960	2,661	1,128	0	0	3,741	2,088
*HMRC Gift Aid/GASDS	8,745	10,345	3,043	2,035	0	0	11,788	12,380
Rent and Service Fees	2,089	3,811	1,548	0	14	483	3,651	4,294
Fundraising	3,082	2,237	3,931	1,199	1,449	1,017	8,462	4,453
*Plate Collections	1,073	1,687	905	2,150	1,601	409	3,579	4,246
Donations	4,585	3,705	1,509	1,027	0	0	6,094	4,732
Grants/Legacies/Misc/Charity Collections	2,200	3,003	0	0	0	0	2,200	3,003
Investment Income	432	254	480	500	0	0	912	754
Total Income	<u>60,733</u>	<u>63,493</u>	<u>19,606</u>	<u>13,672</u>	<u>4,122</u>	<u>3,117</u>	<u>84,461</u>	<u>80,282</u>
<u>Payments</u>								
Cost of Generating Funds	1,073	1,070	0	0	137	-41	1,210	1,029
Charitable Donations	0	0	0	0	0	0	0	0
Church Running Costs	54,303	52,316	14,293	11,277	6,312	4,924	74,908	68,517
Parish Administration	5,356	1,131	4,115	1,890	694	322	10,165	3,343
Total Payments	<u>60,732</u>	<u>54,517</u>	<u>18,408</u>	<u>13,167</u>	<u>7,143</u>	<u>5,205</u>	<u>86,283</u>	<u>72,889</u>
Investments Gain/Loss	554	1,232	1,136	2,452	0	0	1,690	3,684
Surplus/Deficit	1	8,976	2,333	505	-3,021	-2,088	-687	7,393
GENERAL FUND BALANCE	33,422	43,469	2,852	2,957	3,239	1,151	<u>39,513</u>	<u>47,577</u>
- includes Cannon Morton Bequest and Cardstall Fund								
ALL FUNDS								
<u>Total Assets</u>	87,485	106,967	34,036	38,238	29,728	27,645	<u>151,249</u>	<u>172,850</u>
*Regular income as a % of running costs		50,483 = 96%		10,946 = 97%		1,617 = 33%		

Restricted Funds:

Hepple Restoration Fund balance now £13,415
All Saints Organ Fund balance now £5,690
Holystone Restoration Fund balance now £6,498
A/H Charity Fund balance now £62
A/H Churchyard Fund balance now £5,232
Alwinton Heating Fund balance now £6,399
A/H Fabric Fund balance now £13,984
A/H Youth Fund balance now £252
Thropton Fabric Fund balance now £1,150
Rothbury Fabric Fund balance now £11,210
R/H/T Young People Fund balance now £481
Hepple Churchyard Fund balance now £209
R/H/T Community Hall Fund balance now £24,198
R/H/T Wright Memorial Fund balance now £2,331
R/H/T Topping Memorial Fund balance now £586
R/H/T Donkin Bequest balance now £2,020
Rothbury Emergency Fund balance now £992
Rothbury Churchyard Fund balance now £44
Alnham Restoration Fund balance now £11,404

Designated Funds:

R/H/T Hardship Fund balance now £1,172
R/H/T Fabric Fund balance now £0
R/H/T Cardstall Fund balance now £3,634
Alnham Fabric Fund balance now £9,718

NB - *figures may not total exactly due to rounding*

Key to Abbreviations: *R/H/T - Rothbury, Hepple and Thropton District*
A/H - Alwinton and Holystone District
Aln - Alnham District
UCP - Upper Coquetdale Parish

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

TREASURER'S REPORT 2021

FINANCIAL REVIEW

We commenced 2021 with an operating balance of £3,072.24 for the General Fund in the Lloyds current bank account which represented the December 2020 collection, planned giving and donations and we commence 2022 with a higher balance of £12,048.15 for the General Fund which includes the plate collections, planned giving and donations given during December 2021.

The 2021 figures for the General Fund Receipts and Payments Account show we have a surplus of £8,975.29 which means we have received more income than we have spent on expenditure for the General Fund.

Our allocation of Parish Share for 2021 was £32,000. This was paid in full during the course of the year and was completed at the beginning of December 2021 with a final payment of £2,600 all from General Fund income.

Planned Giving was slightly lower than anticipated and was £308.78 below the 2021 budget figure. Non-Regular Gift Aided giving has decreased in comparison with 2020 due to the fact that for the first eight months of the year each church has only had one Sunday service every six weeks. It wasn't until September that we resumed the normal pattern of services. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased this year despite the pattern of service we had during 2021 and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Diocesan Parish Giving Scheme run by the Diocese of Gloucester.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. There have been a few donations at weddings and baptisms, for which we are most grateful. The Votive Candle Stand and Wall Safe both make significant contributions to income and both show considerable increases on their 2020 figures. This is not surprising as the churches were not open due to the pandemic for part of 2020 but have been allowed to remain open throughout the whole of 2021.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2021 with the 100 Club renewal followed by a second 100 Club renewal in June 2021 but we were unable to run any Produce Stalls or fundraising events for the General Fund such as the Summer and Christmas Fayres during 2021. We have raised the total of £2,237.00 during the year all from the 100 Club. This was double the budgeted figure of £1,100. Four fundraising events have been held during 2021 but were for restricted funds. In July a few stalls were run during the Rothbury Music Festival raising £185.29 for the Rothbury Fabric Fund. In September a plant stall was run in the Jubilee Hall raising £35.00 for the new Rothbury Churchyard Fund. In October the Northern Saints Teddy Bear Event was held in All Saints Church which raised £316.56 for Messy Church and in December a Christmas Event was held in All Saints Church raising £237.13 for the Community Hall Fund. During the year £1,642.50 has been raised from the sale of plants by Kathryn Reynolds for the Rothbury Fabric Fund.

From the Rothbury Fabric Fund we have paid Wensley Roofing Ltd for their final two invoices of £2,595.53 and £1,508.40 for the work they undertook on the south aisle roof, the south transept roof and internal plastering to the south transept. The VAT element on these invoices of £432.59 and £251.40 respectively have been claimed back from the Listed Places of Worship Scheme in August 2021. A new porch security light has been purchased and installed at a cost of £102.00. The RHT DCC architect, Christopher J Blackburn, was asked to draw up a schedule of work for the damp plasterwork in the Rest Room at a cost of £500.00 and MGM Ltd were commissioned to carry out the work which is ongoing and we are waiting for the new plasterwork to dry out. MGM Ltd have been paid for their two interim invoices so far received of £486.00 and £1,320.00 respectively. The VAT on these two invoices will be claimed back once we have received and paid the final invoice when the work is completed.

During the COVID-19 pandemic the Parish Hall was closed between the middle of March 2020 until July 2021 and therefore only £432.00 rental income has been received in 2021. However, having been awarded a grant of £10,000.00 for Community Halls from Northumberland County Council in October 2020, we were invited by the council to apply for three further grants in January, February and March 2021. The three applications were all successful and in February 2021 we received £1,334.00 all of which was recorded as being for the General Fund. In early March 2021 we received £7,573.21 of which the General Fund received £1,573.21 and £6,000.00 was recorded as being for the Community Hall Fund. In late March 2021 we received a further £2,096.00 of which the General Fund received £96.00 and £2,000.00 was recorded as being for the Community Hall Fund. This means that of the total £11,003.21 received, £3,003.21 has been recorded as being for the General Fund and is

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

received, £3,003.21 has been recorded as being for the General Fund and is included in the General Fund Receipts and Payments Account and £8,000.00 has been recorded for the Community Hall Fund. The Parish Hall has therefore received a total income of £3,435.21 against a total expenditure of £3,421.65 meaning that the Parish Hall account has virtually balanced in 2021 with a slight surplus of £13.56.

The Card Stall which Gill Sinclair is now running also continues to provide an important source of income.

St Andrews' Church, Thropton has had grass cutting carried out at a cost of £180.00, the fire extinguishers have been tested at a total cost of £42.00, the five year electrical testing work has been undertaken at a cost of £798 and work on the roof damaged by Storm Arwen was undertaken by Steve Kidd at a cost of £124.80 in 2021. All these items have been financed from the General Fund. The Thropton Fabric Fund, which is used for project work rather than general repairs, has a balance at the end of 2021 of £1,149.94.

Christ Church Hepple has had its fire extinguishers tested at a cost of £54.00, the five year electrical testing work has been undertaken at a cost of £372.00 and grass cutting has cost £576.00 in 2021 which have all been paid for from the General Fund. The Hepple Restoration Fund has received donations of £160.00, HMRC gift aid and GASDS of £103.84, a baptism collection of £185.34 and a wedding collection of £70.00 during 2021 and has a balance of £13,414.79 at the end of the year.

All Saints' Rothbury has seen a total sum of £422.30 spent on cleaning and maintenance work in 2021 from the General Fund. This includes the garden waste bin (£43.00), grass cutting (£140.00), fire extinguishers tested (£124.80), work to the belltower flood light (£90.60) and the purchase of two new brooms (£23.90). The south aisle roof works and the re-plastering in the Memorial Chapel has been completed in 2021 by Wensley Roofing Ltd and MGM Ltd and the final invoices have been paid from the Rothbury Fabric Fund of £2,162.94 plus VAT of £432.59 and £1,257.00 plus VAT of £251.40 respectively. The VAT on these two invoices has been successfully claimed back from the Listed Places of Worship Scheme. During 2021 it was noticed that damp had appeared on the outer wall of the Rest Room and after our Church Architect, Christopher J Blackburn, had been consulted, MGM Ltd were engaged to rectify the situation. The old plaster has been removed and after a period of the stone wall drying out new plaster has been applied which is currently still drying out before it can be lime washed. MGM Ltd have issued two interim invoices for the work so far completed and both have been paid. The first interim invoice was for £405.00 plus VAT of £81.00 and the second interim invoice was for £1,100.00 plus VAT of £220.00. The VAT on these two invoices will be reclaimed from the Listed Places of Worship Scheme once the final invoice has been received and paid. The costs of this work has been paid for from the Rothbury Fabric Fund. Also, from the Rothbury Fabric Fund we have paid React Electrical Services Ltd £85.00 plus VAT of £17.00 for supplying and installing a new security porch light. This fund also funded the moving of two pews in All Saints and the moving of a radiator. This work was undertaken by Steve Kidd at a cost of £315.00 plus VAT of £63.00 and by Martyn Sutton at a cost of £622.00 plus VAT of £124.40 respectively. The VAT on both of these two invoices has been successfully claimed back from the Listed Places of Worship Scheme.

Church running costs are showing in the accounts as £13,459.07. This figure is a decrease from the 2020 figure of £14,021.61 which includes all the maintenance work undertaken at the three churches from the General Fund in 2021. A breakdown of the costs can be found note 5 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs show a decrease in comparison to 2020 figure. This was due largely to the fact that in 2021 we didn't pay for a Parish Administrator a role that was deleted by the Upper Coquetdale PCC at the end of November 2020.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight decrease in the amount of bank charges that we have paid in 2021 in comparison to 2020.

Printing and stationery costs for 2021 have increased on the 2020 figure. This is due to the fact that more printing has been done as the normal pattern of services has returned.

The Insurance Premiums total for 2021 for the three churches is shown in note 5 on page 8 as £6,646.65 which is a slight increase on the figure of £6,487.33 shown for 2020 caused by the rate of inflation. The Parish Hall insurance premium was £911.63 in 2021 which again was an increase on the 2020 figure, caused by the rate of inflation. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

In September 2020 All Saints' Church was awarded a grant of £7,900.00 from the Heritage Lottery Fund's Emergency Fund which had been applied for by our Planned Giving Administrator, Adrienne Thunder, to cover various items required for the Covid-19 pandemic. The list of items included in the application was for PPE equipment, sanitizers, electronic equipment for broadcasting services, deep cleaning of All Saints' Church and a cashless donations machine for both visitors and congregation to use their debit and credit cards to make donations. The grant was originally split with £6,000.00 being lodged in the CBF Deposit Fund where it will attract interest and £1,900 was placed in the current bank account as working capital. By the end of 2020, £778.98 of the grant had been spent on hand sanitizers, hand towels, biological wipes, a standalone hand sanitizer, a new cassette player for use in All Saints' Church at services, funerals etc and for a cleaner at All Saints' Church for two hours a week. A condition of the grant was that the money had to be spent by the end of January 2021 and any money unspent, would have to be returned to the Heritage Lottery Fund's Emergency Fund. Late in January I was informed that the actual closing date was the 25th January 2021 and so, the three days preceding that date was spent purchasing COVID-19 related items, electronic items for use at services in All Saints and the contactless donations terminal which was purchased from Data Developments at a cost of £718.80 including the merchant fees for the first twelve months. In the event, the Heritage Lottery Fund gave us an extension to the deadline of the end of March 2021. By the end of the extended period, £6,927.00 had been spent and we were asked to return £973.00 to the Heritage Lottery Fund's Emergency Fund. Due to three anonymous donations totalling £1,792.00 given for the Rothbury Emergency Fund together with the Gift Aid of £448.00 that we have been able to claim on those donations, the fund has been able to continue to purchase more electronic items, more COVID-19 items, a set of CDs containing the Hymns Old and New hymn tunes and we have been able to continue to use the services of LMC Domestic Help to clean All Saints church on a weekly basis instead of the normal cleaning teams. In December 2021 the decision was made to cancel the contactless donations terminal as no progress had been made on the project and I am very grateful that Data Developments agreed to refund some of the cost to the Heritage Lottery Fund's Emergency Fund on our behalf. The refund amounted to £443.80 which leaves the Rothbury Emergency Fund to refund the balance of £275.00 in 2022. The Rothbury Emergency Fund has ended the year with balance of £992.20 which is split £800.00 in the CBF Deposit Fund bank account and £192.20 in the Rothbury DCC bank account for use as working capital.

In December 2020 the HMRC issued the Parish of Upper Coquetdale PCC a new reference number so that all three DCCs could make Gift Aid and GASDS claims on planned giving and donations. Adrienne Thunder our RHT Planned Giving Officer was also appointed as the Upper Coquetdale PCC Planned Giving Officer at the APCM held in October 2020 and re-appointed at the APCM held in April 2021 all HMRC claims are now channelled through her. In February 2021 she made the first claim to the HMRC using the new reference number on behalf of RHT DCC for Gift Aid only and subsequently has made three further claims in April, August and December 2021 on behalf of RHT DCC claiming both Gift Aid and GASDS. Two claims have also been made on behalf of Alwinton & Holystone DCC, one for Gift Aid in April 2021 and the other for GASDS in July 2021. The Upper Coquetdale PCC bank account is being used to receive the Gift Aid and GASDS from the HMRC and then Adrienne and I transfer it to the appropriate DCC bank account using the online transfer facility which we now have on that account but which needs two signatories to enact.

During 2021 the four electricity accounts were automatically migrated from Npower to E.on Next Energy Limited which had taken over Npower in the summer of 2020. The first account to be migrated was the St Andrew Thropton account in December 2020 followed by the Christ Church Hepple account, the All Saints Church Rothbury account and the All Saints Parish Hall account in January and February 2021. All four accounts are on a 3 year fixed contract which are all due to end during 2022 and so, to date, we have been unaffected by the huge rises in the market prices. The two gas accounts for All Saints Church and All Saints Parish Hall are both with British Gas and again, are on 3 year fixed contracts. The church's gas account was renewed in August 2021 and will run to August 2024 and I did notice an increase in the prices compare to what we were paying under the previous 3 year fixed contract. The parish hall 3 year fixed contract is due to end in 2022 and a decision will have to be made at that point as to whether we enter another fixed contract or whether we opt for the variable rate which is subject to the fluctuating market forces for gas at the moment. The decision will have to be made on the basis of when the Community Hub is likely to be built and what sort of energy source that will have.

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £146.44 in 2021 through donations, GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid for the organ to be tuned in 2021 by Harrison & Harrison Ltd of Durham at a cost of £334.85 including VAT. The VAT can be claimed back from the Listed Places of Worship Scheme and will be done so in 2022. The Organ Fund has ended

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

2021 with a balance of £5,690.00 which is split between the CBF Deposit Fund (£4,534.57) and the Rothbury PCC-CG bank account (£1,155.43) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund.

In 2021 a new herb garden has been created in the churchyard on the south side of the All Saints Church close to the Chancel door. In October 2021 a plant sale was run at the event in the Jubilee Hall which raised £35.00 and this was donated to be used for the purposes of the new garden. A new fund called the Rothbury Churchyard Fund has been created to hold any donations and in December we were able to add a further £8.75 to the fund through claiming GASDS on the donation. The Rothbury Churchyard Fund has been placed in the CBF Deposit Fund and has ended 2021 with a balance of £43.75.

During 2021 the Rector decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Community Hall Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall increase in the value of the units in 2021 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. There has been an increase in valuation of the remaining CBF Investment units, and income from interest and dividends has seen an increase in 2021 despite the low interest rates.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Kate Turvey, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs, to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the Rector, Canon John Sinclair, for his support and advice in what has been a difficult year to manage the finances.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management.

If all these steps are taken it is likely we will be able to pay our estimated 2022 Parish Share in full which is £34,000. This equates to £2,833.33 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2022 Parish Share in full without selling more shares and we may default in 2022 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

23rd March 2022

.....
Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH, HEPPLER
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 4) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2021.
- 5) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2021.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2021.
- 6) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2021 £	2020 £
RECEIPTS		
Income from Operating Activities		
Parish Hall Rent	432.00	648.00
Fees	<u>3,379.00</u>	<u>1,441.00</u>
	<u>3,811.00</u>	<u>2,089.00</u>
Fund Raising		
Fund Raising General (1)	-	910.26
Fund Raising 100 Club	<u>2,237.00</u>	<u>2,172.00</u>
	<u>2,237.00</u>	<u>3,082.26</u>
Incoming Resources from Donors		
Planned Giving (2)	37,491.22	37,447.22
HMRC Gift Aid on Planned Giving/GASDS (2)	10,344.67	8,744.88
Gift Aid Giving Non- Regular (2)	960.00	1,080.00
Plate Collections (3)	<u>1,687.04</u>	<u>1,073.37</u>
	<u>50,482.93</u>	<u>48,345.47</u>
Other Voluntary Incoming Resources		
Parish Hall Grant	3,003.21	2,200.00
Donations (4)	<u>3,705.12</u>	<u>4,584.77</u>
	<u>6,708.33</u>	<u>6,784.77</u>
Income from Investments		
CBF Deposit Fund Shared Interest	1.05	-
NSIB Dividends	2.78	190.17
CBF Investment Funds Dividends	<u>249.83</u>	<u>241.25</u>
	<u>253.66</u>	<u>431.42</u>
TOTAL RECEIPTS	<u>63,492.92</u>	<u>60,732.92</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	<u>1,070.00</u>	<u>1,073.72</u>
	<u>1,070.00</u>	<u>1,073.72</u>
Charitable Activities		
Donations to Missions and Charities	-	-
Church Activities and Running Costs		
Parish Share	32,000.00	32,534.00
Church Running Costs (5)	13,459.07	14,021.61
Clergy Expenses	2,975.49	3,747.56
Parish Hall Running Costs (8)	3,421.65	2,802.48
Service & Sanctuary Expenses	352.48	202.05
Visiting and Retired Clergy Costs	107.07	-
Quinquennial Inspection	-	995.00
	<u>52,315.76</u>	<u>54,302.70</u>
Parish Administration		
Bank Charges	118.79	127.13
Legal Fees	-	12.00
Planned Giving Expenses	15.84	31.20
Printing and Stationery	426.05	115.66
Other Administration Costs	22.96	133.79
Internet Broadband	36.46	35.68
Telephone House for Duty	113.79	338.42
Telephone Rothbury Rectory	397.36	389.31
Parish Administrator Wages to 30 November 2020	-	4,172.69
	<u>1,131.25</u>	<u>5,355.88</u>
TOTAL PAYMENTS	<u>54,517.01</u>	<u>60,732.30</u>
OPERATING SURPLUS/(DEFICIT) FOR YEAR (9)	<u>8,975.91</u>	<u>0.62</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLE
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2021**

1. Fundraising

Due to the COVID-19 pandemic no general fundraising took place in 2021 for the General Fund.

2. Planned Giving

The total of regular giving in 2021 has seen an increase on the 2020 figure of £2,137.46. The Planned Giving overall figure of £37,491.22 includes £8,757.22 which has been paid through the Parish Giving Scheme run by the Diocese of Gloucester. From this scheme we have also received £1,976.87 in Gift Aid which forms part of the overall total of £10,344.67 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2021 has also seen a decrease of £120.00 on the 2020 figure due the fact that between January and August each church has only had a Sunday service once every six weeks and the regular pattern of worship has only been in place since September.

- 3. Income from Plate Collections** is given as the total amount for all three churches. The 2021 figure has seen an increase on the 2020 figure despite the fact that between January and August each church has only had a Sunday service once every six weeks and the regular pattern of worship has only been in place since September. The breakdown between the three churches is as follows: -

	2021	2020
	£	£
Hepple	459.00	183.90
Rothbury	889.54	703.47
Thropton	338.50	186.00
Total	<u>1,687.04</u>	<u>1,073.37</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2021 are shown below; these do not appear in the Receipts and Payments account.

	£
Cancer Research UK – Wedding Plate Collection	128.75
Messy Church – Northern Saints Teddy Bear Event and Donation	416.56
North of England Children’s Cancer Research – Wedding Plate Collection	70.00
Rothbury Ringers – Wedding Fees for the Bellringers	150.00
Rothbury Vergers – Four Funeral Fees for the Vergers	140.00
Upper Coquetdale Churches Together – Plate Collection from October Service	84.00
Water Aid – Lent Jars Collection	25.96
Women’s Aid – Wedding Plate Collection	130.00
Total	<u>1,145.27</u>

4. Donations Received

The sum of £3,705.12 includes a £20.00 donation from a collection at a Baptism, a £19.50 donation from a collection at a Wedding, £1,018.62 from the Wall Safe, £497.96 from the Votive Candle Stand and £2,149.04 in general donations which includes £103.75 claimed as Gift Aid and GASDS.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2021 - CONTINUED

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2021	2020
	£	£
Insurance on the three church buildings	6,646.65	6,487.33
Music, Bells, Organ and Piano Tuning and Organist Expenses	567.56	412.34
Cleaning and maintenance	2,569.10	3,581.73
Utilities	3,461.22	3,187.35
Sundries	214.54	352.86
Total	<u>13,459.07</u>	<u>14,021.61</u>

6. From the Card Stall Account the following has been paid

	£
British Legion – Wreath for 2021	17.00
Bell Pulley Unit	162.00
New Bell Ropes x 2	370.00
New LED Strip Lighting for Card Stall	132.00
Greetings Cards etc	<u>105.65</u>
Total	<u>786.65</u>

The total of £786.65 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 10.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence	20.00
100 Club Prizes	<u>1,050.00</u>
Total	<u>1,070.00</u>

8. Parish Hall Running Costs

	2021	2020
	£	£
Insurance	911.63	896.87
Cleaning and Maintenance	2,010.94	481.20
Utilities	445.10	566.41
Music Licenses	53.98	-
Parish Hall Administrator Wages to 30 November 2020	-	858.00
Total	<u>3,421.65</u>	<u>2,802.48</u>

The Cleaning and Maintenance figure of £2,010.94 includes £155.24 for the boiler to be tested and a new gas meter box fitted, £3.80 for two new keys for the gas meter box, £81.90 for a replacement WC siphon and ballcock, £36.00 for the fire extinguishers to be tested, £144.00 for a new smoke detector and £1,590.00 on the 5year electrical inspection.

The Music Licenses for the Parish Hall have in previously years been included in the Church Running Costs figure but in 2021 this was changed to include the figure of £53.98 in the Parish Hall Running Costs as the copyright licenses are specific to the All Saints' Parish Hall and not for All Saints Church.

9. The 2021 figure for the Operating Surplus/(Deficit) For Year shows we have a surplus of £8,795.91 on the income and expenditure for the General Fund for the year. This has been achieved by the fact that the overall receipts for 2021 have increased by £2,760.00 over the 2020 figure and also by the fact that the overall payments for 2021 have decreased by £6,215.29 over the 2020 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH HEPPLER
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2021**

	2021 £	2020 £
Fixed assets		
CBF Investment Fund (1)	8,937.75	7,819.18
CBF Investment Fund (WS) (1)	906.28	792.86
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	26,844.03	25,612.04
Current assets		
Debtors	-	-
CBF Deposit Account (3)	53,178.94	39,639.46
Sum Total of other Accounts	<u>26,944.48</u>	<u>22,233.74</u>
	80,123.42	61,873.20
Liabilities		
Creditors: Amounts falling due in one year	-	-
Net current assets less current liabilities	<u>80,123.42</u>	<u>61,873.20</u>
Total assets less current liabilities	<u>106,967.45</u>	<u>87,485.24</u>
Total net assets less liabilities	<u>106,967.45</u>	<u>87,485.24</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	21,892.18	11,684.28
Designated		
Designated – Hardship	1,172.05	1,210.70
Designated - Cardstall (5)	3,633.91	3,794.59
Restricted		
Restricted - Donkin Bequest	2,019.98	2,017.73
Restricted - Community Hall Fund	24,197.74	9,213.48
Restricted - Hepple Restoration	13,414.79	12,895.61
Restricted - Organ Fund	5,690.00	5,878.41
Restricted – Thropton Fabric Fund	1,149.94	1,148.66
Restricted - Topping Memorial	586.37	585.72
Restricted - Wright Memorial	2,330.61	2,328.02
Restricted – Hepple Churchyard	209.01	208.77
Restricted – Rothbury Churchyard Fund	43.75	-
Restricted – Rothbury Fabric Fund	11,210.47	10,944.36
Restricted – Rothbury Emergency Fund	992.20	7,121.02
Restricted – Young People Fund	481.45	510.89
Endowment		
Endowment - Canon Morton Bequest (3)	<u>17,943.00</u>	<u>17,943.00</u>
Funds of the churches	<u>106,967.45</u>	<u>87,485.24</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLE
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021**

Unrestricted funds	Cash and bank £	CBF deposit account £	NSIB* £	CBF investment units £	Total £
General Reserve	12,048.15	-	-	9,844.03	21,892.18
Canon Morton Bequest Fund	-	943.00	17,000.00	-	17,943.00
Designated funds					
Hardship Fund	-	1,172.05	-	-	1,172.05
Cardstall Fund	133.91	3,500.00	-	-	3,633.91
Restricted Funds					
Community Hall Fund	-	24,197.74	-	-	24,197.74
Wright Memorial Fund	-	2,330.61	-	-	2,330.61
Topping Memorial Fund	-	586.37	-	-	586.37
Hepple Restoration Fund	13,414.79	-	-	-	13,414.79
Hepple Churchyard Fund	-	209.01	-	-	209.01
Rothbury Churchyard Fund	-	43.75	-	-	43.75
Rothbury Fabric Fund	-	11,210.47	-	-	11,210.47
Rothbury Emergency Fund	192.20	800.00	-	-	992.20
Donkin Bequest	-	2,019.98	-	-	2,019.98
Thropton Fabric Fund	-	1,149.94	-	-	1,149.94
Young People Fund	-	481.45	-	-	481.45
Organ Fund	1,155.43	4,534.57	-	-	5,690.00
Total funds	26,944.48	53,178.94	17,000.00	9,844.03	106,967.45

*NSIB – National Savings & Investment Bond

Fund movement summary

Unrestricted funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and Losses £	Fund balances c/fwd £
General Reserve	11,684.28	63,492.92	(54,517.01)	-	1,231.99	21,892.18
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,210.70	11.35	(50.00)	-	-	1,172.05
Cardstall Fund	3,794.59	625.97	(786.65)	-	-	3,633.91
Restricted funds						
Community Hall Fund	9,213.48	16,384.26	(1,400.00)	-	-	24,197.74
Wright Memorial Fund	2,328.02	2.59	-	-	-	2,330.61
Topping Memorial Fund	585.72	0.65	-	-	-	586.37
Hepple Restoration Fund	12,895.61	519.18	-	-	-	13,414.79
Hepple Churchyard Fund	208.77	0.24	-	-	-	209.01
Rothbury Churchyard Fund	-	43.75	-	-	-	43.75
Rothbury Fabric Fund	10,944.36	7,034.10	(6,767.99)	-	-	11,210.47
Rothbury Emergency Fund	7,121.02	2,245.95	(8,374.77)	-	-	992.20
Donkin Bequest	2,017.73	2.25	-	-	-	2,019.98
Thropton Fabric Fund	1,148.66	1.28	-	-	-	1,149.94
Young People Fund	510.89	0.56	(30.00)	-	-	481.45
Organ Fund	5,878.41	146.44	(334.85)	-	-	5,690.00
Total funds	87,485.24	90,511.49	(72,261.27)	-	1,231.99	106,967.45

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2021**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £8,612.04 on 31 December 2020 have increased in overall value by £1,231.99 in 2021.

As at 31 December 2020 the CBF Investment Fund was valued at £7,819.18 as shown on page 9 under the 2020 figure. This fund was revalued on 30 June 2021 and increased in value by £519.02 to £8,338.20. The fund was again revalued on 31 December 2021 and has seen a further increase in value of £599.55 and was valued at £8,937.75. This means that over the full 2021 year this investment fund has increased by £1,118.57.

As at 31 December 2020 the CBF Investment Fund (WS) was valued at £792.86 as shown on page 9 under the 2020 figure. This fund was revalued on 30 June 2021 and increased in value by £52.63 to £845.49. The fund was again revalued on 31 December 2021 and has seen a further increase in value of £60.79 and was valued at £906.28. This means that over the full 2021 year this investment fund has increased by £113.42.

Overall, the two CBF Investment Funds have increased in total value by £1,231.99 during 2021 and as at 31 December 2021 were valued at a combined total of £9,844.03.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £226.82 and from the Canon Morton Bequest held in a NS&I Investment Bond amounting to £2.78 as well as £1.05 from the Canon Morton Bequest held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest (at a rate of 0.090731%) in proportion to its balance as at 31 December 2021. This was the amount of interest generated during the year by the CBF Deposit Account and amounted in total to £47.71.

	£	
CBF Deposit Fund Account	47.71	
CBF Investment Fund Account (WS)	23.01	
CBF Investment Fund Account	226.82	
Card Stall Deposit Account	0.02	
NS&I Bond	2.78	
Total	<u>300.34</u>	(2020: £744.56)

The overall interest rate for 2021 was 0.090731%.

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account
- 4) In 2021 the General Fund Receipts and Payments Account had an operating surplus of £8,975.91. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay the full £32,000 in parish share to the Diocese. As at 31 December 2021 there is a total of £21,892.18 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,937.75
CBF Investment Fund Account (WS)	906.28
Lloyds Bank – Rothbury DCC bank account	<u>12,048.15</u>
Total	<u>21,892.18</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £1.34 interest in 2021 which includes the £0.02 interest from the Cardstall Deposit Account and is included in the Statement of Assets and Funds on pages 9 and 10. As at 31 December 2021 there is a total of £3,633.91 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,500.00
Lloyds Bank– Rothbury DCC bank account	<u>133.91</u>
Total	<u>3,633.91</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2021, which are set out on pages 6 - 11.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

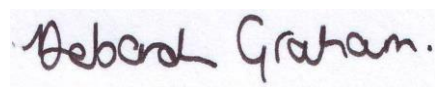
In connection with my examination, no matter has come to my attention:

3. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

4. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2022

St Michael & All Angels Alwinton with St Mary the Virgin Holystone

Treasurer's Report 2021

This year our total income has exceeded our expenses by £1749.18. Our current assets at the end of the year were £38237.70, some £4000 more than at the previous year end.

Planned gift aided giving (giving by bank transfers) has dropped by a further £200 compared with the previous year, and gift aided gifts have halved to some £1600. Tax reclaimed from HMRC has fallen again by over £900. Other planned giving (green envelopes) has dropped by £200, and cash donations through the plate, though, are up by some £1100. We have received gifts totalling £1037.

Our fundraising net of expenses was just over £2700, around half of the previous year's figure.

Investment income was up slightly at £500, Service fees, largely funerals, were £1975, slightly up on 2020.

Charitable collections were over £2200, almost entirely for Christian Aid.

Our total income for the year was a little under £21000, over £3500 less than the previous year.

Our expenses were £19191.42 in total, a drop of over £3000 over 2021. As ever, the largest single item was the Diocesan Quota at £6300. We had been asked for £7000, but failed to achieve that sum. Following disquiet in previous years across both the Deanery and the Diocese about the large sums parishes were expected to raise, sometimes to the detriment of church maintenance and beyond their ability to raise, the Diocese had scaled back its requests. We have been asked to find £7000 again this year. Falling just short of £4500 are our general expenses, which include light and heat, and insurance. Parish expenses are invoiced to me monthly by Chris Pope. These include clergy travel and other expenses such as telephone, stationary etc. Rectory council tax and water rates are also included. Service upkeep includes materials used such as candles, communion elements, and James' remuneration. The £1850 expended on the churchyards are this year entirely Mike Hodgson's wages, and fabric repairs on nearly £2000 mainly related to electrical work, routine testing for insurance purposes, replacement of corroded fittings etc.

The £2200 paid to charity was largely the Christian Aid Week collection

The closing balances for the year were: General fund £5809.43, Restricted funds £32428.27, giving a grand total of £38237.70. That is the figure you will see on the balance sheet on the next page.

The Newcastle Diocesan Fund holds some £19500 for us, which increased in value by some £2500 over the year. CCLA holds in its Church of England Deposit Fund some £5900, which has not done nearly as well, and Lloyds bank in Rothbury hold our cash, £12740.89 at the year end. The balance sheet shows the division of these various assets between our various funds. Page three gives details of the value of each of our restricted funds.

Page four is the independent examiner's statement from Mrs D Graham, Partner in Ryecroft Glenton, stating that she approves these accounts and that no adverse matters have come to her attention in the course of this scrutiny. The work continues to be done by Mr Paul Charlton, but under new arrangements at the firm is signed off by the head of Audit.

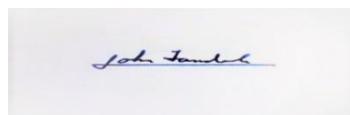
We owe a great debt of gratitude to Ian Friend, who claims back tax for us from HMRC. I am personally grateful to Helen and Gail for doing the lion's share of the banking and keeping careful records. I am particularly grateful to Paul Charlton, both for his wise counsel and for the considerable amount of time he devotes to us at no charge.

John Farndale 11 March 2022

Accounts approved at the District Annual Meeting 20th March 2022 in St Michael and All Angels, Alwinton.



Canon John Sinclair, Rector



John Farndale, Treasurer

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 DECEMBER 2021

	General Unrestricted Fund £	Restricted Funds £	2021 £	2020 £
INCOME				
Planned gift aided giving	5,368.58	440.00	5,808.58	6,029.50
Gift aided gifts	1,128.00	500.00	1,628.00	3,161.00
Gift aid- tax reclaimed	2,034.74	-	2,034.74	2,942.55
GAYE	-	600.00	600.00	1,250.00
Other planned giving	265.00	-	265.00	459.00
Collections (plate)	2,149.88	-	2,149.88	904.74
Gifts and donations	1,027.09	10.00	1,037.09	1,268.75
Grants and legacies	-	-	-	-
Fundraising less costs	1,198.60	1,535.00	2,733.60	5,159.32
Wall safes	-	-	-	-
Investment income	500.36	-	500.36	480.20
Service fees	-	1,975.00	1,975.00	1,548.00
Rent	-	-	-	-
Charity collections	-	2,208.35	2,208.35	1,211.00
Youth work	-	-	-	111.75
	13,672.25	7,268.35	20,940.60	24,525.81
EXPENDITURE				
Charitable donations	-	2,208.35	2,208.35	1,211.00
Diocesan quota	6,300.00	-	6,300.00	9,985.11
Parish expenses	1,890.19	-	1,890.19	4,114.76
Church general	4,419.91	-	4,419.91	4,092.30
Service upkeep	557.37	-	557.37	216.00
Maintenance Churchyards	-	1,850.00	1,850.00	1,850.00
Fabric	-	1,965.60	1,965.60	-
Equipment	-	-	-	1,879.26
Youth work	-	-	-	-
	13,167.47	6,023.95	19,191.42	23,348.43
Net incoming/(outgoing) resources	504.78	1,244.40	1,749.18	1,177.38
Gain/(Loss) on revaluation of investments	2,452.29	0.00	2,452.29	1,135.55
Net movement of funds	2,957.07	1,244.40	4,201.47	2,312.93
Opening balance 1 January 2020	2,852.36	31,183.87	34,036.23	31,723.30
Closing balance 31 December 2021	5,809.43	32,428.27	38,237.70	34,036.23

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
BALANCE SHEET AS AT 31 DECEMBER 2021

		2021 £	2020 £
CURRENT ASSETS			
Newcastle Diocesan Fund		19,594.63	17,142.34
CBF Church of England Deposit Fund		5,902.18	5,899.10
Bank current account		12,740.89	10,994.79
TOTAL ASSETS AND NET WORTH	-	<u>38,237.70</u>	<u>34,036.23</u>
REPRESENTED BY PARISH FUNDS			
General (unrestricted)		5,809.43	2,852.36
Restricted funds			
Churchyard fund	5,232.31		3,572.31
Fabric fund	13,984.11		14,849.71
Alwinton heating fund	6,399.34		5,959.34
Holystone restoration	6,498.10		6,488.10
Youth	252.23		252.23
Charity fund	<u>62.18</u>		62.18
		32,428.27	
	-	<u>38,237.70</u>	<u>34,036.23</u>

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
RESTRICTED FUNDS AS AT 31 DECEMBER 2021

	Churchyard fund	Fabric fund	Alwinton heating fund	Holystone restoration	Youth	Charity fund	Total
INCOME	£	£	£	£	£	£	£
Net fundraising	1,535.00	-	-	-	-	-	1,535.00
Donations etc	1,975.00	1,100.00	440.00	10.00	-	2,208.35	5,733.35
	3,510.00	1,100.00	440.00	10.00	-	2,208.35	7,268.35
EXPENDITURE	1,850.00	1,965.60	-	-	-	2,208.35	6,023.95
							-
Net movement in funds	1,660.00	(865.60)	440.00	10.00	0.00	-	1,244.40
Opening balance 1 January 2021	3,572.31	14,849.71	5,959.34	6,488.10	252.23	62.18	31,183.87
Closing balance 31 December 2021	5,232.31	13,984.11	6,399.34	6,498.10	252.23	62.18	32,428.27

INDEPENDENT EXAMINER'S REPORT TO ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE

I report on the accounts for the year ended 31 December 2021, which are set out on pages 1 - 3.

Respective responsibilities of members and examiner

As members (trustees) with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

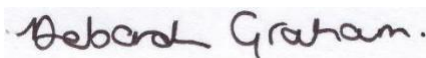
Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.have not been met; or
2. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
March 2022

St Michael & All Angels, Alnham

DCC Accounts for the year to 31.12.21 for the current account

Prepared by Kate Turvey (DCC Treasurer)

Please find the accounts for the year to 31.12.21

Included

- 1 - the summarised accounts
- 2 - the current account details - Lloyds Bank 77-20-03 12640368
- 3 - balanced to the bank statements
- 4 - Russell Bambling from Lucid Accountants - to audit the account transactions

Summary

The accounts have been reconciled to the bank statements

St Michael & All Angels, Alnham

DCC Accounts for the year to 31.12.21 for the current account

Prepared by Kate Turvey (DCC Treasurer)

	2021	2020
Income		
Regular Giving	1,208.00	1,058.00
Collections	408.50	1,600.27
Other Income & Fundraising	1,017.21	1,449.22
Service Fees	483.00	14.17
Total	3,116.71	4,121.66

Expenses		
Parish Expenses	321.70	694.08
Heat & Power	1,676.05	1,128.85
Insurance	1,507.57	1,484.70
Fundraising Expenses	-41.25	137.11
Equipment		
Repairs & Renewals		320.00
Parish Share	1,305.00	1,305.00
Fire Safety & Legislation	231.60	42.00
Church Running Costs	100.00	142.83
Others	104.00	1,888.33
Total	5,204.67	7,142.90

Surplus/Deficit	-2,087.96	-3,021.24
Surplus/Deficit		

Opening Balance	3,238.81	6,260.05
Plus Income	3,116.71	4,121.66
Less Expenditure	5,204.67	7,142.90
Closing Balance	1,150.85	3,238.81

Opening Balance	3,238.81	6,260.05
Less Deficit	-2,087.96	-3021.24
Equals Closing Balance	1,150.85	3,238.81

Chairman	Treasurer DCC
John Sordy	Kate Turvey
	
Date 29/3/22	Date 22-3-22

	Restoration Account - compiled by Kate Turvey from information from Andrew Young					
	For the year to 31.12.21					
				Expend		
	01.01.21	Opening Balance	16,775.76			
	25.08.21	Andrew Richardson - Kitchen Units		5,230.80		
	14.09.21	Cheque unknown		140.64		
	31.12.21	Closing Balance	11,404.32			
		Balance on Bank Statement	11,404.32			
		Difference	0.00			

8 March 2022

Mrs Kate Turvey
The Treasurer
St Michael and All Angels Church
C/O Turvey Westgarth
Townfoot
Rothbury
Morpeth
Northumberland
NE65 7SP

Dear Mrs Turvey

St Michael and All Angels Church, Alnham

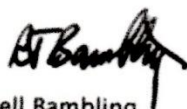
Current Account Accounts year ended 31 December 2021 and
Restoration Accounts year ended 31 December 2021

As an independent examiner of the accounts for St Michael and All Angels Church, Alnham, for the accounting period to 31 December 2021, I have carried out a review of the financial statements and the underlying records for both the Current Account Financial Statements and the Restoration Account Financial Statements.

The work carried out has encompassed a review of information provided regarding both receipts and expenses.

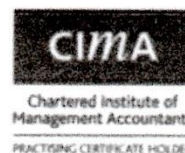
While the work carried out does not represent an audit, it is my opinion that both sets of Financial Statements provide a true and fair view of the financial position of the Church Current Accounts as at 31 December 2021 and the Restoration Accounts at 31 December 2021.

Yours sincerely



Russell Bambling
ACMA, MBA

Lucid Accountants and Business Advisors Ltd.
Registered in England & Wales with company no. 6883354 at
Lee Moor Business Park, Rennington, Alnwick, NE66 3RL, VAT no. 183556973



Accounts

PARISH OF UPPER COQUETDALE APCM 21st APRIL 2021

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

Due to the COVID-19 pandemic which caused lockdowns from March 2020 there has only been one PCC meeting – the one following the annual meeting. This dealt with resolutions concerning signatories on the Upper Coquetdale PCC bank account and the Upper Coquetdale PCC HMRC Gift Aid registration.

Susan Rogerson
PCC Secretary

April 2021

PARISH OF UPPER COQUETDALE PCC MEMBERSHIP 2020 – 2021

Ex Officio members

Rector (PCC chair)	The Reverend Canon John Sinclair
Assistant Curate	The Reverend John Storey
Assistant Clergy	The Reverend Dr Ann Peters (to 5 th April 2021)
	The Reverend Sue Joyner (to August 2020)

Wardens	Jackie Bickmore *
	Lesley Cowe *
	Marion Farndale *
	Kate Hazelwood *
	Helen Holmes *
	Margaret Pope *
	Sarah Smith *
	Julia Stott *
	Margy Tasker-Brown *
	Colin Wheeler *

Deputy Wardens	Two vacancies
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Deanery Synod Representatives	Liz Kerry (Diocesan Synod Representative)
	Jeff Reynalds
	2 vacancies

Members	Fiona Cowley
	John Farndale
	Sharon Graham
	Gail Johnston
	Carol Milburn
	Joan Storey
	Kate Turvey
	2 vacancies (x1 Alnham, x1 Rothbury)

Co-opted Members	Clare Friend
	Susan Rogerson *

* PCC Standing Committee Member

PCC Officers

Vice Chair	John Farndale
Treasurer	Chris Pope (non member)
Secretary	Susan Rogerson

Other Appointments

Examiner	Paul Charlton of Ryecroft Glenton
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Data Protection Officer	Joan Storey
Electoral Roll Officer	Margaret Pope
Safeguarding Officer	Gail Johnston
Planned Giving Officer	Adrienne Thunder (non member)

UPPER COQUETDALE PCC

ACCOUNTS YEAR ENDED 31 DECEMBER 2020

TREASURER'S REPORT

Financial Review

At the end of the year the PCC Fund balance was £321.61, the Messy Church balance was £262.14, the Children and Young Persons Fund balance was £40.77 and the Alwinton and Holystone DCC Fund balance was £50.00 making a total of £674.52 for Upper Coquetdale PCC Church money. The income and expenditure recorded for Messy Church during 2020 was the period April 2018 to April 2019 and, as there has only been two sessions held at the beginning of the year due to the COVID-19 pandemic there has been no actual income and expenditure recorded for 2020. Alwinton & Holystone DCC has been reimbursed for the £111.75 payment that their treasurer, John Farndale, made to Messy Church for the period April 2018 to April 2019 on 25 April 2019 to cover expenses.

However, there is currently no arrangement in place for replenishing the PCC Fund and, if the funding commitment to Messy Church which was made in 2015 continues in future years, the PCC Fund will be drastically reduced by the end of 2021. The PCC should consider if replenishment is necessary and how this can be achieved.

We have continued to receive monthly donations from Charities Aid Foundation (CAF) Give as You Earn (GAYE) for which the donor has specified that the donation is intended for use by the Alwinton & Holystone DCC and a standing order has been set up to transfer each month's donation from the Upper Coquetdale PCC bank account to the bank account of the intended DCC on the 5th of every month. The 'PCC of the Ecclesiastical Parish of Upper Coquetdale' is the only body within the parish structure that is registered with the Charities Commission and therefore the only body that can receive such a donation. These transactions are listed under Alwinton & Holystone DCC which has ended the year with a balance of £50.00 due to the fact that the end of December 2020 CAF donation had not been transferred to the Alwinton and Holystone DCC's bank account by the end of the year. During the period April 2018 to December 2020 additional donations were also received from the Charities Aid Foundation (CAF) for Alwinton & Holystone DCC which amounted to £650.00 and this sum was paid over to Alwinton & Holystone DCC by cheque and cashed on 12 December 2020.

In October 2020 a new HMRC Gift Aid/GASDS claims reference number was applied for on behalf of the Upper Coquetdale PCC so that all three DCCs will be able to claim Gift Aid and GASDS using the same claim reference number. This has been approved by the HMRC and a new reference number issued so that now Alnham DCC can start claiming Gift Aid and GASDS along with Alwinton & Holystone DCC and Rothbury, Hepple & Thropton DCC who up to now, have had their own individual HMRC claim reference numbers. A test claim using the new reference number will be made to the HMRC by our Upper Coquetdale PCC Planned Giving Officer, Adrienne Thunder, early in February 2021 for Rothbury, Hepple & Thropton DCC. The HMRC will deposit all claims amounts into the Upper Coquetdale PCC bank account and then Adrienne and I will transfer the amount to the appropriate DCC using the online transfer facility.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

21st April 2021

.....
Date

UPPER COQUETDALE PCC

ACCOUNTS YEAR ENDED 31 DECEMBER 2020

Statement of financial activities	PCC	Messy Church	A/H DCC	Children/ Youth	2020	2019
	£	£	£	£	£	£
Incoming resources						
CAF GAYE Donations	-	-	850.00	-	850.00	1050.00
Transfer from Sequestration Fund	-	-	-	-	-	160.00
Messy Church Collections	-	103.52	-	-	103.52	-
Total incoming resources	0	103.52	850.00	0	953.52	1,210.00
Resources expended						
Transfer to PCC Fund	-	-	-	-	-	160.00
Transfers to Alwinton & Holystone DCC	-	-	1,250.00	-	1,250.00	600.00
Messy Church Expenses	-	215.27	-	-	215.27	-
Total outgoing resources	0	215.27	1,250.00	0	1,465.27	760.00
Net incoming/(outgoing) resources	0	(111.75)	(400.00)	0	(511.75)	450.00
2019 Balances b/fwd	321.61	373.89	450.00	40.77	1,186.27	
Net incoming/(outgoing) resources in 2020	0	(111.75)	(400.00)	0	(511.75)	
Cash in Bank as at 31st December 2020	321.61	262.14	50.00	40.77	674.52	

UPPER COQUETDALE PCC

STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2020

	2020	2019
	£	£
Current assets		
Cash at bank	<u>674.52</u>	<u>1,186.27</u>
Funds		
PCC	321.61	321.61
Messy Church	262.14	373.89
Children & Young Persons	40.77	40.77
Alwinton & Holystone DCC	<u>50.00</u>	<u>450.00</u>
	<u>674.52</u>	<u>1,186.27</u>

Accounting policies

The accounts have been prepared under the historical cost convention on a receipts and payment basis.

INDEPENDENT EXAMINER'S REPORT TO UPPER COQUETDALE PCC

I report on the accounts of the PCC for the year ended 31 December 2020, which are set out on pages 1 - 5.

Respective responsibilities of members and examiner

As members (trustees) of the PCC with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.have not been met; or
2. to which, in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.



JP Charlton FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP
April 2021

PARISH OF UPPER COQUETDALE - FINANCIAL SUMMARY YEAR ENDING 31 DECEMBER 2020

	R/H/T		A/H		Aln		UCP	
	2019	2020	2019	2020	2019	2020	2019	2020
	£	£	£	£	£	£	£	£
GENERAL FUND								
<u>Income</u>								
*Planned Giving	30,615	37,447	6,286	5,529	1,063	1,058	37,964	44,034
*Gift Aided Giving Non Regular	4,988	1,080	4,085	2,661	0	0	9,073	3,741
*HMRC Gift Aid/GASDS	9,739	8,745	2,499	3,043	0	0	12,238	11,788
Rent and Service Fees	7,472	2,089	3,912	1,548	697	14	12,081	3,651
Fundraising	5,507	3,082	5,264	3,931	7,334	1,449	18,105	8,462
*Plate Collections	5,623	1,073	1,955	905	1,369	1,601	8,947	3,579
Donations	2,878	4,585	3,270	1,509	0	0	6,148	6,094
Grants/Legacies/Misc/Charity Collections	0	2,200	0	0	0	0	0	2,200
Investment Income	430	432	520	480	0	0	950	912
Total Income	<u>67,252</u>	<u>60,733</u>	<u>27,791</u>	<u>19,606</u>	<u>10,463</u>	<u>4,122</u>	<u>105,506</u>	<u>84,461</u>
<u>Payments</u>								
Cost of Generating Funds	1,040	1,073	0	0	982	137	2,022	1,210
Charitable Donations	0	0	0	0	0	0	0	0
Church Running Costs	62,150	54,303	30,625	14,293	4,799	6,312	97,574	74,908
Parish Administration	4,061	5,356	0	4,115	710	694	4,771	10,165
Transfer to Alnham Restoration Fund	0	0	0	0	6,610	0	6,610	0
Total Payments	<u>67,251</u>	<u>60,732</u>	<u>30,625</u>	<u>18,408</u>	<u>13,101</u>	<u>7,143</u>	<u>110,977</u>	<u>86,283</u>
Investments Gain/Loss	1,270	554	2,527	1,136	0	0	3,797	1,690
Surplus/Deficit	1	1	-307	2,333	-2,638	-3,021	-2,944	-687
GENERAL FUND BALANCE	32,586	33,422	519	2,852	6,260	3,239	<u>39,365</u>	<u>39,513</u>
- includes Cannon Morton Bequest and Cardstall Fund								
ALL FUNDS								
<u>Total Assets</u>	<u>91,647</u>	<u>87,485</u>	<u>31,723</u>	<u>34,036</u>	<u>21,862</u>	<u>29,728</u>	<u>145,232</u>	<u>151,249</u>
*Regular income as a % of running costs		48,345 = 89%		12,138 = 85%		2,659 = 42%		

Restricted Funds:

Hepple Restoration Fund balance now £12,896

All Saints Organ Fund balance now £5,878

Holystone Restoration Fund balance now £6,488

A/H Charity Fund balance now £62

A/H Churchyard Fund balance now £3,572

Alwinton Heating Fund balance now £5,959

A/H Fabric Fund balance now £14,850

A/H Youth Fund balance now £252

Thropton Fabric Fund balance now £1,149

Rothbury Fabric Fund balance now £10,944

R/H/T Young People Fund balance now £511

Hepple Churchyard Fund balance now £209

R/H/T Community Hall Fund balance now £9,213

R/H/T Wright Memorial Fund balance now £2,328

R/H/T Topping Memorial Fund balance now £586

R/H/T Donkin Bequest balance now £2,018

Rothbury Emergency Fund balance now £7,121

Alnham Restoration Fund balance now £16,776

Designated Funds:

R/H/T Hardship Fund balance now £1,211

R/H/T Fabric Fund balance now £0

R/H/T Cardstall Fund balance now £3,795

Alnham Fabric Fund balance now £9,713

NB - *figures may not total exactly due to rounding*

Key to

R/H/T - Rothbury, Hepple and Thropton District

Abbreviations:

A/H - Alwinton and Holystone District

Aln - Alnham District

UCP - Upper Coquetdale Parish

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ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

TREASURER'S REPORT 2020

FINANCIAL REVIEW

We commenced 2020 with an operating balance of £4,014.62 for the General Fund in the Lloyds current bank account which represented the December 2019 collection, planned giving and donations and we commence 2021 with a lower balance of £3,072.24 for the General Fund which is the December 2020 plate collections, planned giving and donations. The difference between the two figures of £942.38 is accounted by the fact that the 2020 General Fund Receipts and Payments Account ends the year with a surplus of 0.62p and also that in October 2020 the RHT DCC agreed to restore the Canon Morton Bequest to the full value of the bequest, as a result of research and a report done by the treasurer who had found that the real value of the bequest was £17,943 rather than the £17,000 the figure that had been shown in the accounts for decades. Subsequent to the decision, the treasurer transferred £943.00 to the CBF Deposit Fund bank account from the General Fund to the Canon Morton Bequest Fund and this is shown in the Statement of Assets and Funds on pages 8 and 9.

The 2020 figures for the General Fund Receipts and Payments Account show we have a very small surplus of £0.62 which means we have balanced the income and expenditure for the General Fund. This has only been achieved by defaulting on our Parish Share. Our allocation of Parish Share for 2020 was £46,411 and the RHT DCC decided at the December 2020 meeting that Parish Share would only be paid from General Fund income. By the end of 2020 I managed to pay £32,534 and we defaulted by £13,877. Had the Parish Share been paid in full the General Fund Receipts and Payments Account would be showing a deficit of (£13,876.38).

Planned Giving was higher than anticipated and was £5,447.22 above the 2020 budget figure. Non-Regular Gift Aided giving has decreased in comparison with 2019 due to the fact that for three months no church services were held and once we could hold services, each church has only had one Sunday service every six weeks. The generosity of our regular givers is paramount to our main source of income. Plate collections have also decreased this year for the same reason as the Non-Regular Gift Aided giving and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Diocesan Parish Giving Scheme run by the Diocese of Gloucester.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. There have been a few donations at funerals, for which we are most grateful. The Votive Candle Stand and Wall Safe both make significant contributions to income although both are down on their 2019 figures.

Fundraising activity for the General Fund which is an essential source of income commenced in January 2020 with the 100 Club renewal and we were able to run a Produce Stall in February and March before lockdown started. We have raised the total of £3,082.26 during the year. This was below the budgeted figure of £5,600. The fundraising included £2,172 raised by the 100 Club and £910.26 raised by the two monthly Produce Stalls and the Christmas Nativity Trail Event.

The Rothbury Fabric Fund roof appeal has received four grants during 2020. We received a grant of £2,000.00 from The Roy & Pixie Baker Charitable Trust and a grant of £5,000.00 from The W A Handley Charity Trust. I wish to thank Tony Glenton for arranging both these grants which have been most welcome. We also received a grant of £2,000.00 from the Bishop of Newcastle and a grant of £3,000.00 from The Archbishops' Council (Church Care). There has also been an anonymous donation of £10,000.00 given and a total of £9,900.00 in interest free loans from members of the All Saints' congregation to cover the VAT element of the works which have all been repaid after a successful claim to the Listed Places of Worship Scheme to claim all the VAT on the works. Other sources of income in 2020 have been from £2,160.00 planned giving, £3,922.50 in gift aid and GASDS on planned giving and donations from the HMRC, £247.24 from funeral donations, £975.79 from the sale of plants and £1,396.80 in other donations. This means that we have raised £40,602.33 in 2020 for the Rothbury Fabric Fund.

With the COVID-19 pandemic lockdown, the Parish Hall has been closed since the middle of March 2020 and therefore, only £648.00 rental income has been received in 2020. However, a grant of £10,000.00 for Community Halls was applied for in September 2020 and received at the beginning of October 2020 from the Northumberland County Council. This was split between the General Fund and the Community Hall Fund (formerly known as the Hall Restoration Fund). The General Fund received £2,200.00 which is included in the General Fund Receipts and

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

Payments Account and has been used to pay for the Parish Hall day to day expenses. This, together with the rental income received in 2020, means that the Parish Hall is showing a surplus of £45.52 for 2020. The Community Hall Fund received the other £7,800.00 and this fund stands at £9,213.48 at the end of 2020.

The Card Stall also continues to provide an important source of income which Gill Sinclair is now running.

At the December 2020 meeting the RHT DCC decided to transfer the balance of the Fabric Fund into the three separate churches' fabric funds namely, Rothbury Fabric Fund, Hepple Restoration Fund and Thropton Fabric Fund with each fund receiving £848.55. This means that in future any major work required to be done to each church will be funded from the appropriate fabric fund. However, minor work and day to day cleaning and maintenance will continue to be funded from the General Fund.

St Andrews' Church, Thropton has had grass cutting carried out at a cost of £114.00, the fire extinguishers have been tested at a total cost of £42.00 PAT testing has been carried out at a cost of £32.40, the five year electrical testing has been undertaken at a cost of £252.00 and the quinquennial inspection has been completed by our architect, Christopher J Blackburn at a cost of £495.00 in 2020. All these items have been financed from the General Fund. Also, part of the wooden floor has been repaired at a cost of £180.00 and a schedule of work and tender for the class B quinquennial items has been drawn up by our architect at a cost of £80.00 who has obtained quotes for the work and the contract was awarded at the meeting of the RHT DCC held in December 2020. These two items have been financed from the Thropton Fabric Fund. Some of the works will be undertaken in 2021 and rest will be completed as and when funds in the Thropton Fabric Fund become available which has a balance at the end of 2020 of £1,148.66.

Christ Church Hepple has had its fire extinguishers tested at a cost of £42.00, the lightning conductor has been tested at a cost of £144.00, PAT testing has been carried out at a cost of £21.60, the five year electrical testing has been undertaken at a cost of £270.00 and grass cutting has cost £768.00 in 2020 which have all been paid for from the General Fund. The Hepple Restoration Fund has received a grant of £1,000.00 from the Bishop of Newcastle, donations of £140.00, HMRC gift aid covering the period 2016 to 2020 of £403.50, a sixth of the donations collection from Gordon Marsden's funeral amounting to £56.67 plus a further £14.17 in gift aid, the £848.55 transfer from the Fabric Fund and £18.57 has been put in the Honesty Jar during 2020 and has a balance of £12,895.61 at the end of the year.

All Saints' Rothbury has seen a total sum of £1,895.73 spent on cleaning and maintenance work in 2020 from the General Fund. This includes garden waste bin (£43.00), grass cutting (£180.00), fire extinguishers tested (£49.20), testing of the lightning conductor (£84.00), boiler maintenance (£797.83), PAT testing (£169.20), the five year electrical testing (£504.00) and a new RCD socket supplied and installed (£68.50). The south aisle roof works have been completed and only some re-plastering in the Memorial Chapel remains to be done. The costs of the works, so far, amounts to £61,059.50 which has all been paid for from the Rothbury Fabric Fund and include, £300.00 for bat surveys as each roof was stripped, £25.98 for two bat boxes, £3,940 to our architect, Christopher J Blackburn, for project managing the works and for drawing up additional plans, £9,900.00 repayment of the interest free loans, £35.60 on administrative items and £56,229.50 to the contractors which included a VAT element of £9,371.58 which has all been successfully claimed back from the Listed Places of Worship Scheme. The full value of the contract to the contractor, Wensley Roofing Ltd, is £50,007.80 plus VAT and on the advice of our architect, we have so far paid a net figure of £46,857.92 which is 97.5% of the interim figure of £48,059.40. This means that in 2021, when all the works are completed at the end of February, the additional £1,201.48 plus VAT of £240.30 will be payable together with the £1,948.40 plus VAT of £389.68 for the work in re-plastering the Memorial Chapel. I have every confidence that we will again be successful in reclaiming the £629.98 VAT element from the Listed Places of Worship Scheme.

Church running costs are showing in the accounts as £14,021.61. This figure is a slight decrease from the 2019 figure of £14,363.67 which includes all the maintenance work undertaken at the three churches from the General Fund in 2020. A breakdown of the costs can be found note 5 on page 7. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs show a large increase in comparison to 2019 figure. This was caused by the decision of the Upper Coquetdale PCC taken at the meeting immediately following the Annual Parish Council Meeting on 30 September 2020 to delete the role of the Parish Administrator from the establishment and make the post holder redundant at the end of November 2020. The total of £4,172.69 showing for the Parish Administrator Wages in the General Fund Receipts and Payments Account includes the April to November monthly salary, the redundancy payment and the holiday entitlement payment.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible.

Printing and stationery costs are slightly down on the 2019 figure.

The Insurance Premiums total for 2020 for the three churches is shown in note 5 on page 7 as £6,487.33 which is a slight increase on the figure of £6,317.64 shown for 2019 caused by the rate of inflation. The Parish Hall insurance premium was £896.87 in 2020 which again was an increase on the 2019 caused by the rate of inflation. In August 2018 the All Saints' Church and Parish Hall insurances were merged into one policy giving us the same insurance conditions for both properties.

In September 2020 All Saints' Church was awarded a grant of £7,900.00 from the Heritage Lottery Fund's Emergency Fund which had been applied for by our Planned Giving Administrator, Adrienne Thunder, to cover various items required for the Covid-19 pandemic. The list of items included in the application was for PPE equipment, sanitizers, electronic equipment for broadcasting services, deep cleaning of All Saints' Church and a cashless donations machine for both visitors and congregation to use their debit and credit cards to make donations. The grant was split with £6,000.00 being lodged in the CBF Deposit Fund where it will attract interest and £1,900 was placed in the current bank account as working capital. By the end of 2020, £778.98 of the grant had been spent on hand sanitizers, hand towels, biological wipes, a standalone hand sanitizer, a new cassette player for use in All Saints' Church at services, funerals etc and on a cleaner at All Saints' Church for two hours a week. Work is currently in process for evaluating cashless donation machines and the broadband equipment that will enable services to be streamed in the future.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall increase in the value of the units in 2020 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. There has been an increase in valuation of the remaining CBF Investment units, and income from interest and dividends has seen an increase in 2020 despite the low interest rates.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank John Farndale the Alwinton & Holystone DCC treasurer and Kate Turvey the Alnham DCC treasurer for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs, to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank our rector, Canon John Sinclair, for his support in what has been a very difficult year to manage the finances.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that through an effective budgeting process spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management.

If all these steps are taken it is likely we will be able to pay our estimated 2021 Parish Share in full which is £32,000. This equates to £2,666.67 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2021 Parish Share in full without selling more shares and we may default in 2021 as we have done in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

17th March 2021

.....
Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH, HEPPLER
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2020.
- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2020.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2020.
- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2020 £	2019 £
RECEIPTS		
Income from Operating Activities		
Parish Hall Rent	648.00	4,108.83
Fees	<u>1,441.00</u>	<u>3,363.00</u>
	<u>2,089.00</u>	<u>7,471.83</u>
Fund Raising		
Fund Raising General (1)	910.26	3,578.26
Fund Raising 100 Club	<u>2,172.00</u>	<u>1,929.00</u>
	<u>3,082.26</u>	<u>5,507.26</u>
Incoming Resources from Donors		
Planned Giving (2)	37,447.22	30,614.58
HMRC Gift Aid on Planned Giving/GASDS (2)	8,744.88	9,739.37
Gift Aid Giving Non- Regular (2)	1,080.00	4,988.01
Plate Collections (3)	<u>1,073.37</u>	<u>5,623.31</u>
	<u>48,345.47</u>	<u>50,965.27</u>
Other Voluntary Incoming Resources		
Parish Hall Grant	2,200.00	-
Donations (4)	<u>4,584.77</u>	<u>2,877.89</u>
	<u>6,784.77</u>	<u>2,877.89</u>
Income from Investments		
CBF Deposit Fund Shared Interest	-	-
NSIB Dividends	190.17	195.48
CBF Investment Funds Dividends	<u>241.25</u>	<u>234.21</u>
	<u>431.42</u>	<u>429.21</u>
TOTAL RECEIPTS	<u>60,732.92</u>	<u>67,251.96</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	<u>1,073.72</u>	<u>1,040.15</u>
	<u>1,073.72</u>	<u>1,040.15</u>
Charitable Activities		
Donations to Missions and Charities	<u>-</u>	<u>-</u>
Church Activities and Running Costs		
Parish Share	32,534.00	38,604.00
Church Running Costs (5)	14,021.61	14,363.67
Clergy Expenses	3,747.56	4,796.22
Parish Hall Running Costs (8)	2,802.48	3,127.23
Service & Sanctuary Expenses	202.05	675.99
Visiting Clergy Costs	-	(17.10)
Quinquennial Inspection	<u>995.00</u>	<u>600.00</u>
	<u>54,302.70</u>	<u>62,150.01</u>
Parish Administration		
Bank Charges	127.13	138.45
Legal Fees	12.00	-
Planned Giving Expenses	31.20	7.32
Printing and Stationery	115.66	183.41
Other Administration Costs	133.79	124.46
Internet Broadband	35.68	35.68
Telephone House for Duty	338.42	304.86
Telephone Rothbury Rectory	389.31	267.33
Parish Administrator Wages to 30 November 2020	<u>4,172.69</u>	<u>2,999.75</u>
	<u>5,355.88</u>	<u>4,061.26</u>
TOTAL PAYMENTS	<u>60,732.30</u>	<u>67,251.42</u>
OPERATING SURPLUS/(DEFICIT) FOR YEAR (9)	<u>0.62</u>	<u>0.54</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2020

1. Fundraising

The Produce/Cake Stall was only able to be held for two months in 2020 due to the pandemic and only one major fundraising event took place during the year raising the following proceeds:

	£
Christmas Nativity Trail Event	668.94
Produce/Cake Stall (February and March 2020 only)	241.32
Total	<u>910.26</u>

2. Planned Giving

The total of regular giving in 2020 has seen an increase on the 2019 figure of £6,832.64. The Planned Giving overall figure of £37,447.22 includes £6,796.08 which has been paid through the Parish Giving Scheme run by the Diocese of Gloucester. From this scheme we have also received £1,445.57 in Gift Aid which forms part of the overall total of £8,744.88 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid in 2020 has also seen a decrease of £3,908.01 on the 2019 figure due the fact that there were no services held in any of the churches between March and June and since the end of the lockdown each church has only had a Sunday service once every six weeks.

3. Income from Plate Collections is given as the total amount for all three churches. The 2020 figure has seen a considerable decrease on the 2019 figure due the fact that there were no services held in any of the churches between March and June and since the end of lockdown each church has only had a Sunday service once every six weeks. The breakdown between the three churches is as follows: -

	2020 £	2019 £
Hepple	183.90	772.85
Rothbury	703.47	4,708.90
Thropton	186.00	141.56
Total	<u>1,073.37</u>	<u>5,623.31</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2020 are shown below; these do not appear in the Receipts and Payments account.

	£
Alnham District Church Council – Gordon Marsden Funeral	70.84
Alwinton & Holystone District Church Council – Gordon Marsden Funeral	141.66
Rothbury Flower Fund – Donation for Christmas Flowers	20.00
Total	<u>232.50</u>

4. Donations Received

The sum of £4,584.77 included £66.50 donated from collections at funerals, £608.43 from the Wall Safe, £112.21 from coffee donations, £269.06 from the Votive Candle Stand, £21.00 from the sale of Jam, £40.00 for the sale of masks and £3,467.57 in general donations.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2020 - CONTINUED

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2020	2019
	£	£
Insurance on the three church buildings	6,487.33	6,317.64
Music, Bells, Organ and Piano	412.34	1,018.51
Cleaning and maintenance	3,581.73	3,060.74
Utilities	3,187.35	3,729.77
Sundries	352.86	237.01
Total	<u>14,021.61</u>	<u>14,363.67</u>

6. From the Cardstall Account the following has been paid

	£
British Legion – Wreath for 2020	17.00
Bible Study Notes	67.12
Greetings Cards etc	<u>32.12</u>
Total	<u>116.24</u>

The total of £116.24 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 9.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence	20.00
Jotta Pens and Poly Pockets for the Christmas Nativity Trail Event	23.72
100 Club Prizes	1,030.00
Total	<u>1,073.72</u>

8. Parish Hall Running Costs

	2020	2019
	£	£
Insurance	896.87	877.51
Cleaning and Maintenance	481.20	117.98
Utilities	566.41	1,208.73
Parish Hall Administrator Wages to 30 November 2020	858.00	923.01
Total	<u>2,802.48</u>	<u>3,127.23</u>

9. The 2020 figure for the Operating Surplus/(Deficit) For Year shows we have a very small surplus of £0.62 which means we have balanced the income and expenditure for the General Fund for the year. This has only been achieved by defaulting on our Parish Share. Our 2020 allocation for Parish Share was £46,411 of which £32,534 was paid and we defaulted by £13,877. Had the Parish Share been paid in full we would be showing an Overall Deficit Total for the Year of (£13,876.38).

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2020**

	2020 £	2019 £
Fixed assets		
CBF Investment Fund (1)	7,819.18	7,316.08
CBF Investment Fund (WS) (1)	792.86	741.84
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	25,612.04	25,057.92
Current assets		
Debtors	-	-
CBF Deposit Account (3)	39,639.46	47,041.95
Sum Total of other Accounts	22,233.74	<u>19,547.16</u>
	61,873.20	66,589.11
Liabilities		
Creditors: Amounts falling due in one year	-	-
Net current assets less current liabilities	<u>61,873.20</u>	<u>66,589.11</u>
Total assets less current liabilities	<u>87,485.24</u>	<u>91,647.03</u>
Total net assets less liabilities	<u>87,485.24</u>	<u>91,647.03</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	11,684.28	12,072.54
Designated		
Designated – Hardship	1,210.70	1,168.60
Designated - Fabric	-	2,532.96
Designated - Cardstall (5)	3,794.59	3,513.83
Restricted		
Restricted - Donkin Bequest	2,017.73	2,007.67
Restricted - Community Hall Fund	9,213.48	1,406.43
Restricted - Hepple Restoration	12,895.61	10,414.15
Restricted - Organ Restoration Fund	5,878.41	7,101.12
Restricted – Thropton Fabric Fund	1,148.66	486.77
Restricted - Topping Memorial	585.72	582.79
Restricted - Wright Memorial	2,328.02	2,316.41
Restricted – Hepple Churchyard	208.77	207.73
Restricted – Rothbury Fabric Fund	10,944.36	30,327.69
Restricted – Rothbury Emergency Fund	7,121.02	-
Restricted – Young People Fund	510.89	508.34
Endowment		
Endowment - Canon Morton Bequest (3)	17,943.00	<u>17,000.00</u>
Funds of the churches	<u>87,485.24</u>	<u>91,647.03</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020**

Unrestricted funds	Cash and bank £	CBF deposit account £	NSIB* £	CBF investment units £	Total £
General Reserve	3,072.24	-	-	8,612.04	11,684.28
Canon Morton Bequest Fund	-	943.00	17,000.00	-	17,943.00
Designated funds					
Hardship Fund	-	1,210.70	-	-	1,210.70
Fabric Fund	-	-	-	-	-
Cardstall Fund	3,794.59	-	-	-	3,794.59
Restricted Funds					
Community Hall Fund	-	9,213.48	-	-	9,213.48
Wright Memorial Fund	-	2,328.02	-	-	2,328.02
Topping Memorial Fund	-	585.72	-	-	585.72
Hepple Restoration Fund	12,895.61	-	-	-	12,895.61
Hepple Churchyard Fund	-	208.77	-	-	208.77
Rothbury Fabric Fund	-	10,944.36	-	-	10,944.36
Rothbury Emergency Fund	1,121.02	6,000.00	-	-	7,121.02
Donkin Bequest	-	2,017.73	-	-	2,017.73
Thropton Fabric Fund	-	1,148.66	-	-	1,148.66
Young People Fund	-	510.89	-	-	510.89
Organ Restoration Fund	1,350.28	4,528.13	-	-	5,878.41
Total funds	22,233.74	39,639.46	17,000.00	8,612.04	87,485.24

*NSIB – National Savings & Investment Bond

Fund movement summary

Unrestricted funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and Losses £	Fund balances c/fwd £
General Reserve	12,072.54	60,732.92	(60,732.30)	(943.00)	554.12	11,684.28
Canon Morton Bequest Fund	17,000.00	-	-	943.00	-	17,943.00
Designated funds						
Hardship Fund	1,168.60	56.25	(20.00)	5.85	-	1,210.70
Fabric Fund	2,532.96	-	-	(2,532.96)	-	-
Cardstall Fund	3,513.83	397.00	(116.24)	-	-	3,794.59
Shared Interest Fund	-	313.14	-	(313.14)	-	-
Restricted funds						
Community Hall Fund	1,406.43	7,800.00	-	7.05	-	9,213.48
Wright Memorial Fund	2,316.41	-	-	11.61	-	2,328.02
Topping Memorial Fund	582.79	-	-	2.93	-	585.72
Hepple Restoration Fund	10,414.15	1,632.91	-	848.55	-	12,895.61
Hepple Churchyard Fund	207.73	-	-	1.04	-	208.77
Rothbury Fabric Fund	30,327.69	40,602.33	(61,059.50)	1,073.84	-	10,944.36
Rothbury Emergency Fund	-	7,900.00	(778.98)	-	-	7,121.02
Donkin Bequest	2,007.67	-	-	10.06	-	2,017.73
Thropton Fabric Fund	486.77	70.84	(260.00)	851.05	-	1,148.66
Young People Fund	508.34	-	-	2.55	-	510.89
Organ Fund	7,101.12	372.65	(1,626.93)	31.57	-	5,878.41
Total funds	91,647.03	119,878.04	(124,593.95)	-	554.12	87,485.24

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2020

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £8,057.92 on 31 December 2019 have increased in overall value by £554.12 in 2020.

As at 31 December 2019 the CBF Investment Fund was valued at £7,316.08 as shown on page 8 under the 2019 figure. This fund was revalued on 30 June 2020 and decreased slightly in value by £41.26 to £7,274.82. The fund was again revalued on 31 December 2020 and has seen an increase in value of £544.36 and was valued at £7,819.18. This means that over the full 2020 year this investment fund has increased by £503.10.

As at 31 December 2019 the CBF Investment Fund (WS) was valued at £741.84 as shown on page 8 under the 2019 figure. This fund was revalued on 30 June 2020 and decreased slightly in value by £4.18 to £737.66. The fund was again revalued on 31 December 2020 and has seen an increase in value of £55.20 and was valued at £792.86. This means that over the full 2020 year this investment fund has increased by £51.02.

Overall, the two CBF Investment Funds have increased in total value by £554.12 during 2020 and as at 31 December 2020 were valued at a combined total of £8,612.04.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £241.25 and from the Canon Morton Bequest held in a NS&I Investment Bond amounting to £190.17. Each fund held in the CBF Deposit Account has received interest (at a rate of 0.49995%) in proportion to its balance as at 31 December 2020. This was the amount of interest generated during the year by the CBF Deposit Account and amounted in total to £313.14.

	£	
CBF Deposit Account	313.14	
CBF Investment Account (WS)	22.21	
CBF Investment Account	219.04	
NS&I Bond	190.17	
Total	<u>744.56</u>	(2019: £674.19)

The overall interest rate for 2020 was 0.49995%.

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account

- 4) In 2020 the General Fund Receipts and Payments Account had an operating surplus of £0.62. This very small surplus was achieved as a result of careful management of the income and expenditure which has resulted in our inability to pay the full £46,411 in parish share to the Diocese and we have only been able to pay £32,534 meaning we have defaulted by £13,877. As at 31 December 2020 there is a total of £11,684.28 in the General Fund which is held in the following bank accounts.

	£
CBF Investment Fund Account	7,819.18
CBF Investment Fund Account (WS)	792.86
Lloyds Bank – Rothbury DCC bank account	3,072.24
Total	<u>11,684.28</u>

- 5) Cardstall Fund: This money is held in three separate accounts (two current accounts and a deposit account). The Cardstall Fund therefore has its own interest, which in 2020 amounted to £0.93, and is included in the Statement of Assets and Funds on pages 8 and 9. As at 31 December 2020 there is a total of £3,794.59 in the Cardstall Fund which is held in the following bank accounts.

	£
Barclays Bank – The Church Book Stall Current Account	2,582.88
Barclays Bank – The Church Book Stall Premium Account	1,186.98
Lloyds Bank– Rothbury DCC bank account	24.73
Total	<u>3,794.59</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2020, which are set out on pages 4 - 9.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

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

3. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
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have not been met; or

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JP Charlton FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2021

District of Alwinton with Holystone in the Parish of Upper Coquetdale Treasurer's Report for the
Period 1st January 2020 to 31st December 2020

The year 2020 will go down in history as the year of the COVID-19 pandemic, whose harmful effects reached into almost all sections of society. The church was not immune to the changes it forced upon us.

Our net financial worth increased over 2019 by some £2300 to £34036.23, and our income exceeded expenditure by £1177.38, but these figures hide a less happy situation. Total income fell by over £12,800 to £24525.81. Those who generously support us through giving via their bank have continued to do so, and we have also received a number of 'one off' generous donations.

Without this foundation of financial support we would have been in dire financial straights. Cash receipts (green and white envelopes, and cash on the plate) together fell by some £2500.

Fundraising receipts were more than halved to £5159. With the exception of the curry night, which was held before the first lockdown, all fund raising events were cancelled. Bob & Sue broke new ground selling garden plants and bric-a-brac at their gate, and sales of Christmas cakes and jams, as well as the 200 club, continued under difficult circumstances. Investment income fell by a remarkably small amount, and service fees dropped by some £1200. These, of course, were reduced by the banning of gatherings for weddings and christenings, and our service fees related, sadly, only to funerals.

Expenditure fell also by a total of some £12000. We paid just under £10000 towards Diocesan expenses, some £7500 less than our target, and some £4000 towards the parish's running expenses. Much of the reduction in expenditure relates to the huge reduction in services held. However some expenses continue whether or not we hold services; insurance for the two churches totals over £3300 annually and there are smaller sums ongoing for gas and electricity standing charges. Our churchyards have to be maintained (£1850pa) and fire extinguishers and lightening conductor have to be maintained in order for our insurance cover to be valid, as well as to keep church users safe, over £1000 this year. We have been fortunate in not needing to repair the fabric of either building in this difficult year.

We scraped home at year end 'in the black' by £1177.38, which, combined with an increase in the value of our investments (some £1135, see balance sheet) meant that our net worth rose by £2312.93 to £34036.23.

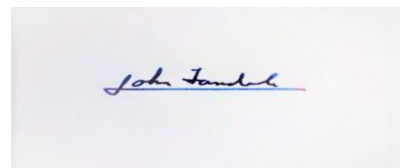
The balance sheet shows the position of our investments with the Diocesan Fund and the CBF CofE Deposit, as well as of our current account. It also shows how these assets are divided between our various restricted funds, of which more detail is given in the restricted fund statement. Both the Fabric and Heating funds receive regular donations through the donors' banks. The fabric fund has fallen over the year because maintenance of fixtures and fittings is a call upon it, and was larger than average this year. The Charity fund is used in the main to receive and disburse the funds raised for Christian Aid week.

This year could so very easily have turned into a financial disaster. Our gratitude goes to those who so generously support us. I would like to thank those who have worked hard to raise funds despite difficulties; those who worked towards the success of the curry night, Julia for persevering with cake sales and the 200 club, Clare for her jam making and Gail and Helen for paying in that which we received and keeping records of it.

John Farndale, Treasurer. March 2021



Canon John Sinclair, Rector



John Farndale,

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 DECEMBER 2020

	General Unrestricted Fund £	Restricted Funds £	2020 £	2019 £
INCOME				
Planned gift aided giving	5,529.50	500.00	6,029.50	6,765.50
Gift aided gifts	2,661.00	500.00	3,161.00	4,084.80
Gift aid- tax reclaimed	2,942.55	-	2,942.55	2,498.65
GAYE	100.00	1,150.00	1,250.00	600.00
Other planned giving	459.00	-	459.00	1,058.00
Collections (plate)	904.74	-	904.74	1,955.04
Gifts and donations	1,050.20	218.55	1,268.75	2,348.25
Grants and legacies	-	-	-	1,000.00
Fundraising less costs	3,930.53	1,228.79	5,159.32	10,861.28
Wall safes	-	-	-	63.77
Investment income	480.20	-	480.20	520.37
Service fees	1,548.00	-	1,548.00	2,712.00
Rent	-	-	-	1,200.00
Charity collections	-	1,211.00	1,211.00	1,764.78
Youth work	-	111.75	111.75	-
	19,605.72	4,920.09	24,525.81	37,432.44
EXPENDITURE				
Charitable donations	-	1,211.00	1,211.00	1,702.60
Diocesan quota	9,985.11	-	9,985.11	17,493.56
Parish expenses	4,114.76	-	4,114.76	4,377.71
Church general	4,092.30	-	4,092.30	7,984.23
Service upkeep	216.00	-	216.00	769.28
Maintenance Churchyards	-	1,850.00	1,850.00	1,820.00
Fabric	-	-	-	-
Equipment	-	1,879.26	1,879.26	1,154.00
Youth work	-	-	-	291.01
	18,408.17	4,940.26	23,348.43	35,592.39
Net incoming/(outgoing) resources	1,197.55	(20.17)	1,177.38	1,840.05
Gain/(Loss) on revaluation of investments	1,135.55	0.00	1,135.55	2,526.92
Net movement of funds	2,333.10	(20.17)	2,312.93	4,366.97
Opening balance 1 January 2020	519.26	31,204.04	31,723.30	27,356.33
Closing balance 31 December 2020	2,852.36	31,183.87	34,036.23	31,723.30

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
BALANCE SHEET AS AT 31 DECEMBER 2020

		2020 £	2019 £
CURRENT ASSETS			
Newcastle Diocesan Fund		17,142.34	16,031.74
CBF Church of England Deposit Fund		5,899.10	5,874.15
Bank current account		10,994.79	9,817.41
TOTAL ASSETS AND NET WORTH	-	<u>34,036.23</u>	<u>31,723.30</u>
REPRESENTED BY PARISH FUNDS			
General (unrestricted)		2,852.36	519.16
Restricted funds			
Churchyard fund	3,572.31		4,022.97
Fabric fund	14,849.71		15,578.97
Alwinton heating fund	5,959.34		5,459.34
Holystone restoration	6,488.10		5,988.10
Youth	252.23		92.48
Charity fund	<u>62.18</u>		62.18
		31,183.87	
	-	<u>34,036.23</u>	<u>31,723.20</u>

ST MICHAEL AND ALL ANGELS ALWINTON WITH ST MARY THE VIRGIN HOLYSTONE
RESTRICTED FUNDS AS AT 31 DECEMBER 2020

	Churchyard fund	Fabric fund	Alwinton heating fund	Holystone restoration	Youth	Charity fund	Total
INCOME	£	£	£	£	£	£	£
Net fundraising	1,180.79					1,211.00	2,391.79
Donations etc	218.55	1,150.00	500.00	500.00	159.75		2,528.30
	1,399.34	1,150.00	500.00	500.00	159.75	1,211.00	3,709.09
EXPENDITURE	1,850.00	1,879.26	-	-	-	1,211.00	4,940.26
							-
Net movement in funds	(450.66)	(729.26)	500.00	500.00	159.75	-	(20.17)
Opening balance 1 January 2020	4,022.97	15,578.97	5,459.34	5,988.10	92.48	62.18	31,204.04
Closing balance 31 December 2020	3,572.31	14,849.71	5,959.34	6,488.10	252.23	62.18	31,183.87

**INDEPENDENT EXAMINER'S REPORT TO ST MICHAEL AND ALL ANGELS ALWINTON
WITH ST MARY THE VIRGIN HOLYSTONE**

I report on the accounts for the year ended 31 December 2020, which are set out on pages 1 - 3.

Respective responsibilities of members and examiner

As members (trustees) with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

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



JP Charlton FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2021

St Michael & All Angels, Alnham

DCC Accounts for the year to 31.12.20

Current Account – prepared by Kate Turvey (DCC Treasurer)

Restoration Account – prepared by Andrew Young (Restoration Treasurer)

Includes

1 The summarised accounts – current account

Lloyds Bank 77-20-03 12640368

2 -The summarised accounts – restoration account

Lloyds Bank 77-29-18 40419060

Notes

Russell Bambling - Lucid Accounts has audited both accounts

Explanation for Financial Reports and Return of Parish Finance

Current Account

Income

1 - £1,058 analysed to 'tax efficient planned giving' should actually be in 'other planned giving'

Less £64 which is 'tax efficient'

2 – Other income = sale of logs

3 – To note heating costs have almost doubled

Expend

4 – Church Running Costs = accountancy fees and candles

5 – Repairs = including £295 organ service

Restoration Account

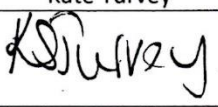
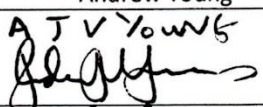
No notes available

Cash and Investment Balances

Cash Unrestricted - £3,238.81 – current account

Cash Restricted - £16,775.76 – restoration account

Investment Restricted - £9,712.90 – restoration

Chairman	Treasurer DCC	Treasurer Restoration
John Sordy	Kate Turvey	Andrew Young
		
Date	Date 6.4.21	Date 6 April 2021

St Michael & All Angels, Alnham

DCC Accounts for the year to 31.12.20 for the current account

Prepared by Kate Turvey (DCC Treasurer)

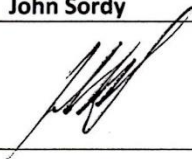
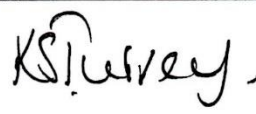
	2020	2019
Income		
Regular Giving	1,058.00	1,063.00
Collections	1,600.27	1,368.77
Other Income & Fundraising	1,449.22	7,334.52
Service Fees	14.17	697.00
Total	4,121.66	10,463.29

Expenses		
Parish Expenses	694.08	710.30
Heat & Power	1,128.85	683.76
Insurance	1,484.70	1,452.42
Fundraising Expenses	137.11	982.43
Equipment		
Repairs & Renewals	320.00	687.00
Parish Share	1,305.00	1,200.00
Fire Safety & Legislation	42.00	
Church Running Costs	142.83	572.00
Others	1,888.33	203.30
Transfer to Restoration Account		6,610.00
Total	7,142.90	13,101.21

Surplus/Deficit	-3,021.24	-2,637.92
Surplus/Deficit		3,972.08 less amount to Rest Acc

Opening Balance	6,260.05	8,897.97
Plus Income	4,121.66	10,463.29
Less Expenditure	7,142.90	13,101.21
Closing Balance	3,238.81	6,260.05

Opening Balance	6,260.05	8,897.97
Less Deficit	-3,021.24	-2,637.92
Equals Closing Balance	3,238.81	6,260.05

Chairman	Treasurer DCC
John Sordy	Kate Turvey
	
Date	Date 6-4-21

St Michael and All Angels, Alnham

DCC Accounts for the year ended 31 December 2020 (Alnham Church Restoration)
Lloyds 77-29-18 - 40419060

Prepared by Andrew Young Restoration Account Signatory

Income

HLF Grant	-
Other Grant Funders	18,000.00
Donations for Equipment	-
DCMS VAT grant Scheme	-
Other	150.00
	18,150.00

Expenditure

Building work and materials	6,492.00
Professional Fees	710.00
Activities and Events	-
Fixtures Fittings and Equipment	-
0	-
0	-
0	-
0	-
Other	102.00
	7,304.00

Surplus	10,846.00
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Reconciliation

Starting Balance	5,929.76
Plus Income	18,150.00
Less Expenditure	7,304.00
Closing Balance	16,775.76
Starting Balance	5,929.76
Less Surplus	10,846.00
Equals End Balance	16,775.76

4 March 2021

Mrs Kate Turvey
The Treasurer
St Michael and All Angels Church
C/O Turvey Westgarth
Townfoot
Rothbury
Morpeth
Northumberland
NE65 7SP

Dear Mrs Turvey

St Michael and All Angel Church, Alnham

Current Account Accounts year ended 31 December 2020 and
Restoration Accounts year ended 31 December 2020

As an independent examiner of the accounts for St Michael and All Angels Church, Alnham, for the accounting period to 31 December 2020, I have carried out a review of the financial statements and the underlying records for both the Current Account Financial Statements and the Restoration Account Financial Statements.

The work carried out has encompassed a review of information provided regarding both receipts and expenses.

While the work carried out does not represent an audit, it is my opinion that both sets of Financial Statements provide a true and fair view of the financial position of the Church Current Accounts as at 31 December 2020 and the Restoration Accounts at 31 December 2020.

Yours sincerely



Russell Bambling
ACMA, MBA

Lucid Accountants and Business Advisors Ltd.
Registered in England & Wales with company no. 6883354 at
Lee Moor Business Park, Rennington, Alnwick, NE66 3RL, VAT no. 183556973

