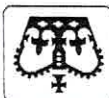


Independent examiner's report on the accounts

CHARITY COMMISSION
FOR ENGLAND AND WALES



Section A

Independent Examiner's Report

Report to the trustees

St Peters and St Pauls Waterorton

On accounts for the year ended

31/12/2024 Charity no (if any) 1162281

Set out on pages

1 - 15

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

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

* Please delete the words in the brackets if they do not apply.

Signed:

S Murphy

Date:

8/4/25

Name:

Sue Murphy

Relevant professional qualification(s) or body (if any):

COLLESHILL

--

Give here brief details of any items that the examiner wishes to disclose.

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Section B **Disclosure**

Address:

As at 31/12/2024

As at 31/12/2023

Represented by Funds		
Unrestricted	1,427.17	(529.72)
Designated	814,098.42	808,505.31
Restricted	473.79	2,326.11
Endowment	—	—
Total	815,999.38	810,301.70

St Peter and St Paul Water Orton - 1162288
Receipts and payments
Selected period: 01 January 2024 to 31 December 2024

Hall - Link Building (Designated) Fund

Brought forward balance	607,318	607,318
Total carried forward balance	607,318	607,318

Link - The Link (Designated) Fund

Income and endowments		
Donations and legacies		
Non-recurring one-off grants	350	—

Total Donations and legacies

—	350	—
---	-----	---

Income from charitable activities

—	350	—
---	-----	---

Church hall lettings - church lettings - Wombats and Meet and Eat

30,329	32,822	6,028
--------	--------	-------

Total income from charitable activities

35,729	38,850	5,400
--------	--------	-------

Other income

—	350	—
---	-----	---

Other Payments

—	350	—
---	-----	---

Total income and endowments

35,729	39,550	35,729
--------	--------	--------

Expenditure

Expenditure on charitable activities

—	350	—
---	-----	---

grants

—	350	—
---	-----	---

Hall Running Assistant staff costs

22,705	21,393	363
--------	--------	-----

licence

708	—	—
-----	---	---

flowers

35	—	—
----	---	---

Hall running - electricity

7,543	7,036	1,125
-------	-------	-------

Hall running - insurance

1,309	3,110	567
-------	-------	-----

Hall running - maintenance

2,585	367	100
-------	-----	-----

Hall running - telephone

428	567	1,731
-----	-----	-------

Hall running - water

616	1,731	1,170
-----	-------	-------

Hall running cleaning

2,217	1,170	1,369
-------	-------	-------

Hall running Administration

—	100	—
---	-----	---

Hall running - heating and lighting

1,369	1,170	1,369
-------	-------	-------

Total Expenditure on charitable activities

39,519	37,316	39,519
--------	--------	--------

Other expenditure

—	—	—
---	---	---

other expenses

19	—	19
----	---	----

Total Other expenditure

19	—	19
----	---	----

Total expenditure

39,538	37,316	39,538
--------	--------	--------

Excess of income and endowments over Expenditure

(3,808)	2,234	—
---------	-------	---

Transfers to/(from)

32	—	—
----	---	---

Brought forward balance

5,653	1,877	5,653
-------	-------	-------

Total carried forward balance

1,877	4,111	1,877
-------	-------	-------

There may be minor discrepancies in the totals if the pence are not being shown

Loan - RLC Loan Account (Designated) Fund

Brought forward balance	—	—
Total carried forward balance	—	—

Mission - Mission and Charities (Designated) Fund

Income and endowments	—	—
Donations and legacies	—	—
Non-recurring one-off grants	91	91
Total income and endowments	91	91

Total income and endowments

Expenditure	—	—
Expenditure on charitable activities	—	—
Giving to missionary societies	2,871	2,836
Home mission	2,823	2,564
Total Expenditure on charitable activities	5,694	5,400

Total expenditure

Excess of Income and endowments over Expenditure	5,694	5,400
Transfers to/(from)	(5,694)	(5,309)
Brought forward balance	5,694	5,309
Total carried forward balance	—	—

Mission - Mission and Charities (Restricted) Fund

Income and endowments	1,282	1,398
Donations and legacies	348	519
christian aid	1,855	625
other charities	900	—
Non-recurring one-off grants	4,385	2,544
Total Donations and legacies	4,385	2,544

Total income and endowments

Expenditure	2,782	2,544
Expenditure on charitable activities	1,598	200
Giving to missionary societies	2,744	—
Home mission	4,381	2,744
Total Expenditure on charitable activities	4,381	2,744

Total expenditure

Excess of Income and endowments over Expenditure	4	(200)
Transfers to/(from)	(4)	200
Brought forward balance	—	—

There may be minor discrepancies in the totals if the pence are not being shown

Note

From 01 January 2024 To 31 December 2024

01 January 2023 31 December 2023

Total carried forward balance

RLCBA - Robert Lloyd Charity Bank Account (Designated) Fund

Brought forward balance

Total carried forward balance

Wombats - Wombats (Designated) Fund

Income and endowments

Income from charitable activities

WOMBATS

Total income from charitable activities

Total income and endowments

Expenditure

Expenditure on charitable activities

wombats

salary for wombats staff

Total Expenditure on charitable activities

Total expenditure

Excess of Income and endowments over Expenditure

Brought forward balance

Total carried forward balance

Womenalive - Women Alive/ Mothers Union (Designated) Fund

Income and endowments

Income from charitable activities

women alive

Total income from charitable activities

Total income and endowments

Expenditure

Expenditure on charitable activities

women alive

Total Expenditure on charitable activities

Total expenditure

Excess of Income and endowments over Expenditure

Transfers to/(from)

Brought forward balance

Total carried forward balance

There may be minor discrepancies in the totals if the pence are not being shown

YF - youth fund (Restricted) Fund	Expenditure					
	Expenditure on charitable activities					
	childrens work					
	Total expenditure		461	461	89	89
YFW - youth fund weekly (Designated) Fund	Income and endowments					
	Income from charitable activities					
	Youth Club					
	Total income and endowments		75	75	86	86
YFW - youth fund weekly (Designated) Fund	Excess of Income and endowments over Expenditure					
	Brought forward balance					
	Total carried forward balance		195	195	657	657

YFW - youth fund weekly (Designated) Fund	Income and endowments					
	Income from charitable activities					
	Youth Club					
	Total income and endowments		75	75	86	86
YFW - youth fund weekly (Designated) Fund	Expenditure					
	Expenditure on charitable activities					
	childrens work					
	Total expenditure		—	—	66	66
YFW - youth fund weekly (Designated) Fund	Excess of Income and endowments over Expenditure					
	Brought forward balance					
	Total carried forward balance		161	161	86	86

deposits - Link deposits (Designated) Fund	Brought forward balance					
	Total carried forward balance		—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

From 01 January 2024 To 31 December 2024

From 01 January 2023 To 31 December 2023

Fees - Church Fees (Designated) Fund

Brought forward balance	—	—
Total carried forward balance	—	—

gr - general fund restricted (Restricted) Fund

Income and endowments	196	—
Donations and legacies	19,521	10,700
other charities	—	—
Recurring grants	—	1,000
Non-recurring one-off grants	—	—
Total income and endowments	19,717	11,700

Expenditure	18,000	10,000
Expenditure on charitable activities	286	31
grants	3,021	—
Home mission	—	—
children and family worker salary	—	—
Total expenditure	21,308	10,031

Excess of income and endowments over Expenditure	(1,590)	1,668
Transfers to/(from)	200	—
Brought forward balance	1,668	—
Total carried forward balance	278	1,668

linklunch - Meet and Eat (Designated) Fund

Income and endowments	3,859	2,997
Income from charitable activities	3,859	2,997
MEET AND EAT	—	—
Total income and endowments	3,859	2,997

Expenditure	3,989	3,145
Expenditure on charitable activities	3,989	3,145
meet and eat	—	—
Total expenditure	3,989	3,145

Excess of income and endowments over Expenditure	(130)	(148)
Brought forward balance	1,409	1,558
Total carried forward balance	1,279	1,409

There may be minor discrepancies in the totals if the pence are not being shown

From 01 January 2024 To 31 December 2024

01 January 2023 31 December 2023

General - General fund (Unrestricted) Fund

Income and endowments		
Donations and legacies		
Gift Aid - Bank	2,340	2,712
Parish Giving Scheme Donation	29,342	26,424
Parish Giving Scheme gift aid	7,275	6,419
FWO gift Aid envelopes - Envelopes	3,912	3,717
FWO non gift aid	1,870	2,068
Loose plate collections	4,921	3,321
Regular gift days B F G	519	332
Gift aid donations	—	100
Gift aid donations	1,265	1,345
donations	150	—
donation memory cafe	3,723	3,930
Tax recoverable on Gift Aid	40,000	40,000
Recurring grants	937	999
Tea and Coffee	1,885	1,236
sum up receipts	98,145	92,607
Total Donations and legacies		
Income from charitable activities		
bible notes/magazines	60	84
Fees for weddings and funerals	4,998	4,795
Cloverley hall	6,365	5,932
Bookstall sales to promote objectives	627	529
Robert Lloyd room letting	1,598	1,313
Music Payments	—	400
carried forward cash	(16)	—
amazon credits	—	24
Total income from charitable activities		
Investments		
Bank and building society interest	5,425	5,342
Total Investments		
Other income		
Other Payments	35	800
Total Other income		
Total income and endowments	117,238	111,828
Expenditure		
Raising funds		
Costs of fetes & other events	297	55
Total Raising funds		
Expenditure on charitable activities		
Organist	495	325
Vesper	50	72
Choir and music payments	85	—
childrens work	2,432	1,497
Giving to missionary societies	—	(500)
Cloverley Hall	9,336	7,296
children and family worker expenses	252	252
Youth Worker Expense	20	—
Salary of parish administrator	3,443	3,155
bookkeeper	3,141	2,883

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Note	From	To	01 January 2024		31 December 2023	
Working expenses of incumbent	1,440	1,440				
Common Fund	52,861	52,792				
Water rates - vicarage	374	347				
purchase of equipment	1,337	13,640				
Parish training and mission	190	346				
Church running - insurance	3,315	3,098				
Church office - telephone	809	703				
director of music	7,450	6,828				
Church maintenance	5,080	1,408				
Cleaning	2,130	2,186				
licence	611	584				
Upkeep of services	697	435				
flowers	246	247				
Upkeep of churchyard	2,550	2,635				
upkeep of old churchyard	3,970	5,480				
Administration	2,684	2,753				
Church running - electric	979	998				
Church running - gas	2,118	1,814				
Church running - water	93	78				
bible/notes/magazines costs	1,476	655				
Bookstall costs	415	345				
Total Expenditure on charitable activities						
	110,089	113,805				
Other expenditure						
other expenses	1,036	494				
Total expenditure	111,422	114,355				
Excess of Income and endowments over Expenditure	5,815	(2,526)				
Transfers to/(from)	(3,858)	(3,706)				
Brought forward balance	(529)	5,703				
Total carried forward balance	1,427	(529)				

01 January 2023
31 December 2023

St Peter and St Paul Water Orton - 1162288

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	98,495	24,103	—	122,598	106,943
Income from charitable activities	62,587	—	—	62,587	58,136
Investments	9,899	—	—	9,899	22,284
Other income	385	—	—	385	800
Total income	171,366	24,103	—	195,470	188,163
Expenditure on:					
Raising funds	297	—	—	297	55
Expenditure on charitable activities	162,287	26,151	—	188,438	180,658
Other expenditure	1,036	—	—	1,036	513
Total expenditure	163,620	26,151	—	189,772	181,227
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	7,745	(2,047)	—	5,697	6,936
Transfers					
Gross transfers between funds - in	6,514	215	—	6,729	5,542
Gross transfers between funds - out	(6,709)	(19)	—	(6,729)	(5,542)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	7,550	(1,852)	—	5,697	6,936
Reconciliation of funds					
Total funds brought forward	807,975	2,326	—	810,301	803,365
Total funds carried forward	815,525	473	—	815,999	810,301

There may be minor discrepancies in the totals if the pence are not being shown

St Peter and St Paul Water Orton - 1162288
Statement of Assets and Liabilities (by code)
As at: 31 December 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Tangible assets						
4000 : Land & Buildings	—	607,318.00	—	—	607,318.00	607,318.00
4001 : Gypsy Lane Land	(11,021.00)	11,021.00	—	—	—	—
Total	(11,021.00)	618,339.00	—	—	607,318.00	607,318.00
Current assets - Cash at bank and in hand						
1501P : Water Orton PCC	73,642.80	(78,628.12)	9,624.70	—	4,639.38	5,649.50
1501R : Link	(387.60)	4,499.24	—	—	4,111.64	1,877.25
1505CR : Capital Reserve	(15,000.00)	214,930.36	—	—	199,930.36	195,456.95
013012001S						
Total	58,255.20	140,801.48	9,624.70	—	208,681.38	202,983.70
Liabilities - Creditors: Amounts falling due in one year						
Z04 : Accounts Payable	135,807.03	(144,957.94)	9,150.91	—	—	—
Total	135,807.03	(144,957.94)	9,150.91	—	—	—
Liabilities - Provision for liabilities after one year						
5000 : RLC Loan account	(90,000.00)	90,000.00	—	—	—	—
Total	(90,000.00)	90,000.00	—	—	—	—
Net total assets	1,427.17	814,098.42	473.79	—	815,999.38	810,301.70
Represented by						
Unrestricted - General	1,427.17	—	—	—	1,427.17	(529.72)
Designated - Cap-Res	—	199,930.36	—	—	199,930.36	195,456.95
Designated - Hall	—	607,318.00	—	—	607,318.00	607,318.00
Designated - Link	—	4,111.64	—	—	4,111.64	1,877.25
Designated - Wombats	—	220.69	—	—	220.69	649.07
Designated - Womenalive	—	1,076.94	—	—	1,076.94	1,708.12
Designated - YFW	—	161.39	—	—	161.39	86.10
Designated - linklunch	—	1,279.40	—	—	1,279.40	1,409.82
Restricted - YF	—	—	195.78	—	195.78	657.48
Restricted - gfr	—	—	278.01	—	278.01	1,668.63
Total	1,427.17	814,098.42	473.79	—	815,999.38	810,301.70

St Peter and St Paul Water Oton - 1162288

Fund totals - Details
Selected period: 01 January 2024 to 31 December 2024

Fund	Opening balance	Closing balance
Cap-Res - Capital Fund	195,456	199,930
Designated	195,456	199,930
GFBFG - General Fund BFG	—	—
Restricted	—	—
GFF - general fund - furlough	—	—
Restricted	—	—
Gypsy - Gypsy Lane	—	—
Designated	—	—
Hall - Link Building	607,318	607,318
Designated	607,318	607,318
Link - The Link	1,877	4,111
Designated	1,877	4,111

There may be minor discrepancies in the totals if the pence are not being shown

There may be minor discrepancies in the totals if the pence are not being shown

Fund	Opening balance	Closing balance
Loan - RLC Loan Account	—	—
Designated	—	—
Mission - Mission and Charities	—	—
Designated	—	—
Restricted	—	—
RLCBA - Robert Lloyd Charity Bank Account	—	—
Designated	—	—
Wombats - Wombats	649	220
Designated	649	220
Womenalive - Women Alive/ Mothers Union	1,708	1,076
Designated	1,708	1,076
YF - youth fund	657	195
Restricted	657	195
YFW - youth fund weekly	86	161
Designated	86	161

There may be minor discrepancies in the totals if the pence are not being shown

Fund		Opening balance	Closing balance
deposits - Link deposits	Designated	—	—
fees - Church Fees	Designated	—	—
gfr - general fund restricted	Restricted	1,668	278
linklunch - Meet and Eat	Designated	1,409	1,279
General - General fund	Unrestricted	(529)	1,427
Overall totals		810,301	815,999