

St JAMES CHURCH SUTTON
TREASURER'S REPORT FOR ACCOUNTS 2024

The accounts for 2024 have been approved by the Independent Examiner and are now being submitted to the PCC Meeting for adoption prior to being submitted to the APGM.

The main change this year has been the fruition of our vision to be a stand alone parish. From July we welcomed our very own vicar, Rev. Anna Cerval-Pena.

The impact has meant we have paid the full Parish Share from July and all costs related to Vicar and Vicarage expenses.

2024 Projects

There were a number of ambitious projects completed this year:

Stained Glass Window

The Stained Glass window cost £18,908.64

This was paid through Gift Day donations from 2022 and 2023

Special Effort Funds and John Campbell Kelly's Legacy.

Joint Working Party – Graveyard Project

There was a shortfall for this project of £2,631.72 which was met by the Three Villages Community Action Group (CIC).

Many thanks go to Tony Greenham and Anna Cerval-Pena for all their hard work and dedication in finding funds to complete this project without incurring costs to the church.

Quiet Area

This project was funded by Halcyon Days and RWHA.

Many thanks go to Anna Cerval-Pena for sourcing funding to bring this visionary project to fruition without impacting on church funds.

The attached sheets show the Church Accounts for our full Financial Year, January to December, 2024.

INCOME and EXPENDITURE

Church Accounts

Income has fallen this year:

Regular Giving of £33,737.20 has declined despite payments through BACs and SUM UP (2023 = £45,636.63: 2022 = £45,191).

The non Investment Income has also fallen this year £48,176.24 (2023 = £63,167.91: 2022=£51,440.43)

Therefore the total income, including investments, has also fallen: £52,196.41 (2023 =£67,428: 2022= £55,990)

Wildboarclough repaid £2,000 from the £10,000 loan. £4,000 remains outstanding.

EXPENDITURE

In 2024 the total non annual expenditure has risen: £77,129.56

(2023 = £72,539.75: 2022 = £71,927.93)

The total expenditure, including non-annual expenses, has therefore also risen: £96,587.12 (2023 = £90,276.68: 2022 = £74,196.09)

Giving an overall Deficit of £44,390.71 (Deficit 2023 =£24,848.34)

Ring Fenced Monies within the Church Accounts:

The Flower Fund stands at £600.

Choir Fund = £4,681.56

Trustees = £1,651.20

Youth Fund = £521.29

Quiet Area surplus = £1,596.29

Sommerville Memorial: = £4,000

Handbell Ringers moved their account to the main Church Accounts. Their account stands at £181.

At Christmas the Handbell Ringers raised an amazing £863.36 for East Cheshire Hospice

Hall Accounts

Income of £16,654.05

Expenditure £16,495.36 (included within this amount is the final instalment of the build project £5,924.40)

Overall there was a surplus of £158.69

Special Efforts

Sunday Coffee and Thursday Place fund raised £1718.60

Charities

Over the year we have supported many charities including:	Samaritans Macclesfield £100
The Children's Society £131.30	Church Mission Society £200
Red Cross £80.10	Langley Lunch Club £210
Chester Church Family Trust £118	East Cheshire Hospice £200
Just Drop In £200	CAB £200
Link to Hope (Shoeboxes) £150	Hope 4Justice £200

SUMMARY

Our Balance Sheet shows our overall position. Our deficit stands at £44,390.71

We still have a credit balance of £111,544.93 but this has fallen from £149,104. As income falls and expenditure rises we are increasingly relying on our investments and this position is not sustainable. We seriously need to find more ways to raise income and cut costs. Our funds could be exhausted by the end of 2026 if we do not build our income, preserve our investments and reduce costs.

This is something the PCC will be looking at and we would welcome ideas from anyone else.

Thanks:

I would not have been able to keep the accounts without the support of:

1. Ruth Easterbrook as Deputy Treasurer
2. David Potts and the Church Wardens for counting and recording the collections and Envelope Giving.
3. Kath Birtwistle and Gill Dinnis for supporting David
4. Peter Lawrence for deputising for David and for recording utility readings
5. Pam Herring for recording and banking the church hall lettings
6. The Church Wardens and Sandra Moss for recording visiting clergy and organist invoices
7. Robert Sinclair-Smith as our Independent Examiner

Janet Mott Hon Treasurer

March 2025

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING
31 December 2024

2023 £	INCOME	Codes	2024		
			Unrestricted	Restricted	Total
	Regular Giving by S/Order (incl Gift Aiding Friends)	1	18,152.66		
	Envelope Scheme	2	4,071.20		
	Tax recovered (Gift Aid, including GASDS)	3	8,516.98		
	Collections at Services (cash)	43	2,996.36		
	Total		33,737.20		
	DBF & retired clergy fees for Weddings Funerals etc	54	3,706.50		
	less paid to DBF & retired clergy	154	-3,706.50		
			0.00		
	Unclassified receipts (none this year)	57	0.00		
	Wallsafe & Pennies Jar (including sales of St James History)	4	12.90		
	In Memoriam Donations	5	45.00		
	Other Donations including donations from funerals & baptisms	6	5,887.74		
			39,682.84		
	Flower Fund	40 41	600.00		
		117	0.00		
	Net surplus on Flower Fund (deficit if negative)		600.00		
	Bellringers Fees etc (paid out to them Code 115 below)	38	300.00		
	less paid out to bellringers	115	-300.00		
			0.00		
	Church Fees from services etc				
	Weddings	8	330.00		
	Funerals	9	6,660.40		
	Monuments	10	903.00		
			7,893.40		
	Organist Verger & Sexton fees for weddings & funerals	48-50	2,735.00		
	less paid out to them	158-60	-2,735.00		
			0.00		
	Total Non-Investment Income		48,176.24		
	Bank & Other Interest				
	Restricted Funds	19	0.00	0.00	
	General Funds	20	696.56		
	Investment Income & Rent	22	3,323.61		
			4,020.17		
	TOTAL INCOME		52,196.41	0.00	52,196.41
	EXPENDITURE				
	The Ministry				
	Parish Share 49,350.60 Curate Housing (Jan – July) 2,458.52	101	51,809.12		
	Fees to Clergy for Sunday & Thursday services)	157	311.20		
			52,120.32		
	Housing (Council Tax, Water, Repairs, Maintenance)	102	3,663.56		
	Clergy & other Conferences	104	0.00		

	Incumbent's Expenses	151-3	1,836.81		
	<i>Motor, Office,</i>	+ 155			
	Fees to Organists for Sunday services & practices	156	3,727.00		
	Handbell Ringers	116			
	Deanery Synod & Benefice expenditure	103	0.00	0.00	
			61,347.69		
	The Church, Services & Mission				
	Heat and Light incl Boiler Service	106	3,390.35		
	less Heat & Light charges for weddings & funerals	11	1,024.00		
			2,366.35		
	Insurance	107	3,572.60		
	Organ Tuning & Maintenance	108	0.00		
	Cleaning materials & sundries	109	0.00		
	Upkeep of Services	110	683.19		
	Minor Repairs & Renewals (incl clock service)	111	582.00		
	Miscellaneous	112	604.76		
			7,808.90		
	Churchyard				
	Contractor	120	5,530.00		
	Materials	121	83.06		
	Waste Disposal	122	2,378.20		
	Machinery Maintenance/Quiet Area	124	-1,596.29		
	JWP – Graveyard Project	125	0.00		
	Headstone Repairs, Plaques & Monuments	123	0.00		
	less cost of plaques & monuments recovered	52	0.00		
			0.00	6,394.97	
	Charitable Payments outside the Parish (excluding Special Efforts)				
	Overseas Church	146	150.00		
	Home Missions	147	928.00		
	Secular Charities	148	500.00		
			1,578.00		
	<i>(Special Efforts now shown on separate sheet)</i>				
	Total Normal annual Expenditure		77,129.56	0.00	
	Total Income as above		52,196.41		
	less normal annual expenditure as above		77,129.56		
	Net surplus (deficit) of normal income / expenditure to Funds & Activities		-24,933.15		
	Non-annual expenses				
	Decoration – Stained Glass Window	134	18,908.64		
	Clock repairs	135	0.00		
	Building Repair / Maintenance / Alterations	136	0.00		
	Heating & Lighting equipment repair / replacement / improvement	137	0.00		
	Equipment purchases – interactive screens (offset by legacy)	138	548.92		
			19,457.56		
			19,457.56		
	TOTAL EXPENDITURE		96,587.12	0.00	96,587.12
	Deficit including Non-annual Expenditure		-44,390.71	0.00	-44,390.71

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING

31 December 2024

2022				2023	
£	INCOME				
		Codes			
	Wellbeing Cafe	28		164.25	
750	Yoga & Pilates (Monday)	29		8,641.00	
1,247	Whist & Bridge	30		2,561.00	
548	Hobnob Club	31		176.00	
329	Parish Council	32		418.00	
350	Women's Institute	33		382.00	
2,823	Other Lettings	34		4,311.80	
0					16,654.05
6,047	TOTAL INCOME				16,654.05
	EXPENDITURE				
0	Caretaker	127	0.00		
1,546	Insurance	128	1,531.11		
3,267	Heat and Light, & Water incl Boiler Service	129	5,335.73		
2,494	Waste disposal & sundries	130	481.05		
177	Minor Repairs & Renewals	131	145.70		
2,888	Outside Cleaners	132	3,077.37		
10,372					10,570.96
-4,326	Surplus (deficit if negative), excluding non-annual expenditure				6,083.09
0	Non-annual expenses				
0					
	Balance retained deficit £200 from 2funerals in 202	139	0.00		
			0.00		0.00
			0.00		
114,158	Building Repair / Maintenance / Alterations	140	5,924.40		
	Boiler & oil tank repair / replacement	141	0.00		
114,158					5,924.40
					0.00
124,530	TOTAL EXPENDITURE				16,495.36
-118,483	Surplus to Summary of Funds and Activities				158.69

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING

31 December 2024

0				0		0	0	0
0				0		0	0	0
0				0		0	0	0
2023	0	0	0	0	2024	0	0	0
£	0	0	0	0		0	0	0
0	0	0	0	0		0	0	0
0	Balance at start of year	0	0	4,345.56		0.00	0	0

0	0	0	0	Codes	0.00	0.00	0	0
0	INCOME		36		630.00	0.00	0	0
0	0		0		0.00	0.00	0	0
0	Deduct EXPENDITURE		113		294.00	0.00	0	0
0	0			0	0.00	0.00	0	0
0	NET INCOME			0	0.00	336.00	0	0
0	0			0	0.00	0.00	0	0
0	Balance at end of Year			0	0.00	336.00	0	0

Parish of St. James, Sutton

BALANCE SHEET as at 31 December 2024

Current Assets

Balance at Natwest Bank

Balance of the C B F Investment Account

14511.85 CBF Church of England Investment Fund Income Shares

Balance of Petty Cash in Safe on Balance Sheet Date

Unrestricted Funds	Restricted Funds	Total	2023
16,767.36	0.00	16,767.36	13,965
7,300.19	12,080.70	19,380.89	12,463
75,156.68	0.00	75,156.68	122,436
240.00	0.00	240.00	240
99,464.23	12,080.70	111,544.93	149,104
99,464.23	5,226.65	104,690.88	141,537
0.00	4,681.56	4,681.56	4,346
0.00	521.29	521.29	521
	1,651.20	1,651.20	2,701
99,464.23	12,080.70	111,544.93	149,104

Funds

General Unrestricted Funds

Choir Fund

Youth Club (dormant)

Trustees (Patrons) of St James

Approved by the Parochial Church Council on February 2025 and signed on its behalf by:

Rev. - Vicar Janet Mott - Hon Treasurer

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Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Sutton St James Parish Church

**On accounts for the year
ended**

31st December 2024.

**Charity no
(if any)**

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn 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: Robert Sinclair Smith

Date: 22/01/25

Name: Robert Sinclair Smith

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

Address: Bollin House Main Road

Langley Macclesfield

Cheshire SK11 0BU

Section B**Disclosure**

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

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

