

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2022 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 statement below.

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

A J Donohoe 
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton BL1 4BY

Dated: 23 May 2023

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2022

		31/12/2022		31/12/2021	
		£		£	
Unrestricted Funds					
General Fund			18,985.41		14,670.27
	Current Account	681.38		656.15	
	Deposit Account	18,242.93		17,208.02	
	Cash	61.10		61.10	
	Plus cheques received not yet banked	-		-	
	Less Cheques issued not yet banked	-		-	
	Less Outstanding Invoices/Commitments	-		(3,255.00)	
Total Unrestricted Funds			18,985.41		14,670.27
Restricted Funds					
Restricted Funds excluding Footsteps Playgroup					
Central Board of Finance - Roof Fund Account			7,960.56		7,857.21
Central Board of Finance Fixed Interest Securities:-					1,865.86
Income Generating			1,613.36		
Harry Taylor Legacy Account					625.01
(discretion of Vicar and Church Wardens)			-		
Building Fund			11,602.59		9,887.79
Total Restricted Funds excluding Footsteps Playgroup and CAP Job Club			21,176.51		20,235.87
St Andrew's Church Playgroup (Footsteps)			-		5,753.08
	Bank - Classic a/c			6,925.88	
	Cash			(1,172.80)	
	Less Outstanding Cheques			-	
St Andrew's CAP Job Club			17,420.31		4,477.89
	Bank account	17,356.27		4,413.85	
	Cash	64.04		64.04	
	Less Outstanding Cheques				
Total Restricted Funds			38,596.82		30,466.84
Total Net Assets			57,582.23		45,137.11

		31/12/2022		31/12/2021	
		Income	Expenditure	Income	Expenditure
Total Income and Expenditure					
	General Fund	92,169.69	77,573.62	68,484.17	82,144.00
	Building Fund	1,365.76	-	1,872.46	9,301.92
	Harry Taylor Fund	0.80	-	0.05	-
	Footsteps Playgroup	17,551.96	38,177.74	76,575.47	91,966.33
	CAP Job Club	25,736.36	11,733.94	3,191.00	13,048.61
Totals		136,824.57	127,485.30	150,123.15	196,460.86

Note - These figures exclude transfers between funds and capital growth of investments

Financial statement for the Year Ending 31 December 2022
General Fund Receipts and Payments Account

INCOME	2022 £	2021 £
Direct Giving		
Gift Aided planned giving	36,394.54	36,462.20
Income Tax Recovered	-	11,490.69
non-Gift Aided planned giving	4,870.00	8,189.58
Payroll Giving	1,506.00	1,339.00
Collections at Services	4,088.90	1,037.51
Other Services and General Gifts	3,192.29	2,578.00
SumUp Credit/Debit Card Gifts	2,549.24	1,141.07
On-line Gifts	229.44	1,163.83
Gifts and Collections for Particular Causes	2,604.70	1,285.42
Investment Income		
Dividends & Interest	102.21	55.33
Events & Activities		
Bible Notes	250.00	200.00
Fund Raising events	-	-
Payments for Soul Survivor fees	-	-
Payments for New Wine 2022 fees	613.60	551.40
Who Let the Dads Out/Oasis/See&Know	440.80	127.64
Parochial Fees due to Parish	3,876.47	234.00
Parochial Fees due to the Diocese	2,381.00	2,618.50
Collections by Other Organisations at Church	-	-
Other Income		
Legacies and Grants	5,689.50	-
Utility Bills Refunds	-	-
Donations towards Vicarage Expenses	-	-
Donations for Refreshments & Event Food	81.35	-
None charitable trading	288.85	-
Loan short-term cash flow	20,000.00	-
Other income	3,010.80	10.00
Funds Transfer		
Transfer from Building Fund	1,404.00	9,301.92
Transfer from Harry Taylor Account (discretionary fund)	0.07	-
Transfer from CAP job club	1,060.00	33.00
Transfer from Footsteps	1,127.30	-
Transfer from Investments	-	-
Total Income	95,761.06	77,819.09
	75,761.06	without loan

Financial statement for the Year Ending 31 December 2022
General Fund Receipts and Payments Account

PAYMENTS		2022		2021	
		£		£	
Mission and Charitable Giving		4,279.00			3,100.00
Overseas Missionary Societies	2,400.00			2,400.00	
Home Mission & Church Societies	1,700.00			600.00	
From Collections and Donations for Specified Causes	-			100.00	
Vicar & Church Wardens Discretionary Fund	179.00			-	
Relating to work of the Church		22,000.00			38,426.00
Interest free short term cash flow loan	20,000.00				
Parish Share	2,000.00			38,426.00	
Salaries and Honoraria		3,032.98			5,199.96
Payments for Staff other than the vicar	3,032.98			5,199.96	
Clergy & Other Ministry Expenses		2,109.17			5,607.15
Incumbents Working Expenses	1,752.47			5,607.15	
OLM				-	
Assistant Staff & Visiting clergy	356.70			-	
Mission and Evangelism Costs		463.58			1,835.03
Alpha / Life Worth Living	-			-	
See & Know (Tuesday Group)	-			33.29	
Support & Educational Costs	35.09			121.11	
Church Mission (Including CAP expenses)	409.89			371.56	
New wine personal costs	-			1,288.00	
New wine	-			-	
Who Let the Dads Out	18.60			21.07	
Church Activities and Groups		1,674.77			1,851.99
Upkeep of Services	1,292.90			1,647.55	
Refreshments & Event Food	358.83			19.18	
Youth and Children's Church Groups	23.04			185.26	
Church running Expenses		17,743.59			16,064.80
Heating, Lighting, Utility	5,809.16			5,296.35	
Cleaning	343.25			80.50	
Insurance	4,993.91			4,324.44	
Maintenance	3,005.37			1,284.30	
Publicity	-			-	
Administration & Professional Costs	314.68			1,089.79	
Upkeep of Churchyard	1,448.00			2,544.00	
Live streaming tech	606.76			608.48	
Others	1,222.46			836.94	
Cost relating to Trading		7,508.53			397.33
Wedding fees etc to Diocese	7,303.00			-	
Bible Notes	205.53			157.33	
Collections by Other Organisations at Church	-			240.00	
Governance		654.00			360.00
Governance	654.00			360.00	
Major Capital Expenditure		18,108.00			9,301.92
Church Building	1,404.00			9,301.92	
Church Hall	-			-	
Footsteps demolition	16,704.00			-	
Loans and Transfers of money		17,127.30			7,360.00
Transfer to Building Fund	1,127.30			-	
Transfer to Footsteps Account	16,000.00			5,600.00	
Transfer to CAP Job Club Account	-			1,760.00	
Total Expenditure		94,700.92	74,700.92	without loan	89,504.18
Total Income		95,761.06	75,761.06	without loan	77,819.09
Surplus / Defecit	Surplus	1,060.14		Defecit	(11,685.09)
Outstanding Financial Commitments at 31 December		-			3,255.00
Invoices and purchase expenses incurred					
Upkeep of Churchyard	-			636.00	
Other Outstanding Committed Payments					
Wedding / Funeral fees payable to the Diocese	-			2,619.00	
Christmas collections for other charities	-			-	
Emmanuel community church funds	-			-	

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2021

	2022	2021
<u>Income</u>		
Fees / Dinner Club	16,801.25	63,859.22
Photos	-	-
Insurance Claims	-	-
Bank Interest	-	-
Donations	-	-
Fund-raising Income	-	70.39
Other Income	750.71	12,645.86
Net Income	17,551.96	76,575.47
Transfer - support from Church	16,000.00	5,600.00
Total Income	33,551.96	82,175.47
<u>Expenditure</u>		
Wages	33,145.96	73,830.90
HMRC (tax & National Insurance)	2,207.03	6,445.02
NEST Pensions	1,162.73	2,868.08
Teaching Resources	66.57	1,235.55
Admin Resources	6.88	751.31
Cleaning / Routine Maintenance	9.20	614.85
Refreshments	19.39	239.64
Training and Regulations	20.00	408.94
Electricity	1,010.21	2,675.44
Telephone	97.03	185.95
Building Maintenance	-	570.00
Insurance	-	635.56
Photos	-	-
Fund-raising Expenses	-	-
Reimbursement of Fees Overpaid	-	-
Other Expenditure	432.74	1,505.09
	38,177.74	91,966.33
Transfer - to General Fund	1,127.30	
Total Expenditure	39,305.04	91,966.33
Trading Surplus / Deficit	Deficit (20,625.78)	Deficit (15,390.86)
Transfer - support from Church	16,000.00	5,600.00
Transfer - To General Fund	(1,127.30)	
Overall Surplus / Deficit	(5,753.08)	(9,790.86)
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments		

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2022

	2022	2021
<u>Income</u>		
Standing orders	2,815.00	2,621.00
Other Donations	1,188.20	570.00
Fund-raising Income	-	-
Other Income	20,533.16	-
	<u>24,536.36</u>	<u>3,191.00</u>
Net Income	24,536.36	3,191.00
Transfer - support from Church PCC	1,200.00	2,820.00
Transfer from General Fund - Other gifts less expenses	-	-
Total Income	<u>25,736.36</u>	<u>6,011.00</u>
<u>Expenditure</u>		
Wages (from 8th October 2019)	7,567.95	7,337.84
HMRC	3.20	684.60
NEST Pensions	-	-
Manager's personal expenses	312.75	129.29
Admin Resources	107.77	2,341.46
Publicity	12.44	-
Refreshments	90.03	10.34
Events	221.95	93.26
Training and Regulations	-	-
Room Hire	1,311.00	612.00
CAP head office	720.00	660.00
Other Expenditure	1,386.85	1,179.82
	<u>11,733.94</u>	<u>13,048.61</u>
Transfer - To General Fund	1,060.00	-
Total Expenditure	<u>12,793.94</u>	<u>13,048.61</u>
 Trading Surplus / Deficit	 Surplus 14,002.42	 Deficit (7,037.61)
Transfer - To General Fund	<u>(1,060.00)</u>	<u>-</u>
Overall Surplus / Deficit	<u>12,942.42</u>	<u>(7,037.61)</u>
 Outstanding Liabilities		
Outstanding invoices / commitments	<u> </u>	<u> </u>

Balance Sheet

for the year ended 31 December 2022

St Andrew's General Fund		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	14,670.10	25,783.10
Add back outstanding invoices from previous balance sheet	3,255.00	3,827.00
Annual Surplus / Deficit	1,060.14	(11,685.00)
Less Outstanding invoices/commitments at end of year	-	(3,255.00)
Balance carried forward	<u>18,985.24</u>	<u>14,670.10</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	9,887.79	17,317.25
Income		
Gift envelopes	495.00	831.00
Donations by Standing Order	705.00	540.00
Donations from Bookstall	-	-
Craft Sales and other fund-raising	-	-
Gift Day and Other Donations	150.00	500.00
Bank Interest	15.76	1.46
Transfers from General Fund	<u>1,753.04</u>	<u>-</u>
	13,006.59	19,189.71
Expenditure		
Transferred to General Fund	<u>1,404.00</u>	<u>9,301.92</u>
Balance carried forward	<u>11,602.59</u>	<u>9,887.79</u>

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	625.01	624.96
Income		
Bank Interest	<u>0.80</u>	<u>0.05</u>
	625.81	625.01
Expenditure		
Transferred to General Fund	0.07	
Transferred to Buildings Fund	<u>625.74</u>	<u>-</u>
Balance carried forward	<u>-</u>	<u>625.01</u>

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December		
(This is a Restricted Fund)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	5,753.08	15,543.94
Add back outstanding invoices from previous balance sheet		
Surplus (Deficit) for the year	(5,753.08)	(9,790.86)
Less Outstanding invoices at end of year	-	-
Balance carried forward	<u>-</u>	<u>5,753.08</u>

St Andrew's CAP Job Club		
for the year ended 31 December		
(This is a Restricted Fund)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	4,477.89	11,515.50
Add back outstanding invoices from previous balance sheet	-	-
Surplus (Deficit) for the year	12,942.42	(7,037.61)
Less Outstanding invoices at end of year	-	-
Balance carried forward	<u>17,420.31</u>	<u>4,477.89</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2022

	2022 £	2021 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	7,960.56	7,857.21
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	1,613.36	1,865.86
	<u>9,573.92</u>	<u>9,723.07</u>

Invested in Britannia Building Society

Legacy for General Building Work (decoration)
(Note: the 2018 figure only includes interest up to 2007)

Opening Balance

Interest from 2007 to 2019 (net)

Account Closed on 5th July 2019 * - withdrawn

Closing Balance

* Cheque paid into General Fund 9th July 2019.

Royal Bank of Scotland Gold Deposit Account	2022	2021
Harry Taylor Legacy Account (Restricted Fund)	£	£
Under the control of the Vicar and Church Wardens		
(see also under balance sheet)	<u>-</u>	<u>625.01</u>