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St Mary's Church Hardwick Accounts for 2023

Introduction to the Accounts

The accounts have been prepared by Clare Bigg on a receipts and payments basis.

The General Fund is held in Nat West Account 23839325 (sort code 600423)

The Fabric Fund is held in a CCLA Church of England Deposit Fund CB3025074-001 (formerly 614119001D). The fund is designated for major maintenance of the church building and churchyard.

The Cabin Fund is restricted to all receipts and payments relating directly to the Cabin. At present this fund is held within the Nat West account and CCLA Church of England Deposit Fund CB3025075-001 (formerly 614119002D). A separate current bank account for the Cabin may be set up in due course.

Both the deposit accounts can only be paid into or withdrawn from via the Nat West account, so all transactions have to first go through the General Fund.



Independent Examiner's report to the PCC of St. Mary's, Hardwick

This report on the financial statements of the PCC for the year ended 31st December 2023, which are set out on pages 3 - 6 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 43(2) of the charities Act 1993 {'the Act'}

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirements of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulation.

Basis of this report.

My examination was carried out in accordance with the General Direction given by the Charities Commission under section 43(7) of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the finance Division of the Archbishop's Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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

MARK-A. TAYLOR

(Signed)  ACMA

Date 6/3/24

St Marys Church Hardwick

Financial statement for the FABRIC FUND for 2023

		<u>2022</u>	<u>2023</u>
<u>Balance of Fund at 1st Jan</u>	Invested in CCLA a/c	£10,765.80	£18,484.24
	held in Nat West a/c	£2,296.13	£107.71
	<u>TOTAL</u>	<u>£13,061.93</u>	<u>£18,591.95</u>
<u>Receipts</u>			
Donations		£1,791.00	£5,338.44
Fundraising (see table below)		£3,654.08	£5,050.27
Interest		£192.44	£636.59
Gift Aid		£327.50	£424.00
Grant			£2,000.00
<u>Total</u>		<u>£5,965.02</u>	<u>£13,449.30</u>
<u>Payments</u>			
Memorial garden extension		£360.00	
Donation to Wintercomfort		£75.00	
Bats			£895.00
Lightning conductor			£1,227.94
Mower			£234.50
<u>Total</u>		<u>£435.00</u>	<u>£2,357.44</u>
<u>Balance of Fund at 31st Dec</u>			
	Invested in CCLA a/c	£18,484.24	£23,120.83
	Held in Nat West a/c	£107.71	£6,562.98
		<u>£18,591.95</u>	<u>£29,683.81</u>
<u>Fundraising money to Fabric Fund</u>			
	Takings	Expenses deducted	PROFIT
Concert	£1,085.85	£136.20	£949.65
Quiz	£1,015.22	£227.04	£788.18
Cheese & Wine	£1,168.40	£268.03	£900.37
Coffee morning	£267.73		£267.73
Harvest Ceilidh	£1,070.00	£261.00	£809.00
Giant Books	£1,323.75	£43.10	£1,280.65
Easyfundraising	£54.69		£54.69
Total	£5,985.64	£935.37	£5,050.27

Financial Statement for the Cabin Running Fund 2023

		<u>2022</u>	<u>2023</u>	
<u>Balance of fund at 1st Jan</u>	Held in Nat West a/c	£5,648.97	£0.00	
	Held in CCLA a/c	£2,114.03	£1,913.95	
	<u>Total</u>	<u>£7,763.00</u>		<u>£1,913.95</u>
<u>Receipts</u>				
	Rental Income	£6,949.00	£8,091.99	
	Bank interest	£8.37	£87.71	
	Donations & Gift Aid	£2,292.00		
	<u>Total</u>	<u>£9,249.37</u>		<u>£8,179.70</u>
<u>Payments</u>				
	Fees & Licences	£283.80	£433.95	
	Insurance & fire	£1,196.36	£1,094.41	
	Utilities	£757.05	£1,468.50	
	Cleaner	£1,556.00	£1,480.00	
	Consumables	£336.46	£150.86	
	Cabin grounds	£1,236.90	£916.97	
	Inside fitments	£344.55	£1,026.54	
	Maintenance & servicin	£392.40	£549.33	
	Legacy items	£8,994.90	£765.00	
	<u>Total</u>	<u>£15,098.42</u>		<u>£7,885.56</u>
<u>Balance of Fund at 31st Dec</u>	Held in Nat West a/c	£0.00	£0.00	
	Held in CCLA a/c	£1,913.95	£2,208.09	
	<u>TOTAL</u>	<u>£1,913.95</u>		<u>£2,208.09</u>

Mini Restricted Accounts 2023

	<u>1st Jan</u>	<u>Paid In</u>	<u>Paid Out</u>	<u>31st Dec</u>
Community Lunch Fund	£0.00	£700.95	£165.00	£535.95
Pastoral Fund	£0.00	£140.00	£129.99	£10.01
Loan of SumUp to Parish Council	£0.00	£3,257.86	£3,257.86	£0.00
WinterComfort	£0.00	£130.50	£130.50	£0.00
Turkey Earthquake Appeal	£0.00	£410.55	£410.55	£0.00
Total				£545.96

ST MARY'S CHURCH HARDWICK

Financial Statement for the year ending 31st Dec 2023

GENERAL FUND

	<u>2022</u>	<u>2023</u>	
<u>Balance at 1st Jan</u>			
Held in Nat west a/c	7838.28	7367.17	
Held in cash	254.56	251.83	
Held in CCLA Cabin a/c		708.45	
Less uncleared cheques	-790.98	-1083.47	
Total	<u>7301.86</u>		<u>7243.98</u>
<u>RECEIPTS</u>			
Planned Giving via Parish Giving Scheme	11766.06	12987.15	
Other Planned Giving	4185.00	4900.00	
Open Plate Collections	1050.24	686.82	
Donations	674.83	742.44	
Gift Aid Recovered	4120.00	4248.97	
Fete takings	2645.61	2537.79	
Produce and plant stall	5.00	252.29	
Wedding and Funeral fees	3862.00	3595.00	
Ministry Share rebate & grant	858.32	264.21	
Families Work	831.21	1012.35	
Launde trip	570.00		
In and Out	574.55		
Misc		54.00	
<u>TOTAL RECEIPTS</u>	<u>31142.82</u>		<u>31281.02</u>
<u>PAYMENTS</u>	<u>2022</u>	<u>2023</u>	
W and F fees to Ely etc	2074.00	1251.00	
17 Cost of fete	196.64	59.39	
18 Charitable Giving	639.00	400.00	
19 Ministry Share	21162.94	22563.93	
21 Incumbent's Expenses	31.78	902.63	
21 Secretary's Expenses	1213.80	1289.96	
22 Adult Outreach Resources	238.30	204.51	
22 Families work	882.17	703.67	
22 YouthMinistry	381.73	384.64	
23 Pastoral costs	0.00	93.46	
23 Insurance, fire etc	1744.78	1521.93	
23 Ministry & services costs	521.76	529.55	
23 Churchyard costs	81.22	262.18	
23 Electricity (church)	757.09	1412.69	
Misc	126.45		
Launde	574.49		
25 In and Out	574.55		
<u>TOTAL</u>	<u>31200.70</u>		<u>31579.54</u>
<u>Balance at 31st Dec</u>			
Held in Nat west a/c	7367.17	5257.52	
Held in Cabin Fund CCLA a/c	708.45	1502.02	
Held in cash	251.83	665.81	
Less uncleared cheques	-1083.47	-479.89	
Total	<u>7243.98</u>		<u>6945.46</u>

ANNUAL RECONCILIATION WITH NAT WEST BANK (GENERAL FUND)

	<u>2022</u>	<u>2023</u>
Cash at 1st Jan	254.56	251.83
Bank at 1st Jan	15783.38	7474.88
Less holding for FF at 1st Jan	-2296.13	-107.71
Less holding for Cabin fund 1st Jan	-5648.97	708.45
Excess Receipts over payments	-57.88	-298.52
Cheques from last year now cleared	-790.98	-1083.47
Cheques from this year not cleared	1083.47	479.89
Held for Fabric Fund 31st Dec	107.71	6562.98
Held for Cabin fund Dec 31st	-708.45	-1502.02
Held for mini restricted accounts Dec 31st		545.96
Total	<u>7726.71</u>	<u>13032.27</u>
Cash at 31st Dec	251.83	665.81
Bank at 31st Dec	7474.88	12366.46
Total	<u>7726.71</u>	<u>13032.27</u>

Statement of Assets and Liabilities as at 31st Dec

	<u>2022</u>	<u>2023</u>
Nat West current a/c	£7,474.88	£12,366.46
CCLA Fabric Fund	£18,484.24	£23,120.83
CCLA Sunday School Fund (aka Cabin fund)	£2,622.40	£3,710.11
Cash in hand	£251.83	£665.81
Uncleared cheques	-£1,083.47	-£479.89
Total	<u>£27,749.88</u>	<u>£39,383.32</u>
 Fabric Fund	 £18,591.95	 £29,683.81
Cabin Fund	£1,913.95	£2,208.09
General Fund	£7,243.98	£6,945.46
Mini restricted funds		£545.96
TOTAL	<u>£27,749.88</u>	<u>£39,383.32</u>

Report to accompany the accounts 2023

Headline balances:

As of 31 Dec 2023 our assets comprise

General Fund £6,945

Fabric Fund £29,684

Cabin Fund £2,208

General Fund:

To have ended the year with a deficit of only £300 is a positive achievement considering the high energy prices in 2023 and the squeeze on incomes nationally. Huge thanks to those who give regularly to the church despite the pressure on personal finances, and especially to those who were able to join the Parish Giving Scheme. With the church closed for repair for much of the year, it was no surprise to see a reduction in plate collections. Despite the church closure, income from parish fees for weddings and funerals was not down, in part due to the generosity of other local churches.

The apparent increase in the vicar's expenses compared to 2022 is due to the fact that we had no vicar for 11 months of 2022! Other expenditure was much in line with previous years apart from the hike in electricity prices.

These accounts only record **Charitable Giving** from PCC funds. It doesn't include collections paid direct to the charity. Details of all charitable giving in 2023 are below.

Charity	From PCC funds	Special Collection	Total	Occasion
Action Aid	£120		£120	
Wintercomfort	£80	£130.50	£205.50	Carol service and Harvest
Children's Society	£50		£50	Christingle
A Rocha	£50		£50	Eco Church
Hardwick Community Hub	£100		£100	
Turkey Earthquake DEC Appeal		£410.55	£410.55	
TOTAL			£936.05	

Mini Restricted Funds

Essentially this money is not 'ours', we just hold it for a while for someone else. It includes collections for charity as above. We lent our SumUp machine to a fundraiser for the village community hub, and we are holding the community lunch fund. There is also a small pastoral fund.

FABRIC FUND

Huge thanks to the Events Committee and donors (including the Jack Patston Charitable Trust, birthday fundraisers and other individual donations large and small) who have raised over £13,500. We are going to need it! We are well on our way to reaching our target of £30,000 for the repair of the ceiling with something left over. As well as repair to the lightning conductor, we have had to pay for two bat surveys plus advice to ensure that we fulfil our responsibilities for endangered species.

CABIN FUND

It is very encouraging that for a second year our rental income more than covers routine expenditure. This gives us confidence in the sustainability of the Cabin, and we should be able to build up a more substantial repair fund over the next couple of years. Rental charges were increased for the first time in September 2023. The change was for one-off bookings which create more work compared to regular groups. The hourly rate for the main hall was increased by £2 per hour to £10 for Hardwick residents, and £12 for non-residents. The flat rate kitchen fee was increased to £10 to reflect how well-equipped our kitchen now is. We believe this still represents very good value for money. As planned in our vision for the Cabin, we are able to subsidise the rental of community groups that we especially want to see operating.

The final 'legacy' item was the pond fence. We spent more than expected (again) on the Cabin grounds with the Cabin sign, new mower and parking sleepers. We also overspent on inside fitments with the new shelving in the store and trunking for the audio. All these improvements have been appreciated, and these overspends should not be recurrent. Increased prices for electricity sadly might be ongoing. Warm thanks to the people who made these enhancements to the Cabin happen.