

St Mary the Virgin, Fen Ditton

Annual Financial Report for the year ended 31 December 2024

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Date of Report 16 March 2024

Treasurer	Dr S C W Hyde	Email: Tr.FDChurch@gmail.com
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	31 High Street, Fen Ditton	
	Cambridge CB5 8ST	

Independent Examiner	Mr J F Wong	Email: jeremywong@btconnect.com
	59 Bridle Way	Tel: 01223 840244
	Grantchester	
	Cambridge CB3 9NY	

Bankers	Barclays Bank	CCLA
	Leicester	One Angel Lane
	LE87 2BB	London
		EC4R 3AB

PCC General Fund

Receipts

	Notes	Unrestricted (£)	Restricted (£)	2024 (£)	2023 (£)
Giving					
Planned giving					
Collection envelopes		-	-	-	-
Standing order	1	830.00	-	830.00	995.00
Parish Giving Scheme + Stewardship	1	21,791.07	-	21,791.07	14,995.61
Gift day		-	-	-	-
		<u>22,621.07</u>	<u>-</u>	<u>22,621.07</u>	<u>15,990.61</u>
Collection open		2,996.44	-	2,996.44	4,455.95
Tax recovered		-	-	-	-
Contactless reader		<u>1,498.81</u>	<u>-</u>	<u>1,498.81</u>	<u>803.48</u>
Total giving before one-off sums		<u>27,116.32</u>	<u>-</u>	<u>27,116.32</u>	<u>21,250.04</u>
Bequest and donations	2	3,132.35	100.00	3,232.35	38,314.89
		<u>30,248.67</u>	<u>100.00</u>	<u>30,348.67</u>	<u>59,564.93</u>
Total giving		<u>30,248.67</u>	<u>100.00</u>	<u>30,348.67</u>	<u>59,564.93</u>
Church activities					
Wedding		216.00	-	216.00	1,809.00
Funeral		4,344.00	-	4,344.00	1,581.00
Baptism		36.00	-	36.00	-
Other		-	-	-	-
		<u>4,596.00</u>	<u>-</u>	<u>4,596.00</u>	<u>3,390.00</u>
Events & fund raise	3	1,610.66	-	1,610.66	3,551.47
Other Income					
Grants	4	250.00	-	250.00	-
Transfer in	5	369.67	-	369.67	-
Reimbursement	6	4,622.42	-	4,622.42	56.66
Other		-	-	-	-
		<u>5,242.09</u>	<u>-</u>	<u>5,242.09</u>	<u>56.66</u>
Total Receipts		<u>41,697.42</u>	<u>100.00</u>	<u>41,797.42</u>	<u>66,563.06</u>

PCC General Fund

Payments

	Notes	Unrestricted (£)	Restricted (£)	2024 (£)	2023 (£)
Ministry costs					
Parish share	7	26,132.89	-	26,132.89	25,324.31
Diocese Fee		-	-	-	901.00
Ministerial expenses		-	-	-	-
		<u>26,132.89</u>	<u>-</u>	<u>26,132.89</u>	<u>26,225.31</u>
Church running expenses					
Utilities	8	9,957.64	-	9,957.64	1,789.81
Bank charges		3.96	-	3.96	3.96
Flowers		-	-	-	-
Choir music		-	-	-	-
Organ service		110.00	-	110.00	-
Audit/legal		-	-	-	270.00
Petty Cash		-	-	-	-
Church supplies		595.20	-	595.20	359.94
Music/Organist		1,575.00	-	1,575.00	1,040.00
Insurance		-	4,193.27	4,193.27	4,135.09
Officiating		180.00	-	180.00	30.00
Contactless reader		-	-	-	21.00
Wifi		288.87	-	288.87	211.56
Other		-	-	-	67.88
		<u>12,710.67</u>	<u>4,193.27</u>	<u>16,903.94</u>	<u>7,929.24</u>
Building maintenance					
Routine	9	-	2,025.60	2,025.60	833.62
Non-routine	10	459.00	14,296.80	14,755.80	-
		<u>459.00</u>	<u>16,322.40</u>	<u>16,781.40</u>	<u>833.62</u>
Event expenses					
Memberships		-	-	-	-
Concerts/fairs		-	-	-	-
Printing		-	-	-	-
Other		-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable donations					
	11	-	-	-	50.00
Other					
Legal and commercial		-	-	-	-
Vestments		-	900.00	900.00	-
Transfers out	12	369.67	-	369.67	-
		<u>39,672.23</u>	<u>21,415.67</u>	<u>61,087.90</u>	<u>35,038.17</u>
Total Payments					
		<u>39,672.23</u>	<u>21,415.67</u>	<u>61,087.90</u>	<u>35,038.17</u>
Surplus / (Shortfall) for the Year					
		<u>2,025.19</u>	<u>(21,315.67)</u>	<u>(19,290.48)</u>	<u>31,524.89</u>

PCC General Fund

As 31 December

Statement of Assets

	<i>Unrestricted</i>	<i>Restricted</i>	<i>2024</i>	<i>2023</i>
	<i>(£)</i>	<i>(£)</i>	<i>(£)</i>	<i>(£)</i>
Monetary Assets				
Current account			89,274.99	108,565.47
CCLA deposit account			43,983.04	41,766.16
	<hr/>	<hr/>	<hr/>	<hr/>
	52,485.18	80,772.85	133,258.03	150,331.63
 Non-monetary Assets			<u>Nil</u>	<u>Nil</u>

Reconciliation

Current account at 1 Jan 24	108,565.47
Excess of receipts over payments	(19,290.48)
Current account at 31 Dec 24	<hr/> 89,274.99
 CCLA deposit account at 1 Jan 24	41,766.16
Plus interest on deposit account	2,216.88
Plus transfers from current account	-
Less transfers into current account	-
 Deposit account at 31 Dec 24	<hr/> 43,983.04

PCC General Fund

Restricted Funds

	<i>At 1 Jan 24</i>	<i>Payments</i>	<i>Receipts</i>	<i>At 31 Dec 24</i>
Fabric of church	56,537.20	16,322.40	100.00	40,314.80
Choir	1,038.74	-	-	1,038.74
Music	-	-	-	-
Leprosy mission	306.02	-	-	306.02
Flowers	254.56	-	-	254.56
Vestments	1,760.30	900.00	-	860.30
Insurance	4,953.43	4,193.27	-	760.16
Gates and path	7,596.39	-	-	7,596.39
Reordering of the Church	24,641.88	-	-	24,641.88
Heating	5,000.00	-	-	5,000.00
	<hr/> 102,088.52	<hr/> 21,415.67	<hr/> 100.00	<hr/> 80,772.85

PCC General Fund

Explanatory Notes

Note

				As 31 December	
Note 1	Planning Giving			2024	2023
	Number of standing orders			6	6
	Number in the Parish Giving Scheme and Stewardship			15	15
Note 2	Bequests and Donations	Unrestricted	Restricted	2024	2023
		(£)	(£)	(£)	(£)
	Stichting HvL donation	2,494.00	-	2,494.00	
	Donation for fabric	-	100.00	100.00	
	Other donations	638.35		638.35	
		3,132.35	100.00	3,232.35	38,314.89
Note 3	Events and Fund Raising				
	Concerts			-	997.00
	Dragon boat racing			-	62.10
	Bumps teas			130.00	299.99
	Fairs			-	875.27
	Easter card sale			-	80.00
	5p			50.10	-
	200 Club			1,235.00	1,100.00
	Open church			118.42	-
	Easyfundraising			-	15.13
	Other			77.14	121.98
				1,610.66	3,551.47
Note 4	Grants				
	Grant from Church Schools			250.00	-
				250.00	-
Note 5	Transfer in				
	Mistaken deposits from Teversham SumUp account, and later refunded see note 12			369.67	-
				369.67	-
Note 6	Reimbursement				
	Ely parish share rebate			686.42	-
	Insurance reclaim			3,926.00	-
	Reimbursement for wine from All Saints Tev			10.00	-
				4,622.42	56.66

PCC General Fund

Explanatory Notes Cont.

Note

		2024 (£)	2023 (£)
Note 7	Parish Share		
	Parish Share paid in 2023 (due: £24892.60)		25,324.31
	Parish Share paid in 2024: (due: £26132.89)	26,132.89	
	Total Parish Share paid	<u>26,132.89</u>	<u>25,324.31</u>
Note 8	Utilities		
	A significant catch-up charge of £5,877.59 was incurred due to a previous billing failure for electricity usage.		
Note 9	Building Maintenance Routine		
	Alarm annual fee	-	237.60
	Alarm service	477.60	509.40
	Heater service	1,218.00	-
	Electrical testing	150.00	-
	Lightning conductor test	180.00	-
	Fire extinguishers	-	86.62
		<u>2,025.60</u>	<u>833.62</u>
Note 10	Building Maintenance Non-Routine		
	Electrical repairs in bell tower	316.80	
	Roof flashing repair	212.40	
	Nave plasterwork repair	11,184.00	
	Scaffold alarm installation for roof repair	1,152.00	
	Architect for services for Nave repair	459.00	
	Alarm removal after scaffolding	747.60	
	Trial heater installation to coffee area	684.00	-
		<u>14,755.80</u>	<u>-</u>
Note 11	Charitable Donations		
	Note that the 2024 RBL donation occurred after the year end		50.00
		<u>-</u>	<u>50.00</u>
Note 12	Transfers out		
	Refund of mistaken deposits from Teversham SumUp account (see note 5)	369.67	-
		<u>369.67</u>	<u>-</u>

PCC Approval

Approved by Fen Ditton Parochial Church Council:

The Revd Canon Nick Moir, Rector
1st May 2025

Independent Examiner's Report to the Parochial Church Council of St Mary the Virgin Fen Ditton.

I report on the accounts for the year ended 31st December 2024, which are set out on pages 1 to 7.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for 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 Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
 - a. to keep accounting records in accordance with s.130 of the 2011 Act; or
 - b. to prepare accounts which accord with these accounting records 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.



Mr J F Wong, 59 Bridle Way, Grantchester, Cambridge, CB3 9NY
29 April 2025