

# **The Parish of St Andrew & St Peter, South Shoebury**

## **ANNUAL REPORT AND FINANCIAL STATEMENTS**

**For the year ended 31<sup>st</sup> December 2024**

**Incumbent:**

Rev. Louise Williams  
The Rectory  
42 Church Road  
Shoebury  
Essex SS3 9EU

**Bankers:**

Barclays Bank  
127 High Street  
Southend-on-Sea  
Essex SS1 1LT

**Independent Examiner:**

Joanne Tsang  
31 Hornbeam Close,  
Norwich,  
Norfolk  
NR7 8LN

# **Independent Examiner's Report**

## **To the Parochial Church Council of St Andrew & St Peter South Shoebury**

I report to the trustees on my examination of the accounts of the Parochial Church Council of St Andrew & St Peter, South Shoebury for the year ended 31<sup>st</sup> December 2024.

### **Respective responsibilities of the Trustees and the examiner**

As Trustees of the Charity, the members of the PCC are responsible for the preparation of the financial statements. You consider that an audit is not required for this year under section 144 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**

I report in respect of my examination of the Trust's accounts carried out under in accordance with the General Directions given by the Charity Commission. That examination includes a review of 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 any 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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

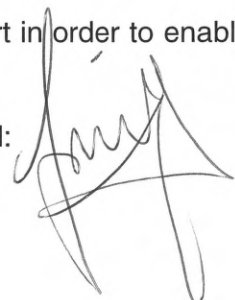
1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting recordshave not been met; or
2. to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Joanne Tsang**

31 Hornbeam close, Norwich, Norfolk NR7 8LN

Date: 25<sup>th</sup> February 2025

Signed:



## **The Parish of St Andrew & St Peter, South Shoebury**

**Year ended 31<sup>st</sup> December 2024**

### **Overview and Notes to the Accounts**

#### **2024 Highlights**

2024 has been a solid year for us financially. We have increased our income through donations, improved hall letting income, increased rental income from the Parish House and higher interest payments on our investments. However our expenditure has also increased particularly the utility bills and also some repairs and maintenance to our buildings and architects fees in relation to the planned work at St Andrew's. Taking the year in isolation, we spent £14,414 more than our income for the year. Please note that there are some mitigating factors which are described in these notes.

I am delighted with the continued growth of the hall income which is now over £27,000. Many thanks to those who work so hard in all sorts of ways to secure this income for us.

Our investment interest has also been welcome although this is likely to fall a little in 2025 with the recent reduction in interest rates.

We have continued to invest in the repair and maintenance of our various buildings, including the Parish house, which is now let on a commercial basis to a family and is bringing in welcome market rate rental income. We will continue to spend resources where needed to maintain our buildings in good order.

We are continuing to look at options for material works to our buildings, particularly St Andrew's Church and we have submitted a faculty application which is in progress and will be something we continue to develop in 2025.

My usual reminder - the PCC agreed that we should be registered with the Charity Commission as our income is over the £100,000 requirement threshold. This is an important step. There are no material implications or extra onerous responsibilities but it is something we are legally required to do. Members of the PCC are Trustees of the Charity.

Our underlying financial position is healthy but we need to be careful not to use our investments to fund our day to day activities. We need to continue to encourage giving, including provision for legacy income, and support our fundraising efforts in order to ensure that we 'pay our way'.



## **1) Financial Statements Overview**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the “Statement of Recommended Practice” (SORP) 2015 issued by the Charity Commissioners.

### **Accounting Basis**

In 2020 the PCC made the decision to move from the accruals basis of accounting to the receipts and payments basis. This is a simpler basis of accounting which makes it easier to manage the accounts. The key difference is that the receipts and payments basis covers only income and expenditure that has actually gone through the bank accounts whereas the accruals basis requires provisions to be made for income and expenditure that has been incurred even though it may not have passed through the bank accounts. The Charity Commission allows us to do this where our gross income is below £250,000 (section 133 of the 2011 Act).

However in 2022 our gross income was above the £250,000 threshold due to the generous legacies we have received. As a result the 2022 accounts were presented on an accruals basis.

The PCC decided that for 2023 we would revert back to a receipts and payments basis which is how these accounts are now presented.

### **Accounting Software**

We use church accounting software for our accounts provided by Data Developments who are one of the leading providers in this field. The software makes it easier to manage the accounts and can produce any required reports automatically.

### **Funds**

The accounts are split into separate funds. The main funds of the Council are described in terms of their purpose and restrictions at the end of this report. Funds can be Unrestricted, Designated, Restricted or Endowment in nature.

- *Unrestricted – these are general funds and can be used by the PCC for any purpose.*
- *Designated – these are general funds but with a specific purpose in mind. They can be transferred back to unrestricted funds at any time.*
- *Restricted – these are monies donated or allocated for a specific purpose only.*

- *Endowment – the capital must be maintained – only income / interest arising from the endowment may be used. We do not currently have any endowment funds.*

## **Bank Accounts**

Our main bank account is with Barclays Bank. In addition we have two smaller accounts with RBS (the Royal Bank of Scotland). We are still in the process of moving or closing these accounts (at the request of RBS) although this has proved difficult to do so to date.

We also have an account with the CBF (Central Board Of Finance – Church of England). In addition we have two ‘cash in hand’ tins – one at each church. These are represented separately in our accounts.

## **Investment Strategy**

The PCC are reviewing our investment strategy to ensure that we are managing our money appropriately and in line with the Charity Commission’s expectations. Having received some significant legacies into our accounts in 2022 we are looking to invest some of this with additional financial institutions to spread our risk and ensure that our assets are protected by the Financial Services Compensation Scheme which fully protects assets of up to £85,000 in each financial institution.

We are considering investing some money with the Chelmsford Diocesan Board of Finance in one of their managed funds. This will give us a greater spread of our financial assets and will give us better medium to long term growth. We will document this fully once it is agreed. However we are first assessing what our spend will be on the various projects that the PCC have been reviewing.

## **Policies**

In 2024 the PCC approved a series of policies including:

- Conflicts of interest
- Financial Controls
- Legacy Policy
- Reserves Policy
- Trustee Expense Policy
- Risk Management Policy and Risk Register

These are important policies that set out our approach to our finances including our reserves and also our controls. In 2025 we will be anticipating future significant expenditure in relation to the various buildings that we are responsible for and documenting our investment strategy.

## **Income**

We collect a meaningful amount of fees for funerals and weddings during the course of the year. Most of this is collected on behalf of the diocese and remitted to them. A small amount is clergy expenses often at the discretion of the funeral director. We put both of these elements into an agency fund rather than in the incoming resources as we are collecting on behalf of a third party.

## **Expenditure**

For the last few years we have broken down quite a bit of the expenditure to a more granular level than we historically have done. This enables the PCC to see exactly where our expenditure goes and to consider any adjustments that they might feel appropriate.

## **Fixed Assets**

Consecrated property is not included in the accounts in accordance with Section 10(2)(a) and (c) of the Charities Act 2011.

The Rectory will appear as an asset of the Chelmsford Diocesan Board of Finance in their financial statements and therefore are not be in the accounts of the PCC.

We have included the church house in our assets based on a valuation of £40,000 which was the purchase price in 1985.

## **Moveable church furnishings**

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property and are not included in the Balance Sheet

Other movable church furnishings are capitalised at cost and depreciated over their useful economic life as per the list in the following section.

For anything acquired prior to 2013 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Since 2013 no individual item has cost more than £1,000.

## **Tangible fixed assets for use by charity**

Assets are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost. Any items below £1,000 are included as an expenditure item not an asset on the balance sheet.

## **Depreciation**

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives. Assets over £1,000 are depreciated on a straight line basis as follows:



- Fixtures & Fittings 10 years
- Electronic equipment 3 years
- Other functional equipment 5 years

## **Investments**

Investments are valued at market value as at 31st December 2024.

## **2) Income**

- Incoming Resources were slightly up compared to 2024 moving from £125,391 to £127,206 but excluding the extraordinary item (see c. below) income was up by approximately £32,000.
- Our overall donations, excluding legacies, is up on 2023 by £11,610 but this is partly due to two PGS payments from 2023 totalling £3,552 which did not go through until 2024
- There was an extraordinary item in 2023 as a result of Barclays Bank inadvertently closing our account and refunding us £30,285. This issue has now been resolved with the account fully open again but it has had an impact on the 2023 accounts.
- Fees for services (e.g. weddings and funerals) were down £2,749 from £7,691 to £4,942. As mentioned previously, we account for the Diocesan and clergy elements through an agency collection code as they are not income to us, we are just handling the money on behalf of the Diocese / clergy.
- Our legacy income was £5,140 in 2024. In addition we have a number of very welcome gifts in memory of loved ones including Georgina Swann and Clive Meager.
- Our fundraising yielded a similar amount in 2024 as the previous year, finishing at £2,486. In addition we had over £200 donated through Tea money donations, £120 from the Toddler Group and £100 from the Community Choir. All very welcome and much appreciated.
- Income from the halls increased again in 2024 going up by £6,845 to £27,441 which is a very encouraging result. Thank you to those involved in looking after the hall lettings – it is an important revenue stream for us and a welcome return to more normal numbers following the COVID impact in some previous years.
- Investment income increased from £14,731 in 2023 to £25,025 in 2024. There are two elements to this:

- a) Parish house rent – rose from £6,145 in 2023 to £11,234 in 2024. This is due to the house let on the open market at a competitive rate.
- b) Investment income has risen from £8,586 in 2023 to £13,791 in 2024 as a result of interest rate rises BUT an important note is that the 4<sup>th</sup> quarter payments have now come through in January of the following year and therefore 2023 only included three payments whereas 2024 includes four.

### **3) Expenditure**

- a. Total expenditure was down significantly in 2024 by £16,419 from £158,039 to £141,620. However this reduction is due to the Barclays Bank issue in 2023.
- b. Without this issue expenditure would have been up by approximately £13,500.
- c. Two expenses to call out:
  - a) £9,436 spent on St Andrew's church, some on roof repairs but most on architects fees
  - b) £13,924 on St Peter's including sanding the floor, carpets and re-decoration.
- d. The Parish Share continues to be our biggest single expenditure. In 2024 this increased to £59,400 and was paid in full.
- e. Utility expenditure, specifically in relation to electricity and gas, continues to be high and has increased in 2024. Our spending on gas and electric now exceeds £20,000 at £20,649 which is more than 10% up on 2023 which was £18,248. We have now changed suppliers from Utility Warehouse to Octopus which we anticipate will bring us some benefit in 2025.
- f. With regard to equipment purchased and received, there were no purchases of note in 2024.
- g. With regard to equipment purchased not yet received, we have nothing to note in 2024
- h. Our charitable giving was £3,500 in 2024. This includes our support for CMS, Latin Link and a number of other charities but we also have £2,292 yet to be distributed.
- i. There were no other material variations in expenditure year on year to which attention needs to be drawn.



- j. Remuneration is not paid to PCC members, persons closely connected to them or any related parties.
- k. The Independent Examiner has waived any remuneration for the work carried out on these accounts.
- l. The PCC made donations of £3,500 to other charitable organisations in 2024.
- m. The annual report which appears earlier in this booklet forms part of these accounts.
- n. The attached accounts include the following:
  - a) Statement of Financial Activities (SOFA) – Summary
  - b) Analysis of Income and Expenditure – Detailed
  - c) Balance Sheet
  - d) Statement of Assets and Liabilities
  - e) Summary Statement of Funds
  - f) Definition of Funds

#### **4) Third Party Collections**

- a. In 2024 we raised approximately £2,400 for third parties including
  - a) HARP
  - b) Children's Society
  - c) Defibrillators
- b. In addition we have raised approximately £1,000 from the quizzes this year which is very commendable – many thanks Den!

#### **5) Transfers between funds**

- c. £45,451 was transferred between funds in 2024. This was largely in relation to Parish House fund which was moved from the Barclays current account to the CCLA account and in relation to the Missionary Grant fund in line with our policy of giving 10% of our voluntary income to other charitable organisations and appeals. This amounted to £5,451 in 2024.
- d. No amounts were assigned between restricted funds or to/from restricted funds during 2024.

## **6) Transfers between accounts**

- a. There were £35,000 of transfers between bank accounts in 2024 – from the CCLA account to the Barclays current account..

## **7) Funds**

- a. Our various funds are documented at the end of this report.
- b. There are no funds in deficit in 2024.

## **8) Balance Sheet**

- a. The balance sheet is a simple summary of our assets and liabilities.
- b. Assets include all the monies in our various accounts and the parish house.
- c. Liabilities are the fees we have collected which are due to the diocese. We pay these in arrears, typically quarterly, rather than 'pay as paid' which is easier for both parties.

## **9) Statement of Assets and Liabilities**

- a. This shows what monies are in the four accounts we operate and our 'cash in hand' and our fixed assets.
- b. Our fixed asset is the Parish House which is included at the purchase price in 1985 of £40,000.
- c. The amount we have in the CCLA (CBF) Deposit Account is too high and we are looking to open additional bank accounts in order to ensure that we have no more than £85,000 invested in any one institution.
- d. The Agency collections has monies due to the Diocese which were paid over in 2025.
- e. We have no creditors in our accounts.
- f. The nine funds we operate are included in the Assets and Liabilities report. Most of our funds are in the 'general fund' which is unrestricted and can be used for any purpose.

## **10) Other notes**

- a. **Ex Gratia payments made by the council** - small gifts to a total of £206 were given to individuals during the course of the year in recognition of voluntary service.

- b. **Institution or body corporate connected with the council** - there are no institutions or bodies corporate connected with the council.
- c. **Guarantees given by the council** - the council have given no guarantees.
- d. **Loans outstanding** - there are no loans outstanding.
- e. **Contingent liabilities** - there are no recognised contingent liabilities.
- f. **Other material financial commitments** - there are no other known material financial commitments over and above those shown in the accounts or notes to the accounts.

**Patrick Dromgoole**

**Treasurer**



## St Andrew & St Peter, South Shoebury

### Definition of Funds

Name	Purpose	Restrictions	Designation
<b>Building Fund – St Andrew's</b>	To fund significant maintenance and future developments concerning the Church and Hall buildings	Only for the purposes of church and hall significant maintenance and development projects at St Andrew's	Designated and some is Restricted
<b>Building Fund – St Peter's</b>	To fund significant maintenance and future developments concerning the Church and Hall buildings	Only for the purposes of church and hall significant maintenance and development projects at St Peter's	Designated
<b>Churchyard Fund</b>	To provide for the maintenance and upkeep of the St Andrew's Churchyard	Only for the upkeep and maintenance of the churchyard	Restricted
<b>General Fund</b>	The main fund we have for the general activities of the Parish	None	Unrestricted
<b>Magazine Fund</b>	To hold funds for magazine related activity including production costs	Only for magazine related activities and expenditure	Designated
<b>Missionary Grant Fund</b>	To hold funds for distribution to Christian charities and other organisations &/or to respond to disaster appeals calculated on 10% of our voluntary income.	For distribution to charities / organisations as directed by the PCC during the financial year or in the first quarter of the following year	Designated
<b>Parish House Fund</b>	To provide for the maintenance and upkeep of the Parish House	Only for the upkeep and maintenance of the Parish House	Designated
<b>Youth Fund</b>	To hold funds given for youth work	To be used for youth work only	Designated
<b>Agency Collections</b>	To hold monies collected for third parties e.g. CDBF Fees, Charity collections etc.	Amounts to be paid over only to the parties for whom they have been collected	Restricted

Type	Definition
<b>Unrestricted</b>	these monies can be used for any purpose
<b>Designated</b>	these monies have been set aside by the PCC for a specific purpose
<b>Restricted</b>	these monies have been given for a specific purpose and can only be used for that purpose

**Parish of St Andrew & St Peter South Shoebury**  
**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
<i>Income and endowments from:</i>					
Donations and legacies	65,135	180	—	65,315	48,565
Income from charitable activities	4,622	320	—	4,942	7,691
Other trading activities	30,379	—	—	30,379	24,117
Investments	25,025	—	—	25,025	14,731
Other income	1,543	—	—	1,543	30,285
<b>Total income</b>	<b>126,706</b>	<b>500</b>	<b>—</b>	<b>127,206</b>	<b>125,391</b>
<i>Expenditure on:</i>					
Raising funds	6,375	—	—	6,375	15,126
Expenditure on charitable activities	129,441	4,772	—	134,213	138,810
Other expenditure	1,031	—	—	1,031	4,102
<b>Total expenditure</b>	<b>136,848</b>	<b>4,772</b>	<b>—</b>	<b>141,620</b>	<b>158,039</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(10,142)</b>	<b>(4,272)</b>	<b>—</b>	<b>(14,414)</b>	<b>(32,647)</b>
<i>Transfers</i>					
Gross transfers between funds - in	40,000	5,451	—	45,451	8,543
Gross transfers between funds - out	(45,451)	—	—	(45,451)	(8,543)
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(15,593)</b>	<b>1,178</b>	<b>—</b>	<b>(14,414)</b>	<b>(32,647)</b>
<i>Reconciliation of funds</i>					
<b>Total funds brought forward</b>	<b>323,366</b>	<b>7,757</b>	<b>—</b>	<b>331,124</b>	<b>363,772</b>
<b>Total funds carried forward</b>	<b>307,773</b>	<b>8,936</b>	<b>—</b>	<b>316,709</b>	<b>331,124</b>

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

# Parish of St Andrew & St Peter South Shoebury

## Analysis of income and expenditure

Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments</b>						
<i>Donations and legacies</i>						
0101 - Gift Aid - Bank	45	—	—	—	45	—
0110 - Gift Aid - PGS	22,692	—	—	—	22,692	16,565
0160 - Non-Gift Aid	4,150	—	—	—	4,150	4,031
0201 - Other collections	284	—	—	—	284	635
0301 - Loose plate collections St A	13,941	—	—	—	13,941	13,150
0302 - Loose plate collections St P	3,238	—	—	—	3,238	2,892
0420 - Flowers	—	—	—	—	—	155
0430 - Churchyard	—	—	180	—	180	270
0501 - One-off Gift Aid gifts	5,023	—	—	—	5,023	—
0510 - Gift Day	—	—	—	—	—	—
0550 - Donations appeals etc	4,083	—	—	—	4,083	4,056
0601 - Tax recoverable on Gift Aid	6,118	—	—	—	6,118	5,728
0701 - Legacies	5,140	—	—	—	5,140	1,048
0901 - Other funds generated	417	—	—	—	417	34
<i>Donations and legacies Totals</i>	65,135	—	180	—	65,315	48,565
<i>Income from charitable activities</i>						
1101 - Fees for weddings	104	—	—	—	104	463
1111 - Fees for funerals	4,518	—	—	—	4,518	6,928
1121 - Fees for baptisms	—	—	—	—	—	—
1131 - Fees for churchyard	—	—	320	—	320	300
1245 - Hire of the church	—	—	—	—	—	—
<i>Income from charitable activities Totals</i>	4,622	—	320	—	4,942	7,691
<i>Other trading activities</i>						
0910 - Fundraising events	2,486	—	—	—	2,486	2,843
1230 - Church hall lettings - St Andrew	13,346	—	—	—	13,346	7,755
1240 - Church hall lettings - St Peter	14,095	—	—	—	14,095	12,841
1250 - Magazine income - advertising	250	—	—	—	250	433
1260 - Parish magazine sales	202	—	—	—	202	65
1270 - Sundry	—	—	—	—	—	180
<i>Other trading activities Totals</i>	30,379	—	—	—	30,379	24,117
<i>Investments</i>						
1020 - Bank and building society interest	13,791	—	—	—	13,791	8,586
1030 - Rent from parish house	—	11,234	—	—	11,234	6,145
<i>Investments Totals</i>	13,791	11,234	—	—	25,025	14,731
<i>Other income</i>						
1310 - Insurance claims	—	—	—	—	—	—
1315 - Other	1,543	—	—	—	1,543	30,285
<i>Other income Totals</i>	1,543	—	—	—	1,543	30,285
<b>Income and endowments Grand totals</b>	115,472	11,234	500	—	127,206	125,391

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



	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Expenditure</b>						
<i>Raising funds</i>						
1730 - Costs of fundraising events	—	—	—	—	—	—
1740 - Investment management costs	—	—	—	—	—	—
2466 - St Andrew hall waste collection	2,383	—	—	—	2,383	2,173
2486 - St Peter Hall waste collection	2,383	—	—	—	2,383	2,173
2600 - Parish house maintenance	—	—	—	—	—	10,132
2610 - Parish house insurance	307	—	—	—	307	—
2620 - Parish house utilities	204	—	—	—	204	646
2650 - Parish house council tax	1,096	—	—	—	1,096	—
<i>Raising funds Totals</i>	6,375	—	—	—	6,375	15,126
<i>Expenditure on charitable activities</i>						
1801 - Missionary grants	—	—	3,500	—	3,500	6,325
1901 - Parish share	59,400	—	—	—	59,400	58,452
2101 - Working expenses of incumbent	445	—	—	—	445	567
2120 - Rectory council tax	—	—	—	—	—	—
2130 - Rectory expenses	—	—	—	—	—	—
2301 - Insurance St Andrew	2,483	—	—	—	2,483	2,722
2302 - Insurance St Peter	1,235	—	—	—	1,235	1,204
2330 - Church maintenance St Andrew	3,520	—	—	—	3,520	5,714
2331 - Church maintenance St Peter	1,539	—	—	—	1,539	310
2333 - Major repairs St Andrew Church	9,436	—	—	—	9,436	—
2335 - Major repairs St Peter Church	13,924	—	—	—	13,924	2,330
2401 - St Andrew Church electric	5,445	—	—	—	5,445	3,816
2411 - St Peter Church electric	218	—	—	—	218	—
2461 - St Andrew Hall electricity	2,132	—	—	—	2,132	2,984
2463 - St Andrew Hall gas	3,099	—	—	—	3,099	2,939
2465 - St Andrew Hall water	429	—	—	—	429	98
2481 - St Peter Hall electricity	1,947	—	—	—	1,947	1,968
2483 - St Peter Hall gas	7,808	—	—	—	7,808	6,541
2485 - St Peter Hall water	409	—	—	—	409	109
2560 - St Andrew Hall maintenance	2,430	—	—	—	2,430	168
2561 - St Peter Hall maintenance	—	—	—	—	—	3,600
2563 - St Andrew Hall cleaning	1,757	—	—	—	1,757	1,017
2565 - St Peter Hall cleaning	1,762	—	—	—	1,762	1,017
2590 - Upkeep of churchyard	3,191	—	1,272	—	4,463	4,127
2700 - Magazine expenses	—	—	—	—	—	—
2710 - Postage, printing, stationery	1,297	—	—	—	1,297	865
2720 - Website	—	—	—	—	—	358
2765 - Church activities	4,704	—	—	—	4,704	696
2767 - Music	436	—	—	—	436	413
2780 - Governance costs	388	—	—	—	388	30,463
<i>Expenditure on charitable activities Totals</i>	129,441	—	4,772	—	134,213	138,810
<i>Other expenditure</i>						
2750 - Equipment	370	—	—	—	370	3,083
2760 - Flowers	661	—	—	—	661	513
2790 - Fees	—	—	—	—	—	172
2800 - Sundries	—	—	—	—	—	332
<i>Other expenditure Totals</i>	1,031	—	—	—	1,031	4,102
<b>Expenditure Grand totals</b>	136,848	—	4,772	—	141,620	158,039

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

# Parish of St Andrew & St Peter South Shoebury

## Balance Sheet detailed

		As at 31/12/2024	As at 31/12/2023
<b>Fixed assets</b>			
	6630: Parish House	40,000.00	40,000.00
	<b>Total Fixed assets</b>	<b>40,000.00</b>	<b>40,000.00</b>
<b>Current assets</b>			
	6501: Barclays current account	18,354.10	10,631.23
	6505: Royal Bank of Scotland Current Account	519.33	519.33
	6506: Royal Bank of Scotland High Interest Acc	2,531.89	2,531.89
	6510: CCLA (CBF) deposit account	255,300.11	276,509.06
	6590: Cash in hand St A	2.04	5.12
	6591: Cash in hand St P	91.50	91.50
	<b>Total Current assets</b>	<b>276,798.97</b>	<b>290,288.13</b>
<b>Liabilities</b>			
	6699: Agency collections	89.16	(836.27)
	Z04: Accounts Payable	—	—
	<b>Total Liabilities</b>	<b>89.16</b>	<b>(836.27)</b>
	<b>Net Asset surplus (deficit)</b>	<b>316,709.81</b>	<b>331,124.40</b>
<b>Reserves</b>			
	Excess / (deficit) to date	(14,414.59)	172,021.50
	Z01: Starting balances	331,124.40	159,102.90
	<b>Total Reserves</b>	<b>316,709.81</b>	<b>331,124.40</b>

Represented by Funds		
Unrestricted	242,986.67	269,813.96
Designated	64,786.75	53,552.71
Restricted	8,936.39	7,757.73
Endowment	—	—
<b>Total</b>	<b>316,709.81</b>	<b>331,124.40</b>

**Parish of St Andrew & St Peter South Shoebury**

**Statement of Assets and Liabilities (by fund)**

**As at: 31 December 2024**

		Balance	Previous balance
<hr/>			
<b>Tangible assets</b>			
<b>6630: Parish House - Asset</b>			
Parish House	Designated	40,000.00	40,000.00
		<hr/>	<hr/>
		<b>40,000.00</b>	<b>40,000.00</b>
		<hr/>	<hr/>
<b>Tangible assets</b>		<b>40,000.00</b>	<b>40,000.00</b>
<hr/>			
<b>Cash at bank and in hand</b>			
<b>6501: Barclays current account - Asset</b>			
General fund	Unrestricted	4,681.80	(9,702.94)
Churchyard Fund	Restricted	6,560.81	7,333.15
Missionary Grant Fund	Restricted	2,292.77	341.77
		<hr/>	
Building Fund St Andrew	Designated	30.00	30.00
Building Fund St Andrew	Restricted	1,516.81	1,516.81
Building Fund St Peter	Designated	482.57	482.57
Parish House	Designated	4,274.18	13,040.14
Agency collection	Restricted	(1,484.84)	(2,410.27)
		<hr/>	<hr/>
		<b>18,354.10</b>	<b>10,631.23</b>
 <b>6505: Royal Bank of Scotland Current Account - Asset</b>			
General fund	Unrestricted	379.33	379.33
Churchyard Fund	Restricted	140.00	140.00
		<hr/>	<hr/>
		<b>519.33</b>	<b>519.33</b>
 <b>6506: Royal Bank of Scotland High Interest Acc - Asset</b>			
General fund	Unrestricted	2,531.89	2,531.89
		<hr/>	<hr/>
		<b>2,531.89</b>	<b>2,531.89</b>
 <b>6510: CCLA (CBF) deposit account - Asset</b>			
General fund	Unrestricted	235,300.11	276,509.06
Parish House	Designated	20,000.00	—
		<hr/>	<hr/>
		<b>255,300.11</b>	<b>276,509.06</b>
 <b>6590: Cash in hand St A - Asset</b>			
General fund	Unrestricted	2.04	5.12
		<hr/>	<hr/>
		<b>2.04</b>	<b>5.12</b>
 <b>6591: Cash in hand St P - Asset</b>			
General fund	Unrestricted	91.50	91.50
		<hr/>	<hr/>
		<b>91.50</b>	<b>91.50</b>
		<hr/>	<hr/>
<b>Cash at bank and in hand</b>		<b>276,798.97</b>	<b>290,288.13</b>



		Balance	Previous balance
<hr/>			
<b>Agency accounts</b>			
<b>6699: Agency collections - Liability</b>			
Agency collection	Restricted	89.16	(836.27)
		<hr/>	<hr/>
		<b>89.16</b>	<b>(836.27)</b>
		<hr/>	<hr/>
	<b>Agency accounts</b>	<b>89.16</b>	<b>(836.27)</b>
		<hr/>	<hr/>
	<b>Grand Total</b>	<b>316,709.81</b>	<b>331,124.40</b>
		<hr/> <hr/>	<hr/> <hr/>