

PCC of St Matthew's Cainscross

Trustee's report and accounts for the period 1<sup>st</sup> January  
2024 to 31<sup>st</sup> December 2024

Charity number 1206348

PCC of St Matthew's Cainscross

Registered charity number 1206348

Church Road, Cainscross, Stroud GL5 4JE

Trustees during the period:

Reverend James Turk (Chair)

Margaret Stephenson

Patricia Palmer

Almuta Aldridge

Barrie Voyce

Joyce Robbins

Rob Cotterill

Myn Cotterill

Elaine Venning

Trustees are re-appointed annually at the Annual Parish Church Meeting, normally held between April and June. The church is part of the Stroud Ministry Team consisting of nine church buildings and six PCC's across Stroud.

Objectives and Activities:

The objectives of the charity are to represent the love of Jesus to the community in Cainscross, and care for the church building and graveyard. The activities consist of regular services, including those held at the primary school linked to St Matthew's, or by the school in the church premises. Baptisms, weddings and funerals are held here, and the graveyard and garden of remembrance are well used by the local community. The hall is occupied during school terms time by a playgroup, and is frequently used in the evenings by other community groups.

There are also several care homes in the near vicinity, and we offer communion services in several of these homes on a regular basis.

## **Rector's report:**

### **Introduction**

As we gather for this year's APCM, I want to begin by expressing my deep gratitude to all who serve, worship, and contribute to the life of our churches. This past year has been one of transition and new beginnings for me, and I am continually encouraged by the faithfulness, dedication, and generosity of our church communities.

I am also grateful for the support of my clergy colleagues—Simon, Steve, Helen, Mathew and Judy—who have shared in the ministry and mission of our churches with such commitment. I have two special mentions to make though, as at the beginning of 2025, we said goodbye to Helen as she moved to minister nearer to her home in the Thornbury Benefice and I want to take this opportunity to acknowledge her support and friendship throughout 2024. It was a privilege to minister alongside her. Steve, our curate, has also been a huge support, and as we look ahead to 2025, we will have the opportunity to celebrate the completion of his curacy and give thanks for his ministry among us.

### **A Year of Transition**

A key moment of the past year was my licensing as Team Rector, following nine months as Acting Rector. This transition has been significant, and I am deeply grateful for the support and encouragement I have received throughout this period. My appointment also created a vacancy for a Team Vicar, and I am pleased to report that we are now able to fill this role in 2025<sup>1</sup>. This appointment will strengthen our leadership team and enable us to continue developing our shared mission.

After a season of reduced clergy capacity, particularly with Kate's absence from the team, we now look forward to a new chapter. With the forthcoming Team Vicar appointment, we will be better equipped to serve effectively and build on the good work already taking place across our churches.

### **Mission and Growth**

Our shared mission—to proclaim the love of Christ and serve our communities—remains at the heart of all we do. This past year has brought encouraging signs of growth, not only in numbers but in deepening faith and engagement. Across our churches, new small groups and discipleship initiatives have taken root, providing fresh opportunities for people to explore faith and grow spiritually. I have heard of small house groups forming, musicians gathering in fellowship, and people meeting to pray in homes beyond Sunday services. We have also welcomed new people into Sunday worship, seeking to discover what church community means for them.

Growth is not just about numbers; it is about deepening faith and strengthening our sense of belonging. I am continually inspired by those who step forward to serve, whether in worship, pastoral care, or leadership. Our churches are blessed with dedicated volunteers, and I want to express my deep gratitude to each person who gives their time and energy.

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<sup>1</sup> Reverend Coral Francis was appointed Team Vicar in March 2025

However, like many churches across the country, we continue to face the challenge of finding volunteers for key roles in worship, pastoral care, and governance. While we are in a relatively healthy position, this is not something we can take for granted. The work of the church relies on the gifts and commitment of its people. If you feel called to serve in any capacity, whether small or large, please do speak to me or a member of the Core Leadership Team. There are many ways to be involved, and your willingness to serve makes a real difference in the life of our church family.

### **Community Engagement**

As a team of churches, our community engagement is diverse and shaped by our unique contexts. Engagement in the town centre naturally looks different from that in our rural villages or housing estates—but this diversity is both a gift and a strength, allowing us to serve in ways that are most meaningful to each community.

Our engagement with local primary schools remains a significant part of our ministry. Clergy regularly visit and contribute to the life of Whiteshill, Randwick, St Matthew's, Stroud Valley, Sladewood and Thrupp Schools. These relationships are vital to our outreach, and with increased clergy capacity, we look forward to deepening these connections even further.

We have continued to have lay and clergy led outreach in local Residential Care Homes and 2 clergy are part of the chaplaincy at the hospital.

### **Financial Challenges and Stewardship**

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None of this would be possible without the careful oversight of our finance team—our parish treasurers and our Team Treasurer, Myn Cotterill—who work tirelessly to ensure good stewardship of our resources. Their wisdom and commitment help us navigate financial challenges with confidence. New ways of giving have been explored including the purchase and installation of more contactless giving machines. The Parish Giving Scheme still remains the easiest and most efficient way of giving to your local church and I would encourage a wider take up of this free and efficient service.

I and the rest of the Core Team express our deep gratitude to all who give so generously, both in time and money, to support your local church. Your generosity is a vital part of our shared ministry, ensuring that we can continue to serve our communities and proclaim the love of Christ. We must continue to discern how best to steward our resources wisely, always remembering that everything we do is an act of faith and trust in God's provision.

### **Looking Ahead**

The coming year is full of exciting opportunities for all our communities. As we continue to discern what it means to be the church in our ever-changing context, I am encouraged by the dedication and faithfulness of so many. Together with the team, I will be focusing on strengthening lay leadership and encouraging more people to take part in the ministry of the churches. This is not just about sharing the work but about growing together in faith and service, discovering new gifts, and supporting one another in all that we do.

At the same time, I know how much our lay leaders and volunteers already give, often sacrificially. One of our key challenges is ensuring that governance and administration never overshadow our primary calling to worship, mission, and pastoral care. As a team, we will continue working towards a healthy balance—one that allows each of us to serve well, with joy, without feeling overwhelmed by structural demands.

This year will also be an important time for deepening our relationships with our deanery partners. Across the diocese, parishes, benefices, and team ministries are being called to collaborate in new ways, and Stroud Deanery is now in the 'implementation stage' of its strategic plan. One of my roles as Rector is to represent our parishes at the deanery and diocesan levels—to share the story of Stroud, to make sure our needs are heard, and to seek the financial and practical support that will enable us to flourish. With a new Team Vicar in post I look forward to developing this part of my role more fully.

Looking ahead, any significant projects or decisions for our parishes will need to align with the Deanery Strategic Plan, and I will ensure that we have a strong voice in those conversations. Please pray for wisdom and guidance as we step into this next season together.

## **Conclusion**

As we reflect on the year gone by, we can take heart in the words of the Apostle Paul: *"And let us not grow weary in doing good, for in due season we will reap, if we do not give up."* (Galatians 6:9).

It has been a year of challenges, but also of growth, grace, and the faithful presence of God among us. As we move forward together, let us remember that we are not called to journey alone. We are the body of Christ, each of us playing a vital role in His work.

In the coming year, let us continue to support one another, to serve with joy, and to share the love of God that sustains us. May we be strengthened in our faith, united in our mission, and ever open to the new things God is doing in our midst.

As we walk in His light, may we be reminded of the words of Isaiah: *"Those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."* (Isaiah 40:31).

With gratitude for all who have contributed to our life together, I look forward to the work God has ahead for us, confident that He will continue to guide, equip, and bless us as we seek to follow Him in all things.

**Rev James Turk, Rector for the Stroud Team Ministry.**

March 2025

## **Financial review**

Income in 2024 returned to a more normal figure after the one-off sale of a legacy property in 2023. Interest and dividends rose, as a result of having the extra funds invested in a series of fixed term or long term notice bank accounts, as well as the general rise in interest rates available on cash savings. Giving and donations was down, following a trend over the last few years, but hall lettings increased. The parish share pledged was reduced to £15k in 2024, which was all paid.

There were no major repairs to church buildings but VAT was reclaimed on the previous year's repairs under the Listed Places of Worship scheme.

In cash terms there was a small deficit for the year, of £826, which was made up of increases in designated and restricted funds. Restricted spend was passing through funds collected at the Christingle service to charity, and funding a theatre performance for children at the school which was based on bible parables.

Unrestricted funds decreased by £3,254 as church running expenses exceeded unrestricted income.

The endowments which fund the restricted charity accounts provided investment gains of £1,017, making the overall picture a surplus for the year of £191.

## **Reserves policy:**

The church has unrestricted reserves of £125,493.63, of which £120,785.44 are funds received from the sale of the legacy property. These funds are informally marked for significant repairs or investment activity, not for everyday running costs. The remaining £4,700 of unrestricted funds represents around three months running costs, excluding parish share. The PCC aims to keep unrestricted reserves at around this level.

10% of hall lettings income is designated for maintenance of the hall. Nothing was spent on maintaining the hall in 2024, but major works to repair the window frames are required in the near future.

# St Matthews Cainscross's Receipts & Payments Account

for the year ended 31 December 2024

	Notes	General fund	Designated fund	Restricted fund	2024	2023
		£	£	£	£	£
<b>Incoming resources</b>						
Voluntary income:						
Planned giving		9,845	-	-	9,845	11,202
Collections, donations & other giving		2,087	-	260	2,347	3,854
Income tax recovered		1,663	-	-	1,663	2,254
Legacies		-	-	-	-	-
Activities for generating funds						
Magazine/Bookstall sales/Hall Lettings etc		9,249	1,028	-	10,277	8,158
Income from other Properties		-	-	-	-	-
Annual Fete/events		3,177	-	481	3,658	3,421
Investment income:						
Interest & dividends		3,956	-	1,253	5,209	2,073
Income from charitable activities:						
Parochial fees		5,803	-	-	5,803	7,113
Other incoming resources:						
Insurance claims		-	-	-	-	-
Gain on disposal of fixed assets		-	-	-	-	131,147
Loans received		-	-	-	-	-
Other		4	-	-	4	4
<b>Total incoming resources</b>		<b>35,784</b>	<b>1,028</b>	<b>1,994</b>	<b>38,806</b>	<b>169,226</b>
<b>Resources expended</b>						
Charitable activities:						
Donations/Grants to charities		-	-	(594)	(594)	(793)
Mission & Evangelism		(81)	-	-	(81)	-
Parish Share		(15,000)	-	-	(15,000)	(20,000)
Clergy expenses		(5,260)	-	-	(5,260)	(2,877)
Church running expenses		(6,689)	-	-	(6,689)	(4,971)
Churchyard maintenance		(2,636)	-	-	(2,636)	(6,499)
Cost of raising funds		(3,078)	-	-	(3,078)	(3,237)
Running costs:						
Support costs		-	-	-	-	-
Administration costs (inc. staff costs)		(1,614)	-	-	(1,614)	(721)
Other		(5,447)	-	-	(5,447)	(5,245)
Governance costs		-	-	-	-	-
Major expenditure						
Repairs to church buildings		767	-	-	767	(4,600)
Repairs to other property		-	-	-	-	-
Capital purchases/additions		-	-	-	-	-
Loan repayments		-	-	-	-	-
<b>Total resources expended</b>		<b>(39,038)</b>	<b>-</b>	<b>(594)</b>	<b>(39,632)</b>	<b>(48,943)</b>
<b>Net (outgoing)/ incoming resources</b>		<b>(3,254)</b>	<b>1,028</b>	<b>1,400</b>	<b>(826)</b>	<b>120,283</b>
Transfers between funds		-	-	-	-	-
Net incoming/(outgoing) resources before gains		(3,254)	1,028	1,400	(826)	120,283
Gains on investment assets		-	-	1,017	1,017	3,788
Net movement in funds		(3,254)	1,028	2,417	191	124,071
Funds brought forward at 1 Jan 2024		128,748	4,576	51,836	185,159	61,088
Funds carried forward at 31 Dec 2024		125,493.63	5,603.90	54,252.73	185,350	185,159

\*produced using the Diocesan Cashbook v5

Individual fund balances as at 31<sup>st</sup> December 2024;

		Totals:	177,197	4,148	(704)	-	180,641
Code	Section	Code Description	Balance B/fwd	IN	OUT	Tfr	Balance C/fwd
Hall		10% of hall lettings, for maintenance of the hall	3,454.71	1,027.65	-	-	4,482.36
Children		Children's work fund	611.39	-	-	-	611.39
Strachans		Strachans charity	1,489.08	506.54	-	-	1,995.62
rs Endowment		Vicars Endowment	1,073.84	277.85	(333.80)	-	1,017.89
Organ fund		Organ fund	361.42	611.57	-	-	972.99
icars sermon		Vicars sermon	1,103.72	54.15	-	-	1,157.87
Poor fund		Poor fund	248.74	72.90	-	-	321.64
Choir fund		Choir fund	148.66	14.93	-	-	163.59
School fund		School fund	141.45	23.77	-	-	165.22
Tea fund		Tea fund	55.63	50.82	-	-	106.45
Orphans Fund		Orphans Fund	965.81	68.51	-	-	1,034.32
Repairs fund		Repairs fund	253.71	53.03	-	-	306.74
Hibiscus		Grant towards churchyard project	254.60	-	-	-	254.60
Wildlife		Grant towards wildlife activities in churchyard	250.00	-	-	-	250.00
Warm		Opening the hall as a warm space	-	-	-	-	-
Energy		Grant for energy advice	480.00	-	-	-	480.00
Invests		Investment funds	45,008.46	1,126.74	(110.00)	-	46,025.20
Environment		Unrestricted but designated for environmental improvements	510.00	-	-	-	510.00
Flowers			-	-	-	-	-
Riverside		Proceeds from sale of Riverside property	120,785.44	-	-	-	120,785.44
Christingle		Christingle collection	-	259.98	(259.98)	-	-

Account Balances and Bank Reconciliation screen						Unreconciled Transactions = £1,087.73				R
Bank Reconciliation						Unreconciled Transfers = £0.00				
Account	Account Name/Description	Opening ACTUAL Balance	Transactions In	Transactions Out	ACTUAL Balance	Opening STATEMENT Balance	Money In	Money Out	STATEMENT Balance	
		£185,156.07	£232,748.43	(£232,558.43)	£185,346.07	£185,576.72	£231,848.90	(£233,167.28)	£184,258.34	
A	Lloyds Vicar of Cainscross - General Fund (Cash)	£21,886.41	£112,912.18	(£130,534.49)	£4,264.10	£22,432.06	£112,037.65	(£131,143.34)	£3,326.37	
B	Lloyds - Vicar of Cainscross - charities (Cash)	£6,587.97	£746.32	(£2,235.00)	£5,099.29	£6,587.97	£746.32	(£2,235.00)	£5,099.29	
C	Lloyds - Vicar of Cainscross - Strachans charity (Cash)	£1,489.08	£506.54	-	£1,995.62	£1,489.08	£506.54	-	£1,995.62	
D	Team intercompany balance (Cash)	£125.00	£16,219.50	(£16,339.50)	£5.00	-	£16,344.50	(£16,339.50)	£5.00	
E	Lloyds - instant access savings (Cash)	-	£18,157.08	(£5,085.54)	£13,071.54	-	£18,157.08	(£5,085.54)	£13,071.54	
F	Lloyds - 32 day notice account (Cash)	£15,023.54	£10,587.28	-	£25,610.82	£15,023.54	£10,587.28	-	£25,610.82	
G	Lloyds - 95 day notice account (Cash)	£20,035.61	£785.70	-	£20,821.31	£20,035.61	£785.70	-	£20,821.31	
H	Lloyds - fixed term deposits (Cash)	£75,000.00	£2,425.89	(£77,425.89)	-	£75,000.00	£2,425.89	(£77,425.89)	-	
I	Lloyds - St Matthews PCC account (Cash)	-	£69,281.20	(£828.01)	£68,453.19	-	£69,131.20	(£828.01)	£68,303.19	
J	CCLA investment - Charity of G Strachan (Inv)	£18,197.86	£455.57	(£44.47)	£18,608.96	£18,197.86	£455.57	(£44.47)	£18,608.96	
K	CCLA investment - William Coshams (Inv)	£2,679.08	£67.06	(£6.54)	£2,739.60	£2,679.08	£67.06	(£6.54)	£2,739.60	
L	CCLA investment - Rev J G Unwins (Inv)	£2,460.78	£61.60	(£6.01)	£2,516.37	£2,460.78	£61.60	(£6.01)	£2,516.37	
M	CCLA investment - Williams Coshams non educational (Inv)	£9,783.58	£244.93	(£23.93)	£10,004.58	£9,783.58	£244.93	(£23.93)	£10,004.58	
N	CCLA investment - Church repair charities (Inv)	£1,905.12	£47.69	(£4.65)	£1,948.16	£1,905.12	£47.69	(£4.65)	£1,948.16	
O	CCLA investment - Church endowment charities (Inv)	£9,982.04	£249.89	(£24.40)	£10,207.53	£9,982.04	£249.89	(£24.40)	£10,207.53	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	

Reconciling items: paying in slip 500074	£1,197.71
Donation from choir for December	£ 150
Christingle collection to be passed over to charity	( £ 259.98)
Total unreconciled transactions :	£1,087.73



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It has been a year of challenges, but also of growth, grace, and the faithful presence of God among us. As we move forward together, let us remember that we are not called to journey alone. We are the body of Christ, each of us playing a vital role in His work.

In the coming year, let us continue to support one another, to serve with joy, and to share the love of God that sustains us. May we be strengthened in our faith, united in our mission, and ever open to the new things God is doing in our midst.

As we walk in His light, may we be reminded of the words of Isaiah: *"Those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."* (Isaiah 40:31).

With gratitude for all who have contributed to our life together, I look forward to the work God has ahead for us, confident that He will continue to guide, equip, and bless us as we seek to follow Him in all things.

**Rev James Turk, Rector for the Stroud Team Ministry.**

March 2025

## **Financial review**

Income in 2024 returned to a more normal figure after the one-off sale of a legacy property in 2023. Interest and dividends rose, as a result of having the extra funds invested in a series of fixed term or long term notice bank accounts, as well as the general rise in interest rates available on cash savings. Giving and donations was down, following a trend over the last few years, but hall lettings increased. The parish share pledged was reduced to £15k in 2024, which was all paid.

There were no major repairs to church buildings but VAT was reclaimed on the previous year's repairs under the Listed Places of Worship scheme.

In cash terms there was a small deficit for the year, of £826, which was made up of increases in designated and restricted funds. Restricted spend was passing through funds collected at the Christingle service to charity, and funding a theatre performance for children at the school which was based on bible parables.

Unrestricted funds decreased by £3,254 as church running expenses exceeded unrestricted income.

The endowments which fund the restricted charity accounts provided investment gains of £1,017, making the overall picture a surplus for the year of £191.

## **Reserves policy:**

The church has unrestricted reserves of £125,493.63, of which £120,785.44 are funds received from the sale of the legacy property. These funds are informally marked for significant repairs or investment activity, not for everyday running costs. The remaining £4,700 of unrestricted funds represents around three months running costs, excluding parish share. The PCC aims to keep unrestricted reserves at around this level.

10% of hall lettings income is designated for maintenance of the hall. Nothing was spent on maintaining the hall in 2024, but major works to repair the window frames are required in the near future.

# St Matthews Cainscross's Receipts & Payments Account

for the year ended 31 December 2024

	Notes	General fund	Designated fund	Restricted fund	2024	2023
		£	£	£	£	£
<b>Incoming resources</b>						
Voluntary income:						
Planned giving		9,845	-	-	9,845	11,202
Collections, donations & other giving		2,087	-	260	2,347	3,854
Income tax recovered		1,663	-	-	1,663	2,254
Legacies		-	-	-	-	-
Activities for generating funds						
Magazine/Bookstall sales/Hall Lettings etc		9,249	1,028	-	10,277	8,158
Income from other Properties		-	-	-	-	-
Annual Fete/events		3,177	-	481	3,658	3,421
Investment income:						
Interest & dividends		3,956	-	1,253	5,209	2,073
Income from charitable activities:						
Parochial fees		5,803	-	-	5,803	7,113
Other incoming resources:						
Insurance claims		-	-	-	-	-
Gain on disposal of fixed assets		-	-	-	-	131,147
Loans received		-	-	-	-	-
Other		4	-	-	4	4
<b>Total incoming resources</b>		<b>35,784</b>	<b>1,028</b>	<b>1,994</b>	<b>38,806</b>	<b>169,226</b>
<b>Resources expended</b>						
Charitable activities:						
Donations/Grants to charities		-	-	(594)	(594)	(793)
Mission & Evangelism		(81)	-	-	(81)	-
Parish Share		(15,000)	-	-	(15,000)	(20,000)
Clergy expenses		(5,260)	-	-	(5,260)	(2,877)
Church running expenses		(6,689)	-	-	(6,689)	(4,971)
Churchyard maintenance		(2,636)	-	-	(2,636)	(6,499)
Cost of raising funds		(3,078)	-	-	(3,078)	(3,237)
Running costs:						
Support costs		-	-	-	-	-
Administration costs (inc. staff costs)		(1,614)	-	-	(1,614)	(721)
Other		(5,447)	-	-	(5,447)	(5,245)
Governance costs		-	-	-	-	-
Major expenditure						
Repairs to church buildings		767	-	-	767	(4,600)
Repairs to other property		-	-	-	-	-
Capital purchases/additions		-	-	-	-	-
Loan repayments		-	-	-	-	-
<b>Total resources expended</b>		<b>(39,038)</b>	<b>-</b>	<b>(594)</b>	<b>(39,632)</b>	<b>(48,943)</b>
<b>Net (outgoing)/ incoming resources</b>		<b>(3,254)</b>	<b>1,028</b>	<b>1,400</b>	<b>(826)</b>	<b>120,283</b>
Transfers between funds		-	-	-	-	-
Net incoming/(outgoing) resources before gains		(3,254)	1,028	1,400	(826)	120,283
Gains on investment assets		-	-	1,017	1,017	3,788
Net movement in funds		(3,254)	1,028	2,417	191	124,071
Funds brought forward at 1 Jan 2024		128,748	4,576	51,836	185,159	61,088
Funds carried forward at 31 Dec 2024		125,493.63	5,603.90	54,252.73	185,350	185,159

\*produced using the Diocesan Cashbook v5

Individual fund balances as at 31<sup>st</sup> December 2024;

		Totals:	177,197	4,148	(704)	-	180,641
Code	Section	Code Description	Balance B/fwd	IN	OUT	Tfr	Balance C/fwd
Hall		10% of hall lettings, for maintenance of the hall	3,454.71	1,027.65	-	-	4,482.36
Children		Children's work fund	611.39	-	-	-	611.39
Strachans		Strachans charity	1,489.08	506.54	-	-	1,995.62
rs Endowment		Vicars Endowment	1,073.84	277.85	(333.80)	-	1,017.89
Organ fund		Organ fund	361.42	611.57	-	-	972.99
icars sermon		Vicars sermon	1,103.72	54.15	-	-	1,157.87
Poor fund		Poor fund	248.74	72.90	-	-	321.64
Choir fund		Choir fund	148.66	14.93	-	-	163.59
School fund		School fund	141.45	23.77	-	-	165.22
Tea fund		Tea fund	55.63	50.82	-	-	106.45
Orphans Fund		Orphans Fund	965.81	68.51	-	-	1,034.32
Repairs fund		Repairs fund	253.71	53.03	-	-	306.74
Hibiscus		Grant towards churchyard project	254.60	-	-	-	254.60
Wildlife		Grant towards wildlife activities in churchyard	250.00	-	-	-	250.00
Warm		Opening the hall as a warm space	-	-	-	-	-
Energy		Grant for energy advice	480.00	-	-	-	480.00
Invests		Investment funds	45,008.46	1,126.74	(110.00)	-	46,025.20
Environment		Unrestricted but designated for environmental improvements	510.00	-	-	-	510.00
Flowers			-	-	-	-	-
Riverside		Proceeds from sale of Riverside property	120,785.44	-	-	-	120,785.44
Christingle		Christingle collection	-	259.98	(259.98)	-	-

Account Balances and Bank Reconciliation screen						Unreconciled Transactions = £1,087.73				R
Bank Reconciliation						Unreconciled Transfers = £0.00				
Account	Account Name/Description	Opening ACTUAL Balance	Transactions In	Transactions Out	ACTUAL Balance	Opening STATEMENT Balance	Money In	Money Out	STATEMENT Balance	
		£185,156.07	£232,748.43	(£232,558.43)	£185,346.07	£185,576.72	£231,848.90	(£233,167.28)	£184,258.34	
A	Lloyds Vicar of Cainscross - General Fund (Cash)	£21,886.41	£112,912.18	(£130,534.49)	£4,264.10	£22,432.06	£112,037.65	(£131,143.34)	£3,326.37	
B	Lloyds - Vicar of Cainscross - charities (Cash)	£6,587.97	£746.32	(£2,235.00)	£5,099.29	£6,587.97	£746.32	(£2,235.00)	£5,099.29	
C	Lloyds - Vicar of Cainscross - Strachans charity (Cash)	£1,489.08	£506.54	-	£1,995.62	£1,489.08	£506.54	-	£1,995.62	
D	Team intercompany balance (Cash)	£125.00	£16,219.50	(£16,339.50)	£5.00	-	£16,344.50	(£16,339.50)	£5.00	
E	Lloyds - instant access savings (Cash)	-	£18,157.08	(£5,085.54)	£13,071.54	-	£18,157.08	(£5,085.54)	£13,071.54	
F	Lloyds - 32 day notice account (Cash)	£15,023.54	£10,587.28	-	£25,610.82	£15,023.54	£10,587.28	-	£25,610.82	
G	Lloyds - 95 day notice account (Cash)	£20,035.61	£785.70	-	£20,821.31	£20,035.61	£785.70	-	£20,821.31	
H	Lloyds - fixed term deposits (Cash)	£75,000.00	£2,425.89	(£77,425.89)	-	£75,000.00	£2,425.89	(£77,425.89)	-	
I	Lloyds - St Matthews PCC account (Cash)	-	£69,281.20	(£828.01)	£68,453.19	-	£69,131.20	(£828.01)	£68,303.19	
J	CCLA investment - Charity of G Strachan (Inv)	£18,197.86	£455.57	(£44.47)	£18,608.96	£18,197.86	£455.57	(£44.47)	£18,608.96	
K	CCLA investment - William Coshams (Inv)	£2,679.08	£67.06	(£6.54)	£2,739.60	£2,679.08	£67.06	(£6.54)	£2,739.60	
L	CCLA investment - Rev J G Unwins (Inv)	£2,460.78	£61.60	(£6.01)	£2,516.37	£2,460.78	£61.60	(£6.01)	£2,516.37	
M	CCLA investment - Williams Coshams non educational (Inv)	£9,783.58	£244.93	(£23.93)	£10,004.58	£9,783.58	£244.93	(£23.93)	£10,004.58	
N	CCLA investment - Church repair charities (Inv)	£1,905.12	£47.69	(£4.65)	£1,948.16	£1,905.12	£47.69	(£4.65)	£1,948.16	
O	CCLA investment - Church endowment charities (Inv)	£9,982.04	£249.89	(£24.40)	£10,207.53	£9,982.04	£249.89	(£24.40)	£10,207.53	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	

Reconciling items: paying in slip 500074	£1,197.71
Donation from choir for December	£ 150
Christingle collection to be passed over to charity	( £ 259.98)
Total unreconciled transactions :	£1,087.73





Myn Cotterill <myn.cotterill@stroudparishchurches.org.uk>

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## St.Matts ye 2024

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Jai Carr <jai.carr@talktalk.net>

Tue, Apr 1, 2025 at 5:19 PM

To: Myn Cotterill <myn.cotterill@stroudparishchurches.org.uk>

Hello Myn,

All balances checked and agreed. I am happy for you to report that St.Matts accounts have been approved by the IE.

Best wishes,

Jai

On 31/03/2025 08:42 BST Myn Cotterill <myn.cotterill@stroudparishchurches.org.uk> wrote:

[Quoted text hidden]