

Trustee Report of the William Gerrard Charity

Charity Number 262690

Address for correspondence: The Treasurer/Secretary Mrs Sheila Merrill
21, Tuckers Nook,
Maxey, Peterborough.
Cambs PE6 9EH.

Trustees: Michael Charles Loveder – Chairman
Sheila Mary Merrill – Treasurer/Secretary
John William Hickling – Trustee

Background: The charity was set up in the late 15th century to support the fabric of the church of St Peter's and to ensure that the building remains open for worship in the future.

As a Grade 1 listed building which is on the At Risk register it is a constant struggle to maintain the building, problems arise every year and without the support of this

charity, the church would have closed long ago. We have just provided almost £17000 to repair a large section of stone wall which was forced over by tree roots.

Just this month we have supported the repairs to the Tower roof which was leaking badly. Without our intervention, plus additional grant funding obtained by our Treasurer,

the bell frame would have been adversely affected, possibly leading to removal of the bells for repair of the wooden mounting beam. The charity provided over £17000 for

this work, grants totalling over £6000 completed the cost of the work at £23979.15.

The church is now in the process of obtaining tenders for the replacement of the lead covering to the South Aisle. The lowest tender at the moment is £41000 and this amount

is sure to rise when the underlying timbers are revealed. We are currently seeking grant aid for the work and the William Gerrard Charity has promised a minimum of £30000,

but we will pay for the work if no grants are forthcoming.

Where does the money come from: The charity owns and rents land in the

area to local farmers and the rest of our income comes from investments.

Activities and objectives: The sole function of the charity is to ensure that St Peter's church, Maxey remains open for worship and the building remains useable for worship, weddings, baptisms

and funerals, or visits by the public. Teams of volunteers give their time to cleaning the church and maintaining the churchyard grounds. We as trustees are dedicated to ensuring that there will always be funds available to support the church in its much-needed repairs.

Financial Review: In the year to end 1 Jan 2024 our income was £24129. Our expenditure was £14320.

This year we have provided:

£2919.11 on 30/10/25 for general running costs.

£8374.99 on 3/3/25 as second payment for the wall repairs.

£1913.20 on 24/7/25 for general running costs.

£17248 on 20/8/25 for repairs to the bell tower.

Our balance at the writing of this report is £161404.92.

Future expenditure: The nave roof is in very poor condition. The original oak beams which date from the 16th century were attacked by Death Watch beetles. This has been treated but it has left many

beams in need of repair. Estimates for this work are over £250,000. Without large amounts of grant funding and the continuing careful management of the William Gerrard Charity

funds by its trustees the future of the church cannot be assured.

Michael Loveder – Chairman of the above charity. 21/8/2025.

		2020		2020	2021	107272.9	
		income	expense	COMMUNITY ACCOUNT		2020	
WILLIAM GERRARD						OPENING BALANCE	
						£107,272.92	
		1	6-Jan	£874.67	£874.67	£108,147.59	joliffe
		2		£63.10	£63.10	£108,210.69	char
		3		£595.20		£107,615.49	alarm payment
		4		£42.45	£42.45	£107,657.94	joliffe
		5		£2,714.46	£2,714.46	£110,372.40	M&G
		6		£65.58	£65.58	£110,437.98	char
		7		£874.67	£874.67	£111,312.65	joliffe
		8		£376.69	£376.69	£111,689.34	char
		9		£1,297.20	£1,297.20	£112,986.54	joliffe
		10		£3,683.91	£3,683.91	£116,670.45	M&G
				£69.31	£69.31	£116,739.76	char
		11	6-Jul	£874.67	£874.69	£117,614.43	joliffe
		12	20-Jul	£376.69	£376.69	£117,991.12	char
		13	28-Aug	£3,296.13	£3,296.13	£121,287.25	mg
		14		£69.31	£69.31	£121,356.56	char
		15	30-Sep	£874.67	£874.67	£122,231.23	rents
		16		£376.69	£376.69	£122,607.92	char
x	20-Oct	17	27-Oct	£16,000.00		£106,607.92	church
x	20-Sep	18		£1,034.00	£1,034.00	£107,641.92	rents
x		19	30-Nov	£68.26	£68.26	£107,710.18	char
x		20	1-Dec	£1,000.00		£106,710.18	cheque
x		21	15-Dec	£3,296.13	£3,296.13	£110,006.31	
x	2021	22	6-Jan	£874.67	£874.00	£110,880.98	rents
x	x	23	20-Jan	£42.45	£42.45	£110,923.43	rents
x		24	19-Jan	£282.51	£282.51	£111,205.94	char
x		25 feb		£2,229.74	£2,229.74	£113,435.68	M&G
		26	20-Jan	£68.26	£68.26	£113,503.94	char

2020

2021

		27 mar	£874.67	£874.67	£114,378.61	rents
		28 apl	£282.51	£282.51	£114,661.12	char
	28-May	29 may	£1,034.00	£1,034.00	£115,695.12	rents
x	28-May	30 may	£4,168.64	£4,168.64	£119,863.76	M&G
x	28-May	31 may	£69.31	£69.31	£119,933.07	char
x	18-Jun	32 jun	£526.40	£526.40	£120,459.47	rents
x	20-Jul	33 29-Jun	£874.67	£874.67	£121,334.14	rents
x	20-Jul	34 20-Jul	£282.51	£282.51	£121,616.65	char
x	31-Aug	35 aug	£3,490.02	£3,490.02	£125,106.67	m&G
x	31-Aug	36 aug	£69.31	£69.31	£125,175.98	char
x	4-Oct	37	£874.67	£874.67	£126,050.65	
x	20-Oct	38	£282.51	£282.51	£126,333.16	
x	30-Nov	39	£70.99	£70.99	£126,404.15	coif
x	6-Dec	8-Feb	£1,034.00	£1,034.00	£127,438.15	joliffe
x	15drec	41	£4,459.57	£4,459.57	£131,897.72	mg
	dec	42	£263.20	£263.20	£132,160.92	year ends

£42,483.20

£22,153.94

£20,328.00

£42,483.20

rounded

£17,595.20

£42,481.94

107272.9 107273

17595

22154.61 20328

110006

20328

110006

22154

0

132161

2022

132160.92

start

	rents	inv income	payments church		
		£67.00			
	£874.67				
		£63.31			
			595.2		
	£42.45				
		£2,714.46			
		£65.58			
	£874.67				
		£376.69			
	£1,297.20	£69.31			
		£3,683.91			
		£376.69			
	£874.67				
		£376.69			
	£3,296.13				
		£69.13			
	£874.67				
		£376.69			
			16000		
	£1,034.00				
		£68.29			
			1000		
end	£9,168.46	£8,307.75			
	£874.67				
	£42.45				
			2020	2021	
			5872.33	4226.86	
			11227.34	10942.81	
			17099.67	15169.67	

£917.12 £0.00

income	
start	2020
spend	
income	
close	110006
income	
start	2021
income	
spend	
end	2021

WILLIAM GERARD COMMUNITY ACCO **Confidential**
2022

Date	Income	Outgoing	£132,160.92	Breakdown				
		2022 Payee		Rents	Inv income	Payments Church fabric	Church support	
Bank Statement missing adjustments		£132,160.92						
		£1,199.53						
		£133,360.45						
1 28.02.2	£2,423.63	£135,784.08 M&G			£2,423.63			
2 28.02.22	£71.04	£135,855.12 Coif char			£71.04			
3 29.03.22	£874.67	£136,729.79 Joliffe		£874.67				
08.04.22	£1,034.00	£137,763.79 Joliffe		£1,034.00				
20.04.22	£282.51	£138,046.30 Black Rock			£282.51			
16.05.22	£263.20	£138,309.50 Joliffe		£263.20				
31.05.22	£4,556.42	£142,865.92 M&G			£4,556.42			
31.05.22	£71.04	£142,936.96 Coif char			£71.04			
29.06.22	£874.67	£143,811.63 Joliffe		£874.67				
20.07.22	£282.51	£144,094.14 Char UK Bond			£282.51			
31.08.22	£3,877.80	£147,971.94 M&G Charities			£3,877.80			
31.08.22	£71.04	£148,042.98 Coif char			£71.04			
27.09.22	£874.67	£148,917.65 Jolliff/Frisby/Morton		£874.67				
11.10.22	£1,034.00	£149,951.65 Jolliff/Purllant/		£1,034.00				
20.10.22	£263.20	£150,214.85 Jolliff/Frisby		£263.20				
20.10.22	£282.51	£150,497.36 Black Rock			£282.51			
30.11.22	£72.04	£150,569.40			£72.04			
15.12.22	£5,235.03	£155,804.43 M&G Charities			£5,235.03			
Totals	£22,443.98	£0.00	£155,804.43	£5,218.41	£17,225.57			

Investment Values	Number of Units	Value
Jun-22 Black Rock	18,834.31	£26,760.52
Sep-22 M&G investments	19,389	£265,997.69
Dec-21 Coif Char	525.46	£10,806.82
		£303,565.03

WILLIAM GERARD COMMUNITY ACCOUNTS 2023 **Confidential**

Date	Income	Outgoing	Breakdown					
			2023 Payee	Rents	Inv income	Payments Church fabric	Church support	
			£155,804.43					
04.01.23		£375.00	£155,429.43 Maxey St Peters			AJ Plasters	31.12.22 Black Rock	18,834.31 £26,254.40
1 04.01.23		£930.00	£154,499.43 Maxey St Peters			JB Stonwork	31.12.22 M&G investments	19,389 £272,452.29
2 04.01.23		£930.00	£153,569.43 Maxey St Peters			JB Stonwork	Dec-21 Coif Char	525.46 £10,806.82
3 04.01.23		£685.00	£152,884.43 Maxey St Peters			Art in Glass		
06.01.23	£874.67		£153,759.10 Jolliff/Frisby/Morton	£874.67				£309,513.51
20.01.23	£42.45		£153,801.55 Jolliff/EEB	£42.45				
20.01.23	£282.51		£154,084.06 Black Rock Char UK		£282.51			
28.02.23	£2,520.57		£156,604.63 M&G		£2,520.57			
28.02.23	£72.15		£156,676.78 Coif Char		£72.15			
28.03.23	£874.67		£157,551.45 Jolliff/Frisby/Morton	£874.67				
12.04.23	£1,034.00		£158,585.45 Jolliff/Purllant	£1,034.00				
20.04.23	£282.51		£158,867.96 Black Rock Char UK		£282.51			
26.04.23	£263.20		£159,131.16 Jolliff/frisby	£263.20				
31.05.23	£4,653.36		£163,784.52 M&G		£4,653.36			
31.05.23	£71.04		£163,855.56 Coif Char		£71.04			
20.06.23	£874.67		£164,730.23 Jolliff/frisby	£874.67				
28.07.23	£282.51		£165,012.74 Black Rock		£282.51			
18.08.23		£360.00	£164,652.74				Electrical Testing Uk	VAT Claimed
18.08.23		£416.95	£164,235.79				SSE SWALEC	
18.08.23		£154.76	£164,081.03				Cousans Organs	£30.95
18.08.23		£154.76	£163,926.27				Cousans Organs	£34.77
18.08.23		£173.84	£163,752.43				Cousans Organs	£30.95
18.08.23		£79.40	£163,673.03			Travis Perkins		
18.08.23		£34.69	£163,638.34			Travis Perkins		
18.08.23		£125.29	£163,513.05				Marriot Security	£25.06
18.08.23		£537.00	£162,976.05				Marriot Security	£107.40
18.08.23		£38.00	£162,938.05				Fire Protection	
18.08.23		£1,926.82	£161,011.23				Ecclesiastical Insurance	Invoice please
18.08.23		£50.12	£160,961.11				Christian Books	£159,567.00
18.08.23		£50.12	£160,910.99				CCLI	£159,567.00
18.08.23		£50.00	£160,860.99				Brown Bin	Invoice please
18.08.23		£243.45	£160,617.54				Lawn Mower petrol	Payment slips £0.00
22.08.23		£5.00	£160,612.54					
31.08.23	71.04		£160,683.58 Coif Char		71.04			
31.08.23	£3,974.75		£164,658.33 M&G		£3,974.75			
27.09.23	£874.67		£165,533.00 Jolliff	£874.67				
12.10.23		£7,000.00	£158,533.00				Grant for 2023 support	
27.09.23	£1,034.00		£159,567.00 Jolliff	£1,034.00			see invoices	
20.10.23	£282.51		£159,849.51 Char UK		£282.51			
30.11.23	£72.04		£159,921.55 CCLA		£72.04			
15.12.23	£5,428.92		£165,350.47 M&G		£5,428.92			
21.12.23	£263.20		£165,613.67 Joliff/frisby	£263.20				
	£24,129.44	£14,320.20		£6,135.53	£17,993.91			

WILLIAM GERARD COMMUNITY ACCOUNT
2024

Confidential

Date	Income	Outgoing	Breakdown			
			2024 Payee	Rents	Inv income	Payments Church fabric Repair supported
			£165,613.67			
3.01.24	£874.67		£166,488.34 Joliff	£874.67		
18.01.24	£42.45		£166,530.79 Joliff/noname	£42.45		
22.01.24	£282.51		£166,813.30 Black Rock		£282.51	
01.02.24	£25.00		£166,838.30 bank credit		£25.00	
29.02.24	£72.15		£166,910.45 Ccla		£72.15	
29.02.24	£2,617.52		£169,527.97 M&G		£2,617.52	
27.03.24	£874.67		£170,402.64 Jolliff/Frisby/Morton	£874.67		
10.04.24	£1,034.00		£171,436.64 Purlant	£1,034.00		
18.04.24	£263.20		£171,699.84 Jolliff/Frisby	£263.20		
20.04.24	£282.51		£171,982.35 Black Rock		£282.51	
31.05.24	£72.15		£172,054.50 Ccla		£72.15	
31.05.24	£4,750.31		£176,804.81 M&G		£4,750.31	
27.06.24	£874.67		£177,679.48 Jolliff/Frisby/Morton		£874.67	
22.07.24	£282.51		£177,961.99 Black Rock	£282.51		
06.08.24		£2,904.84	£175,057.15			
29.08.24		£8,375.00	£166,682.15			£8,375.00 Wall - part 1
30.08.24	£72.15		£166,754.30 Ccla		£72.15	
30.08.24	£3,974.75		£170,729.05 M&G		£3,974.75	
27.09.24	£874.67		£171,603.72 Jolliff/Frisby/Morton	£874.67		
14.10.24	£263.20		£171,866.92 Joliff/Belmont farms	£263.20		
15.10.24	£1,034.00		£172,900.92 Joliff/Purlant	£1,034.00		
21.10.24	£282.51		£173,183.43 Black Rock		£282.51	
29.11.24	£73.83		£173,257.26 Ccla		£73.83	
13.12.24	£6,107.54		£179,364.80 M&G		£6,107.54	
	£25,030.97	£11,279.84		£5,543.37	£19,487.60	£8,375.00

total income	£13,751.13
after spend	

Church support		Investment Values	Number of Units	Value
	30.06.24	Black Rock	18,834.31	£27,137.04
	30.12.24	M&G investments	19,389	£285,483.64
	31.12.24	Coif Char	525.46	£10,663.32
				£323,284.00
		Cash flow		£179,364.80
		Total worth		£502,648.80

£2,904.84

£2,904.84

Confidential

£11,294.10

Repair supported	Church support	Investment Values	Number of Units	Value
	30.12.24	Black Rock	18,834.31	£26,702.91
	31.03.25	M&G investments	19,389	£294,383.19
	31.12.24	Coif Char	525.46	£10,663.32
				£331,749.42
				£2,919.11

£2,919.11

18.08.23	£360.00 Electrical Testing Uk	VAT Claimed
18.08.23	£416.95 SSE SWALEC	
18.08.23	£154.76 Cousans Organs	£30.95
18.08.23	£154.76 Cousans Organs	£34.77
18.08.23	£173.84 Cousans Organs	£30.95
18.08.23	£79.40 Travis Perkins	
18.08.23	£34.69 Travis Perkins	
18.08.23	£125.29 Marriot Security	£25.06
18.08.23	£537.00 Marriot Security	£107.40
18.08.23	£38.00 Fire Protection	
18.08.23	£1,926.82 Ecclesiastical Insurrance	Invoice please
18.08.23	£50.12 Christian Books	
18.08.23	£50.12 CCLI	
18.08.23	£50.00 Brown Bin	Invoice please
18.08.23	£243.44 Lawn Mower petrol	Payment slips
	£4,395.19	£229.13

no	details	support	churchyarcomm	church etc
1	ecc insura	181.97		
2	roof cover	300		
3	sacristyro	350		
4	ecclesiast	181.92		
5	SSE electr	158.46		
6	bank ch			
7	bank ch			
8	ecclesiast	546.76		
9	vestry rep	54.4		
10	CCL	60		
11	vics garden	.		
12	mower repair		327.62	
13				
14	communion	various		9
15	new mower		389	
16	bank ch			
17	SSE electr	143.22		
18	ecclesiast	181.92		
19	bank ch			
20	brown bin		50	
21	ecclesiast	181.92		
22	organ tun	208.61		
23	bank charges			
24	architect	600		
25	petrol lawn mower		40.77	
26	ecclesiast	181.92		
27	bank ch			
28	roof alarm	219.36		
29	various church yard		134.77	
30	alter cloth	229		
31	ecclesiast	181.92		
32	bank ch			
33	petrol lawn mower		68.57	
34	fire ext se	44		
35	communion	various		22.2
36	rectory garden			
37	total ener	176.97		
38	ecclesiast	181.92		
39	bank ch			
40	roof alarm	644.4		
41	ecclesiast	181.92		
42	bank charges			
43	total ener	57.27		
44	communion	various		4.25
45	roof alarm	144		
46	ecclesiast	181.92		

47	bank charges				
48	total ener	7.69			
49	Cousans C	208.61			
50	Total Ener	97.25			
	totals	5887.33	1010.73	35.45	6933.51

Independent Auditors Report to William Gerrad Trust

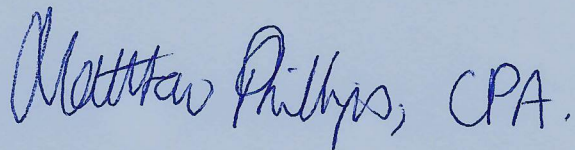
I report on the financial statements for the year ended 31st December 2024.

As trustee and treasurer of the William Gerrad Trust account you are responsible for the preparation of the accounts, and you understand that an audit is required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent audit is needed.

It is my responsibility to examine the accounts under section 145 of the 2011 Act and state whether any particular matters have come to my attention. My audit 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 William Gerrad Trust 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 William Gerrad Trust concerning any such matters.

The procedures undertaken provided all the evidence that would be required in a full audit and consequently express an audit opinion of the accounts. In connection with my audit, no matters have come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in blue ink that reads "Matthew Phillips, CPA." The signature is written in a cursive, flowing style.

Matthew Phillips CPA (Australia)

10, Main Road,

Etton

Peterborough

24th April 2025