

CANON J MORTON ALL SAINTS CHURCH FUND

England & Wales · Charity number 514458

Details

Status Registered

Legal form Other

Registered 1983-11-07

Register [View on the Charity Commission register](#)

Contact

Address 96 Whitton View
Rothbury
Morpeth
NE65 7QN

Phone 01669621057

Email chrismar@btinternet.com

Activities

Objects: FURTHERING THE RELIGIOUS AND OTHER CHARITABLE WORK OF THE CHURCH OF ENGLAND IN THE ECCLESIASTICAL PARISH OF ALL SAINTS, ROTHBURY.

Activities: The annual interest on the Canon J Morton All Saints Church Fund (which is held as a National Savings Bond) is used towards the general activities of the church - upkeep of church buildings, provision of church services and pastoral care etc.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** ECCLESIASTICAL PARISH OF ALL SAINTS, ROTHBURY.
- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£81,745	£71,637	-	-
2024-12-31	£63,962	£59,048	-	-
2023-12-31	£61,315	£61,172	-	-
2022-12-31	£70,285	£63,284	-	-
2021-12-31	£90,511	£72,261	-	-

Trustees

Name	Role	Appointed
Chris Pope	Chair	2015-03-19

CANON J MORTON ALL SAINTS CHURCH FUND

England & Wales - Charity number 514458

Accounts

**ROTHBURY, HEPPLER AND THROPTON DISTRICT CHURCH COUNCIL
DCC SECRETARY'S REPORT FOR
ANNUAL MEETING TO BE HELD ON 25TH MARCH 2026**

There have been three full meetings held in 2025 covering a wide range of subjects, a flavour of which is given below.

At the **January** meeting the members discussed the issue of installing internet to the church and parish hall. It was proposed that a Smart television be installed in the parish hall connected to a lap top. It was agreed to purchase a tap terminal through Parish Giving for All Saints. The promised gravel for the churchyard had not materialised but it was very difficult to get in touch with Steven Bridgett. The members were advised that the PCC had given authorisation to apply for Planning Permission for the Hepple Churchyard extension. The Parish Council mower had been damaged following work on the north aisle roof and the Parish Clerk was in contact with Wensley Roofing. The parish hall needed replacement slates and gutter cleaning and a quote would be obtained.

At the **June** meeting it was suggested that the possibility of internet to the church and parish hall be researched through a different route. It was agreed to purchase a 42" television for the hall. It was agreed that it would be sensible to purchase a digital giving device for All Saints particularly as some people who come to the coffee mornings wish to pay by card. The Chamber Choir concert in March was well attended and a donation of £250 was received into the Rothbury Fabric Fund. It was agreed that the parish hall is a community asset and should be treated as such with church and some community organisations being given free bookings. It was agreed to purchase copies of the booklet entitled "We Believe" which commemorates the 1700th anniversary of the Nicene Creed. Works need to be undertaken on the three churches as advised in the Quinquennial Inspection. A light will be installed on the approach to the hall to give further light when entering the hall. There has been reorganisation in the upstairs kitchen of the hall.

At the **October** meeting the members were advised that the newly installed television in the hall has made a huge difference especially to Messy Church. Ecclesiastical Insurance have requested that we put Health and Safety as an item on each agenda to ensure that this important matter is kept in mind. A Planning Application for the Hepple Churchyard extension has been put in. A contract with Harrison and Harrison for maintenance of the organs at All Saints and Christ Church was discussed. The 5-year electrical inspections would take place later in October.

Margaret Pope
RHT DCC Secretary

January 2026

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

TREASURER'S REPORT 2025

FINANCIAL REVIEW

We commenced 2025 with an operating balance of £16,511.53 for the General Fund in the Lloyds current bank account, Barclays RHT DCC bank account, the CBF Deposit Fund account and cash in hand which included the December 2024 collection, planned giving and donations and we commence 2026 with a balance of £19,885.07 for the General Fund in the Lloyds current bank account, the CBF Deposit Fund account and cash in hand which includes the plate collections, planned giving and donations given during December 2025 but excludes the £67.77 which the General Reserve Fund has loaned to the Hepple Churchyard Fund in December 2025.

The 2025 figures for the General Fund Receipts and Payments Account show we have a surplus of £3,441.31 which means we have received more income than we have spent on expenditure for the General Fund.

Our offer of Parish Share for 2025 to the Newcastle Diocesan Board of Finance Ltd was £35,000. This was paid in full during the course of the year and was completed in the middle of December 2025 with a final payment of £1,400 all from General Fund income

Planned Giving was slightly lower than anticipated and was £119 below the 2025 budget figure due to the loss of two of our regular donors. However, Non-Regular Gift Aided giving has seen an increase of £230 in comparison with the 2024 figure. The generosity of our regular givers is paramount to our main source of income. Plate collections have decreased this year by £718 on the 2024 figure and, although welcome, this income is unplanned and cannot be relied upon. There has been a downward trend in plate collections which is partly due to the fact that less and less people are now carrying cash but in 2025 was also due to the fact that the plate collection at the Crib Service was split between the General Fund and the Rothbury Foodbank. The General Fund received £174.74 compared to the £226.16 it received in 2024. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Parish Giving Scheme.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing an increase on the 2024 figure and the Votive Candle Stand is also showing an increase on the 2024 figure.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2025 with the 100 Club renewal followed by a second 100 Club renewal in June 2025. We have raised the total of £2,012.00 during the year from the 100 Club. The Produce Stall run by Carol Milburn started again at the beginning of February and ran each month up to November with the exception of April and has raised a total of £1,070.00. In May members of the three churches ran a stall at the Hexham Car Boot sale which raised £154.00 for the General Fund and £154.00 for the Hepple Tree & Grass Fund. During 2025 Joan Storey ran a "Gladrags" event over three days which raised a total of £1,042.38 for the General Fund and further £145.57 for the Hepple Tree & Grass Fund through the sale of clothes using Vinted. The monthly Coffee Morning and Stalls events organised by Kathryn Reynolds were held in All Saints Church between January and December with the exception of August and raised a total of £4,365.44. Kathryn also ran a series of Hall Warm Hub Friday morning coffee and chat events during January and February which raised a total of £32.05 from donations and is recorded under Church Hall Donations. In May, the Coquetdale Chamber Choir gave a concert in All Saints Church which raised £217.00 for the Rothbury Fabric Fund. In August, a Tea Party was held in Fiona Cowley's garden which raised £405.00 for the Thropton Fabric Fund.

The Parish Hall has received into the General Fund an income of £2,357.05 in rent, donations and gift aid against a total expenditure of £3,164.40 meaning that the Parish Hall account has ended 2025 with a deficit of £807.35. Our main regular group, Judali Yoga use the hall three times a week. The Whitton & Tosson Parish Council also holds its bi-monthly meetings in the hall, Anthea Wilbie-Chalk has a Discussion Group twice a month and Kathryn Reynolds, our Hall Bookings Secretary, has also seen an increase in other groups enquiring about and using the hall on a regular basis. The hall is also used by various church and community groups for which no charge is made and, had the normal charge of £8.00 per hour been applied to all the 'free' bookings, this would have given us a further £1,228.00 in income which would have meant that for 2025 the hall was showing a surplus. Messy Church meets on a monthly basis using all the hall rooms but as this is effectively their church premises no charge is made and these sessions have not been included in the £1,228.00.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLA AND THROPTON

The Parish Hall Fund has received £793.20 in quarterly shared interest in 2025. From the fund the total expenditure for 2025 is £2,828.29 which includes £148.00 for repairs to the slate roof, £653.76 for a new external security light and new sockets, £1,787.00 for replacement guttering and £239.53 for a television and associated cabling.

The Card Stall which Alison Ball is now running also continues to provide an important source of income which enabled the purchase of the three Royal British Legion Poppy Wreathes, one for the VJ 2025 Remembrance, one for the 2025 Remembrance Sunday and one for the 2026 Remembrance Sunday. Seventy copies of the Nicene Creed were also purchased at a cost of £245.00.

From the Rothbury Book Box we have received £202.10 in donations in 2025 for the Rothbury Fabric Fund. The Book Stall is run by Margaret Pope.

St Andrew's Church, Thropton has had grass cutting carried out at a cost of £325.00, the fire extinguishers have been tested and one replaced at a total cost of £168.60 and the 5-year electrical testing has been carried out at a cost of £330.00. These items have been financed from the General Fund. The Thropton Fabric Fund has received a total of £62.22 in quarterly shared interest during 2025, £600.00 in donations including £50.00 from TRUST130 for a personal insurance policy being taken out with Ecclesiastical Insurance, £137.50 in Gift Aid on the donations and £405.00 from a Tea Party in August. Ecclesiastical Insurance have paid out £453.20 on a storm damage claim. From the Thropton Fabric Fund £443.85 has been paid for painting the church and £651.60 has been paid for quinquennial work. The fund has a balance of £1,363.51 at the end of 2025.

Christ Church Hepple has had its fire extinguishers tested and one replaced at a total cost of £178.20, the 5-year electrical testing has been carried out at a cost of £330.00 and grass cutting and strimming has cost £841.50 in 2025 which have all been paid for from the General Fund.

The Hepple Tree and Grass Fund which is used for the maintenance of the existing Hepple churchyard has received £100.00 in donations, £219.00 in donations from a baptism, £71.67 in Gift Aid and GASDS, £102.73 in shared interest, £33.00 in the Honesty Jar and £25.10 from the sale of jam. There has been no expenditure from this fund during 2025 and has a balance of £2,834.94 at the end of 2025.

The Hepple Churchyard Fund which is used for the new churchyard extension has received £328.00 in donations, £137.00 in Gift Aid and GASDS and £102.58 from quarterly shared interest. There has been expenditure from the fund of £834.00 for a BNG Assessment, £180.00 for a BNG Plan, £1,056.00 for two planning applications for changing the use of the land from agriculture to burial ground, £950.00 to Ninette Edwards our architect for preparing and submitting the planning applications and £285.00 to Ninette Edwards for preparing the faculty application to the DAC. After paying all the invoices, the Hepple Churchyard Fund was left with a deficit balance of £67.77 which has been funded from the General Fund as a short-term loan which means that the fund has a balance of zero at the end of 2025.

The Hepple Restoration Fund has received planned giving of £250.00, HMRC gift aid and GASDS of £163.74, and monthly interest of £79.71 during 2025 and has a balance of £14,458.22 at the end of the year. During 2024 a new bank account, known as the Christ Church Hepple Savings Account, was opened which is generating the monthly interest and was set up with a transfer of £10,000.00 from the Christ Church Hepple current account.

All Saints' Rothbury has seen a total sum of £2,038.51 spent on cleaning and maintenance work in 2025 from the General Fund. This includes two garden waste bins (£109.00), grass cutting (£150.00), fire extinguishers tested and one replaced (£118.20), the 5-year electrical testing (£330.00), replacement of a leaking pipe (£714.14), unblocking of WC (£38.40), purchase of toilet rolls (£4.99) and the boiler repairs (£573.78).

From the Rothbury Fabric Fund £180.00 has been paid on the inspection of the East window. The fund has received £1,460.00 from planned giving, £1,681.67 from Gift Aid and GASDS, £62.35 donations from a baptism, £404.90 donations from two funerals, £77.50 donations from a wedding, £955.60 from donations, £20.00 donation through Just Giving, £80.00 for a TRUST130 donation from Ecclesiastical Insurance, £202.10 donations from the Book Box, £217.00 from a concert given by the Coquetdale Chamber Choir and £887.93 in quarterly shared interest. The fund has a balance of £23,666.40 at the end of 2025.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

Church running costs are showing in the accounts as £20,914.63. This figure is an increase from the 2024 figure of £18,539.10 which includes all the maintenance work undertaken at the three churches from the General Fund in 2025. A breakdown of the costs can be found in note 5 on page 9. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £1,413.30 in 2025 shows an increase in comparison to 2024 figure which was £666.84, mainly due to the incumbent job advertising cost of £697.74.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight increase in the amount of bank charges that we have paid in 2025 in comparison to 2024 due to Lloyds Bank increasing the monthly business banking charge from £7.00 per month to £8.50 per month in August 2024. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that we will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 12 in the column headed CASH FLOAT against the General Fund. However, in November 2025 our Lloyds – Rothbury PCC-CG bank account was converted from a Community Account, on which we paid no bank charges, to a Charity Account on which we will pay bank charges every time we deposit or withdraw cash or cheques. Lloyds Bank have given the DCC a six months discount to assist the cash flow as we adjust to having to pay these charges. In 2025 no bank charges were paid on this account as they are paid two months in arrears but 2026 will see us paying from January onwards. Lloyds Bank has also informed me that from the middle of January 2026 our Rothbury DCC bank account will be converted from a Business Account to a Community Account and the monthly bank charge will be reduced by 50% from £8.50 per month to £4.25 per month and that the bank charges on deposits and withdrawals will also be reduced by 50%.

Printing and stationery costs of £432.37 for 2025 have increased on the 2024 figure of £246.92. The Administration Costs of £93.99 for 2025 covers the costs incurred by the treasurer, churchwarden and electoral roll officer in managing the DCC's affairs. The Planning Giving Expenses of £6.96 covers the costs incurred by the planned giving officer in managing the DCC's financial affairs. This figure will increase in 2026 due to the fact the Data Developments are withdrawing support at the end of 2026 for the Donation Coordinator software that the Planned Giving Officer uses and she will move to the Data Developments MyGiving cloud software for which there is a charge of £15.00 per month from July 2026. The treasurer intends to keep using the Data Developments Finance Coordinator which again will be unsupported from the end of 2026 and therefore, there will be no additional treasurer expenses in 2026 and beyond.

The Insurance Premiums total for 2025 for the three churches is shown in note 5 on page 9 as £7,890.60 which is a 2.42% increase on the figure of £7,703.90 shown for 2024. The Parish Hall insurance premium was £1,075.52 in 2025 which is a 2.23% increase on the 2024 figure of £1,052.01. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £2,226.41 in 2025 through donations (£1,360.00), gift aid and GASDS (£483.32) and quarterly shared interest from the CBF Deposit Fund (£383.09). From this fund we have paid a total of £600.04 in 2025 of which £296.90 was for the All Saints Church organ to be tuned by Harrison & Harrison Ltd of Durham, £178.14 for the Christ Church Hepple organ to be tuned by Harrison & Harrison Ltd of Durham, £85.00 for the All Saints Church piano to be tuned by John Leath and £40.00 on organ lessons. The Organ Fund has ended 2025 with a balance of £9,898.82 which is held in the CBF Deposit Fund. In October 2024 the DCC took the decision to allocate some of the Organ Fund balance to a new Education Project initiative put forward by Jane Lothian, one of our organists, and as at the end of 2025 the balance of £9,898.82 in the Organ Fund was split between the project (£6,507.85) and maintenance of the three organs (£3,390.97).

In October 2024 we received a £5,000.00 bequest from the late Keith Moodie and the family were keen that the funds be held in a separate fund from the Organ Fund and so this new fund is known as the Keith Moodie Bequest. The new fund is to be used only for the maintenance of the All Saints Church organ and we can use both the capital and any shared interest accrued for that purpose. The fund has received £227.75 in shared interest during 2025 and has a balance at the end of 2025 of £5,227.75.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

During 2021 the then Rector, Canon John Sinclair, decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 8. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall decrease in the value of the CBF Investment units in 2025 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. Income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen a slight increase in 2025 on the interest rates we received in 2024.

The Hepple Churchyard Fund has received £102.58 in shared interest from the CBF Deposit Fund during 2025 and the Hepple Tree & Grass Fund has received £102.73 in shared interest from the CBF Deposit Fund during 2025.

At the January 2025 meeting the RHT DCC members decided to switch the fees received for baptisms, banns, weddings, funeral, burials and monuments back to being recorded in the General Fund and the total amount of fees received during 2025 is shown in under Fees in note 9 on page 9.

The Rothbury Coffee Fund has received a total of £706.46 in 2025 which is represented by £539.35 in coffee donations and £167.11 in shared interest. Total expenditure in 2025 amounts to £160.62 which includes the purchase of a new coffee machine (£25.00), the purchase of refreshments for the patron's representative's visit in August 2025 (£120.00) and the purchase of coffee and biscuit items (£15.62). The fund has a balance of £4,101.69 at the end of 2025.

During a vacancy a Sequestration Fund has to be set up for the financial administration of the Rothbury Rectory and Visiting Clergy expenses which can be claimed back from the diocese on a monthly basis. At their September 2023 meeting the Upper Coquetdale PCC delegated the running of the Sequestration Fund to the RHT DCC. This is run by me, as RHT DCC Treasurer, as all financial matters concerning the rectory and visiting clergy are dealt with by this DCC. At the RHT DCC meeting held in September 2023 members confirmed that the Sequestration Fund could be set up within the RHT DCC accounts and would be funded by a transfer of an initial £500.00 from the General Reserves Fund with up to a further £500.00 available to be transferred if required during the vacancy. The initial £500.00 was transferred from the General Reserves Fund to the Sequestration in September 2023 and has been used to fund expenditure on the rectory and visiting clergy. Since the end of October 2023, a monthly claim has been submitted to the Newcastle Diocesan Board of Finance Ltd. These payments are recorded in the accounts as negative expenditure offsetting the various payments. During 2024 the extra £500 which had been made available by the RHT DCC was transferred from the General Reserves Fund to the Sequestration Fund. The Sequestration Fund is therefore not showing any income but is showing an expenditure figure of £78.02 which represents the difference between the December 2024 claim (£534.39) which the diocese repaid in January 2025 and the December 2025 claim (£612.41) which the diocese will repay in January 2026. The fund balance of £387.59 is shown in the "Statement of Assets and Liabilities" on Page 13. The December 2025 claim of £612.41 was submitted at the end of December is due to be paid by the diocese in January 2026 and will appear in the 2026 RHT DCC Accounts.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sandy Macaulay for running the 100 Club, to thank Alison Ball for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs. I would also like to thank Paul Charlton of Ryecroft Glenton, who has now retired for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the RHT DCC members for their support and advice during the vacancy in what has been a difficult year to manage the finances.

**ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF
ROTHBURY HEPPLER AND THROPTON**

Other thanks should go to Carol Milburn for running the Produce Stall on the first Sunday of each month and for all those who do the baking, to Kathryn Reynolds for organising and running the monthly Coffee Mornings on the second Saturday of the month and for taking all the bookings for the Parish Hall. Thanks also should be given to Joan Storey for all the work she has undertaken in preparing for and running the “Gladrags” event over the last few years.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC’s various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books.

If all these steps are taken it is likely we will be able to pay our estimated 2026 Parish Share in full which is £32,500. This equates to £2,708.33 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2026 Parish Share in full without selling more shares and using General Fund reserves or we may default in 2026 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



.....
Vice Chair
David Smith



.....
Treasurer
Christopher Pope

25th March 2026
.....
Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH, HEPPLER
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2025.

- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2025.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2025.

- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2025	2024
	£	£
RECEIPTS		
Income from Operating Activities		
Fees (9)	2,340.00	144.00
Church Hire	310.00	200.00
Parish Hall Rent	<u>2,200.00</u>	<u>2,232.00</u>
	<u>4,850.00</u>	<u>2,576.00</u>
Fund Raising		
Fund Raising General (1)	6,631.82	6,112.36
Fund Raising 100 Club	2,012.00	1,908.00
	<u>8,643.82</u>	<u>8,020.36</u>
Incoming Resources from Donors		
Planned Giving (2)	36,081.24	35,984.01
Parish Hall Donations & HMRC Gift Aid (10)	157.05	-
HMRC Gift Aid on Planned Giving/GASDS (2)	9,436.41	10,075.31
Gift Aid Giving Non- Regular (2)	882.00	652.00
Plate Collections (3)	3,947.59	4,665.62
	<u>50,504.29</u>	<u>51,376.94</u>
Other Voluntary Incoming Resources		
Donations (4)	1,480.76	903.17
	<u>1,480.76</u>	<u>903.17</u>
Income from Investments		
CBF Deposit Fund Shared Interest	518.37	180.03
NSIB Dividends	563.49	641.31
CBF Investment Funds Dividends	270.05	263.78
	<u>1,351.91</u>	<u>1,085.12</u>
TOTAL RECEIPTS	<u>66,830.78</u>	<u>63,961.59</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	1,050.00	990.00
	<u>1,050.00</u>	<u>990.00</u>
Charitable Activities		
Donations to Missions and Charities	-	-
	<u>-</u>	<u>-</u>
Church Activities and Running Costs		
Parish Share	35,000.00	35,000.00
Church Running Costs (5)	20,914.63	18,539.10
Clergy Expenses	35.42	(726.44)
Parish Hall Running Costs (8)	3,164.40	3,110.95
Service & Sanctuary Expenses	696.06	754.69
Visiting, Lay and Retired Clergy Costs	190.66	37.94
Hire of Hepple Village Hall	25.00	25.00
Quinquennial Inspection	900.00	650.00
	<u>60,926.17</u>	<u>57,391.24</u>
Parish Administration		
Bank Charges	102.00	91.90
Planned Giving Expenses	6.96	-
Printing and Stationery	432.37	246.92
Administration Costs	93.99	261.85
Incumbent Job Advertisement	697.74	-
Internet Broadband	80.24	66.17
Telephone Rothbury Rectory	-	-
	<u>1,413.30</u>	<u>666.84</u>
TOTAL PAYMENTS	<u>63,389.47</u>	<u>59,048.08</u>
OPERATING SURPLUS FOR YEAR (11)	<u>3,441.31</u>	<u>4,913.51</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2025**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in February 2025 and continued each month up to November 2025 with the exception of April. The monthly Coffee Morning event on the second Saturday of the month was held each month from January to December 2025 in All Saints Church Rothbury with the exception of August. Other fundraising events in 2025 have included a number of Gladrags sales and a Car Boot sale at Hexham in May. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall	1,070.00
Gladrags Sales	1,042.38
Hexham Car Boot Sale (May 2025)	154.00
Coffee Morning Events	4,365.44
Total	<u>6,631.82</u>

Other fundraising events have included a concert given by the Coquetdale Chamber Choir in May for the Rothbury Fabric Fund which raised £217.00, the Hexham Car Boot Sale raised a further £154.00 for the Hepple Tree & Grass Fund, the sale of Gladrags clothes through Vinted raised £145.57 for the Hepple Tree & Grass Fund and a Tea Party in August raised £405.00 for the Thropton Fabric Fund.

2. Planned Giving

The total of regular giving in 2025 has seen an increase on the 2024 figure of £97.23. The Planned Giving overall figure of £36,081.24 includes £9,378.24 which has been paid through the Church of England Parish Giving Scheme. From this scheme we have also received £2,165.04 in Gift Aid which forms part of the overall total of £9,436.41 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2025 has also seen an increase of £230.00 on the 2024 figure.

3. Income from Plate Collections is given as the total amount for all three churches. The 2025 figure has seen a decrease on the 2024 figure. The breakdown between the three churches is as follows: -

	2025	2024
	£	£
Hepple	257.80	440.00
Rothbury	3,041.29	3,658.62
Thropton	648.50	567.00
Total	<u>3,947.59</u>	<u>4,665.62</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2025 are shown below; these do not appear in the Receipts and Payments account.

	£
Scottish Borders Donkey Sanctuary	77.50
Alnwick District Food Bank	174.73
Upper Coquetdale PCC - Donation	100.00
Total	<u>352.23</u>

4. Donations Received

The sum of £1,480.76 includes £595.17 from the Wall Safe, £374.31 from the Votive Candle Stand, £104.00 from Baptism Donations and £407.28 from Funeral Donations.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2025 - CONTINUED

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2025	2024
	£	£
Insurance on the three church buildings	7,890.60	7,703.90
Music, Bells, Organ and Piano Tuning and Organist Expenses	3,240.40	2,830.40
Cleaning and maintenance	4,211.81	4,499.76
Utilities	5,365.66	3,319.55
Miscellaneous Sundries	206.16	185.49
Total	<u>20,914.63</u>	<u>18,539.10</u>

6. From the Card Stall Fund the following has been paid

	£
The Royal British Legion – Three Wreathes for 2025 and 2026	59.97
Purchase of Seventy Nicene Creed Booklets	245.00
Greetings Cards etc	<u>148.69</u>
Total	<u>453.66</u>

The total of £453.66 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 13.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence 2025	20.00
100 Club Prizes	<u>1,030.00</u>
Total	<u>1,050.00</u>

8. Parish Hall Running Cost

	2025	2024
	£	£
Insurance	1,075.52	1,052.01
Cleaning and Maintenance	674.04	385.71
Utilities	1,244.44	1,511.23
Music Licenses	170.40	162.00
Total	<u>3,164.40</u>	<u>3,110.95</u>

The Cleaning and Maintenance figure of £674.04 includes £150.00 for the boiler to be tested and repaired, £162.60 for the fire extinguishers to be tested and for one fire extinguisher to be replaced, £330.00 for the 5-year electrical testing, £20.99 for paint for the Hall door and railings, and £10.45 for a new mop and cleaning materials.

It was decided by the Churchwardens and Treasurer to renew the Music Licenses for the Parish Hall for 2025 so that lets are able to use music which may be under copyright. This decision will be kept under review.

9. Fees

	2025	2024
	£	£
Funerals	1,319.00	144.00
Weddings	297.00	-
Banns	37.00	-
Monuments	38.00	-
Burials	649.00	-
Total	<u>2,340.00</u>	<u>144.00</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2025 - CONTINUED**

10. Parish Hall Donations	2025	2024
	£	£
Mothers' Union	25.00	-
Warm Hub	32.05	-
HMRC Gift Aid	20.00	-
Gift Aided Donations	80.00	-
Total	<u>157.05</u>	<u> -</u>

11. The 2025 figure for the “Operating Surplus for Year” shows we have a surplus of £3,441.31 on the income and expenditure for the General Fund for the year. This has been achieved despite the fact that the overall payments for 2025 have increased by £4,341.39 on the 2024 figure the receipts for 2025 have increased by £2,869.19 over the 2024 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2025**

	2025	2024
	£	£
Fixed assets		
CBF Investment Fund (1)	8,472.20	8,825.01
CBF Investment Fund (WS) (1)	859.07	894.85
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	<u>26,331.27</u>	<u>26,719.86</u>
Current assets		
Debtors	-	-
CBF Deposit Account (3)	103,272.64	91,194.36
Cash Float	300.00	300.00
Sum Total of other Bank Accounts	<u>18,287.12</u>	<u>20,257.86</u>
	121,859.76	111,752.22
Liabilities		
Creditors: Amounts falling due in one year	-	-
	<u>-</u>	<u>-</u>
Net current assets less current liabilities	<u>121,859.76</u>	<u>111,752.22</u>
Total assets less current liabilities	<u>148,191.03</u>	<u>138,472.08</u>
Total net assets less liabilities	<u>148,191.03</u>	<u>138,472.08</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	29,216.34	26,231.39
Endowment		
Endowment - Canon Morton Bequest (3)	17,943.00	17,943.00
Designated		
Designated - Hardship Fund	1,348.07	1,289.35
Designated - Cardstall Fund (5)	3,808.35	3,666.54
Restricted		
Restricted - Donkin Bequest	2,323.36	2,222.14
Restricted - Parish Hall Fund	15,504.13	17,539.22
Restricted - Hepple Restoration Fund	14,458.22	13,964.77
Restricted - Organ Fund	9,898.82	8,272.45
Restricted - Thropton Fabric Fund	1,363.51	801.04
Restricted - Topping Memorial Fund	674.45	645.06
Restricted - Wright Memorial Fund	2,858.82	2,734.27
Restricted - Hepple Churchyard Fund	-	2,669.65
Restricted - Hepple Tree & Grass Fund	2,834.94	1,983.27
Restricted - Rothbury Churchyard Fund	80.23	76.73
Restricted - Rothbury Coffee Fund	4,101.69	3,555.85
Restricted - Rothbury Fabric Fund	23,666.40	17,797.35
Restricted - Rothbury Emergency Fund	197.87	189.24
Restricted - Rothbury Refurbishment Fund	11,381.80	10,549.35
Restricted - Sequestration Fund	387.59	465.61
Restricted - Young People Fund	915.69	875.80
Restricted - Keith Moodie Bequest	<u>5,227.75</u>	<u>5,000.00</u>
Funds of the churches	<u>148,191.03</u>	<u>138,472.08</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted fund						
General Reserve (4)	3,441.31	16,143.76	-	9,331.27	300.00	29,216.34
Endowment fund						
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,348.07	-	-	-	1,348.07
Cardstall Fund	-	3,808.35	-	-	-	3,808.35
Restricted funds						
Parish Hall Fund (1)	-	15,504.13	-	-	-	15,504.13
Wright Memorial Fund	-	2,858.82	-	-	-	2,858.82
Topping Memorial Fund	-	674.45	-	-	-	674.45
Hepple Restoration Fund (5)	14,458.22	-	-	-	-	14,458.22
Hepple Churchyard Fund	-	-	-	-	-	-
Hepple Tree & Grass Fund	-	2,834.94	-	-	-	2,834.94
Rothbury Churchyard Fund	-	80.23	-	-	-	80.23
Rothbury Coffee Fund (2)	-	4,101.69	-	-	-	4,101.69
Rothbury Fabric Fund	-	23,666.40	-	-	-	23,666.40
Rothbury Emergency Fund	-	197.87	-	-	-	197.87
Rothbury Refurbishment Fund (1)	-	11,381.80	-	-	-	11,381.80
Donkin Bequest	-	2,323.36	-	-	-	2,323.36
Thropton Fabric Fund	-	1,363.51	-	-	-	1,363.51
Sequestration Fund	387.59	-	-	-	-	387.59
Young People Fund	-	915.69	-	-	-	915.69
Keith Moodie Bequest (3)	-	5,227.75	-	-	-	5,227.75
Organ Fund	-	9,898.82	-	-	-	9,898.82
Total funds	18,287.12	103,272.64	17,000.00	9,331.27	300.00	148,191.03

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund. In 2024 the Rothbury Warm Hub Fund was renamed as the Rothbury Refurbishment Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from coffee donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.
3. In 2024 the Keith Moodie Bequest Fund was created as a restricted fund from a bequest from the late Keith Moodie and is be used for the maintenance of the organ at All Saints Church Rothbury. Both the capital and interest can be used for this purpose.
4. The General Reserve is now split between the Lloyds Bank – Rothbury DCC bank account, the CBF Deposit Fund account, the CBF Investment Fund accounts and petty cash for floats at fundraising events.
5. In 2024 the Hepple Restoration Fund was split between the Lloyds Bank – Christ Church Hepple current bank account and the new Lloyds Bank – Christ Church Hepple savings bank account when £10,000.00 was transferred from the current bank account to the savings bank account which attracts monthly interest.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025**

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted fund						
General Reserve	26,231.39	66,830.78	(63,389.47)	(67.77)	(388.59)	29,216.34
Endowment fund						
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,289.35	58.72	-	-	-	1,348.07
Cardstall Fund	3,666.54	595.47	(453.66)	-	-	3,808.35
Restricted funds						
Parish Hall Fund	17,539.22	793.20	(2,828.29)	-	-	15,504.13
Wright Memorial Fund	2,734.27	124.55	-	-	-	2,858.82
Topping Memorial Fund	645.06	29.39	-	-	-	674.45
Hepple Restoration Fund	13,964.77	493.45	-	-	-	14,458.22
Hepple Churchyard Fund	2,669.65	567.58	(3,305.00)	67.77	-	-
Hepple Tree & Grass Fund	1,983.27	851.67	-	-	-	2,834.94
Rothbury Churchyard Fund	76.73	3.50	-	-	-	80.23
Rothbury Coffee Fund	3,555.85	706.46	(160.62)	-	-	4,101.69
Rothbury Fabric Fund	17,797.35	6,049.05	(180.00)	-	-	23,666.40
Rothbury Emergency Fund	189.24	8.63	-	-	-	197.87
Rothbury Refurbishment Fund	10,549.35	832.45	-	-	-	11,381.80
Donkin Bequest	2,222.14	101.22	-	-	-	2,323.36
Thropton Fabric Fund	801.04	1,204.72	(642.25)	-	-	1,363.51
Sequestration Fund	465.61	-	(78.02)	-	-	387.59
Young People Fund	875.80	39.89	-	-	-	915.69
Organ Fund	8,272.45	2,226.41	(600.04)	-	-	9,898.82
Keith Moodie Bequest	5,000.00	227.75	-	-	-	5,227.75
Total funds	138,472.08	81,744.89	(71,637.35)	-	(388.59)	148,191.03

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2025**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £9,719.86 on 31 December 2024 have decreased in overall value by £388.59 in 2025.

As at 31 December 2024 the CBF Investment Fund was valued at £8,825.01 as shown on page 11 under the 2024 figure and was the figure shown in the 2024 RHT DCC Accounts. This fund was revalued on 30 June 2025 and decreased in value by £334.60 to £8,490.41. The fund was again revalued on 31 December 2025 and decreased in value by £18.21 and was valued at £8,472.20. This means that over the full 2025 year this investment fund has decreased by £352.81.

As at 31 December 2024 the CBF Investment Fund (WS) was valued at £894.85 as shown on page 11 under the 2024 figure and was the figure shown in the 2024 RHT DCC Accounts. This fund was revalued on 30 June 2025 and decreased in value by £33.93 to £860.92. The fund was again revalued on 31 December 2025 and decreased in value by £1.85 and was valued at £859.07. This means that over the full 2025 year this investment fund has decreased by £35.78.

Overall, the two CBF Investment Funds have decreased in total value by £388.59 during 2025 and as at 31 December 2025 were valued at a combined total of £9,331.27.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £270.05 and from the Canon Morton Bequest held in an NS&I Investment Bond amounting to £563.49 as well as £42.23 from the Canon Morton Bequest and £476.14 from the General Fund held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest in proportion to its balance as at 31 December 2024, 31 March 2025, 30 June 2025 and 30 September 2025. The total amount of interest generated during the year by the CBF Deposit Account amounted to £4,255.46.

	£	
Lloyds – Christ Church Hepple (Savings)	79.71	
CBF Deposit Fund Account	4,255.46	
CBF Investment Fund Account (WS)	24.85	
CBF Investment Fund Account	245.20	
NS&I Bond	563.49	
Total	<u>5,168.71</u>	(2024: £5,037.03)

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ**

**NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2025
(CONT)**

- 4) In 2025 the General Fund Receipts and Payments Account had an operating surplus of £3,441.31. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay £35,000 in parish share to the Diocese in 2025. As at 31 December 2025 there is a total of £29,216.34 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,472.20
CBF Investment Fund Account (WS)	859.07
CBF Deposit Fund Account	16,143.76
Cash in Hand (Float)	300.00
Lloyds Bank – Rothbury DCC bank account	<u>3,441.31</u>
Total	<u>29,216.34</u>

- 5) Cardstall Fund: The Cardstall Fund has received £160.42 interest in 2025 and is included in the Statement of Assets and Funds on pages 11 - 13. As at 31 December 2025 there is a total of £3,808.35 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,808.35
Lloyds Bank– Rothbury DCC bank account	-
Total	<u>3,808.35</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2025, which are set out on pages 7 - 15.

Respective responsibilities of members and examiner

As members of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required 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 commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

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.



J Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2026

CANON J MORTON ALL SAINTS CHURCH FUND

England & Wales - Charity number 514458

Accounts

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

TREASURER'S REPORT 2024

FINANCIAL REVIEW

We commenced 2024 with an operating balance of £11,658.60 for the General Fund in the Lloyds current bank account and cash in hand which included the December 2023 collection, planned giving and donations and we commence 2025 with a balance of £16,511.53 for the General Fund in the Lloyds current bank account, Barclays RHT DCC bank account, the CBF Deposit Fund account and cash in hand which includes the plate collections, planned giving and donations given during December 2024.

The 2024 figures for the General Fund Receipts and Payments Account show we have a surplus of £4,913.51 which means we have received more income than we have spent on expenditure for the General Fund.

Our offer of Parish Share for 2024 to the Newcastle Diocesan Board of Finance Ltd was £35,000. This was paid in full during the course of the year and was completed in the middle of December 2024 with a final payment of £1,400 all from General Fund income

Planned Giving was slightly higher than anticipated and was £484 above the 2024 budget figure. Non-Regular Gift Aided giving has seen a decrease in comparison with 2023. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased slightly this year and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Parish Giving Scheme.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing an increase on the 2023 figure but the Votive Candle Stand is showing a slight decrease on the 2023 figure

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2024 with the 100 Club renewal followed by a second 100 Club renewal in June 2024. We have raised the total of £1,908.00 during the year from the 100 Club. The Produce Stall run by Carol Milburn started again at the beginning of January and ran each month up to December with the exception of February and October and has raised a total of £917.45. At the end of August members of the three churches ran a stall at the Hexham Car Boot sale in August which raised £291.00 for the General Fund and again in September which raised a total of £100.00 with £50.00 for the General Fund and £50.00 for the Rothbury Fabric Fund. During 2024 Joan Storey ran various "Gladrags" events, notably the late May bank holiday weekend event, which raised a total of £1,317.31 and also ran a Sale of Fabrics event in October which raised a total of £165.00 with £82.50 for the General Fund and £82.50 for the Rothbury Fabric Fund. The monthly Coffee Morning and Stalls events organised by Kathryn Reynolds were held in All Saints Church between January and December and raised a total of £3,424.10. Kathryn also ran a series of Hall Warm Hub Friday morning coffee and chat events during February and March which raised a total of £30.00 from donations.

The Parish Hall has received an income of £2,232.00 against a total expenditure of £3,110.95 meaning that the Parish Hall account has ended 2024 with a deficit of £878.95. Our main regular group, Judali Yoga has increased the number of hours per week that they hire the hall back to pre-pandemic levels of use. The Whitton & Tosson Parish Council also hold the bi-monthly meetings in the hall, Anthea Wilbie-Chalk has a Discussion Group twice a month and Kathryn Reynolds, our Hall Bookings Secretary, has also seen an increase in other groups enquiring about and using the hall on a regular basis. The hall is also used by various church and community groups for which no charge is made and, had the normal charge of £8.00 per hour been applied to all the 'free' bookings, this would have given us a further £1,098.00 in income which would have meant that for 2024 the hall was showing a surplus. Messy Church meets on a monthly basis using all the hall rooms but as this is effectively their church premises no charge is made and these sessions have not been included in the £1,098.00.

The Card Stall which Alison Ball is now running also continues to provide an important source of income which enabled the purchase of the Royal British Legion Poppy Wreath and to fund the repair of bell ropes during 2024.

From the Rothbury Book Stall we have received £154.70 in donations in 2024 for the Rothbury Fabric Fund. The Book Stall is run by our churchwarden, Margaret Pope.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

St Andrew's Church, Thropton has had grass cutting carried out at a cost of £605.00, the fire extinguishers have been tested at a total cost of £51.60 and all the electrical equipment has been PAT tested at a cost of £27.30. These items have been financed from the General Fund. The Thropton Fabric Fund has received a total of £39.82 in quarterly shared interest during 2024 and has a balance at the end of 2024 of £801.04.

Christ Church Hepple has had its fire extinguishers tested at a cost of £51.60, the lightning conductor testing work has been undertaken at a cost of £120.00, all the electrical equipment PAT tested at a cost of £35.10 and grass cutting has cost £2,173.00 in 2024 which have all been paid for from the General Fund. The Hepple Tree and Grass Fund which is used for the maintenance of the existing Hepple churchyard has received £364.70 in donations, £0.93 in GASDS, £69.14 in shared interest and £292.00 from burial and monument fees during 2024 and has a balance of £1,983.27 at the end of 2024. The Hepple Churchyard Fund which is used for the new churchyard extension has received £119.70 in wedding donations, £195.00 in donations, £66.17 in gift aid and GASDS, £6.00 from the Hepple Honesty Jar, £1,192.00 from banns, wedding, funerals and memorial fees and £71.09 from quarterly shared interest. There has been £359.00 expenditure from the fund for a planning application to change the usage of the donated land from agriculture to burial ground. The Hepple Churchyard Fund has a balance of £2,669.65 at the end of 2024.

The Hepple Restoration Fund has received funeral donations of £300.00, donations of £175.00, planned giving of £250.00, HMRC gift aid and GASDS of £215.46, and monthly interest of £25.22 during 2024 and has a balance of £13,964.77 at the end of the year. During 2024 a new bank account, known as the Christ Church Hepple Savings Account, was opened which is generating the monthly interest and was set up with a transfer of £10,000.00 from the Christ Church Hepple current account.

All Saints' Rothbury has seen a total sum of £1,436.16 spent on cleaning and maintenance work in 2024 from the General Fund. This includes two garden waste bins (£104.00), grass cutting (£90.00), fire extinguishers tested and advice sought (£181.08), lightning conductors testing (£120.00), all electrical equipment PAT tested (£202.80) and the boiler repaired (£738.28). From the Rothbury Fabric Fund a total of £60,147.00 nett of VAT has been paid to Wensley Roofing Ltd for the repairs to the roofs and gutters, £315.00 has been paid on architect's fees for the repair work and £22,500 has been reimbursed to the lenders of the five-year interest free loans that were used to fund the repair work. As part of the fund raising for the repair work a Just Giving page was created by David and Toni Smith and a total of £1,535.00 has been raised in 2024 through the website. Of this sum, we have received £1,504.09 with £30.91 being taken by Just Giving in administrative charges.

Church running costs are showing in the accounts as £18,539.10. This figure is an increase from the 2023 figure of £16,004.64 which includes all the maintenance work undertaken at the three churches from the General Fund in 2024. A breakdown of the costs can be found in note 5 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £666.84 in 2024 shows a decrease in comparison to 2023 figure which was £1,232.69.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight increase in the amount of bank charges that we have paid in 2024 in comparison to 2023 due to Lloyds Bank increasing the monthly business banking charge from £7.00 per month to £8.50 per month in August 2024. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that we will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 10 in the column headed CASH FLOAT against the General Fund.

Printing and stationery costs of £246.92 for 2024 have decreased on the 2023 figure of £386.92. The Administration Costs of £261.85 for 2024 covers the costs incurred by the treasurer and planned giving officer in managing the DCC's financial affairs.

The Insurance Premiums total for 2024 for the three churches is shown in note 5 on page 8 as £7,703.90 which is a 5.56% increase on the figure of £7,297.90 shown for 2023 caused by the rate of inflation. The Parish Hall insurance premium was £1,052.01 in 2024 which is a 5.16% increase on the 2023 figure of £1,000.36, again caused by the rate of inflation. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £1,462.84 in 2024 through donations, gift aid and GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid a total of £668.09 in 2024 of which £389.59 was for the All Saints Church organ to be tuned by Harrison & Harrison Ltd of Durham, £194.80 for the Christ Church Hepple organ to be tuned by Harrison & Harrison Ltd of Durham, £23.70 for a Book of Hymn Arrangements and £60.00 on organ lessons. Also, the DCC members decided to transfer £439.42 from the Organ Fund to the General Fund to reimburse the General Fund for the tuning and repair to one of the pipes on the Christ Church Hepple organ expenditure in 2022 that was original paid for from the General Fund. The Organ Fund has ended 2024 with a balance of £8,272.45 which is split between the CBF Deposit Fund (£7,506.72) and the Rothbury PCC-CG bank account (£765.73) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund. In October 2024 the DCC took the decision to allocate some of the Organ Fund balance to a new Education Project initiative put forward by Jane Lothian, one of our organists and as at the end of 2024 the balance of £8,272.45 in the Organ Fund was split between the project (£4,560.11) and maintenance of the three organs (£3,712.34).

In October 2024 we received a £5,000.00 bequest from the late Keith Moodie and the family were keen that the funds be held in a separate fund from the Organ Fund and so this new fund is known as the Keith Moodie Bequest. The new fund is to be used only for the maintenance of the All Saints Church organ and we can use both the capital and any shared interest accrued for that purpose.

During 2021 the then Rector, Canon John Sinclair, decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall increase in the value of the CBF Investment units in 2024 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. Income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen a sharp increase in 2024 on the interest rates we received in 2023.

The Hepple Churchyard Fund has received £71.09 in shared interest from the CBF Deposit Fund during 2024 and the Hepple Tree & Grass Fund has received £69.14 in shared interest from the CBF Deposit Fund during 2024.

During 2023 I switched the fees for baptisms, banns, weddings, funeral and burials from being recorded in the General Fund to being allocated according to which church or churchyard the event took place in. What this means is all fees from weddings, banns and funerals held at All Saints' Church are now allocated to the Rothbury Fabric Fund, all fees from weddings, banns and funerals held at Christ Church Hepple are now allocated to the Hepple Restoration Fund, all burial and monument fees in the Christ Church Hepple churchyard are allocated to the newly named Hepple Tree & Grass Fund and all fees for services held at St Andrews Thropton will be allocated to Thropton Fabric Fund. The General Fund will continue to receive fees for funerals held at crematoria and Rothbury Cemetery and in 2024 this totalled £144.00 for two funerals held at Bockenfield Crematorium Felton (£72.00) and two graveside funerals held at Rothbury Cemetery (£72.00).

The Rothbury Coffee Fund has received a total of £610.64 in 2024 which is represented by £443.45 in coffee donations and £167.19 in shared interest. Total expenditure in 2024 amounts to £149.80 which includes the purchase of a new microwave (£80.00), purchase of a new coffee machine (£30.00) and the purchase of coffee items (£39.08). The fund has a balance of £3,555.85 at the end of 2024.

At the beginning of April 2024 British Gas credited to All Saints' Church gas account all the Climate Change Levy of £1,147.27 which was backdated to April 2020. This had the effect that, from April to October 2024, the account remained in credit and there was no expenditure. It was only from November that we started paying for the church gas. This is why the Utilities shown in the note 5 on page 8 under Church Running Costs is showing £3,319.55 for 2024 which is a considerable decrease on the 2023 figure of £4,231.29.

**ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF
ROTHBURY HEPPLA AND THROPTON**

During a vacancy a Sequestration Fund has to be set up for the financial administration of the Rothbury Rectory and Visiting Clergy expenses which can be claimed back from the diocese on a monthly basis. At their September 2023 meeting the Upper Coquetdale PCC delegated the running of the Sequestration Fund to the RHT DCC. This is run by me, as RHT DCC Treasurer, as all financial matters concerning the rectory and visiting clergy are dealt with by this DCC. At the RHT DCC meeting held in September 2023 members confirmed that the Sequestration Fund could be set up within the RHT DCC accounts and would be funded by a transfer of an initial £500.00 from the General Fund with up to a further £500.00 available to be transferred if required during the vacancy. The initial £500.00 was transferred from the General Fund to the Sequestration in September 2023 and has been used to fund expenditure on the rectory and visiting clergy. Since the end of October 2023, a monthly claim has been submitted to the Newcastle Diocesan Board of Finance Ltd and both the October and November claims have been paid. These payments are recorded in the accounts as negative expenditure offsetting the various payments. During 2024 the extra £500 which had been made available by the RHT DCC was transferred from the General Fund Reserves to the Sequestration Fund. This shows in the “Statement of Assets and Liabilities” on Page 11 in the Transfers column. The Sequestration Fund is therefore not showing any income but is showing an expenditure figure of £375.04 which represents the December 2024 expenditure and a balance of £465.61 in the “Statement of Assets and Liabilities” on Page 11. The December 2024 claim is due to be paid by the diocese in January 2025 and will appear in the 2025 RHT DCC Accounts.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sue Bowmer and Sandy Macaulay for running the 100 Club, to thank Alison Ball for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC’s monthly contribution to the parish running costs. I would also like to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the RHT DCC members for their support and advice during the vacancy in what has been a difficult year to manage the finances.

Other thanks should go to Carol Milburn for running the Produce Stall on the first Sunday of each month and for all those who do the baking, to Kathryn Reynolds for organising and running the monthly Coffee Mornings on the second Saturday of the month and for taking all the bookings for the Parish Hall.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC’s various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management. If all these steps are taken it is likely we will be able to pay our estimated 2025 Parish Share in full which is £35,000. This equates to £2,916.66 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2025 Parish Share in full without selling more shares and using General Fund reserves or we may default in 2025 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



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Vice Chair
Richard Maudslay



.....

Treasurer
Christopher Pope

19th March 2025

.....

Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH, HEPPLÉ
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2024.

- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2024.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2024.

- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2024	2023
	£	£
RECEIPTS		
Income from Operating Activities		
Fees	144.00	68.00
Church Hire	200.00	250.00
Parish Hall Rent	<u>2,232.00</u>	<u>1,897.00</u>
	<u>2,576.00</u>	<u>2,215.00</u>
Fund Raising		
Fund Raising General (1)	6,112.36	3,319.85
Fund Raising 100 Club	1,908.00	1,880.00
	<u>8,020.36</u>	<u>5,199.85</u>
Incoming Resources from Donors		
Planned Giving (2)	35,984.01	35,059.15
HMRC Gift Aid on Planned Giving/GASDS (2)	10,075.31	10,294.29
Gift Aid Giving Non- Regular (2)	652.00	1,758.80
Plate Collections (3)	4,665.62	4,240.41
	<u>51,376.94</u>	<u>51,352.65</u>
Other Voluntary Incoming Resources		
Donations (4)	903.17	1,737.79
	<u>903.17</u>	<u>1,737.79</u>
Income from Investments		
CBF Deposit Fund Shared Interest	180.03	35.88
NSIB Dividends	641.31	514.17
CBF Investment Funds Dividends	263.78	259.74
	<u>1,085.12</u>	<u>809.79</u>
TOTAL RECEIPTS	<u>63,961.59</u>	<u>61,315.08</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	990.00	1,060.00
	<u>990.00</u>	<u>1,060.00</u>
Charitable Activities		
Donations to Missions and Charities	-	-
	<u>-</u>	<u>-</u>
Church Activities and Running Costs		
Parish Share	35,000.00	36,000.00
Church Running Costs (5)	18,539.10	16,004.64
Clergy Expenses	(726.44)	3,137.66
Parish Hall Running Costs (8)	3,110.95	3,075.99
Service & Sanctuary Expenses	754.69	477.28
Visiting, Lay and Retired Clergy Costs	37.94	183.35
Hire of Hepple Village Hall	25.00	-
Quinquennial Inspection	650.00	-
	<u>57,391.24</u>	<u>58,878.92</u>
Parish Administration		
Bank Charges	91.90	84.00
Planned Giving Expenses	-	6.00
Printing and Stationery	246.92	386.92
Administration Costs	261.85	310.85
Internet Broadband	66.17	66.17
Telephone Rothbury Rectory	-	378.75
	<u>666.84</u>	<u>1,232.69</u>
TOTAL PAYMENTS	<u>59,048.08</u>	<u>61,171.61</u>
OPERATING SURPLUS FOR YEAR (9)	<u>4,913.51</u>	<u>143.47</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLE
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2024**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in January 2024 and continued each month up to December 2024 with the exception of February and October. The monthly Coffee Morning event on the second Saturday of the month was held each month from January to December 2024 in All Saints Church Rothbury. Other fundraising events in 2024 have included a Sale of Fabric items, a number of Gladrags sales, two Car Boot sales at Hexham in August and September and on Friday mornings during February and March a Hall Warm Hub event. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall	917.45
Sale of Fabric Items	82.50
Gladrags Sales	1,317.31
Hall Warm Hub (February and March 2024)	30.00
Hexham Car Boot Sales (August and September 2024)	341.00
Coffee Morning Events	<u>3,424.10</u>
Total	<u>6,112.36</u>

2. Planned Giving

The total of regular giving in 2024 has seen an increase on the 2023 figure of £924.86. The Planned Giving overall figure of £35,984.01 includes £9,758.01 which has been paid through the Church of England Parish Giving Scheme. From this scheme we have also received £2,439.53 in Gift Aid which forms part of the overall total of £10,075.31 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2024 has also seen a decrease of £1,106.80 on the 2023 figure.

3. Income from Plate Collections is given as the total amount for all three churches. The 2024 figure has seen a slight increase on the 2023 figure. The breakdown between the three churches is as follows: -

	2024	2023
	£	£
Hepple	440.00	436.00
Rothbury	3,658.62	3,333.41
Thropton	567.00	471.00
Total	<u>4,665.62</u>	<u>4,240.41</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2024 are shown below; these do not appear in the Receipts and Payments account.

	£
Alzheimer’s Society - Funeral Donation and HMRC Gift Aid	241.76
Total	<u>241.76</u>

4. Donations Received

The sum of £903.17 includes £523.08 from the Wall Safe, £164.24 from the Votive Candle Stand and £215.85 in general donations.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2024 - CONTINUED

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2024	2023
	£	£
Insurance on the three church buildings	7,703.90	7,297.90
Music, Bells, Organ and Piano Tuning and Organist Expenses	2,830.40	2,352.16
Cleaning and maintenance	4,499.76	1,892.61
Utilities	3,319.55	4,231.29
Social Expenses (Rector's Retirement Party)	-	45.89
Miscellaneous Sundries	185.49	184.79
Total	<u>18,539.10</u>	<u>16,004.64</u>

6. From the Card Stall Fund the following has been paid

	£
The Royal British Legion – Wreath for 2024	24.49
Repair of Bell Ropes	339.18
Greetings Cards etc	<u>219.19</u>
Total	<u>582.86</u>

The total of £582.86 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 12.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence 2024	20.00
100 Club Prizes	<u>970.00</u>
Total	<u>990.00</u>

8. Parish Hall Running Costs

	2024	2023
	£	£
Insurance	1,052.01	1,000.36
Cleaning and Maintenance	385.71	646.67
Utilities	1,511.23	1,428.96
Music Licenses	162.00	-
Total	<u>3,110.95</u>	<u>3,075.99</u>

The Cleaning and Maintenance figure of £385.71 includes £135.00 for the boiler to be tested, £39.60 for the fire extinguishers to be tested, £62.40 for the electrical equipment to be PAT tested, £122.26 for hand towels, and £26.45 for a new mop and cleaning materials.

It was decided by the Churchwardens and Treasurer to renew the Music Licenses for the Parish Hall for 2024 so that lets are able to use music which may be under copyright. This decision will be kept under review.

9. The 2024 figure for the “Operating Surplus for Year” shows we have a surplus of £4,913.51 on the income and expenditure for the General Fund for the year. This has been achieved due the fact that the overall payments for 2024 have decreased by £2,123.53 on the 2023 figure whilst the receipts for 2024 have increased by £2,646.51 over the 2023 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2024**

	2024	2023
	£	£
Fixed assets		
CBF Investment Fund (1)	8,825.01	8,663.11
CBF Investment Fund (WS) (1)	894.85	878.43
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	<u>26,719.86</u>	<u>26,541.54</u>
Current assets		
Debtors	-	-
CBF Deposit Account (3)	91,194.36	75,222.38
Cash Float	300.00	300.00
Sum Total of other Bank Accounts	<u>20,257.86</u>	<u>25,815.72</u>
	111,752.22	101,338.10
Liabilities		
Creditors: Amounts falling due in one year	-	-
	<u> </u>	<u> </u>
Net current assets less current liabilities	<u>111,752.22</u>	<u>101,338.10</u>
 Total assets less current liabilities	 <u>138,472.08</u>	 <u>127,879.64</u>
 Total net assets less liabilities	 <u>138,472.08</u>	 <u>127,879.64</u>
 Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	26,231.39	21,200.14
Endowment		
Endowment - Canon Morton Bequest (3)	17,943.00	17,943.00
Designated		
Designated - Hardship Fund	1,289.35	1,225.28
Designated - Cardstall Fund (5)	3,666.54	3,739.64
Restricted		
Restricted - Donkin Bequest	2,222.14	2,111.69
Restricted - Parish Hall Fund	17,539.22	16,816.57
Restricted - Hepple Restoration Fund	13,964.77	12,999.09
Restricted - Organ Fund	8,272.45	7,917.12
Restricted - Thropton Fabric Fund	801.04	761.22
Restricted - Topping Memorial Fund	645.06	613.00
Restricted - Wright Memorial Fund	2,734.27	2,598.38
Restricted - Hepple Churchyard Fund	2,669.65	1,378.69
Restricted - Hepple Tree & Grass Fund	1,983.27	1,255.50
Restricted - Rothbury Churchyard Fund	76.73	72.91
Restricted - Rothbury Coffee Fund	3,555.85	3,094.29
Restricted - Rothbury Fabric Fund	17,797.35	21,846.38
Restricted - Rothbury Emergency Fund	189.24	552.89
Restricted - Rothbury Refurbishment Fund	10,549.35	10,580.93
Restricted - Sequestration Fund	465.61	340.65
Restricted - Young People Fund	875.80	832.27
Restricted - Keith Moodie Bequest	<u>5,000.00</u>	<u> </u>
Funds of the churches	<u>138,472.08</u>	<u>127,879.64</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted fund						
General Reserve (4)	4,913.51	11,298.02	-	9,719.86	300.00	26,231.39
Endowment fund						
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,289.35	-	-	-	1,289.35
Cardstall Fund	148.24	3,518.30	-	-	-	3,666.54
Restricted funds						
Parish Hall Fund (1)	-	17,539.22	-	-	-	17,539.22
Wright Memorial Fund	-	2,734.27	-	-	-	2,734.27
Topping Memorial Fund	-	645.06	-	-	-	645.06
Hepple Restoration Fund (5)	13,964.77	-	-	-	-	13,964.77
Hepple Churchyard Fund	-	2,669.65	-	-	-	2,669.65
Hepple Tree & Grass Fund	-	1,983.27	-	-	-	1,983.27
Rothbury Churchyard Fund	-	76.73	-	-	-	76.73
Rothbury Coffee Fund (2)	-	3,555.85	-	-	-	3,555.85
Rothbury Fabric Fund	-	17,797.35	-	-	-	17,797.35
Rothbury Emergency Fund	-	189.24	-	-	-	189.24
Rothbury Refurbishment Fund (1)	-	10,549.35	-	-	-	10,549.35
Donkin Bequest	-	2,222.14	-	-	-	2,222.14
Thropton Fabric Fund	-	801.04	-	-	-	801.04
Sequestration Fund	465.61	-	-	-	-	465.61
Young People Fund	-	875.80	-	-	-	875.80
Keith Moodie Bequest (3)	-	5,000.00	-	-	-	5,000.00
Organ Fund	765.73	7,506.72	-	-	-	8,272.45
Total funds	20,257.86	91,194.36	17,000.00	9,719.86	300.00	138,472.08

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund. In 2024 the Rothbury Warm Hub Fund was renamed as the Rothbury Refurbishment Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from coffee donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.
3. In 2024 the Keith Moodie Bequest Fund was created as a restricted fund from a bequest from the late Keth Moodie and is be used for the maintenance of the organ at All Saints Church Rothbury. Both the capital and interest can be used for this purpose.
4. The General Reserve is now split between the Lloyds Bank – Rothbury DCC bank account, the Barclays Bank – RHT DCC bank account, the CBF Deposit Fund account, the CBF Investment Fund accounts and petty cash for floats at fundraising events.
5. In 2024 the Hepple Restoration Fund was split between the Lloyds Bank – Christ Church Hepple current bank account and the new Lloyds Bank – Christ Church Hepple savings bank account when £10,000.00 was transferred from the current bank account to the savings bank account which attracts monthly interest.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024**

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted fund						
General Reserve	21,200.14	63,961.59	(59,048.08)	(60.58)	178.32	26,231.39
Endowment fund						
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,225.28	64.07	-	-	-	1,289.35
Cardstall Fund	3,739.64	509.76	(582.86)	-	-	3,666.54
Restricted funds						
Parish Hall Fund	16,816.57	877.64	(154.99)	-	-	17,539.22
Wright Memorial Fund	2,598.38	135.89	-	-	-	2,734.27
Topping Memorial Fund	613.00	32.06	-	-	-	645.06
Hepple Restoration Fund	12,999.09	965.68	-	-	-	13,964.77
Hepple Churchyard Fund	1,378.69	1,649.96	(359.00)	-	-	2,669.65
Hepple Tree & Grass Fund	1,255.50	727.77	-	-	-	1,983.27
Rothbury Churchyard Fund	72.91	3.82	-	-	-	76.73
Rothbury Coffee Fund	3,094.29	610.64	(149.08)	-	-	3,555.85
Rothbury Fabric Fund	21,846.38	78,912.97	(82,962.00)	-	-	17,797.35
Rothbury Emergency Fund	552.89	14.35	(378.00)	-	-	189.24
Rothbury Refurbishment Fund	10,580.93	1,899.58	(1,931.16)	-	-	10,549.35
Donkin Bequest	2,111.69	110.45	-	-	-	2,222.14
Thropton Fabric Fund	761.22	39.82	-	-	-	801.04
Sequestration Fund	340.65	-	(375.04)	500.00	-	465.61
Young People Fund	832.27	43.53	-	-	-	875.80
Organ Fund	7,917.12	1,462.84	(668.09)	(439.42)	-	8,272.45
Keith Moodie Bequest	-	5,000.00	-	-	-	5,000.00
Total funds	127,879.64	157,022.42	(146,608.30)	-	178.32	138,472.08

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ**
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2024

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £9,541.54 on 31 December 2023 have increased in overall value by £178.32 in 2024.

As at 31 December 2023 the CBF Investment Fund was valued at £8,663.11 as shown on page 9 under the 2023 figure and was the figure shown in the 2023 RHT DCC Accounts. However, this valuation was incorrectly given by CCLA and FNZ Management as it was based on the valuation as at 30 December 2023 and not as at 31 December 2023. This meant that the fund had to be revalued on 01 January 2024 to the actual valuation as at 31 December 2023 and decreased in value by £35.57 to £8,627.54. This fund was revalued on 30 June 2024 and increased in value by £250.75 to £8,878.29. The fund was again revalued on 31 December 2024 and decreased in value by £53.28 and was valued at £8,825.01. This means that over the full 2024 year this investment fund has increased by £161.90.

As at 31 December 2023 the CBF Investment Fund (WS) was valued at £878.43 as shown on page 9 under the 2023 figure. However, this valuation was incorrectly given by CCLA and FNZ Management as it was based on the valuation as at 30 December 2023 and not as at 31 December 2023. This meant that the fund had to be revalued on 01 January 2024 to the actual valuation as at 31 December 2023 and decreased in value by £3.60 to £874.83. This fund was revalued on 30 June 2024 and increased in value by £25.42 to £900.25. The fund was again revalued on 31 December 2024 and decreased in value by £5.40 and was valued at £894.85. This means that over the full 2024 year this investment fund has increased by £16.42.

Overall, the two CBF Investment Funds have increased in total value by £178.32 during 2024 and as at 31 December 2024 were valued at a combined total of £9,719.86.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £263.78 and from the Canon Morton Bequest held in an NS&I Investment Bond amounting to £641.31 as well as £48.38 from the Canon Morton Bequest and £131.65 from the General Fund held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest in proportion to its balance as at 31 March 2024, 30 June 2024, 30 September 2024 and 31 December 2024. The total amount of interest generated during the year by the CBF Deposit Account amounted to £4,106.72.

	£	
Lloyds – Christ Church Hepple (Savings)	25.22	
CBF Deposit Fund Account	4,106.72	
CBF Investment Fund Account (WS)	24.27	
CBF Investment Fund Account	239.51	
NS&I Bond	641.31	
Total	<u>5,037.03</u>	(2023: £3,258.16)

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**

**NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2024
(CONT)**

- 4) In 2024 the General Fund Receipts and Payments Account had an operating surplus of £4,913.51. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay £35,000 in parish share to the Diocese in 2024. As at 31 December 2024 there is a total of £26,231.39 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,825.01
CBF Investment Fund Account (WS)	894.85
CBF Deposit Fund Account	11,298.02
Cash in Hand (Float)	300.00
Barclays Bank – RHT DCC bank account	50.00
Lloyds Bank – Rothbury DCC bank account	<u>4,863.51</u>
Total	<u>26,231.39</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £185.74 interest in 2024 and is included in the Statement of Assets and Funds on pages 9 - 11. As at 31 December 2024 there is a total of £3,666.54 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,518.30
Lloyds Bank– Rothbury DCC bank account	148.24
Total	<u>3,666.54</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2024, which are set out on pages 6 - 13.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required 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 commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

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.



J Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

6 March 2025

CANON J MORTON ALL SAINTS CHURCH FUND

England & Wales - Charity number 514458

Accounts

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLÉ AND THROPTON

TREASURER'S REPORT 2023

FINANCIAL REVIEW

We commenced 2023 with an operating balance of £12,015.13 for the General Fund in the Lloyds current bank account and cash in hand which included the December 2022 collection, planned giving and donations and we commence 2024 with a slightly lower balance of £11,658.60 for the General Fund in the Lloyds current bank account and cash in hand which includes the plate collections, planned giving and donations given during December 2023.

The 2023 figures for the General Fund Receipts and Payments Account show we have a surplus of £143.47 which means we have received more income than we have spent on expenditure for the General Fund.

Our allocation of Parish Share for 2023 was £35,000. This was paid in full during the course of the year and was completed at the beginning of December 2023 with a final payment of £2,900 all from General Fund income. However, an additional £1,000 was paid at the end of December 2023 increasing the total paid to £36,000.

Planned Giving was lower than anticipated and was £841 below the 2023 budget figure. Non-Regular Gift Aided giving has increased in comparison with 2022. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased slightly this year and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Parish Giving Scheme run by the Diocese of Gloucester.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing a considerable decrease on the 2022 figure and the Votive Candle Stand is also showing a decrease on the 2022 figure. In November 2022 a Contactless Donations Terminal was installed in All Saints Church on a Diocesan trial which ended in early October 2023. A total of £972.00 was donated between November 2022 and October 2023 of which we received £66.78 in 2022 and £860.99 in 2023 with £44.23 being deducted in transactions charges. However, we have been able to claim £243.00 in GASDS on the gross donation of £972.00 and this is included in the HMRC Gift Aid on Planned Giving/GASDS figure for 2023 in the General Fund Receipts and Payments.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2023 with the 100 Club renewal followed by a second 100 Club renewal in June 2023. We have raised the total of £1,880.00 during the year from the 100 Club. The Produce Stall run by Carol Milburn started again at the beginning of June and ran each month up to December with the exception of October and has raised a total of £382.30. At the end of August members of the three churches ran a stall at the Hexham Car Boot sale and raised £335.20. Also, in August a Nearly New Event which was run by Joan Storey raised £250.05. A monthly Coffee Morning and Stalls event organised by Kathryn Reynolds was held in All Saints Church between February and December which raised a total of £2,093.80. In May a Coronation Fete organised by Gill Sinclair and her team was held in All Saints Church which raised a total of £410.63 of which £198.13 from the Refreshment Stall was donated by Gill Sinclair to the Alnwick District Foodbank. The remaining £212.50 was split with £55.00 for the General Fund, £100.00 for the Rothbury Fabric Fund, £8.00 for the Rothbury Churchyard Fund and £49.50 for the Rothbury Warm Hub Fund. Joan Storey has also organised four other events during December 2022 and 2023 which have raised a total of £203.50 and a detailed breakdown of the General Fund figures can be found on page 7 under Fundraising.

The Parish Hall has received an income of £1,897.00 against a total expenditure of £3,075.99 meaning that the Parish Hall account has ended 2023 with a deficit of £1,178.99. This is due to the fact that one of our regular groups, The Trefoil Guild Rothbury have disbanded following their July 2023 meeting. However, our main regular group, Judali Yoga has increased the number of hours per week that they hire the hall back to pre-pandemic levels of use.

The Card Stall which Gill Sinclair was running and Alison Ball is now running also continues to provide an important source of income.

St Andrew's Church, Thropton has had grass cutting carried out at a cost of £310.00 and the fire extinguishers have been tested at a total cost of £51.60. These items have been financed from the General Fund. The Thropton Fabric Fund, which is used for project work rather than general repairs, has paid £270.00 for new front doors and £458.00 for 2019 Quinquennial work. The Thropton Fabric Fund has a balance at the end of 2023 of £761.22.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

Christ Church Hepple has had its fire extinguishers tested at a cost of £51.60, the lightning conductor testing work has been undertaken at a cost of £120.00 and grass cutting has cost £975.00 in 2023 which have all been paid for from the General Fund. A further £130.00 has been paid for grass cutting from the Hepple Tree and Grass Fund. This fund also received £350.00 in gift aid donations, a further £87.50 in gift aid and £948.00 from burial and monument fees.

The Hepple Restoration Fund has received funeral fees of £198.00, donations of £475.00, planned giving of £250.00, HMRC gift aid and GASDS of £257.50, a funeral collection of £245.00, the Honesty Jar received £10.00 in donations and the Afternoon Tea and Wellbeing event raised £100.00 during 2023 and has a balance of £12,999.09 at the end of the year.

All Saints' Rothbury has seen a total sum of £514.41 spent on cleaning and maintenance work in 2023 from the General Fund. This includes the garden waste bin (£49.50), grass cutting (£150.00), fire extinguishers tested (£55.20), lightning conductors testing (£120.00) and various items for All Saints Church (£139.71). From the Rothbury Fabric Fund £165.00 has been paid for repairs to the Bell Tower rope handrail and door. From the Bookstall Fund £2,074.89 has been paid out for a new noticeboard for All Saints Church and a further £65.00 to install it. We received a grant from Northumberland County Council of £2,000.00 towards the noticeboard and my thanks go to Councillor Steven Bridgett for organising that. A gift aid donation of £500.00, together with the gift aid of £125.00, was also received to cover the cost of the noticeboard.

Church running costs are showing in the accounts as £16,004.64. This figure is an increase from the 2022 figure of £15,072.50 which includes all the maintenance work undertaken at the three churches from the General Fund in 2023. A breakdown of the costs can be found in note 5 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £1,232.69 in 2023 shows an increase in comparison to 2022 figure which was £1,008.87.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight decrease in the amount of bank charges that we have paid in 2023 in comparison to 2022. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that we will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 10 in the column headed CASH FLOAT against the General Fund.

Printing and stationery costs of £386.92 for 2023 have slightly decreased on the 2022 figure of £403.15. The Administration Costs of £310.85 for 2023 covers the costs incurred by the treasurer and planned giving officer in managing the DCC's financial affairs.

The Insurance Premiums total for 2023 for the three churches is shown in note 5 on page 8 as £7,297.90 which is a 6.24% increase on the figure of £6,869.15 shown for 2022 caused by the rate of inflation. The Parish Hall insurance premium was £1,000.36 in 2023 which is a 6.25% increase on the 2022 figure, again caused by the rate of inflation. In August 2018 the All Saints' Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

In December 2022 the Parish of Upper Coquetdale received a Parish Support Grant for energy costs of £1,685.00 and this was split three ways between the three DCCs with the RHT DCC receiving £561.66. In March 2023 a further Energy Support Grant of £705.50 was received by the Parish and this again was split three ways between the three DCCs with the RHT DCC receiving £235.18. The grant is not shown in the General Fund receipts and Payments Account as the £235.18 has been recorded as negative expenditure against each of the six utilities.

In 2022 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £2,107.83 in 2023 through donations, GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid a total of £306.65 in 2023 for the organ to be tuned by Harrison & Harrison Ltd of Durham. The Organ Fund has ended 2023 with a balance of £7,917.12 which is split between the CBF Deposit Fund (£7,006.38) and the Rothbury PCC-CG bank account (£910.74) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund. During 2023 £1,000.00 was transferred from the Rothbury PCC-CG bank account to the CBF Deposit Fund to reduce the working capital held in the Rothbury PCC-CG bank account.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

During 2022 the Rector decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall increase in the value of the CBF Investment units in 2023 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. Income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen an increase in 2023 after the depressing low interest rates we received in 2022.

The Hepple Churchyard Fund has received £51.24 in shared interest from the CBF Deposit Fund during 2023.

During 2023 the budget for cleaning and maintenance for the three churches was exceeded due to the fact that the cost of grass cutting at Hepple and Thropton had risen from £12.00 per hour to £20.00 per hour due to the fact that new grass cutters were being used. The churchwardens at Hepple and Thropton were informed that grass cutting would have to be reduced in order to meet the budgetary figure and as a result gift aid donations of £350.00 were donated to be used for the Hepple grass cutting to which gift aid of £87.50 was added. The donations and gift aid were put into an existing restricted fund known as the Hepple Tree Fund which I renamed as the Hepple Tree and Grass Fund. In the event only £130.00 had to be used from this fund to pay for the final grass cut of the year at Hepple.

During 2023 I switched the fees for baptisms, banns, weddings, funeral and burials from being recorded in the General Fund to being allocated according to which church or churchyard the event took place in. What this means is all fees from weddings, banns and funerals held at All Saints' Church are now allocated to the Rothbury Fabric Fund, all fees from weddings, banns and funerals held at Christ Church Hepple are now allocated to the Hepple Restoration Fund, all burial and monument fees in the Christ Church Hepple churchyard are allocated to the newly named Hepple Tree & Grass Fund and all fees for services held at St Andrews Thropton will be allocated to Thropton Fabric Fund. The General Fund will continue to receive fees for funerals held at crematoria and in 2023 this total £68.00 for two funerals held at Brockenfield Crematorium Felton.

The Rothbury Coffee Fund has received a total of £550.22 in 2023 which is represented by £446.09 in coffee donations and £104.13 in shared interest and has a balance of £3,094.29 at the end of 2023.

During the last quarter of 2023 Barclays bank conducted a review of the RHT DCC bank account. This is the bank account that receives all the Planned Giving Standing Orders each month which are then transferred to the DCC's main bank account which is the Lloyds – Rothbury DCC bank account. The review of the RHT DCC bank account involved a lot of form filling which our Planned Giving Officer, Adrienne Thunder, undertook as the main contact for the bank account and also a considerable amount of telephone calls answering subsequent questions at which point I, as treasurer, became involved. I am pleased to report that after almost three months of detailed investigation Barclays bank were finally satisfied that the bank account was being properly used and administered and not being used for illicit purposes. We have been informed that Barclays bank will conduct a similar review every five years.

I am pleased to report that the Parish Giving Scheme run by the Diocese of Gloucester seems to have been secured financially as, in late 2023, the Archbishops' Council decided to fund the running of the scheme from the centre rather than each diocese that uses the scheme paying an annual fee to the Diocese of Gloucester. I believe that the reasoning behind the change is to try and encourage dioceses that have been reluctant to use the scheme due to cost implications to now join the Parish Giving Scheme.

As I have reported at various RHT DCC meetings during 2023, the CCLA Investment Management, who administer our CBF Investment funds and CBF Deposit fund, finally switched in November 2023 to using a third-party agent to deal with all deposits and withdrawals. This has meant downloading and using a new withdrawal form and also downloading and using a deposit form for the first time which CCLA have provided. CCLA have also set up a new bank account into which all deposits are transferred and will only action those deposits on receipt of a deposit form attached to an e-mail. The CCLA Investment Management now has a Digital Portal which allows me to download all the documentation when I deposit into or withdraw from the funds.

**ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF
ROTHBURY HEPPLE AND THROPTON**

During a vacancy a Sequestration Fund has to be set up for the financial administration of the Rothbury Rectory and Visiting Clergy expenses which can be claimed back from the diocese on a monthly basis. At their September meeting the Upper Coquetdale PCC delegated the running of the Sequestration Fund to the RHT DCC. This is run by me, as RHT DCC Treasurer, as all financial matters concerning the rectory and visiting clergy are dealt with by this DCC.

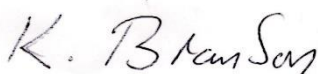
At the RHT DCC meeting held in September members confirmed that the Sequestration Fund could be set up within the RHT DCC accounts and would be funded by a transfer of an initial £500.00 from the General Fund with up to a further £500.00 available to be transferred if required during the vacancy. The initial £500.00 was transferred from the General Fund to the Sequestration in September 2023 and has been used to fund expenditure on the rectory and visiting clergy. Since the end of October 2023, a monthly claim has been submitted to the Newcastle Diocesan Board of Finance Ltd and both the October and November claims have been paid. These payments are recorded in the accounts as negative expenditure offsetting the various payments. The Sequestration Fund is therefore not showing any income but is showing an expenditure figure of £159.35 which represents the December 2023 expenditure and a balance of £340.65 in the "Statement of Assets and Liabilities" on Page 11. The December 2023 claim is due to be paid by the diocese in January 2024 and will appear in the 2024 RHT DCC Accounts.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sue Bowmer for running the 100 Club, to thank Gill Sinclair and Alison Ball for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs. I would also like to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the Rector, Canon John Sinclair, for his support and advice during his incumbency in what have been difficult years to manage the finances.

Other thanks should go to Carol Milburn for running the Produce Stall on the first Sunday of each month and for all those who do the baking, to Kathryn Reynolds for organising and running the monthly Coffee Mornings on the second Saturday of the month and to Ken Branson, our Acting DCC Chairman, for his advice on difficult financial matters.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management. If all these steps are taken it is likely we will be able to pay our estimated 2024 Parish Share in full which is £35,000. This equates to £2,916.66 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2024 Parish Share in full without selling more shares or we may default in 2024 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



20th March 2024

.....
Acting Chair
Kenneth Branson

.....
Treasurer
Christopher Pope

.....
Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH, HEPPLER
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2023.

- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2023.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2023.

- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2023	2022
	£	£
RECEIPTS		
Income from Operating Activities		
Fees	68.00	3,203.00
Church Hire	250.00	200.00
Parish Hall Rent	<u>1,897.00</u>	<u>1,184.00</u>
	<u>2,215.00</u>	<u>4,587.00</u>
Fund Raising		
Fund Raising General (1)	3,319.85	1,601.53
Fund Raising 100 Club	1,880.00	1,896.00
	<u>5,199.85</u>	<u>3,497.53</u>
Incoming Resources from Donors		
Planned Giving (2)	35,059.15	35,477.92
Planned Giving Recall	-	(600.00)
HMRC Gift Aid on Planned Giving/GASDS (2)	10,294.29	9,709.35
Gift Aid Giving Non- Regular (2)	1,758.80	793.00
Plate Collections (3)	4,240.41	4,186.83
	<u>51,352.65</u>	<u>49,567.10</u>
Other Voluntary Incoming Resources		
Donations (4)	1,737.79	1,804.57
	<u>1,737.79</u>	<u>1,804.57</u>
Income from Investments		
CBF Deposit Fund Shared Interest	35.88	6.17
NSIB Dividends	514.17	134.22
CBF Investment Funds Dividends	259.74	258.31
	<u>809.79</u>	<u>398.70</u>
TOTAL RECEIPTS	<u>61,315.08</u>	<u>59,854.90</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	1,060.00	920.00
	<u>1,060.00</u>	<u>920.00</u>
Charitable Activities		
Donations to Missions and Charities	-	1,000.00
	<u>-</u>	<u>1,000.00</u>
Church Activities and Running Costs		
Parish Share	36,000.00	34,000.00
Church Running Costs (5)	16,004.64	15,072.50
Clergy Expenses	3,137.66	3,079.60
Parish Hall Running Costs (8)	3,075.99	2,032.65
Service & Sanctuary Expenses	477.28	280.78
Visiting, Lay and Retired Clergy Costs	183.35	160.20
Quinquennial Inspection	-	-
	<u>58,878.92</u>	<u>54,625.73</u>
Parish Administration		
Bank Charges	84.00	92.29
Planned Giving Expenses	6.00	11.56
Printing and Stationery	386.92	403.15
Administration Costs	310.85	-
Internet Broadband	66.17	65.39
Telephone Rothbury Rectory	378.75	436.48
	<u>1,232.69</u>	<u>1,008.87</u>
TOTAL PAYMENTS	<u>61,171.61</u>	<u>57,554.60</u>
OPERATING SURPLUS FOR YEAR (9)	<u>143.47</u>	<u>2,300.30</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2023**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in June 2023 and continued each month up to December 2023 with the exception of October. Other fundraising events in 2023 have included a Sale of Household items, a Nearly New Clothes Sale, a stall at the Elsdon Christmas Fayre in December 2022, a Record Collection Sale, a Coronation Fete, a Nearly New Sale and a Car Boot sale at Hexham both at the end of August and a monthly Coffee Morning event held each month from February to December 2023 in All Saints Church Rothbury. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall (June – December 2023)	382.30
Sale of Household Items	20.00
Nearly New Clothes Sale	22.50
Stall at Elsdon Christmas Fayre (December 2022)	31.00
Sale of Record Collection	130.00
Coronation Fete – Bags & Scarfs (May 2023)	55.00
Nearly New Sale (August 2023)	250.05
Hexham Car Boot Sale (August 2023)	335.20
Coffee Morning Events (February - December 2023)	<u>2,093.80</u>
Total	<u>3,319.85</u>

2. Planned Giving

The total of regular giving in 2023 has seen a slight decrease on the 2022 figure of £418.77. The Planned Giving overall figure of £35,059.15 includes £9,410.15 which has been paid through the Parish Giving Scheme run by the Diocese of Gloucester. From this scheme we have also received £2,352.67 in Gift Aid which forms part of the overall total of £10,294.29 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2023 has also seen an increase of £965.80 on the 2022 figure.

3. Income from Plate Collections is given as the total amount for all three churches. The 2023 figure has seen a slight increase on the 2022 figure. The breakdown between the three churches is as follows: -

	2023	2022
	£	£
Hepple	436.00	487.05
Rothbury	3,333.41	3,096.78
Thropton	471.00	603.00
Total	<u>4,240.41</u>	<u>4,186.83</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2023 are shown below; these do not appear in the Receipts and Payments account.

	£
Alnwick District Foodbank – Collection from the Rector’s Retirement Service	739.35
Meningitis Now – Wedding Plate Collection	46.00
Messy Church – HMRC Charities Gift Aid on Donation	25.00
Mind – Wedding Plate Collection	95.00
Revd Colin Scott Funeral – Donation of Organist and Verger Fees	100.00
Total	<u>1,005.35</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2023 - CONTINUED

4. Donations Received

The sum of £1,737.79 includes £469.24 from the Wall Safe, £272.56 from the Votive Candle Stand, £860.99 from the Contactless Donations Terminal and £135.00 in general donations.

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2023	2022
	£	£
Insurance on the three church buildings	7,297.90	6,869.15
Music, Bells, Organ and Piano Tuning and Organist Expenses	2,352.16	2,570.30
Cleaning and maintenance	1,892.61	1,616.58
Utilities	4,231.29	3,865.88
Social Expenses (Rector's Retirement Party)	45.89	-
Miscellaneous Sundries	184.79	150.59
Total	<u>16,004.64</u>	<u>15,072.50</u>

6. From the Card Stall account the following has been paid

	£
The Royal British Legion – Wreath for 2023	23.98
Fund Raising Banners	228.00
New Noticeboard for All Saints Church (including installation)	2,129.89
Greetings Cards etc	<u>184.27</u>
Total	<u>2,576.14</u>

The total of £2,576.14 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 12.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence	20.00
100 Club Prizes	<u>1,040.00</u>
Total	<u>1,060.00</u>

8. Parish Hall Running Costs

	2023	2022
	£	£
Insurance	1,000.36	941.51
Cleaning and Maintenance	646.67	485.88
Utilities	1,428.96	443.54
Music Licenses	-	161.72
Total	<u>3,075.99</u>	<u>2,032.65</u>

The Cleaning and Maintenance figure of £646.67 includes £80.00 for the boiler to be tested, £36.00 for the fire extinguishers to be tested, £63.30 for a new smoke detector, £152.00 for two new fluorescent lights and clocks, and £220.00 for the carpets to be professionally cleaned.

It was decided by the Rector and Treasurer not to renew the Music Licenses for the Parish Hall for 2023 as no lets are made where music would be played. This decision will be kept under review.

9. The 2023 figure for the "Operating Surplus for Year" shows we have a surplus of £143.47 on the income and expenditure for the General Fund for the year. This has been achieved despite the fact that the overall payments for 2023 have increased by £3,617.01 on the 2022 figure which has been offset by the fact that the receipts for 2023 have increased by £1,460.18 over the 2022 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2023**

	2023	2022
	£	£
Fixed assets		
CBF Investment Fund (1)	8,663.11	7,885.63
CBF Investment Fund (WS) (1)	878.43	799.60
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	<hr/>	<hr/>
	26,541.54	25,685.23
Current assets		
Debtors	-	-
CBF Deposit Account (3)	75,222.38	62,087.22
Cash Float	300.00	300.00
Sum Total of other Bank Accounts	<u>25,815.72</u>	<u>24,737.07</u>
	101,338.10	87,124.29
Liabilities		
Creditors: Amounts falling due in one year	-	-
	<hr/>	<hr/>
Net current assets less current liabilities	<u>101,338.10</u>	<u>87,124.29</u>
 Total assets less current liabilities	 <u>127,879.64</u>	 <u>112,809.52</u>
 Total net assets less liabilities	 <u>127,879.64</u>	 <u>112,809.52</u>
 Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	21,200.14	20,700.36
Designated		
Designated – Hardship Fund	1,225.28	1,179.75
Designated - Cardstall Fund (5)	3,739.64	3,292.21
Restricted		
Restricted - Donkin Bequest	2,111.69	2,033.22
Restricted - Parish Hall Fund	16,816.57	16,191.66
Restricted - Hepple Restoration Fund	12,999.09	11,463.59
Restricted - Organ Fund	7,917.12	6,115.94
Restricted – Thropton Fabric Fund	761.22	1,445.59
Restricted - Topping Memorial Fund	613.00	590.22
Restricted - Wright Memorial Fund	2,598.38	2,501.83
Restricted – Hepple Churchyard Fund	1,378.69	1,327.45
Restricted – Hepple Tree & Grass Fund	1,255.50	0.00
Restricted – Rothbury Churchyard Fund	72.91	44.05
Restricted – Rothbury Coffee Fund	3,094.29	2,556.27
Restricted – Rothbury Fabric Fund	21,846.38	14,276.13
Restricted – Rothbury Emergency Fund	552.89	591.08
Restricted – Rothbury Warm Hub Fund	10,580.93	9,755.83
Restricted – Sequestration Fund	340.65	0.00
Restricted – Young People Fund	832.27	801.34
Endowment		
Endowment - Canon Morton Bequest (3)	17,943.00	17,943.00
	<hr/>	<hr/>
Funds of the churches	<u>127,879.64</u>	<u>112,809.52</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted funds						
General Reserve	11,358.60	-	-	9,541.54	300.00	21,200.14
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,225.28	-	-	-	1,225.28
Cardstall Fund	167.64	3,572.00	-	-	-	3,739.64
Restricted Funds						
Parish Hall Fund (1)	-	16,816.57	-	-	-	16,816.57
Wright Memorial Fund	-	2,598.38	-	-	-	2,598.38
Topping Memorial Fund	-	613.00	-	-	-	613.00
Hepple Restoration Fund	12,999.09	-	-	-	-	12,999.09
Hepple Churchyard Fund	-	1,378.69	-	-	-	1,378.69
Hepple Tree & Grass Fund	-	1,255.50	-	-	-	1,255.50
Rothbury Churchyard Fund	-	72.91	-	-	-	72.91
Rothbury Coffee Fund (2)	-	3,094.29	-	-	-	3,094.29
Rothbury Fabric Fund	-	21,846.38	-	-	-	21,846.38
Rothbury Emergency Fund	39.00	513.89	-	-	-	552.89
Rothbury Warm Hub Fund (1)	-	10,580.93	-	-	-	10,580.93
Donkin Bequest	-	2,111.69	-	-	-	2,111.69
Thropton Fabric Fund	-	761.22	-	-	-	761.22
Sequestration Fund	340.65	-	-	-	-	340.65
Young People Fund	-	832.27	-	-	-	832.27
Organ Fund	910.74	7006.38	-	-	-	7,917.12
Total funds	25,815.72	75,222.38	17,000.00	9,541.54	300.00	127,879.64

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from coffee donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023**

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted funds						
General Reserve	20,700.36	61,315.08	(61,171.61)	(500.00)	856.31	21,200.14
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,179.75	45.53	-	-	-	1,225.28
Cardstall Fund	3,292.21	3,023.57	(2,576.14)	-	-	3,739.64
Restricted funds						
Parish Hall Fund	16,191.66	624.91	-	-	-	16,816.57
Wright Memorial Fund	2,501.83	96.55	-	-	-	2,598.38
Topping Memorial Fund	590.22	22.78	-	-	-	613.00
Hepple Restoration Fund	11,463.59	1,535.50	-	-	-	12,999.09
Hepple Churchyard Fund	1,327.45	51.24	-	-	-	1,378.69
Hepple Tree & Grass Fund	-	1,385.50	(130.00)	-	-	1,255.50
Rothbury Churchyard Fund	44.05	28.86	-	-	-	72.91
Rothbury Coffee Fund	2,556.27	550.22	(12.20)	-	-	3,094.29
Rothbury Fabric Fund	14,276.13	7,815.25	(245.00)	-	-	21,846.38
Rothbury Emergency Fund	591.08	22.81	(61.00)	-	-	552.89
Rothbury Warm Hub Fund	9,755.83	825.10	-	-	-	10,580.93
Donkin Bequest	2,033.22	78.47	-	-	-	2,111.69
Thropton Fabric Fund	1,445.59	44.03	(728.40)	-	-	761.22
Sequestration Fund	-	-	(159.35)	500.00	-	340.65
Young People Fund	801.34	30.93	-	-	-	832.27
Organ Fund	6,115.94	2,107.83	(306.65)	-	-	7,917.12
Total funds	112,809.52	79,604.16	(65,390.35)	-	856.31	127,879.64

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2023**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £8,685.23 on 31 December 2022 have increased in overall value by £856.31 in 2023.

As at 31 December 2022 the CBF Investment Fund was valued at £7,885.63 as shown on page 9 under the 2022 figure. This fund was revalued on 30 June 2023 and increased in value by £281.25 to £8,166.88. The fund was again revalued on 31 December 2023 and has seen a further increase in value of £496.23 and was valued at £8,663.11. This means that over the full 2023 year this investment fund has increased by £777.48.

As at 31 December 2022 the CBF Investment Fund (WS) was valued at £799.60 as shown on page 9 under the 2022 figure. This fund was revalued on 30 June 2023 and increased in value by £28.51 to £828.11. The fund was again revalued on 31 December 2023 and has seen a further increase in value of £50.32 and was valued at £878.43. This means that over the full 2023 year this investment fund has increased by £78.83.

Overall, the two CBF Investment Funds have increased in total value by £856.31 during 2023 and as at 31 December 2023 were valued at a combined total of £9,541.54.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £259.74 and from the Canon Morton Bequest held in a NS&I Investment Bond amounting to £514.17 as well as £35.88 from the Canon Morton Bequest held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest (at a rate of 3.30254%) in proportion to its balance as at 31 December 2023. This was the amount of interest generated during the year by the CBF Deposit Account and amounted in total to £2,484.25.

	£	
CBF Deposit Fund Account	2,484.25	
CBF Investment Fund Account (WS)	23.90	
CBF Investment Fund Account	235.84	
NS&I Bond	514.17	
Total	<u>3,258.16</u>	(2022: £770.99)

The overall interest rate for 2023 was 3.30254%.

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account
- 4) In 2023 the General Fund Receipts and Payments Account had an operating surplus of £143.47. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay £36,000 in parish share to the Diocese in 2023. As at 31 December 2023 there is a total of £21,200.14 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,663.11
CBF Investment Fund Account (WS)	878.43
Cash in Hand (Float)	300.00
Lloyds Bank – Rothbury DCC bank account	<u>11,358.60</u>
Total	<u>21,200.14</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £109.27 interest in 2023 and is included in the Statement of Assets and Funds on pages 9 - 11. As at 31 December 2023 there is a total of £3,739.64 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,572.00
Lloyds Bank– Rothbury DCC bank account	167.64
Total	<u>3,739.64</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2023, which are set out on pages 6 - 12.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required 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 commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.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.



J Routledge FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2024

CANON J MORTON ALL SAINTS CHURCH FUND

England & Wales - Charity number 514458

Accounts

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

TREASURER'S REPORT 2022

FINANCIAL REVIEW

We commenced 2022 with an operating balance of £12,048.15 for the General Fund in the Lloyds current bank account which represented the December 2021 collection, planned giving and donations and we commence 2023 with a slightly lower balance of £12,015.13 for the General Fund in the Lloyds current bank account and cash in hand which includes the plate collections, planned giving and donations given during December 2022.

The 2022 figures for the General Fund Receipts and Payments Account show we have a surplus of £2,300.30 which means we have received more income than we have spent on expenditure for the General Fund.

Our allocation of Parish Share for 2022 was £34,000. This was paid in full during the course of the year and was completed at the beginning of December 2022 with a final payment of £2,800 all from General Fund income.

Planned Giving was lower than anticipated and was £2,013 below the 2022 budget figure. Non-Regular Gift Aided giving has decreased in comparison with 2021. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased this year and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Diocesan Parish Giving Scheme run by the Diocese of Gloucester.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing a considerable increase on the 2021 figure but the Votive Candle Stand is showing a decrease on the 2021 figure. In November 2022 a Contactless Donations Terminal was installed in All Saints Church and £70.00 was donated in November of which we received £66.78 with £3.32 being the administration charge.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2022 with the 100 Club renewal followed by a second 100 Club renewal in June 2022. We have raised the total of £1,896.00 during the year all from the 100 Club. The Produce Stall started again at the beginning of June and ran each month up to November and raised £418.30. At the end of August members of the three churches ran a stall at the Hexham Car Boot sale and raised £546.60. This figure was enhanced with the sale of an item which wasn't sold at the Car Boot sale by Ebay and raised a further £21.07. Two Coffee Mornings were held in All Saints Church which raised £114.40 on May and £52.00 in October both for the Young People Fund. In November a Winter Style Secrets with Rachel event was held in Hepple Village Hall raising £275.00 which was split between the Hepple Restoration Fund (£92.00), the Thropton Fabric Fund (£92.00) and the Rothbury Fabric Fund (£91.00). Also, in November a Coffee Morning and Stalls event was held in All Saints Church which raised £615.66 for the General Fund.

The Parish Hall has received an income of £1,184.00 against a total expenditure of £2,032.65 meaning that the Parish Hall account has ended 2022 with a deficit of £848.65. This is partly due to the fact that two of our regular groups have not restarted after the pandemic and our main regular group has reduced the number of hours per week that they hire the hall.

The Card Stall which Gill Sinclair is now running also continues to provide an important source of income.

St Andrews' Church, Thropton has had grass cutting carried out at a cost of £180.00, the fire extinguishers have been tested at a total cost of £42.00 and the bi-annual PAT testing has been undertaken at a cost of £25.20. All these items have been financed from the General Fund. The Thropton Fabric Fund, which is used for project work rather than general repairs, has a balance at the end of 2022 of £1,445.59.

Christ Church Hepple has had its fire extinguishers tested at a cost of £42.00, the bi-annual PAT testing work has been undertaken at a cost of £25.20 and grass cutting has cost £612.00 in 2022 which have all been paid for from the General Fund. Some quinquennial work has been undertaken at a cost of £1,240.00 and this was paid for from the Hepple Restoration Fund. A new porch notice board was purchased at a cost of £1,819.77 and a further £60.00 was spent on the installation of the notice board which were both financed from the Hepple Restoration Fund.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

The Hepple Restoration Fund has received donations of £680.00, HMRC gift aid and GASDS of £54.87, baptism collections of £124.50, a funeral collection of £200.00, the Commonwealth War Graves Commission has given £12.00 for the upkeep of the war grave, the Honesty Jar received £6.00 in donations and the Winter Style Secrets with Rachel event raised £92.00 during 2022 and has a balance of £11,463.59 at the end of the year.

All Saints' Rothbury has seen a total sum of £654.18 spent on cleaning and maintenance work in 2022 from the General Fund. This includes the garden waste bin (£46.00), grass cutting (£150.00), fire extinguishers tested (£132.00), work to the belltower electrical switches (£153.38) and the bi-annual PAT testing (£172.80). A further £110.00 from the Rothbury Emergency Fund was paid to LMC Domestic Help for cleaning All Saints Church in January and February before the in-house cleaning teams started up again

Church running costs are showing in the accounts as £15,072.50. This figure is an increase from the 2021 figure of £13,459.07 which includes all the maintenance work undertaken at the three churches from the General Fund in 2022. A breakdown of the costs can be found in note 6 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £1,008.87 in 2022 show a decrease in comparison to 2021 figure which was £1,131.25.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight decrease in the amount of bank charges that we have paid in 2022 in comparison to 2021. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 10 in the column headed CASH FLOAT against the General Fund.

Printing and stationery costs for 2022 have slightly decreased on the 2021 figure. This is due to the fact that the Rector has been printing the pew sheets on coloured paper that was found in a cupboard during lockdown.

The Insurance Premiums total for 2022 for the three churches is shown in note 6 on page 8 as £6,869.15 which is a 3.34% increase on the figure of £6,646.65 shown for 2021 caused by the rate of inflation. The Parish Hall insurance premium was £914.51 in 2022 which again was a 3.28% increase on the 2021 figure, caused by the rate of inflation. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

In September 2021 All Saints' Church was awarded a grant of £7,900.00 from the Heritage Lottery Fund's Emergency Fund which had been applied for by our Planned Giving Administrator, Adrienne Thunder, to cover various items required for the Covid-19 pandemic. In December 2021 the decision was made to cancel the contactless donations terminal as no progress had been made on the project and I am very grateful that Data Developments agreed to refund some of the cost to the Heritage Lottery Fund's Emergency Fund on our behalf. The refund amounted to £443.80 which left the Rothbury Emergency Fund to refund the balance of £275.00 to the HLF in January 2022. From the Rothbury Emergency Fund two packs of 100 face masks were purchased at a cost of £19.38 and £100.00 was paid to LMC Domestic Help for cleaning All Saints Church during January and February 2022. The Rothbury Emergency Fund has ended the year with balance of £591.80 which is held in the CBF Deposit Fund bank account.

In December 2021 the HMRC issued the Parish of Upper Coquetdale PCC a new reference number so that all three DCCs could make Gift Aid and GASDS claims on planned giving and donations. Adrienne Thunder our RHT Planned Giving Officer was also appointed as the Upper Coquetdale PCC Planned Giving Officer at the APCM held in October 2021 and re-appointed at the APCM held in April 2022 and all HMRC claims are now submitted by her. In 2022 three claims have been made in April, August and December on behalf of RHT DCC claiming both Gift Aid and GASDS. A claim has also been made on behalf of Alwinton & Holystone DCC, for Gift Aid and GASDS in August 2022 and a claim has been made on behalf of Alnham DCC for Gift Aid in April 2022. The Upper Coquetdale PCC bank account is being used to receive the Gift Aid and GASDS from the HMRC and then Adrienne and I transfer it to the appropriate DCC bank account using the online transfer facility which we now have on that account but which needs two signatories to enact.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

During 2022 the four electricity accounts for All Saints Church Rothbury, All Saints Parish Hall Rothbury, Christ Church Hepple and St Andrew Thropton were all renewed. All four accounts are on a 2 year fixed contract which are all due to end during 2024 and have been affected by the huge rises in the market prices both in the price per unit and the standing charge both of which have doubled since the last contracts were taken out in 2019. The gas account for All Saints Church was renewed in August 2021 at the very start of the huge increases in gas prices and is on 3 year fixed contract until 2024. The gas account for the Parish Hall was renewed during 2022 and is on a 2 year fixed contract which is due to end in 2024. Because the gas account for All Saints Church was renewed before the 1st April 2022 we do not qualify for the government business energy bill relief scheme. However, all the other gas and electricity accounts do qualify for the energy bill relief scheme and we have been receiving the relief since October 2022 and will continue to do so until March 2023. For the Parish Hall gas account, we are paying 11.791p per kWh and receiving 2.110p per kWh in relief. For the Parish Hall electricity account, we are paying 30.00p per kWh and receiving 2.67p per kWh in relief. For the All Saints Church electricity account, we are paying a day rate 33.70p per kWh and receiving 2.74p per kWh relief and a night rate of 29.20p per kWh for which we are receiving 2.38p per kWh relief. For the Church Christ Hepple electricity account, we are paying a day rate of 33.20p per kWh and receiving 2.92p per kWh relief and a night rate of 28.60p per kWh and receiving 2.52p per kWh relief. For the St Andrew Thropton electricity account, we have three meters on which we pay the same price per unit namely 29.20p per kWh and receiving 2.67p per kWh relief. In December 2022 the Parish of Upper Coquetdale received a Parish Support Grant for energy costs of £1,685.00 and this was split three ways between the three DCCs with this DCC receiving £561.66. The grant is not shown in the General Fund receipts and Payments Account as the £561.66 has been recorded as a refund with each of the six utilities receiving £93.61.

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £985.23 in 2022 through donations, GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid a total of £559.29 in 2022 which includes the organ being tuned by Harrison & Harrison Ltd of Durham at a cost of £189.29, the piano in All Saints Church being tuned at a cost of £80.00 and the fund has paid for organ lessons for Grace Henry and Jane Lothian at a total cost of £290.00. The Organ Fund has ended 2022 with a balance of £6,115.94 which is split between the CBF Deposit Fund (£4,649.80) and the Rothbury PCC-CG bank account (£1,466.14) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund.

During 2021 the Rector decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 4 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall decrease in the value of the CBF Investment units in 2022 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. However, income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen an increase in 2022 after the depressing low interest rates we received in 2021.

At the June 2022 meeting the DCC made the decision to rename the Community Hall Fund to the Warm Hub Fund. In 2020 the Community Hall Fund had been renamed from the Hall Restoration Fund and it was just as case of renaming the fund. However, in deciding to rename the fund again in 2022 involved a bit of work as the old Hall Restoration Fund had a balance when renamed and as a restricted fund the balance should be used for the purposes of the Parish Hall. Also, during 2020 and 2021 we had received four grants from Northumberland County Council specifically for the fact that the Parish Hall was closed during the pandemic. The Community Hall Fund was therefore renamed as the Parish Hall Fund keeping the original balance and grants and a new Rothbury Warm Hub Fund was created with all the donations that had been received from 2020 to June 2022 transferred from the renamed Parish Hall Fund into the new fund.

The Hepple Churchyard Fund has received £1,118.44 in income during 2022. In January Christ Church Hepple received a cheque for £980.00 from Northern Powergrid as compensation for being without electricity for more than three days during Storm Arwen. In June we received a cheque for £130.00 from the Ecclesiastical Insurance Trust 130 as a member of the congregation had taken out a house insurance policy with them and it was decided this should be

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

recorded as being for the Hepple Churchyard Fund. During the year the fund has also received £8.44 in shared interest from the CBF Deposit Fund.

In January 2019 new bell ropes were purchased at a cost of £255.36 from the Wright Memorial Fund which is a fund from which the interest may be used for purchasing Easter flowers and bell ropes. However, in September 2022 the flower ladies at All Saints Church required £100.00 to the purchase flowers and this fund was used for that purpose and I was informed that they may need further assistance in the future. I therefore took the decision to replace the £255.36 in the Wright Memorial Fund with funds from the Cardstall Fund and this transfer is shown on page 11 in the Transfers column of the Statement of Assets and Liabilities.

In July 2015 when Chris and Eileen Macey left All Saints Church for pastures new in North Yorkshire, Eileen gave me £244.93 that she had as a balance of the coffee donations. As a very new treasurer in those days, I recorded this money in the General Fund and continued to do so with the coffee donations each week. However, during the early part of 2022 I felt that, really, we should have a separate restricted fund for all the coffee donations and in August 2022 I created the Rothbury Coffee Fund. All the coffee donations given in May – July 2022 were redesignated from the General Fund to the new Rothbury Coffee Fund and all the donations received from July 2015 to December 2021 which amounted to £2,333.32 were transferred from the General Fund to the Rothbury Coffee Fund and this is shown in the Transfer column of the Statement of Assets and Liabilities on page 12. The new fund has a balance of £2,556.27 at the end of 2022.

During March 2022 All Saints Church became the focus for the Ukraine Humanitarian Appeal for both items of clothing, food, toiletries etc and for cash donations. A total of £1,020.00 in cash donations was received and passed to the Disasters Emergency Committee (DEC) – Ukraine Humanitarian Appeal. This amount is shown in the Collections – Special Collections on page 7. The Rector, churchwardens and treasurer took the decision on behalf of the DCC to match fund the donations from the General Fund up to a maximum of £1,000.00 as this was such an important matter. The amount of £1,000.00 was also passed to the DEC – Ukraine Humanitarian Appeal and is shown under Donations to Mission and Charities in the General Fund Receipts and Payments Account on page 6.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sue Bowmer for running the 100 Club, to thank Gill Sinclair for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs, to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the Rector, Canon John Sinclair, for his support and advice in what has been a difficult year to manage the finances.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management. If all these steps are taken it is likely we will be able to pay our estimated 2023 Parish Share in full which is £35,000. This equates to £2,916.66 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2023 Parish Share in full without selling more shares and we may default in 2023 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

22nd March 2023

.....
Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH, HEPPL
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2022.

- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2022.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2022.

- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2022	2021
	£	£
RECEIPTS		
Income from Operating Activities		
Parish Hall Rent	1,184.00	432.00
Church Hire	200.00	-
Fees	<u>3,203.00</u>	<u>3,379.00</u>
	<u>4,587.00</u>	<u>3,811.00</u>
Fund Raising		
Fund Raising General (1)	1,601.53	-
Fund Raising 100 Club	1,896.00	2,237.00
	<u>3,497.53</u>	<u>2,237.00</u>
Incoming Resources from Donors		
Planned Giving (2)	35,477.92	37,491.22
Planned Giving Recall (3)	(600.00)	-
HMRC Gift Aid on Planned Giving/GASDS (2)	9,709.35	10,344.67
Gift Aid Giving Non- Regular (2)	793.00	960.00
Plate Collections (4)	4,186.83	1,687.04
	<u>49,567.10</u>	<u>50,482.93</u>
Other Voluntary Incoming Resources		
Parish Hall Grant	-	3,003.21
Donations (5)	1,804.57	3,705.12
	<u>1,804.57</u>	<u>6,708.33</u>
Income from Investments		
CBF Deposit Fund Shared Interest	6.17	1.05
NSIB Dividends	134.22	2.78
CBF Investment Funds Dividends	258.31	249.83
	<u>398.70</u>	<u>253.66</u>
TOTAL RECEIPTS	<u>59,854.90</u>	<u>63,492.92</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (8)	920.00	1,070.00
	<u>920.00</u>	<u>1,070.00</u>
Charitable Activities		
Donations to Missions and Charities	1,000.00	-
Church Activities and Running Costs		
Parish Share	34,000.00	32,000.00
Church Running Costs (6)	15,072.50	13,459.07
Clergy Expenses	3,079.60	2,975.49
Parish Hall Running Costs (9)	2,032.65	3,421.65
Service & Sanctuary Expenses	280.78	352.48
Visiting, Lay and Retired Clergy Costs	160.20	107.07
Quinquennial Inspection	-	-
	<u>54,625.73</u>	<u>52,315.76</u>
Parish Administration		
Bank Charges	92.29	118.79
Planned Giving Expenses	11.56	15.84
Printing and Stationery	403.15	426.05
Other Administration Costs	-	22.96
Internet Broadband	65.39	36.46
Telephone House for Duty	-	113.79
Telephone Rothbury Rectory	436.48	397.36
	<u>1,008.87</u>	<u>1,131.25</u>
TOTAL PAYMENTS	<u>57,554.60</u>	<u>54,517.01</u>
OPERATING SURPLUS FOR YEAR (10)	<u>2,300.30</u>	<u>8,975.91</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2022**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in June 2022 and continue each month up to November 2022. Other fundraising events in 2022 have included a Car Boot sale at Hexham at the end of August and a Coffee Morning event held in November in All Saints Church Rothbury. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall (June – November 2022)	418.20
Car Boot Sale (August 2022)	546.60
Ebay Sale (September 2022)	21.07
Coffee Morning Event (November 2022)	<u>615.66</u>
Total	<u>1,601.53</u>

2. Planned Giving

The total of regular giving in 2022 has seen a decrease on the 2021 figure of £2,013.30. The Planned Giving overall figure of £35,477.92 includes £8,482.92 which has been paid through the Parish Giving Scheme run by the Diocese of Gloucester. From this scheme we have also received £2,120.89 in Gift Aid which forms part of the overall total of £9,709.35 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2022 has also seen a decrease of £167.00 on the 2021 figure.

3. Planned Giving Recall

In October 2022 the family of one of our donors who now have ‘Power of Attorney’ of the donor’s finances requested from Barclays bank that all donations that the donor had made for the period 2019 to 2022 be recalled. In the event Barclays bank, which have a recall policy to only make refunds of up to 36 months of donations, refunded £600.00 to the donor’s bank account which represented all the donations received for the period 2020 to 2022.

4. Income from Plate Collections is given as the total amount for all three churches. The 2022 figure has seen an increase on the 2021 figure. The breakdown between the three churches is as follows: -

	2022	2021
	£	£
Hepple	487.05	459.00
Rothbury	3,096.78	889.54
Thropton	603.00	338.50
Total	<u>4,186.83</u>	<u>1,687.04</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2022 are shown below; these do not appear in the Receipts and Payments account.

	£
Alzheimer’s Society – Wedding Plate Collection	254.00
Disasters Emergency Committee (DEC) – Ukraine Humanitarian Appeal	1,020.00
Messy Church – UCCT Donation from Carols in the Mart 2021	34.00
Messy Church – Coffee Morning in All Saints Church	142.34
Partners in Community Action (PECA) – Confirmation Service	231.30
Harbin Slaughterhouse Survivors – Wedding Plate Collection	43.00
The Great North Air Ambulance – Funeral Plate Collection	54.50
Total	<u>1,779.14</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2022 - CONTINUED**

5. Donations Received

The sum of £1,804.57 includes £1,239.80 from the Wall Safe, £327.59 from the Votive Candle Stand, £66.78 from the Contactless Donations Terminal and £170.40 in general donations.

6. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2022	2021
	£	£
Insurance on the three church buildings	6,869.15	6,646.65
Music, Bells, Organ and Piano Tuning and Organist Expenses	2,570.30	567.56
Cleaning and maintenance	1,616.58	2,569.10
Utilities	3,865.88	3,461.22
Sundries	150.59	214.54
Total	<u>15,072.50</u>	<u>13,459.07</u>

7. From the Card Stall account the following has been paid

	£
The Royal British Legion – Wreath for 2022	23.98
Repairs to Rothbury Bells	350.00
New Bell Ropes in 2019 (Adjustment)	255.36
Greetings Cards etc	<u>142.85</u>
Total	<u>772.19</u>

The total of £772.19 for items purchased is not showing in Church Running costs (6) but is shown in the Fund Movement Summary on page 11.

8. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence	20.00
100 Club Prizes	<u>900.00</u>
Total	<u>920.00</u>

9. Parish Hall Running Costs

	2022	2021
	£	£
Insurance	941.51	911.63
Cleaning and Maintenance	485.88	2,010.94
Utilities	443.54	445.10
Music Licenses	161.72	53.98
Total	<u>2,032.65</u>	<u>3,421.65</u>

The Cleaning and Maintenance figure of £485.88 includes £354.68 for the boiler to be tested and a new PCB board fitted, £120.00 for the fire extinguishers to be tested, £61.20 on the bi-annual electrical PAT testing and a payment of £50.00 from the Rothbury Traditional Music Festival committee for damage caused during their let to a door and doorframe.

The Music Licenses for the Parish Hall figure for 2022 was £161.72 and has been included in the Parish Hall Running Costs as the copyright licenses are specific to the All Saints Parish Hall since 2021.

10. The 2022 figure for the Operating Surplus For Year shows we have a surplus of £2,300.30 on the income and expenditure for the General Fund for the year. This has been achieved despite the fact that the overall receipts for 2022 have decreased by £3,638.02 over the 2021 figure and also despite the fact that the overall payments for 2022 have increased by £3,037.59 over the 2021 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2022**

	2022	2021
	£	£
Fixed assets		
CBF Investment Fund (1)	7,885.63	8,937.75
CBF Investment Fund (WS) (1)	799.60	906.28
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	<hr/>	<hr/>
	25,685.23	26,844.03
Current assets		
Debtors	-	-
CBF Deposit Account (3)	62,087.22	53,178.94
Cash Float	300.00	-
Sum Total of other Bank Accounts	<u>24,737.07</u>	<u>26,944.48</u>
	87,124.29	80,123.42
Liabilities		
Creditors: Amounts falling due in one year	<hr/>	<hr/>
	-	-
Net current assets less current liabilities	<u>87,124.29</u>	<u>80,123.42</u>
Total assets less current liabilities	<u>112,809.52</u>	<u>106,967.45</u>
Total net assets less liabilities	<u>112,809.52</u>	<u>106,967.45</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	20,700.36	21,892.18
Designated		
Designated – Hardship Fund	1,179.75	1,172.05
Designated - Cardstall Fund (5)	3,292.21	3,633.91
Restricted		
Restricted - Donkin Bequest	2,033.22	2,019.98
Restricted - Parish Hall Fund	16,191.66	24,197.74
Restricted - Hepple Restoration Fund	11,463.59	13,414.79
Restricted - Organ Fund	6,115.94	5,690.00
Restricted – Thropton Fabric Fund	1,445.59	1,149.94
Restricted - Topping Memorial Fund	590.22	586.37
Restricted - Wright Memorial Fund	2,501.83	2,330.61
Restricted – Hepple Churchyard Fund	1,327.45	209.01
Restricted – Rothbury Churchyard Fund	44.05	43.75
Restricted – Rothbury Coffee Fund	2,556.27	-
Restricted – Rothbury Fabric Fund	14,276.13	11,210.47
Restricted – Rothbury Emergency Fund	591.08	992.20
Restricted – Rothbury Warm Hub Fund	9,755.83	-
Restricted – Young People Fund	801.34	481.45
Endowment		
Endowment - Canon Morton Bequest (3)	<u>17,943.00</u>	<u>17,943.00</u>
Funds of the churches	<u>112,809.52</u>	<u>106,967.45</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted funds						
General Reserve	11,715.13	-	-	8,685.23	300.00	20,700.36
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,179.75	-	-	-	1,179.75
Cardstall Fund	92.21	3,200.00	-	-	-	3,292.21
Restricted Funds						
Parish Hall Fund (1)	-	16,191.66	-	-	-	16,191.66
Wright Memorial Fund	-	2,501.83	-	-	-	2,501.83
Topping Memorial Fund	-	590.22	-	-	-	590.22
Hepple Restoration Fund	11,463.59	-	-	-	-	11,463.59
Hepple Churchyard Fund	-	1,327.45	-	-	-	1,327.45
Rothbury Churchyard Fund	-	44.05	-	-	-	44.05
Rothbury Coffee Fund (2)	-	2,556.27	-	-	-	2,556.27
Rothbury Fabric Fund	-	14,276.13	-	-	-	14,276.13
Rothbury Emergency Fund	-	591.08	-	-	-	591.08
Rothbury Warm Hub Fund (1)	-	9,755.83	-	-	-	9,755.83
Donkin Bequest	-	2,033.22	-	-	-	2,033.22
Thropton Fabric Fund	-	1,445.59	-	-	-	1,445.59
Young People Fund	-	801.34	-	-	-	801.34
Organ Fund	1,466.14	4,649.80	-	-	-	6,115.94
Total funds	24,737.07	62,087.22	17,000.00	8,685.23	300.00	112,809.52

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022**

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted funds						
General Reserve	21,892.18	59,854.90	(57,554.60)	(2,333.32)	(1,158.80)	20,700.36
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,172.05	7.70	-	-	-	1,179.75
Cardstall Fund	3,633.91	430.49	(516.83)	(255.36)	-	3,292.21
Restricted funds						
Parish Hall Fund	24,197.74	1,235.78	(640.50)	(8,601.36)	-	16,191.66
Wright Memorial Fund	2,330.61	15.86	(100.00)	255.36	-	2,501.83
Topping Memorial Fund	586.37	3.85	-	-	-	590.22
Hepple Restoration Fund	13,414.79	1,169.37	(3,120.57)	-	-	11,463.59
Hepple Churchyard Fund	209.01	1,118.44	-	-	-	1,327.45
Rothbury Churchyard Fund	43.75	0.30	-	-	-	44.05
Rothbury Coffee Fund	-	222.95	-	2,333.32	-	2,556.27
Rothbury Fabric Fund	11,210.47	3,065.66	-	-	-	14,276.13
Rothbury Emergency Fund	992.20	3.26	(404.38)	-	-	591.08
Rothbury Warm Hub Fund	-	1,442.47	(288.00)	8,601.36	-	9,755.83
Donkin Bequest	2,019.98	13.24	-	-	-	2,033.22
Thropton Fabric Fund	1,149.94	295.65	-	-	-	1,445.59
Young People Fund	481.45	419.89	(100.00)	-	-	801.34
Organ Fund	5,690.00	985.23	(559.29)	-	-	6,115.94
Total funds	106,967.45	70,285.04	(63,284.17)	-	(1,158.80)	112,809.52

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2022**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £9,844.03 on 31 December 2021 have decreased in overall value by £1,158.80 in 2022.

As at 31 December 2021 the CBF Investment Fund was valued at £8,937.75 as shown on page 9 under the 2021 figure. This fund was revalued on 30 June 2022 and decreased in value by £1,025.29 to £7,912.46. The fund was again revalued on 31 December 2022 and has seen a further decrease in value of £26.83 and was valued at £7,885.63. This means that over the full 2022 year this investment fund has decreased by £1,052.12.

As at 31 December 2021 the CBF Investment Fund (WS) was valued at £906.28 as shown on page 9 under the 2021 figure. This fund was revalued on 30 June 2022 and decreased in value by £103.96 to £802.32. The fund was again revalued on 31 December 2022 and has seen a further decrease in value of £2.72 and was valued at £799.60. This means that over the full 2022 year this investment fund has decreased by £106.68.

Overall, the two CBF Investment Funds have decreased in total value by £1,158.80 during 2022 and as at 31 December 2022 were valued at a combined total of £8,685.23.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £258.31 and from the Canon Morton Bequest held in a NS&I Investment Bond amounting to £134.22 as well as £6.17 from the Canon Morton Bequest held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest (at a rate of 0.6119%) in proportion to its balance as at 31 December 2022. This was the amount of interest generated during the year by the CBF Deposit Account and amounted in total to £378.46.

	£	
CBF Deposit Fund Account	378.46	
CBF Investment Fund Account (WS)	23.77	
CBF Investment Fund Account	234.54	
NS&I Bond	134.22	
Total	<u>770.99</u>	(2021: £300.34)

The overall interest rate for 2022 was 0.6119%.

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account
- 4) In 2022 the General Fund Receipts and Payments Account had an operating surplus of £2,300.30. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay the full £34,000 in parish share to the Diocese. As at 31 December 2022 there is a total of £20,700.36 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	7,885.63
CBF Investment Fund Account (WS)	799.60
Cash in Hand (Float)	300.00
Lloyds Bank – Rothbury DCC bank account	<u>11,715.13</u>
Total	<u>20,700.36</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £22.04 interest in 2022 and is included in the Statement of Assets and Funds on pages 9 - 11. As at 31 December 2022 there is a total of £3,292.21 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,200.00
Lloyds Bank– Rothbury DCC bank account	92.21
Total	<u>3,292.21</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2022, which are set out on pages 6 - 12.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required 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 commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

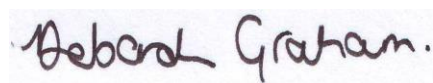
Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.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.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2023

CANON J MORTON ALL SAINTS CHURCH FUND

England & Wales - Charity number 514458

Accounts

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

TREASURER'S REPORT 2021

FINANCIAL REVIEW

We commenced 2021 with an operating balance of £3,072.24 for the General Fund in the Lloyds current bank account which represented the December 2020 collection, planned giving and donations and we commence 2022 with a higher balance of £12,048.15 for the General Fund which includes the plate collections, planned giving and donations given during December 2021.

The 2021 figures for the General Fund Receipts and Payments Account show we have a surplus of £8,975.29 which means we have received more income than we have spent on expenditure for the General Fund.

Our allocation of Parish Share for 2021 was £32,000. This was paid in full during the course of the year and was completed at the beginning of December 2021 with a final payment of £2,600 all from General Fund income.

Planned Giving was slightly lower than anticipated and was £308.78 below the 2021 budget figure. Non-Regular Gift Aided giving has decreased in comparison with 2020 due to the fact that for the first eight months of the year each church has only had one Sunday service every six weeks. It wasn't until September that we resumed the normal pattern of services. The generosity of our regular givers is paramount to our main source of income. Plate collections have increased this year despite the pattern of service we had during 2021 and, although welcome, this income is unplanned and cannot be relied upon. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Diocesan Parish Giving Scheme run by the Diocese of Gloucester.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. There have been a few donations at weddings and baptisms, for which we are most grateful. The Votive Candle Stand and Wall Safe both make significant contributions to income and both show considerable increases on their 2020 figures. This is not surprising as the churches were not open due to the pandemic for part of 2020 but have been allowed to remain open throughout the whole of 2021.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2021 with the 100 Club renewal followed by a second 100 Club renewal in June 2021 but we were unable to run any Produce Stalls or fundraising events for the General Fund such as the Summer and Christmas Fayres during 2021. We have raised the total of £2,237.00 during the year all from the 100 Club. This was double the budgeted figure of £1,100. Four fundraising events have been held during 2021 but were for restricted funds. In July a few stalls were run during the Rothbury Music Festival raising £185.29 for the Rothbury Fabric Fund. In September a plant stall was run in the Jubilee Hall raising £35.00 for the new Rothbury Churchyard Fund. In October the Northern Saints Teddy Bear Event was held in All Saints Church which raised £316.56 for Messy Church and in December a Christmas Event was held in All Saints Church raising £237.13 for the Community Hall Fund. During the year £1,642.50 has been raised from the sale of plants by Kathryn Reynalds for the Rothbury Fabric Fund.

From the Rothbury Fabric Fund we have paid Wensley Roofing Ltd for their final two invoices of £2,595.53 and £1,508.40 for the work they undertook on the south aisle roof, the south transept roof and internal plastering to the south transept. The VAT element on these invoices of £432.59 and £251.40 respectively have been claimed back from the Listed Places of Worship Scheme in August 2021. A new porch security light has been purchased and installed at a cost of £102.00. The RHT DCC architect, Christopher J Blackburn, was asked to draw up a schedule of work for the damp plasterwork in the Rest Room at a cost of £500.00 and MGM Ltd were commissioned to carry out the work which is ongoing and we are waiting for the new plasterwork to dry out. MGM Ltd have been paid for their two interim invoices so far received of £486.00 and £1,320.00 respectively. The VAT on these two invoices will be claimed back once we have received and paid the final invoice when the work is completed.

During the COVID-19 pandemic the Parish Hall was closed between the middle of March 2020 until July 2021 and therefore only £432.00 rental income has been received in 2021. However, having been awarded a grant of £10,000.00 for Community Halls from Northumberland County Council in October 2020, we were invited by the council to apply for three further grants in January, February and March 2021. The three applications were all successful and in February 2021 we received £1,334.00 all of which was recorded as being for the General Fund. In early March 2021 we received £7,573.21 of which the General Fund received £1,573.21 and £6,000.00 was recorded as being for the Community Hall Fund. In late March 2021 we received a further £2,096.00 of which the General Fund received £96.00 and £2,000.00 was recorded as being for the Community Hall Fund. This means that of the total £11,003.21

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLA AND THROPTON

received, £3,003.21 has been recorded as being for the General Fund and is included in the General Fund Receipts and Payments Account and £8,000.00 has been recorded for the Community Hall Fund. The Parish Hall has therefore received a total income of £3,435.21 against a total expenditure of £3,421.65 meaning that the Parish Hall account has virtually balanced in 2021 with a slight surplus of £13.56.

The Card Stall which Gill Sinclair is now running also continues to provide an important source of income.

St Andrews' Church, Thropton has had grass cutting carried out at a cost of £180.00, the fire extinguishers have been tested at a total cost of £42.00, the five year electrical testing work has been undertaken at a cost of £798 and work on the roof damaged by Storm Arwen was undertaken by Steve Kidd at a cost of £124.80 in 2021. All these items have been financed from the General Fund. The Thropton Fabric Fund, which is used for project work rather than general repairs, has a balance at the end of 2021 of £1,149.94.

Christ Church Hepple has had its fire extinguishers tested at a cost of £54.00, the five year electrical testing work has been undertaken at a cost of £372.00 and grass cutting has cost £576.00 in 2021 which have all been paid for from the General Fund. The Hepple Restoration Fund has received donations of £160.00, HMRC gift aid and GASDS of £103.84, a baptism collection of £185.34 and a wedding collection of £70.00 during 2021 and has a balance of £13,414.79 at the end of the year.

All Saints' Rothbury has seen a total sum of £422.30 spent on cleaning and maintenance work in 2021 from the General Fund. This includes the garden waste bin (£43.00), grass cutting (£140.00), fire extinguishers tested (£124.80), work to the belltower flood light (£90.60) and the purchase of two new brooms (£23.90). The south aisle roof works and the re-plastering in the Memorial Chapel has been completed in 2021 by Wensley Roofing Ltd and MGM Ltd and the final invoices have been paid from the Rothbury Fabric Fund of £2,162.94 plus VAT of £432.59 and £1,257.00 plus VAT of £251.40 respectively. The VAT on these two invoices has been successfully claimed back from the Listed Places of Worship Scheme. During 2021 it was noticed that damp had appeared on the outer wall of the Rest Room and after our Church Architect, Christopher J Blackburn, had been consulted, MGM Ltd were engaged to rectify the situation. The old plaster has been removed and after a period of the stone wall drying out new plaster has been applied which is currently still drying out before it can be lime washed. MGM Ltd have issued two interim invoices for the work so far completed and both have been paid. The first interim invoice was for £405.00 plus VAT of £81.00 and the second interim invoice was for £1,100.00 plus VAT of £220.00. The VAT on these two invoices will be reclaimed from the Listed Places of Worship Scheme once the final invoice has been received and paid. The costs of this work has been paid for from the Rothbury Fabric Fund. Also, from the Rothbury Fabric Fund we have paid React Electrical Services Ltd £85.00 plus VAT of £17.00 for supplying and installing a new security porch light. This fund also funded the moving of two pews in All Saints and the moving of a radiator. This work was undertaken by Steve Kidd at a cost of £315.00 plus VAT of £63.00 and by Martyn Sutton at a cost of £622.00 plus VAT of £124.40 respectively. The VAT on both of these two invoices has been successfully claimed back from the Listed Places of Worship Scheme.

Church running costs are showing in the accounts as £13,459.07. This figure is a decrease from the 2020 figure of £14,021.61 which includes all the maintenance work undertaken at the three churches from the General Fund in 2021. A breakdown of the costs can be found note 5 on page 8. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs show a decrease in comparison to 2020 figure. This was due largely to the fact that in 2021 we didn't pay for a Parish Administrator a role that was deleted by the Upper Coquetdale PCC at the end of November 2020.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight decrease in the amount of bank charges that we have paid in 2021 in comparison to 2020.

Printing and stationery costs for 2021 have increased on the 2020 figure. This is due to the fact that more printing has been done as the normal pattern of services has returned.

The Insurance Premiums total for 2021 for the three churches is shown in note 5 on page 8 as £6,646.65 which is a slight increase on the figure of £6,487.33 shown for 2020 caused by the rate of inflation. The Parish Hall insurance premium was £896.87 in 2021 which again was an increase on the 2020 figure, caused by the rate of inflation. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLA AND THROPTON

In September 2020 All Saints' Church was awarded a grant of £7,900.00 from the Heritage Lottery Fund's Emergency Fund which had been applied for by our Planned Giving Administrator, Adrienne Thunder, to cover various items required for the Covid-19 pandemic. The list of items included in the application was for PPE equipment, sanitizers, electronic equipment for broadcasting services, deep cleaning of All Saints' Church and a cashless donations machine for both visitors and congregation to use their debit and credit cards to make donations. The grant was originally split with £6,000.00 being lodged in the CBF Deposit Fund where it will attract interest and £1,900 was placed in the current bank account as working capital. By the end of 2020, £778.98 of the grant had been spent on hand sanitizers, hand towels, biological wipes, a standalone hand sanitizer, a new cassette player for use in All Saints' Church at services, funerals etc and for a cleaner at All Saints' Church for two hours a week. A condition of the grant was that the money had to be spent by the end of January 2021 and any money unspent, would have to be returned to the Heritage Lottery Fund's Emergency Fund. Late in January I was informed that the actual closing date was the 25th January 2021 and so, the three days preceding that date was spent purchasing COVID-19 related items, electronic items for use at services in All Saints and the contactless donations terminal which was purchased from Data Developments at a cost of £718.80 including the merchant fees for the first twelve months. In the event, the Heritage Lottery Fund gave us an extension to the deadline of the end of March 2021. By the end of the extended period, £6,927.00 had been spent and we were asked to return £973.00 to the Heritage Lottery Fund's Emergency Fund. Due to three anonymous donations totalling £1,792.00 given for the Rothbury Emergency Fund together with the Gift Aid of £448.00 that we have been able to claim on those donations, the fund has been able to continue to purchase more electronic items, more COVID-19 items, a set of CDs containing the Hymns Old and New hymn tunes and we have been able to continue to use the services of LMC Domestic Help to clean All Saints church on a weekly basis instead of the normal cleaning teams. In December 2021 the decision was made to cancel the contactless donations terminal as no progress had been made on the project and I am very grateful that Data Developments agreed to refund some of the cost to the Heritage Lottery Fund's Emergency Fund on our behalf. The refund amounted to £443.80 which leaves the Rothbury Emergency Fund to refund the balance of £275.00 in 2022. The Rothbury Emergency Fund has ended the year with balance of £992.20 which is split £800.00 in the CBF Deposit Fund bank account and £192.20 in the Rothbury DCC bank account for use as working capital.

In December 2020 the HMRC issued the Parish of Upper Coquetdale PCC a new reference number so that all three DCCs could make Gift Aid and GASDS claims on planned giving and donations. Adrienne Thunder our RHT Planned Giving Officer was also appointed as the Upper Coquetdale PCC Planned Giving Officer at the APCM held in October 2020 and re-appointed at the APCM held in April 2021 all HMRC claims are now channelled through her. In February 2021 she made the first claim to the HMRC using the new reference number on behalf of RHT DCC for Gift Aid only and subsequently has made three further claims in April, August and December 2021 on behalf of RHT DCC claiming both Gift Aid and GASDS. Two claims have also been made on behalf of Alwinton & Holystone DCC, one for Gift Aid in April 2021 and the other for GASDS in July 2021. The Upper Coquetdale PCC bank account is being used to receive the Gift Aid and GASDS from the HMRC and then Adrienne and I transfer it to the appropriate DCC bank account using the online transfer facility which we now have on that account but which needs two signatories to enact.

During 2021 the four electricity accounts were automatically migrated from Npower to E.on Next Energy Limited which had taken over Npower in the summer of 2020. The first account to be migrated was the St Andrew Thropton account in December 2020 followed by the Christ Church Hepple account, the All Saints Church Rothbury account and the All Saints Parish Hall account in January and February 2021. All four accounts are on a 3 year fixed contract which are all due to end during 2022 and so, to date, we have been unaffected by the huge rises in the market prices. The two gas accounts for All Saints Church and All Saints Parish Hall are both with British Gas and again, are on 3 year fixed contracts. The church's gas account was renewed in August 2021 and will run to August 2024 and I did notice an increase in the prices compare to what we were paying under the previous 3 year fixed contract. The parish hall 3 year fixed contract is due to end in 2022 and a decision will have to be made at that point as to whether we enter another fixed contract or whether we opt for the variable rate which is subject to the fluctuating market forces for gas at the moment. The decision will have to be made on the basis of when the Community Hub is likely to be built and what sort of energy source that will have.

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £146.44 in 2021 through donations, GASDS and quarterly shared interest from the CBF Deposit Fund. From this fund we have paid for the organ to be tuned in 2021 by Harrison & Harrison Ltd of Durham at a cost of £334.85 including VAT. The VAT can be claimed back from the Listed Places of Worship Scheme and will be done so in 2022. The Organ Fund has ended

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

2021 with a balance of £5,690.00 which is split between the CBF Deposit Fund (£4,534.57) and the Rothbury PCC-CG bank account (£1,155.43) which enables us to have a working capital and reducing the need to withdraw money from the CBF Deposit Fund.

In 2021 a new herb garden has been created in the churchyard on the south side of the All Saints Church close to the Chancel door. In October 2021 a plant sale was run at the event in the Jubilee Hall which raised £35.00 and this was donated to be used for the purposes of the new garden. A new fund called the Rothbury Churchyard Fund has been created to hold any donations and in December we were able to add a further £8.75 to the fund through claiming GASDS on the donation. The Rothbury Churchyard Fund has been placed in the CBF Deposit Fund and has ended 2021 with a balance of £43.75.

During 2021 the Rector decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 7. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Community Hall Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall increase in the value of the units in 2021 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. There has been an increase in valuation of the remaining CBF Investment units, and income from interest and dividends has seen an increase in 2021 despite the low interest rates.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Kate Turvey, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs, to thank Paul Charlton of Ryecroft Glenton for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the Rector, Canon John Sinclair, for his support and advice in what has been a difficult year to manage the finances.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC's various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books. We have already made a start in making every effort to reduce our fundraising costs as these have been high and detract from the effectiveness of the fundraising events and this needs to continue year on year with careful financial management.

If all these steps are taken it is likely we will be able to pay our estimated 2022 Parish Share in full which is £34,000. This equates to £2,833.33 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2022 Parish Share in full without selling more shares and we may default in 2022 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



.....
Rector
Rev Canon John Sinclair



.....
Treasurer
Christopher Pope

23rd March 2022

.....
Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND CHRIST
CHURCH, HEPPL
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2021.

- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2021.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2021.

- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

RECEIPTS	2021	2020
	£	£
Income from Operating Activities		
Parish Hall Rent	432.00	648.00
Fees	<u>3,379.00</u>	<u>1,441.00</u>
	<u>3,811.00</u>	<u>2,089.00</u>
Fund Raising		
Fund Raising General (1)	-	910.26
Fund Raising 100 Club	<u>2,237.00</u>	<u>2,172.00</u>
	<u>2,237.00</u>	<u>3,082.26</u>
Incoming Resources from Donors		
Planned Giving (2)	37,491.22	37,447.22
HMRC Gift Aid on Planned Giving/GASDS (2)	10,344.67	8,744.88
Gift Aid Giving Non- Regular (2)	960.00	1,080.00
Plate Collections (3)	<u>1,687.04</u>	<u>1,073.37</u>
	<u>50,482.93</u>	<u>48,345.47</u>
Other Voluntary Incoming Resources		
Parish Hall Grant	3,003.21	2,200.00
Donations (4)	<u>3,705.12</u>	<u>4,584.77</u>
	<u>6,708.33</u>	<u>6,784.77</u>
Income from Investments		
CBF Deposit Fund Shared Interest	1.05	-
NSIB Dividends	2.78	190.17
CBF Investment Funds Dividends	<u>249.83</u>	<u>241.25</u>
	<u>253.66</u>	<u>431.42</u>
TOTAL RECEIPTS	<u>63,492.92</u>	<u>60,732.92</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	1,070.00	1,073.72
	<u>1,070.00</u>	<u>1,073.72</u>
Charitable Activities		
Donations to Missions and Charities	-	-
Church Activities and Running Costs		
Parish Share	32,000.00	32,534.00
Church Running Costs (5)	13,459.07	14,021.61
Clergy Expenses	2,975.49	3,747.56
Parish Hall Running Costs (8)	3,421.65	2,802.48
Service & Sanctuary Expenses	352.48	202.05
Visiting and Retired Clergy Costs	107.07	-
Quinquennial Inspection	-	995.00
	<u>52,315.76</u>	<u>54,302.70</u>
Parish Administration		
Bank Charges	118.79	127.13
Legal Fees	-	12.00
Planned Giving Expenses	15.84	31.20
Printing and Stationery	426.05	115.66
Other Administration Costs	22.96	133.79
Internet Broadband	36.46	35.68
Telephone House for Duty	113.79	338.42
Telephone Rothbury Rectory	397.36	389.31
Parish Administrator Wages to 30 November 2020	-	4,172.69
	<u>1,131.25</u>	<u>5,355.88</u>
TOTAL PAYMENTS	<u>54,517.01</u>	<u>60,732.30</u>
OPERATING SURPLUS/(DEFICIT) FOR YEAR (9)	<u>8,975.91</u>	<u>0.62</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2021**

1. Fundraising

Due to the COVID-19 pandemic no general fundraising took place in 2021 for the General Fund.

2. Planned Giving

The total of regular giving in 2021 has seen an increase on the 2020 figure of £2,137.46. The Planned Giving overall figure of £37,491.22 includes £8,757.22 which has been paid through the Parish Giving Scheme run by the Diocese of Gloucester. From this scheme we have also received £1,976.87 in Gift Aid which forms part of the overall total of £10,344.67 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2021 has also seen a decrease of £120.00 on the 2020 figure due the fact that between January and August each church has only had a Sunday service once every six weeks and the regular pattern of worship has only been in place since September.

3. Income from Plate Collections is given as the total amount for all three churches. The 2021 figure has seen an increase on the 2020 figure despite the fact that between January and August each church has only had a Sunday service once every six weeks and the regular pattern of worship has only been in place since September. The breakdown between the three churches is as follows: -

	2021	2020
	£	£
Hepple	459.00	183.90
Rothbury	889.54	703.47
Thropton	338.50	186.00
Total	<u>1,687.04</u>	<u>1,073.37</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2021 are shown below; these do not appear in the Receipts and Payments account.

	£
Cancer Research UK – Wedding Plate Collection	128.75
Messy Church – Northern Saints Teddy Bear Event and Donation	416.56
North of England Children’s Cancer Research – Wedding Plate Collection	70.00
Rothbury Ringers – Wedding Fees for the Bellringers	150.00
Rothbury Vergers – Four Funeral Fees for the Vergers	140.00
Upper Coquetdale Churches Together – Plate Collection from October Service	84.00
Water Aid – Lent Jars Collection	25.96
Women’s Aid – Wedding Plate Collection	130.00
Total	<u>1,145.27</u>

4. Donations Received

The sum of £3,705.12 includes a £20.00 donation from a collection at a Baptism, a £19.50 donation from a collection at a Wedding, £1,018.62 from the Wall Safe, £497.96 from the Votive Candle Stand and £2,149.04 in general donations which includes £103.75 claimed as Gift Aid and GASDS.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2021 - CONTINUED

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2021	2020
	£	£
Insurance on the three church buildings	6,646.65	6,487.33
Music, Bells, Organ and Piano Tuning and Organist Expenses	567.56	412.34
Cleaning and maintenance	2,569.10	3,581.73
Utilities	3,461.22	3,187.35
Sundries	214.54	352.86
Total	<u>13,459.07</u>	<u>14,021.61</u>

6. From the Card Stall Account the following has been paid

	£
British Legion – Wreath for 2021	17.00
Bell Pulley Unit	162.00
New Bell Ropes x 2	370.00
New LED Strip Lighting for Card Stall	132.00
Greetings Cards etc	<u>105.65</u>
Total	<u>786.65</u>

The total of £786.65 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 10

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence	20.00
100 Club Prizes	<u>1,050.00</u>
Total	<u>1,070.00</u>

8. Parish Hall Running Costs

	2021	2020
	£	£
Insurance	911.63	896.87
Cleaning and Maintenance	2,010.94	481.20
Utilities	445.10	566.41
Music Licenses	53.98	-
Parish Hall Administrator Wages to 30 November 2020	-	858.00
Total	<u>3,421.65</u>	<u>2,802.48</u>

The Cleaning and Maintenance figure of £2,010.94 includes £155.24 for the boiler to be tested and a new gas meter box fitted, £3.80 for two new keys for the gas meter box, £81.90 for a replacement WC siphon and ballcock, £36.00 for the fire extinguishers to be tested, £144.00 for a new smoke detector and £1,590.00 on the 5year electrical inspection.

The Music Licenses for the Parish Hall have in previously years been included in the Church Running Costs figure but in 2021 this was changed to include the figure of £53.98 in the Parish Hall Running Costs as the copyright licenses are specific to the All Saints' Parish Hall and not for All Saints Church.

9. The 2021 figure for the Operating Surplus/(Deficit) For Year shows we have a surplus of £8,795.91 on the income and expenditure for the General Fund for the year. This has been achieved by the fact that the overall receipts for 2021 have increased by £2,760.00 over the 2020 figure and also by the fact that the overall payments for 2021 have decreased by £6,215.29 over the 2020 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2021**

	2021	2020
	£	£
Fixed assets		
CBF Investment Fund (1)	8,937.75	7,819.18
CBF Investment Fund (WS) (1)	906.28	792.86
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	_____	_____
	26,844.03	25,612.04
Current assets		
Debtors	-	-
CBF Deposit Account (3)	53,178.94	39,639.46
Sum Total of other Accounts	<u>26,944.48</u>	<u>22,233.74</u>
	80,123.42	61,873.20
Liabilities		
Creditors: Amounts falling due in one year	-	-
	_____	_____
Net current assets less current liabilities	<u>80,123.42</u>	<u>61,873.20</u>
Total assets less current liabilities	<u>106,967.45</u>	<u>87,485.24</u>
Total net assets less liabilities	<u>106,967.45</u>	<u>87,485.24</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	21,892.18	11,684.28
Designated		
Designated – Hardship	1,172.05	1,210.70
Designated - Cardstall (5)	3,633.91	3,794.59
Restricted		
Restricted - Donkin Bequest	2,019.98	2,017.73
Restricted - Community Hall Fund	24,197.74	9,213.48
Restricted - Hepple Restoration	13,414.79	12,895.61
Restricted - Organ Fund	5,690.00	5,878.41
Restricted – Thropton Fabric Fund	1,149.94	1,148.66
Restricted - Topping Memorial	586.37	585.72
Restricted - Wright Memorial	2,330.61	2,328.02
Restricted – Hepple Churchyard	209.01	208.77
Restricted – Rothbury Churchyard Fund	43.75	-
Restricted – Rothbury Fabric Fund	11,210.47	10,944.36
Restricted – Rothbury Emergency Fund	992.20	7,121.02
Restricted – Young People Fund	481.45	510.89
Endowment		
Endowment - Canon Morton Bequest (3)	<u>17,943.00</u>	<u>17,943.00</u>
Funds of the churches	<u>106,967.45</u>	<u>87,485.24</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021**

Unrestricted funds	Cash and bank £	CBF deposit account £	NSIB* £	CBF investment units £	Total £
General Reserve	12,048.15	-	-	9,844.03	21,892.18
Canon Morton Bequest Fund	-	943.00	17,000.00	-	17,943.00
Designated funds					
Hardship Fund	-	1,172.05	-	-	1,172.05
Cardstall Fund	133.91	3,500.00	-	-	3,633.91
Restricted Funds					
Community Hall Fund	-	24,197.74	-	-	24,197.74
Wright Memorial Fund	-	2,330.61	-	-	2,330.61
Topping Memorial Fund	-	586.37	-	-	586.37
Hepple Restoration Fund	13,414.79	-	-	-	13,414.79
Hepple Churchyard Fund	-	209.01	-	-	209.01
Rothbury Churchyard Fund	-	43.75	-	-	43.75
Rothbury Fabric Fund	-	11,210.47	-	-	11,210.47
Rothbury Emergency Fund	192.20	800.00	-	-	992.20
Donkin Bequest	-	2,019.98	-	-	2,019.98
Thropton Fabric Fund	-	1,149.94	-	-	1,149.94
Young People Fund	-	481.45	-	-	481.45
Organ Fund	1,155.43	4,534.57	-	-	5,690.00
Total funds	26,944.48	53,178.94	17,000.00	9,844.03	106,967.45

*NSIB – National Savings & Investment Bond

Fund movement summary

Unrestricted funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and Losses £	Fund balances c/fwd £
General Reserve	11,684.28	63,492.92	(54,517.01)	-	1,231.99	21,892.18
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,210.70	11.35	(50.00)	-	-	1,172.05
Cardstall Fund	3,794.59	625.97	(786.65)	-	-	3,633.91
Restricted funds						
Community Hall Fund	9,213.48	16,384.26	(1,400.00)	-	-	24,197.74
Wright Memorial Fund	2,328.02	2.59	-	-	-	2,330.61
Topping Memorial Fund	585.72	0.65	-	-	-	586.37
Hepple Restoration Fund	12,895.61	519.18	-	-	-	13,414.79
Hepple Churchyard Fund	208.77	0.24	-	-	-	209.01
Rothbury Churchyard Fund	-	43.75	-	-	-	43.75
Rothbury Fabric Fund	10,944.36	7,034.10	(6,767.99)	-	-	11,210.47
Rothbury Emergency Fund	7,121.02	2,245.95	(8,374.77)	-	-	992.20
Donkin Bequest	2,017.73	2.25	-	-	-	2,019.98
Thropton Fabric Fund	1,148.66	1.28	-	-	-	1,149.94
Young People Fund	510.89	0.56	(30.00)	-	-	481.45
Organ Fund	5,878.41	146.44	(334.85)	-	-	5,690.00
Total funds	87,485.24	90,511.49	(72,261.27)	-	1,231.99	106,967.45

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2021**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £8,612.04 on 31 December 2020 have increased in overall value by £1,231.99 in 2021.

As at 31 December 2020 the CBF Investment Fund was valued at £7,819.18 as shown on page 9 under the 2020 figure. This fund was revalued on 30 June 2021 and increased in value by £519.02 to £8,338.20. The fund was again revalued on 31 December 2021 and has seen a further increase in value of £599.55 and was valued at £8,937.75. This means that over the full 2021 year this investment fund has increased by £1,118.57.

As at 31 December 2020 the CBF Investment Fund (WS) was valued at £792.86 as shown on page 9 under the 2020 figure. This fund was revalued on 30 June 2021 and increased in value by £52.63 to £845.49. The fund was again revalued on 31 December 2021 and has seen a further increase in value of £60.79 and was valued at £906.28. This means that over the full 2021 year this investment fund has increased by £113.42.

Overall, the two CBF Investment Funds have increased in total value by £1,231.99 during 2021 and as at 31 December 2021 were valued at a combined total of £9,844.03.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £226.82 and from the Canon Morton Bequest held in a NS&I Investment Bond amounting to £2.78 as well as £1.05 from the Canon Morton Bequest held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest (at a rate of 0.090731%) in proportion to its balance as at 31 December 2021. This was the amount of interest generated during the year by the CBF Deposit Account and amounted in total to £47.71.

	£	
CBF Deposit Fund Account	47.71	
CBF Investment Fund Account (WS)	23.01	
CBF Investment Fund Account	226.82	
Card Stall Deposit Account	0.02	
NS&I Bond	2.78	
Total	<u>300.34</u>	(2020: £744.56)

The overall interest rate for 2021 was 0.090731%.

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account
- 4) In 2021 the General Fund Receipts and Payments Account had an operating surplus of £8,975.91. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay the full £32,000 in parish share to the Diocese. As at 31 December 2021 there is a total of £21,892.18 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,937.75
CBF Investment Fund Account (WS)	906.28
Lloyds Bank – Rothbury DCC bank account	<u>12,048.15</u>
Total	<u>21,892.18</u>

- 5) Cardstall Fund: This money is held in two separate accounts (one in the Rothbury DCC current account and the other in the CBF Deposit Fund account). The Cardstall Fund has received £1.34 interest in 2021 which includes the £0.02 interest from the Cardstall Deposit Account and is included in the Statement of Assets and Funds on pages 9 and 10. As at 31 December 2021 there is a total of £3,633.91 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,500.00
Lloyds Bank– Rothbury DCC bank account	133.91
Total	<u>3,633.91</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2021, which are set out on pages 6 - 11.

Respective responsibilities of members and examiner

As members (trustees) of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required 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 commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

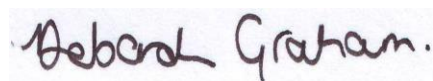
Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (trustees) concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.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.



Mrs D J Graham FCA
Ryecroft Glenton
32 Portland Terrace
Newcastle upon Tyne
NE2 1QP

March 2022