

Financial Statements

of the

Parochial Church Council of St Cuthbert
North Wembley

For the year ending 31st December 2019

Vicar:

The Reverend Steve Morris

Treasurer:

Christine Morris

The Vicarage

214 Carlton Avenue West
North Wembley
Middx
HA0 3QY

Book keeping and

Management Accounts

Harry and Valerie Harrigan

Bankers

Barclays Bank PLC
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

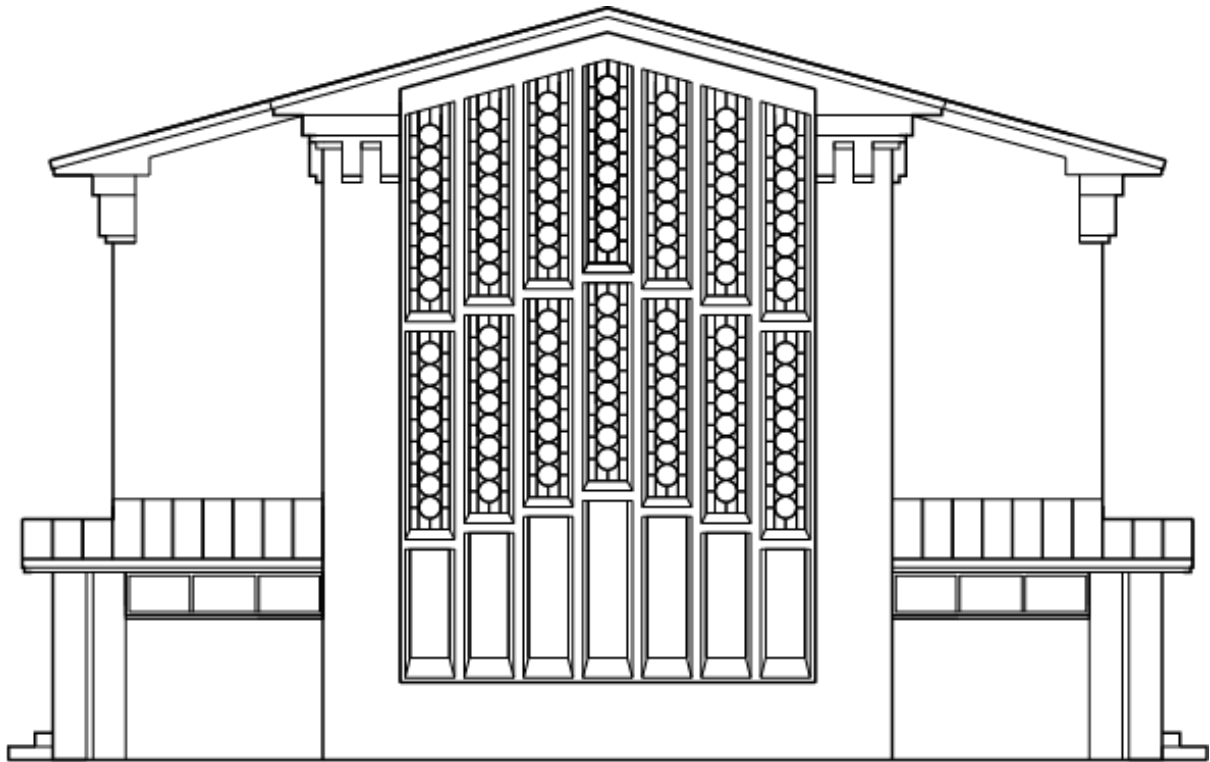
Independent Examiner

Rev. David Green, FCA
Gowers Ltd
The Old School House,
Bridge Road, Hunton Bridge
Kings Langley, Herts
WD4 8SZ

St Cuthbert's PCC has the responsibility of cooperating with the incumbent, the Reverend Steven Morris, in promoting the ecclesiastical parish and the whole mission of the Church.

The PCC is committed to our church growing and being a beacon of hope in this parish.

Vicar's report – what has happened here this year, our achievements



This year

We have had a really good year as a church. At its most basic, we are in good heart and good spirits. There are good reasons for this.

Our Sunday numbers have been gradually improving over the year. We have a very solid and loyal congregation who play a full part in Sunday worship. The influence of our worship teams have been marked. Elvis, Paul, Lionel and Anna have all worked hard to make this a church that is both musical and faithful. I actually think that for a smaller church we have an amazing worship offering.

It has been great to learn new songs and sing old songs. I have also been encouraged by Lionel and co-writing new worship songs and to Tesse occasionally getting up and joining the singing up front.

We continue to offer a mixed economy of worship – again, unusual in smaller and mid-sized churches. We have our Celtic service, an informal

family service, a Common Worship communion and café church. We take the traditional services seriously and honour them. We are also happy to experiment.

Our Thursday offering – memory café – has gone from strength-to-strength. It is life affirming and we have encouraged others to set up memory cafes as well. We have plans to open another day with something aimed at our community.

I have much appreciated the contribution of all our helpers. We couldn't do it without you. It has been lovely to have the Reverend Trevor Goddard joining the team during the week. I much appreciate the support and expertise he is bringing. I know that all who have met him have much enjoyed his wise ways.

Talking of Trevor, we need, of course, to mention the hall. One of Trevor's responsibilities is to manage the redevelopment of the hall. We received an amazing grant of £170,000 during the year to completely refurbish the hall as a new community resource.

It will be the start of a new era for the church, and at this stage we can only imagine the difference it will make. We will remodel the inside of the hall and create some up-to-the-minute office space for rental. The hall has been run-down for a long time and has been a struggle to keep functional. When it is renewed it should make a great contribution to the life of our church and the place in which we live.

We ran many community events – some to celebrate the church's 60th anniversary. We had a play and music and a quiz. We do these as part of our mission to be part of our community and bring God's love to the people we serve.

And our vision

We are excited about our church as we press ahead. There are always things we could do better – but we own our failures as well as our successes. You certainly can't fault us for effort. There are three areas we have a vision for – In. Up. Out.

'In' means we always look for ways to get new people to come to St Cuthbert's and to stay. The work on the building is part of that – cold and dingy churches don't grow! We want our Sunday services to be vibrant and engaging. We want our hospitality to be second to none. We want people to tell their friends.

'Up'. We are all disciples – all on a pilgrimage with Jesus and we aim to strengthen that link between us as a church and the individuals in it and God. Perhaps the marker of being a disciple is when we move from wondering what our church can do for us to what can we do for our church.

And then there is 'Out'. We are already doing magnificently on this, but there is more to come. I am now a governor at Byron Court School. I am also chaplain at the Celementine Churchill Hospital. We are looking to really be a church at the heart of our community – to help the community thrive and for us to be a place of love and joy.

Steve

Warden's report

What an eventful and wonderful year at St Cuthberts. I feel privileged to be part of it.

After Christmas 2018 the Lent season 2019 followed swiftly on, commencing with the Ash Wednesday service at St Cuthbert's in the evening of 6 March. A Lent home group set up in March 2019, meeting weekly at Lynn's house, where we shared some "Reflections on the Beatitudes" helped by a study book. We would like to consider doing the same this year so please look out for notices of this.

The season of Lent culminated in a week of evening services hosted alternately by St Cuthbert's and St Andrew's with St Andrews inviting St Cuthbert's to share their Maundy Service followed by a meal of lamb and bitter herbs to commemorate the Last Supper, which was very moving and respectful.

Friday took the form of the "Walk of Witness" along with the churches in the Sudbury area in the morning, followed by a very poignant service conducted at St Cuthbert's, helped along by Penny Pedley, to whom we sadly bid farewell later in the year, following her move to Oxford. Penny was a great addition to our worship at St Cuthbert's, always sensitively researched and conducted in her unique style. Thank you, Penny, for your much appreciated time at St Cuthbert's and valuable aid to Steve, our precious and selfless vicar.

Memory Cafe has had another great year, seeing new people join us, both visitors and helpers. Thanks to Nitin and Tesco who lovingly help us to provide delicious pastries and bread and of course thanks go to all our regular helpers who continue to set aside their valuable time contributing to a happy morning for all. Thank you too to the Lloyds bank who happily take over the kitchen and give the caterers a break and circulate amongst our visitors with tales of the business world. Memory Cafe has this year benefited from the addition of a qualified nurse, Liz, who puts herself at the forefront of any health issues concerning our visitors. Thank you, Liz. Activities with the Memory Cafe choir included an invitation to sing at the Wembley Festival where they were joined on the podium by the Mayor, and an invitation to sing at St Andrew's church at a special evening where the Area Archdeacon swore in the new Churchwardens and Treasurers in the Brent area. Later in December the Memory Cafe choir was invited to sing carols at the Clementine Churchill Hospital.

Daniels Den, our Carers' and Toddlers' Group, who meet weekly on Fridays 10 – 11.30 am, is going strong and their name is fast becoming known on

the Sudbury Court Estate and beyond, among new parents. In addition to Linda Colcannon, we have acquired two new helpers, David and Parvin, who help out weekly with tasks, and we so much appreciate their assistance together with other loyal helpers on occasions. Daniels Den has an extensive programme stretching across Brent and puts parents in touch with the social life of Brent families throughout the year. St Cuthbert's Daniels Den was recognised in an award by the Mayor of Brent at a reception earlier this year, together with other Daniels Den outlets.

Our 6 July the quiz with Shaun Wallace the "Chaser" hosting and conducting it, must have been one of our greatest successes this year with probably 150 people attending. Thank you to Shaun especially for his hard and exhausting work on the evening, keeping us all in shape with his austere wit and excellence of general knowledge and providing us with some welcome fundraising.

If the Quiz was our success, then certainly the crown was taken by the visit of the Bishop of London, the Rt Revd and Rt Hon Dame Sarah Mullally on 8 September. This event was chosen to celebrate 60 years of St Cuthbert's Church. We hope we pulled out all the stops by inviting past and present members of the congregation, and key figures in Brent including Barry Gardiner, our local MP. A celebratory lunch was laid on for everyone which was much appreciated by all. Thank you Bishop Sarah for making it special for us and also to Barry Gardiner.



Also as part of our Anniversary year, a play called “Paradise Lodge” was performed in the Autumn by two actors who were identified at the Edinburgh Festival and asked by Steve to present it at our the Church which was well received.



Shortly after this Steve was honoured to be asked to give a sermon at St Paul’s cathedral and so St Cuthbert’s supported him on the evening.

Our Bazaar on 7 December was a taste of Christmas with sparkling stalls, hot food and mulled wine on offer, rounding off with a chance at our bottle stall and superb Raffle. Thank you again all those who worked hard to make this a success.

Christmas services 2019 included our wonderful Carol Service which delighted our congregation with the return of the organ music, played by Paul, and the exceptional piano recitals by Anna. Elvis too has delighted us throughout the year with his infamous renditions of old and new songs to keep us on our toes. Thank you, worship groups. Avril, our Pastoral Assistant and Verger, has also worked her socks off and is always there to back up Steve, in addition to our Office Administrator, Tina, and Assistant Meghan without whom we would find difficulty in functioning in this modern, and fast moving world.

Thanks go to all our PCC members, with special thanks to Christine Morris as our Treasurer and our Finance Accountant, Harry Harrigan for their time and commitment over the year. Thank you also to Joan and on occasion, Jane for their unstinting help with the children’s work, not

forgetting Kathy, our housekeeper who works extremely hard to keep our church clean.

Some of the things we need to pay attention to this year include assistance in all aspects of our church life. We do have the Community Payback people who have helped us considerably with the upkeep of our garden, thanks to Margaret and David for overseeing this. We also have our beautiful church and this too needs helpers in all aspects of the church's activities. We are an ageing population and this also touches our staff here at St Cuthbert's. Please therefore, wherever possible offer help no matter how little a task it might be. We also need help at our services, sidespersons, readers of the Bible and other tasks, so if you feel able to help with any task, big or small, please come and speak to Steve, Lynn or Lionel.

At the current time, following the award of a Brent Council grant, we are awaiting news of the commencement of renovation work on our Church hall which we hope will be a great asset to us and our community, and thanks to Rev Trevor Goddard for stepping in to act as our Project Director and of course, Steve, for masterminding the whole project.

Lynn Dubé

Church Warden

Health and safety

Our activities have been carried out safely and have not posed any risk to the health and safety of our employees, volunteers, congregation, visitors and others who used the church, churchyard or any other building we are responsible for during the year. (No H&S incidents and accidents raised during the year) We have managed H&S via our Health and Safety Policy implementation document, risk mitigation measures, training and briefing. This year the PCC will review the Health and Safety Policy implementation document and also all the related documents. During the coming construction period we shall enforce and monitor compliance with our implementation document by all contractors working.

Lionel Abbey

Church Warden

Safeguarding

The PCC at St. Cuthbert's takes the safety of all those who use the site very seriously and 'Safeguarding' is an agenda item at every PCC meeting.

Joan Alleyne continues her much appreciated work with children on a Sunday and is our Children's Champion. Liz Brookwick has now been our Elder's Champion for about a year and as well as at church can be found at Memory Cafe most Thursdays.

Both Joan and Liz, our vicar and all members of the PCC have received training in Safeguarding. This is either using the diocesan on-line training or a full day at Diocesan House. Safeguarding at St. Cuthbert's is reviewed annually using The Diocese of London Parish self-audit and the results are acted upon.

Hazel Bathurst

Deanery Synod Report 2019 and Electoral Roll

Brent Deanery Synod, now known as Anglicans in Brent, is made up of the clergy and elected representatives of the people of each of the churches in Brent. The number of representatives from each parish depends upon the number of people on the electoral roll.

We have two representatives now.

There are up to three meetings each year which, after a short business meeting, focus on wide variety of topics affecting the church in Brent and beyond. Most of the meetings are open to all.

A particularly interesting meeting took place this autumn at St John's Church in Wembley, where we were warmly welcomed. This highlighted community schemes that Brent were running for the lonely, elderly, those in poverty or homeless, with very interesting presentations, including on Lawrence's Larder and the free meal scheme run there at St John's. Hazel also gave a presentation on our Memory Café.

At this time, we are looking forward to attending a meeting in Brondesbury on safeguarding.

Electoral Roll

We have 107 people on our electoral roll.

The vergers

Vergers.....what on earth are they?

According to Wikipedia, a verger (or virger, so called after the staff of the office) is a person, usually a lay person, who assists in the ordering of religious services, particularly Anglican churches.

St Cuthbert's church has two vergers – Avril Nickolson and Paul Stanley. So, what do they do? Some things they both do and other things only one of them will do. These are as follows. Opening up the church before services and locking it up at the end – this includes weddings, funerals and other meetings. When the congregation comes up to receive communion, the verger will indicate to people when to come up. Paul will order the seating in the church. Avril will change the altar frontals as the season dictates and will order the candles when they need renewing. Both vergers are involved in the musical part of worship at St Cuthberts – playing the organ, piano, keyboards, and bass guitar. Paul makes the vicar a cup of filtered coffee before the Holy Communion service on Thursday morning. Avril has made two new altar cloths and has another one in the pipeline.

They are the vicar's right-hand man and woman and are total stars!!

Community Payback

We were sorry that Chevon Henry, the Community Payback leader, left us in the Summer. He was a skilled worker and made many friends within the church and will be missed. We are pleased to welcome Janet McKenzie who takes his place.

Daffodils, tulips, and roses have been planted and will give extra colour in the borders during the Spring and Summer.

Inside the church, the team did especially well this year, putting up and taking down the Christmas decorations. Again, if anyone has more plants than they need, or have plants which no longer suit their garden, we would be pleased to receive them.

David

Kidz Church

It is a pleasure to work with the children on Sundays. We meet at the back of church to read a bible story and do craft activities relating to the story. I have witnessed the children's Christian life growing which is rewarding. The children have a fun time at church and as part of the St

Cuthbert's community often take the opportunity to whizz around which keeps me on my toes. The group is fairly small so I pray for growth.

Joan.

Ploughman's

We hold these lunches of rolls and butter and cheese, salad and cakes on the first Monday of the month at 12 noon. They are very informal and there is a lot of chat and laughter.

We held seven lunches this year with an average attendance of fourteen. We were pleased to welcome some new guests including the Reverend Trevor and Iris's daughter who was visiting from the USA, as well as church members and friends.

We like to celebrate the seasons with our table decorations and we ended the year with our Christmas lunch when we enjoyed some mince pies and sparkly drinks.

I am grateful as always to my dedicated helpers David and Ruth and to all those who kindly help to clear up afterwards.

Valerie Waterman

Financial report

We continue to have a good financial position and end the year with a healthy bank balance.

As previously, our buildings were our main focus for improvement, with the upgrade of the heating to the church completed, the barrier gate at the entrance now providing enhanced security and plans are being finalised to upgrade the hall. We have received the first part of the funding for the hall project which have been prepaid and included in creditors. We are very grateful to Brent Council for a major contribution to this project.

We received a further grant from Mercers Trustees of £13,000 which has been invested in the Memory Café running costs. The church website is now running smoothly and additional staffing is helping the growth of the Memory Café. Church giving is higher than last year however lettings are down following the departure of the Sri Lankan church. We have also continued to provide £5,000 into a sinking fund for future repairs to allow us to keep reinvesting in our building.

Our profit and loss account shows a surplus of £3,327 for the year after the sinking fund transfer and we have a bank balance of £172,835 including the £50,000 from Brent Council for the hall as above.

What is next on the horizon?

We have continued to improve the fabric of the church over the past few years however this is ongoing and we will explore further plans to develop the church so that we can improve our outreach work with the community. We will invest a further £5,000 in our sinking fund to help us budget for other planned and cyclical works.

Our ambition as a church is to be a blessing to our community, and this does take a level of financial commitment. We will continue to support our social outreach activities.

As a church family, we have been faithful with our financial support, and we need to continue to do so.

Christine Morris

Reserves policy

As a PCC, we have not previously had a reserves policy. We have considered the need to start a reserves policy, and agreed that we will hold our reserves in the deposit account. This is to provide primarily for the capital liabilities to come with the electrics (see below). Our first priority is to reach our target of £60,000. We will keep this reserves total under review with the PCC and develop a more detailed policy as we move forward. It may be as the amount accumulates that we can find a place with a greater return, and we will take advice on this. However, at the moment, there are no reserves to manage.

Special thanks

To those who have helped us to keep our accounts in order, and produce these figures.

Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on deciding how the funds of the PCC are to be spent.

The PCC met six times during the year with an average attendance of 75%. We have no sub committees.

Administrative information

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middlesex, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission.

PCC members who have served at any time from 1st January 2019 until the date this report was approved are:

Names of the PCC members

Ex Officio members

The Reverend Steve Morris

Lynn Dube (churchwarden)

Lionel Abbey (churchwarden)

Elected members

Hazel Bathurst (representative on the Deanery Synod)

Avril Nickolson

Patrick Alleyne

David Loder

Neil Brookwick

Michael Bruce

Christine Lawton

Jennifer Lee

Slim Lim

Christine Morris (treasurer)

**Approved by the Parochial Church Council on
and signed on its behalf by**

Rev Steve Morris.

Independent Examiner's Report to the Parochial Church Council of St Cuthbert's, North Wembley

I report on the accounts of the PCC for the year ended 31st December 2019, which are set out on pages 15 to 21.

Respective responsibilities of trustees and examiner

As members of the PCC, you are responsible for the preparation of the accounts. You consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 to 2001 (the Regulations) and section 144(2) of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act and Regulation 3(3);
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To 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 Commission and guidelines from the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 statement below.

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, comply with the accounting requirements of the 2011 Act, the Regulations and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities 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.

Rev. David M Green FCA
Gowers Limited,
Chartered Accountants.
The Old School House,
Bridge Road,
Hunton Bridge,
Kings Langley,
Herts. WD4 8SZ March 2019

St Cuthbert's Church

Statement of Financial Activities (SOFA) - Year Ended 31 December 2019

	Note	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Vision Fund	Total 2019	Total 2018
		£	£	£	£	£	£	£
Income								
Income from donors	2	78,478	25		5,000		83,503	128,971
Income from investments	3	388					388	348
All Other Income	4	25,372	22,132				47,504	80,818
Legacies received	5	0					0	0
Total income		104,238	22,157	0	5,000	0	131,395	210,137
Expenditure								
Direct church activities ministry	6	(87,631)			(2,846)		(90,477)	(143,117)
Outreach	7	(2,500)	(23,547)				(26,047)	(50,590)
Administration	8	(6,544)					(6,544)	(4,376)
Grants	9						0	0
Sub-total expenditure		(96,675)	(23,547)	0	(2,846)	0	(123,068)	(198,083)
Surplus / (Deficit)		7,563	(1,390)	0	2,154	0	8,327	12,054
Funds: Balance at 1 January 2019		35,633	35,903	2,855	337	26,821	101,548	89,494
Funds: Increase/Decrease		(5,000)			5,000		0	0
Funds: Balance at 31 December 2019		38,196	34,513	2,855	7,491	26,821	109,875	101,548
Represented by:								
Bank deposit account		101,156	34,513	2,855	7,491	26,821	172,835	160,156
Debtors: Gift Aid due from HMRC		0					0	0
Debtors: Debtors Other		0					0	0
Stock Books & Other		0					0	0
Accruals		(52,170)					(52,170)	(51,978)
Creditors		(10,790)					(10,790)	(6,630)
Deferred Income		0					0	0
Total net assets		38,196	34,513	2,855	7,491	26,821	109,875	101,548

St Cuthbert's Church
Balance Sheet as at 31 December 2019

			2019	2018
		Note	£	£
Fixed Assets				
	Tangible assets		0	0
Current Assets				
	Stock		0	0
	Debtors	10	0	0
	Cash and bank		172,835	160,156
Current liabilities				
	Creditors due within 1 year	11	(55,574)	(54,018)
Net current assets			117,261	106,138
Long-term liabilities			(7,386)	(4,590)
Total Net Assets			109,875	101,548
Unrestricted funds				
	General Fund		38,196	35,633
	Outreach Fund		34,513	35,903
	Vicar's Discretionary Fund		2,855	2,855
	Maintenance Fund		7,491	337
	Vision Fund		26,821	26,821
Total Funds			109,875	101,548

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Approved by the Parochial Church Council on.....
and signed on its behalf by

Rev S Morris

Parochial Church Council of St Cuthbert, North Wembley
Notes to the Financial Statements – year ended 31 December 2019

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include transactions, assets and liabilities for which the PCC is responsible in law. 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.

Incoming Resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Resources used – grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC

Parochial Church Council of St Cuthbert, North Wembley
Notes to the Financial Statements – year ended 31 December 2019

Resources Used – Activities directly relating to the work of the church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures , fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less is written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents and other income are shown as debtors less provision for amounts that may prove uncollectible.

St Cuthbert's Church, North Wembley

Notes to the financial statements
for the year ended 31 December 2019

Incoming Resources

2. Incoming resources from donors

	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Legacy Fund	Vision Fund	Total 2019	Total 2018
Income from Donors:Heating Repair				5,000			5,000	57,650
Income from Donors:Tuesday Group							0	0
Income from Donors:Electrics Fund		25					25	38
Income from Donors:Friends of St Cuthberts							0	0
Income from Donors:Planned Giving Bank	46,225						46,225	41,105
Income from Donors:Planned Giving Envelopes	8,306						8,306	9,332
Income from Donors:One-off Donations							0	300
Income from Donors:Income Tax Recovered	15,219						15,219	12,208
Other Income	8,728						8,728	8,338

Total	78,478	25	0	5,000	0	0	83,503	128,971
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3. Income from investments

Bank Interest	388						388	348
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Total	388	0	0	0	0	0	388	348
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4. All Other Income

Hall & Church Lettings Income	24,987						24,987	33,125
General Sales (bookshop etc)							0	0
Parochial Fees Income	385						385	878
Memory Café		22,132					22,132	46,815

Total	25,372	22,132	0	0	0	0	47,504	80,818
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5. Legacies

Legacies received	0						0	0
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Total	0	0	0	0	0	0	0	0
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Total receipts before Transfers	104,238	22,157	0	5,000	0	0	131,395	210,137
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St Cuthbert's Church, North Wembley

Notes to the financial statements
for the year ended 31 December 2019

Resources Expended

6. Direct Church Activities - Ministry

	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Vision Fund	Total 2019	Total 2018
Diocesan Quota & fees	53,000					53,000	51,000
Salaries	5,207					5,207	3,796
Ministry expenses	6,187					6,187	6,310
Utilities/Insurance	10,250					10,250	9,443
Bookstall Purchases	0					0	0
Buildings and grounds	12,987			2,846		15,833	72,568

Total	87,631	0	0	2,846	0	90,477	143,117
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7. Outreach

Memory Café		23,547				23,547	47,595
Other	2,500					2,500	2,995

Total	2,500	23,547	0	0	0	26,047	50,590
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8. Administration

Advert./Stationery/Publicat.	5,544					5,544	3,316
Bookkeeping and independent examination	1,000					1,000	1,060

Total	6,544	0	0	0	0	6,544	4,376
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9. Grants

Donations made from Funding						0	0
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Total	0	0	0	0	0	0	0
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Total Expenditure	96,675	23,547	0	2,846	0	123,068	198,083
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St Cuthbert's Church, North Wembley

**Notes to the financial statements
for the year ended 31 December 2019**

	Total 2019	Total 2018
10. Debtors		
Gift Aid due from HM Revenue & Customs	0	0
Other Debtors	0	0
	0	0
11. Creditors due within 1 year		
Creditors and accruals	(52,170)	(51,978)
Diocesan Loan	(3,404)	(2,040)
	(55,574)	(54,018)
12. Creditors due in over 1 year		
Diocesan Loan	(7,386)	(4,590)
	(7,386)	(4,590)