

**Financial Statements**  
**of the**  
**Parochial Church Council of St Cuthbert**  
**North Wembley**  
**For the year ending 31<sup>st</sup> December 2017**

**Vicar:**

Rev Steve Morris

The Vicarage

214 Carlton Avenue West  
North Wembley  
Middx  
HA0 3QY

**Bankers**

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

**Treasurer:**

Christine Morris  
Harry and Valerie Harrigan  
Book keeping  
Janet Stern Management  
Accounts

**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.***

Hello. I have thoroughly enjoyed this year, with all its challenges, difficulties and victories. We offer all of this to Jesus our Lord. This has been a year of consolidation – with extensive work being done of the building and our congregation beginning to expand and grow in confidence.

We have continued to develop this church as a community hub. We have seen people come in from our area who now feel part of this community. The large numbers from our parish, of all faiths, at our Christmas services were testament to this.

Our new prayer and toddlers' ministries bring us hope and encouragement and we look forward to these growing.



We are much stronger in our finances with more grants coming in.

Our new Celtic Service has a strong following and I look forward to developing this side of the church. We have looked to offer a range of services – conducting great set-piece services on significant days like Remembrance Sunday, reflective services and full-on worship-type services. Café Church continues to be an attractive and very fresh expression of church. We have had a beautiful baby grand piano donated to us which is giving great scope in the way we lead worship.

Our churchwardens and vergers and volunteers have been amazing. We have also continued to unearth hidden talents. We have discovered new vigour in worship, not least because of Elvis Chambers our worship leader (pictured), backed-up once a month by the wonderful Robert Stanley.



The rest of the report shows the things we are doing. We trust in God to continue his work here and simply attempt to join in with what he is already doing.



The picture above is of Neil and Paul at the Christmas Bazaar. The Bazaar is looking like becoming something of a tradition here.

### ***And our vision***

We are excited about our church as we press ahead. 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 we have done on the building and will do is part of that – cold and dingy churches don't grow! But it is much more than church fabric. 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.

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. Our revived prayer ministry is crucial in this, as is our nearly-full time worship leader.

And then there is 'Out'. We are already doing magnificently on this, but there is more to come. Our toddlers' group, widows' group are heralding new social gospel initiatives.

Steve



## **Warden's report**

### OUR FINANCES

There is a report from our treasurer later, but the big picture is that we are on a firm financial footing. We managed to raise the money to put in a new lighting system which has really had a big impact.

Our hall lettings are looking healthy with a new and regular Zumba class contributing along with the ballet school. We no longer rent out the hall for one-off parties and prefer longer, more stable lets.

Our book keeper who has been able to help us better report on and understand our finances.

### ACTIVITIES

We had a wonderful evening when we were visited by the **Met Police Choir**. They sang beautifully and were well appreciated by a crowd of 200. We raised money on the evening for memory café. What was just as thrilling was that our memory café choir also sang that evening – their first public concert.

There was hardly a dry eye in the house and we hope to do more of this kind of thing.



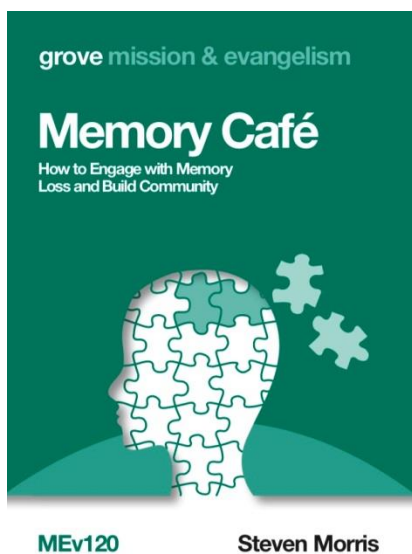
We had a very successful **Christmas Fair** this year. We had many more coming through the doors than last year. We raised money for church, but more importantly continued to establish ourselves at the heart of this community. We had a variety of stalls and a tombola and lots of craft on offer, plus bacon rolls which were very delicious.

## Memory Café

Memory café continues to thrive – with regular attendances of 60-70. We have been joined by volunteers from Lloyds Bank and they have added to the lightness and joy of proceedings.

Steve's book on memory café came out this year. It has sold well and all proceeds go back to the Church. We have been covered in the press too. But most importantly the whole experience has been amazing.

There are now many other cafés setting up using our model.



## Café Church

Café church is the highlight of our month. It is our best attended service, even though it starts at 9:30 am. We have a great setup team, Rosemary is always out-doing herself. Breakfast is always fantastic there is always enough for everyone, and something for everyone. This is a very creative form of church and is pioneering in its way.



## **OUR BUILDINGS**

### **Maintaining the church and hall**

We have done a great deal of work on the church this year. We installed a new kitchenette which has made it much easier to carry out our community work. It is very good to now have a sink at the end of the church as we no longer have to keep transporting things on the trolley! We can store things more easily here and serve people a great deal better.

We have had our carpets cleaned in the church and are planning to have the tiled areas cleaned and polished.

We have completely new lighting which is good on safety and aesthetic grounds. The church now shines out and on a dark night we are much more visible. On big evening services the place feels very good indeed and much less dingy. The community are amazed at how beautiful our church actually is.

We have decorated the hall and lady chapel and modernised the toilets in the hall. We have put up canopies over the doors to the hall. The redecorated chapel looks very good for our Celtic services and we get a very different congregation for this evening of the month.

We have a new and adaptable noticeboard out at the front of the car park which can be changed each week so people always know what is on.

### ***Tuesday group***

Our church is now a hub of activity on Tuesday as well as Thursday. Our Tuesday group has grown in numbers. We meet in the community room and it is great to hear so much laughter and singing coming out of that room.

The Tuesday Group is an example of simple ministry. It just takes a kettle and tea and coffee and a will to welcome people. We hope to set up more weekday groups. And other groups to help people in need.

## ***Volunteers***

We have so many volunteers but we always want more. We are finding some of the newer folk coming to church have thrown themselves in and we are getting more people stepping forward.

## ***Safeguarding***

We take safeguarding very seriously and make sure that we discuss it at every PCC. We are also putting together an audit of our safeguarding and are looking for any risks and deciding what to do about them.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

## ***Deanery Synod Report 2016 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.

## ***Community Payback***

The community payback team have continued their work this year in helping to maintain the Church grounds. The team of up to twelve workers, mainly young men, work under the skilled leadership of Chevon Henry. They find their experience is positive through sharing skills and working as a team. The parish room, used as a base for discussion and shared lunch, their monthly invitation to breakfast and gardening advice and materials from David Loder and Margaret Roake effectively link them to the Church community. The front doors to the hall have been secured and re-painted. Car park lines renewed, while regular sweeping and attention to the flower beds greatly improve the appearance of the Church grounds.

## ***Kidz Church 2017***



The children in St Cuthberts have a strong love of Jesus and an eagerness to learn more.

The numbers of children who attend varies each week from none to 10. It's mainly for this reason that we meet at the back of the Church as its easier to set up. This has been a positive move as the Children and Leaders feel a connection with the rest of the congregation and join in with Worship. If we do have a large numbers then we go to the Church Hall to have a run around.

The ages which we have range from 3 to 13, but somehow this works. We are truly blessed in that the children all care and support each other.

Each week we read from the Bible and discuss the chosen story. The older children love doing word searches and there is healthy competition to see who completes first. We started putting out colouring sheets for the younger children which they enjoy, but so do the older children and leaders . Some of their pictures are truly beautiful.

The children continue to grow in their prayer life, and Kidz Church is a time for encouragement for the children to speak out about what they are happy or sad about.

A big thanks to Joan who jointly leads and inspires . And thanks to Joyce, Jennifer and Dotun who always check if we need extra help .

Jane Raine

### ***The Vergers***

We have two vergers, Paul and Avril. They make sure that the church is always ready for worship and prayer. They are both invaluable and also help us as we welcome people into the church.

### ***Ploughman's***

We hold these lunches from 12 noon on the first Monday of the month, enjoying rolls and cheeses, salad and cake and coffee or tea.

There were only four lunches held in 2017 due to health problems in the latter part of the year, but we intend to start holding lunches in March 2018.

At our monthly gatherings we enjoy a good chat and lots of laughter as well as the simple meal and coffee and tea afterwards. We are grateful for the willing

assistance from my regular helpers David and Ruth, and for those who help to clear up at the end.

### ***Toddlers Group***

We started the St Cuthbert's Carers and Toddlers Group at the end of November 2017, hoping to reach out to isolated parents/carers with babies and toddlers on the Sudbury Court Estate. The previous Toddlers group had been closed for two years since the departure of Juz Paice and no one had come forward to replace her. Therefore there was a gap in our mission to the community.



Having acknowledged this, we felt compelled to do something and thus the idea was borne; we didn't have a leader, but we had all the necessary equipment for a restart, a huge area full of toys, equipment and books just waiting for kids to come along and discover. Our earlier opening was thwarted by a visit (or two) from some unwelcome visitors, the local mice, which had to be dealt with and thus in the summer before starting up we set to do a huge clean up. Thanks to members of the congregation and some trusty workmen we managed to give the room a complete and thorough clean ready for our new launch, headed by me, with a team of enthusiastic friends comprising ex teachers, artists, well versed mums and grandmas etc of varying ethnicity, both in the congregation and outside of St Cuthbert's.

The very first week saw 5 of our team present and we welcomed 2 children and 2 parents. The second week immediately following we doubled our numbers while the third meeting we had 6 children and 4 carers, a mix of ethnicity but just as welcome.

Then followed our early Christmas party on 8 December where we had to anticipate the numbers and again reached 6 children.

The Christmas party went well and Rev Steve came in to introduce himself to the group and tell the Christmas story to the children. We all followed that with children's Christmas songs and carols, sat the children down to a Christmas brunch and followed this with a couple of games.

When we reopened in January it was a slow start and we misjudged the dates; We think most people imagined us to be still on Christmas holiday, as a lot of schools were. However, we took the opportunity with our team there to review our programme of first and last Friday of the month, realising that this was confusing for all concerned and difficult to work with. We therefore made a decision to meet every Friday in term time to make things easier and split into two teams.

We have taken the decision to have a story from the Bible each week (and with advice from the Toddlers conference to cover only 8-10 stories with repetition), occasionally varying this with a non-biblical one to help integrate our non Christian community.

The latest news on this is that Steve has contacted Daniel's Den, a well known organisation covering all London and supporting Toddlers groups everywhere especially those Christian run. Steve has asked for some help from them to supplement our team group who first agreed to run it only twice a month and with the holiday season around the corner we will surely need this and anyone else who would like to join our team. Feel free to come and meet the team and our new group any Friday in term time. In the meantime, please keep praying for us. God has certainly blessed us so far.

## **Financial report**

We still have a good financial position, and end the year with a healthy cash balance at the bank, even after paying for substantial improvements to the fabric of the building.

Since last year, our building was our main priority for spending with essential works agreed and planned. Our major projects were to refurbish the kitchen area (£13,272) and renew the lighting and upgrade the electrics in the church (£42,301) We have reinvested some money back into the hall, refurbishing the toilets and decorating the main hall. This work has been completed successfully, and charged for in full from this year's budget. We have continued to provide £5,000 into a sinking fund to allow us to keep reinvesting in our building.

Our income from giving has remained relatively stable, but one-off donations or grants have reduced from the previous year. That said, we still managed to bring in a

further £17,000 in grants for Memory Café together with a donation from an individual towards Memory Café of £5,000. Our hall letting income increased significantly to £31,024.

Our profit and loss account shows a deficit of £17,905. This was due to high spending on two major capital projects. The amount of income we generated through giving, lettings and grants was higher than the amount we spent on running costs, wages and repairs/improvements to the church but was not sufficient to cover the capital projects. The electrics project was kindly supported by the London Diocese with a grant and loan of which £8,670 remained unpaid at the end of 2017 and a repayment schedule over 5 years has been agreed. .

Even after this, we still have a cash balance at the bank in excess of £100,000, which leaves us at the end of the year in a healthy position.

### **What is next on the horizon?**

We have tackled the electrical works, refurbished the hall toilets, decorated the main hall space, and built a new kitchen area at the front of the church. We now are getting advice on how to upgrade the heating to the church. This will be a major cost next year, but we are grateful to Brent council for a promise of a major contribution to the works so that we can continue 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 targeted at:

- The elderly and those with Dementia and their carers, in Memory Café, the Tuesday Group and Ploughman's lunches
- Toddlers and Mums with the Toddlers Group
- Young widowed parents with the setting up of the WAY group

In order to do so, we will continue to fundraise with activities such as the Christmas bazaar, the Metropolitan Police concert and the soul evening put on by Eddie Curran's band. 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.

### **Especial 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 1<sup>st</sup> January 2016 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)  
Penny Pedley

Elected members

Hazel Bathurst (representative on the Deanery Synod)  
Jane Raine  
Avril Nickolson  
Patrick Alleyne  
David Loder  
Neil Brookwick  
Maggie Johnson  
Martina Murphy  
Jennifer Lee  
Christine Morris (treasurer)

**Approved by the PCC on  
Reverend Steve Morris.**

**March 2018 and signed on their behalf by the**

## **Independent Examiner's Report to the PCC of St Cuthbert's PCC, North Wembley**

I report on the accounts of the PCC for the year ended 31 December 2017, which are set out on pages 16 to 22.

### **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 2018

**St Cuthbert's Church**

**Statement of Financial Activities (SOFA) - Year Ended 31 December 2017**

	Note						Total 2017	Total 2016
		General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Vision Fund		
		£	£	£	£	£	£	
<b>Income</b>								
Income from donors	2	66,566	39		14,219	80,824	96,539	
Income from investments	3	17				17	32	
All Other Income	4	31,735	27,420			59,155	52,949	
Legacies received	5	0				0	0	
<b>Total income</b>		<b>98,318</b>	<b>27,459</b>	<b>0</b>	<b>14,219</b>	<b>139,996</b>	<b>149,520</b>	
<b>Expenditure</b>								
Direct church activities ministry	6	(85,276)			(42,301)	(127,577)	(80,980)	
Outreach	7	0	(18,712)			(18,712)	(2,511)	
Administration	8	(6,612)				(6,612)	(5,913)	
Grants	9					0	0	
<b>Sub-total expenditure</b>		<b>(91,888)</b>	<b>(18,712)</b>	<b>0</b>	<b>(42,301)</b>	<b>(152,901)</b>	<b>(89,404)</b>	
<b>Surplus / (Deficit)</b>		<b>6,430</b>	<b>8,747</b>	<b>0</b>	<b>(28,082)</b>	<b>(12,905)</b>	<b>60,117</b>	
<b>Funds: Balance at 1 January 2017</b>		17,479	27,898	2,855	27,347	26,821	102,399	
<b>Funds: Increase/Decrease</b>		(5,000)			5,000		0	
<b>Funds: Balance at 31 December 2017</b>		<b>18,909</b>	<b>36,645</b>	<b>2,855</b>	<b>4,265</b>	<b>26,821</b>	<b>102,399</b>	

**Represented by:**

Bank deposit account	29,479	36,645	2,855	4,265	26,821	100,064	103,799
Debtors: Gift Aid due from HMRC	0					0	0
Debtors: Debtors Other	0					0	0
Stock Books & Other	0					0	0
Accruals	(1,900)					(1,900)	(1,400)
Creditors	(8,670)					(8,670)	0
Deferred Income	0					0	0
<b>Total net assets</b>	<b>18,909</b>	<b>36,645</b>	<b>2,855</b>	<b>4,265</b>	<b>26,821</b>	<b>89,494</b>	<b>102,399</b>



St Cuthbert's Church

Balance Sheet as at 31 December 2017

		2017	2016
		£	£
	Note		
<b>Fixed Assets</b>			
Tangible assets		0	0
<b>Current Assets</b>			
Stock		0	0
Debtors	10	0	0
Cash and bank		100,064	103,799
<b>Current liabilities</b>			
Creditors due within 1 year	11	(3,940)	(1,400)
<b>Net current assets</b>		96,124	102,399
<b>Long-term liabilities</b>		(6,630)	0
<b>Total Net Assets</b>		89,494	102,399
<b>Unrestricted funds</b>			
General Fund		18,909	17,479
Outreach Fund		36,645	27,898
Vicar's Discretionary Fund		2,855	2,855
Maintenance Fund		4,265	27,347
Vision Fund		26,821	26,821
<b>Total Funds</b>		89,494	102,399

Rev. S Morris

March 2018

**Parochial Church Council of St Cuthbert, North Wembley**  
**Notes to the Financial Statements – for the year ended 31 December 2017**

**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 – for the year ended 31 December 2017**

**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. The insurance value of the Church Hall is £744,063.

**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.

**Rounding**

Where minor variances occur due to rounding adjustment – caused by accounting in two decimal places but reporting to nearest pound –these variances have been ignored and not corrected in these accounts.

St Cuthbert's Church, North Wembley

Notes to the financial statements  
for the year ended 31 December 2017

Incoming Resources

	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Legacy Fund	Vision Fund	Total 2017	Total 2016
<b>2. Incoming resources from donors</b>								
Income from Donors:Tuesday Group		39					39	3,813
Income from Donors:Electrics Fund				219			219	5,187
Income from Donors:Friends of St Cuthberts				5,000			5,000	17,160
Income from Donors:Planned Giving Bank	37,062						37,062	36,088
Income from Donors:Planned Giving Envelopes	1,964						1,964	4,258
Income from Donors:Service	7,081						7,081	4,330
Income from Donors:One-off Donations	1,000						1,000	3,072
Income from Donors:Income Tax Recovered	12,272						12,272	11,780
Other Income	7,187			9,000			16,187	10,852
<b>Total</b>	<b>66,566</b>	<b>39</b>	<b>0</b>	<b>14,219</b>	<b>0</b>	<b>0</b>	<b>80,824</b>	<b>96,539</b>
<b>3. Income from investments</b>								
Bank Interest	17						17	32
<b>Total</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>32</b>
<b>4. All Other Income</b>								
Hall & Church Lettings Income	31,024						31,024	25,614
General Sales (bookshop etc)							0	0
Parochial Fees Income	711						711	793
Memory Café		27,420					27,420	26,542
<b>Total</b>	<b>31,735</b>	<b>27,420</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>59,155</b>	<b>52,949</b>
<b>5. Legacies</b>								
Legacies received	0						0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts before Transfers</b>	<b>98,318</b>	<b>27,459</b>	<b>0</b>	<b>14,219</b>	<b>0</b>	<b>0</b>	<b>139,996</b>	<b>149,520</b>

St Cuthbert's Church, North Wembley

Notes to the financial statements  
for the year ended 31 December 2017

Resources Expended

	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Vision Fund	Total 2017	Total 2016
<b>6. Direct Church Activities - Ministry</b>							
Diocesan Quota & fees	49,000					49,000	48,642
Salaries	3,240					3,240	5,907
Ministry expenses	3,019					3,019	2,861
Utilities/Insurance	9,080					9,080	15,754
Bookstall Purchases						0	0
Buildings and grounds	20,937			42,301		63,238	6,415
<b>Total</b>	<b>85,276</b>	<b>0</b>	<b>0</b>	<b>42,301</b>	<b>0</b>	<b>127,577</b>	<b>79,580</b>
<b>7. Outreach</b>							
Memory Café		18,712				18,712	2,456
Other	0					0	55
<b>Total</b>	<b>0</b>	<b>18,712</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,712</b>	<b>2,511</b>
<b>8. Administration</b>							
Advert./Stationery/Publicat.	5,452					5,452	5,913
Bookkeeping and independent examination	1,160					1,160	1,400
<b>Total</b>	<b>6,612</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,612</b>	<b>7,313</b>
<b>9. Grants</b>							
Donations made from Funding						0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Expenditure</b>	<b>91,888</b>	<b>18,712</b>	<b>21</b>	<b>42,301</b>	<b>0</b>	<b>152,901</b>	<b>89,404</b>

St Cuthbert's Church, North Wembley

Notes to the financial statements  
for the year ended 31 December 2017

	Total 2017	Total 2016
<b>10. Debtors</b>		
Gift Aid due from HM Revenue & Customs	0	0
Other Debtors	0	0
	<b>0</b>	<b>0</b>
 <b>11. Creditors due within 1 year</b>		
Creditors and accruals	(1,900)	(1,400)
Diocesan Loan	(2,040)	0
	<b>(3,940)</b>	<b>(1,400)</b>
 <b>12. Creditors due in over 1 year</b>		
Diocesan Loan	(6,630)	0
	<b>(6,630)</b>	<b>0</b>