



st andrew
RADCLIFFE

Knowing and making known the God who is love:
Reaching people for Christ Jesus:
Equipping the believers: Growing leaders

Accounts for 2024

Prepared by Sandy Shum, Treasurer and Revd Steph
Mawhinney, Vicar
Independently examined by: Gordon Clark

Independent examiner's report to the trustees of St Andrew's Church, Radcliffe

I report to the trustees on my examination of the accounts of St Andrew's Church for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Gordon Clark

Relevant professional qualification or membership of professional bodies (if any):

Address: 5 Walshaw Brook Close, Walshaw, Bury BL8 3TB

Date: 20th May 2025

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2024

		31/12/2024		31/12/2023	
		£		£	
Unrestricted Funds					
General Fund		£	13,989.54	£	29,221.80
	Current Account	£	700.14	£	538.71
	Deposit Account	£	13,289.40	£	28,683.09
	Cash	£	-	£	-
	Plus cheques received not yet banked	£	-	£	-
	Less Cheques issued not yet banked	£	-	£	-
	Less Outstanding Invoices/Commitments	£	-	£	-
Total Unrestricted Funds		£	13,989.54	£	29,221.80
Restricted Funds					
Central Board of Finance Fixed Interest Securities:-					
Income Generating		£	1,761.11	£	1,613.36
Building Fund		£	9,051.88	£	7,947.87
Total Restricted Funds excluding CAP Job Club		£	10,812.99	£	9,561.23
St Andrew's CAP Job Club		£	135.16	£	10,127.69
	Bank account	£	135.16	£	10,064.43
	Cash	£	-	£	63.26
	Less Outstanding Cheques				
Total Restricted Funds		£	10,948.15	£	19,688.92
Designated Fund					
Central Board of Finance - Roof Fund Account		£	8,651.76	£	7,960.56
Total Net Assets		£	33,589.45	£	56,871.28
		2024		2023	
Total Income and Expenditure		Income	Expenditure	Income	Expenditure
	General Fund	£ 46,376.00	£ 61,608.00	£ 83,467.64	£ 76,650.41
	Building Fund	£ 1,104.01	£ -	£ 1,025.28	£ 4,680.00
	CAP Job Club	£ 5,704.16	£ 16,548.19	£ 6,988.00	£ 15,043.24
	Totals	£ 53,184.17	£ 78,156.19	£ 91,480.92	£ 96,373.65
Note - These figures exclude transfers between funds and capital growth of investments					

Financial statement for the Year Ending 31 December 2024
General Fund Receipts and Payments Account

INCOME	2024 £	2023 £
Direct Giving	43,409	64,046
Gift Aided planned giving	28,590	32,884
Income Tax Recovered		13,925
non-Gift Aided planned giving	4,160	4,683
Payroll Giving	1,680	1,995
Collections at Services	4,778	6,457
Other Services and General Gifts (including Oasis and Wiggle)	2,379	2,274
SumUp Credit/Debit Card Gifts	322	766
On-line Gifts	370	164
Gifts and Collections for Particular Causes	1,131	898
Investment Income	418	540.16
Dividends & Interest	418	540
Events & Activities	2,549	14,588
Bible Notes	-	(50)
Fund Raising events	-	4,264
Payments for New Wine fees	1,053	827
Parochial Fees due to Parish	274	682
Parochial Fees due to the Diocese	1,222	8,675
Collections by Other Organisations at Church	-	190
Other Income	0	4,293
Legacies and Grants	-	-
Utility Bills Refunds	-	540
Donations towards Vicarage Expenses	-	-
Donations for Refreshments & Event Food	-	-
None charitable trading	-	-
Loan short-term cash flow	-	-
Other income		3,753
Funds Transfer	0	4,680
Transfer from Building Fund	-	4,680
Transfer from Harry Taylor Account (discretionary fund)	-	-
Transfer from CAP job club	-	-
Transfer from Investments	-	-
Total Income	46,376	88,148

PAYMENTS

	2024		2023	
	£		£	
Mission and Charitable Giving		2,810		2,400
Overseas Missionary Societies	2,400		2,400	
Home Mission & Church Societies	50			
Antiock Network	300			
From Collections and Donations for Specified Causes			-	
Vicar & Church Wardens Discretionary Fund	60		-	
Relating to work of the Church		26,901		42,940
Interest free short term cash flow loan				
Parish Share	26,901		42,940	
Salaries and Honoraria		-		-
Payments for Staff other than the vicar	-		-	
Clergy & Other Ministry Expenses		443		1,153
Incumbents Working Expenses	443		1,153	
OLM				
Assistant Staff & Visiting clergy	-		-	
Mission and Evangelism Costs		250		1,792
Alpha / Life Worth Living	-		-	
Wiggle	-		-	
Support & Educational Costs	-		-	
Church Mission (Including CAP expenses)	-		206	
New wine personal costs	250		-	
New wine	-		1,586	
Church Activities and Groups		405		1,607
Upkeep of Services	47		1,342	
Refreshments & Event Food	293		265	
Youth and Children's Church Groups	65		-	
Church running Expenses		24,166		20,479
Heating, Lighting, Utility	14,755		5,291	
Cleaning	828		510	
Insurance	5,110		5,090	
Maintenance	1,884		5,994	
Publicity	-		-	
Administration & Professional Costs	1,084		155	
Upkeep of Churchyard	-		2,108	
Live streaming tech	310		753	
Others	195		578	
Cost relating to Trading		1,522		254
Wedding fees etc to Diocese	1,450		157	
Bible Notes	72		97	
Collections by Other Organisations at Church	-		-	
Governance		360		1,344
Governance	360		1,344	
Major Capital Expenditure		3,851		4,680
Church Building	3,851		4,680	
Church Hall	-		-	
Loans and Transfers of money		900		1,200
Transfer to Building Fund	-		-	
Transfer to CAP Job Club Account	900		1,200	
Total Expenditure		61,608		77,850
Total Income		46,376		88,148
Surplus / Deficit	Deficit	(15,233)	Surplus	10,297
Outstanding Financial Commitments at 31 December		0		0
Invoices and purchase expenses incurred				
Upkeep of Churchyard	-		-	
Other Outstanding Committed Payments				
Wedding / Funeral fees payable to the Diocese	-		-	
Christmas collections for other charities	-		-	
Emmanuel community church funds	-		-	

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2024

	2024	2023
<u>Income</u>		
Standing orders	£ 540.00	£ 485.00
Other Donations	£ 0.16	£ 503.00
Refund from CAP	£ 240.00	
Refund of bank charges	£ 24.00	
Fund-raising Income	£ -	£ -
Other Income	£ 4,000.00	£ 6,000.00
Net Income	£ 4,804.16	£ 6,988.00
Transfer - support from Church		
PCC	£ 900.00	£ 1,200.00
Transfer from General Fund -		
Other gifts less expenses		
Total Income	£ 5,704.16	£ 8,188.00
<u>Expenditure</u>		
Wages (from 8th October 2019)	£ 8,361.62	£ 11,836.28
HMRC	£ 322.60	£ 967.80
NEST Pensions	£ 306.46	£ 508.53
Manager's personal expenses	£ -	£ 108.90
Bank charges	£ 24.00	
Admin Resources	£ -	£ 398.39
Publicity	£ -	£ 13.24
Refreshments	£ -	£ 48.84
Events	£ -	£ 44.26
Training and Regulations	£ -	£ -
Room Hire	£ -	£ 397.00
CAP head office	£ 240.00	£ 720.00
Transfer to Antioch	£ 7,293.51	
Other Expenditure	£ -	
Total Expenditure	£ 16,548.19	£ 15,043.24
Surplus / Deficit	Deficit £ (10,844.03)	Deficit £ (6,855.24)

Outstanding Liabilities

Outstanding invoices / commitments

Balance Sheet
for the year ended 31 December 2024

St Andrew's General Fund		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	29,221.80	18,242.93
Add back outstanding invoices from previous balance sheet		
Annual Surplus / Deficit	-£15,232.26	£10,297.23
Less Outstanding invoices/commitments at end of year	<u>0</u>	<u>0</u>
Balance carried forward	<u>13,989.54</u>	<u>28,540.16</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund)		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	7,947.87	11,602.59
Income		
Gift envelopes	320	45
Donations by Standing Order	640	850
Donations from Bookstall	0	0
Craft Sales and other fund-raising	0	0
Gift Day and Other Donations	0	0
Bank Interest	144.01	130.28
Transfers from General Fund	<u>0</u>	<u>0</u>
	9,051.88	12,627.87
Expenditure		
Transferred to General Fund	-	4,680
Balance carried forward	<u>9,051.88</u>	<u>7,947.87</u>

St Andrew's CAP Job Club		
for the year ended 31 December		
(This is a Restricted Fund)		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	£ 10,979.19	£ 17,420.31
Add back outstanding invoices from previous balance sheet	0.00	0.00
Operating Surplus (Deficit) for the year	-£ 10,844.03	-£ 6,377.08
Less Outstanding invoices at end of year	<u>0</u>	<u>0</u>
Balance carried forward	<u>135.16</u>	<u>11,043.23</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2024

	2024 £	2023 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	8651.76	7960.56
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	1761.11	1613.36
	<u>10412.87</u>	<u>9573.92</u>