

**St. Margaret's Church  
Draycott in the Moors**

**Trustees Annual Report  
January - December 2024**

**Submitted to the  
Annual Parochial Church Meeting  
to be held in St. Margaret's Church**

**Monday, 12<sup>th</sup> May 2025**

**Copies of this report are also available at the back of St. Margaret's  
or from**

**The PCC Secretary, Dr Richard Talbot MBE**

**It may also be viewed at**

**[www.stmargaretsdraycott.org](http://www.stmargaretsdraycott.org)**

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## **St. Margaret's P.C.C. – Aims and Purposes.**

St Margaret's Parochial Church Council (PCC) has the obligation of working along-side the Rector the Rev'd. Jonathan Roberts (JR) in promoting within the parish the mission of the church and specifically working towards fulfilling St. Margaret's Mission Statement which combines the whole objectives of being baptised and living a Christian life. Our mission statement was changed in 2023 to 'Knowing Jesus and Making Jesus known'.

St. Margaret's shares the same ministry leadership team with St. Peter's Forsbrook, which together comprise a united benefice, but as an independent parish St Peter's is not covered by this report.

St. Margaret's PCC is responsible for the maintenance of the parish church of St. Margaret's.

## **Administrative Details**

St. Margaret's Parish Church is located in the ecclesiastical parish of Draycott in the Moors which includes the communities of Draycott in the Moors, Cresswell and Totmonslow.

Location: Church Lane, Draycott in the Moors, Stoke-on-Trent ST11 9AG

Postal Address: c/o The Rev'd. Jonathan Roberts,  
The Rectory, 7, Cheadle Road, Blythe Bridge, Staffs. ST11 9PW

Tel: 01782 437600. e.mail: [revdjphroberts@gmail.com](mailto:revdjphroberts@gmail.com)

Web site: [stmargaretsdraycott.org](http://stmargaretsdraycott.org)

Bank Details: Nat West, Longton, Stoke-on-Trent

Composition of St. Margaret's PCC 2024:

Ex-Officio: Rev'd Jonathan Roberts – Chair of PCC.

Deanery Synod representatives: Jane Meller, David Meller

Licensed Reader: Vacant

Church Wardens: A.J. Fletcher, J.H. Meller and Deanery Synod rep. 2024/27

Elected Members: W. Mears 2020-2023  
2022 – 2025 Selwyn Edwards  
2022 – 2025 Richard Talbot  
2023 – 2026 Wendy Mears  
2023 – 2026 John Thompson  
2023 – 2026 Christine Wibberley  
2024 – 2027 Mary Edwards

*Members of the PCC are elected in accordance with Canon Law at the APCM*

## **PCC Constitution:**

The PCC is a corporate body established by the Church of England and the PCC operated under the Parochial Church Council Measure. The PCC is excepted by order from registering with the Charity Commissioners.

**Objectives and Activities:**

The PCC is committed to enabling as many people as possible to worship in our parish church and to become a part of the community of St. Margaret's. This is undertaken according to the doctrines and structures of the Church of England.

The PCC maintains an overview of worship, the care of the building and mission. A Ministry Team lead our worship. We record our thanks to Barry Berks for his many years of service in playing the organ at every Sunday morning worship and other occasions as church organist.

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

**Mission:**

The Mission Statement has recently changed and is now more memorable, enabling us to remember why we exist as a church: ***Knowing Jesus & Making Jesus known.***

## Submitted by PCC Secretary Dr Richard Talbot MBE.

### Important items discussed by the PCC throughout the year.

Tea Money was the first item to be discussed in January 2024 where JM suggested that a notice to be placed on to the Notice Board at the bottom of the drive together with an A board to be placed at the top of the hall carpark when open. Agreed also that the sum of £250 may be held in hand but after that sum had been reached it would be banked by the treasurer under the heading of Tea Money in the central church accounts.

**Safeguarding.** As there was a new Safeguarding policy regarding the membership of the PCC that all members should complete a DBS. At this early stage in the year, it was reported that the first meeting of the 2024 Fete Committee held its first meeting with members of the Blythe Cricket Club. A successful meeting was held with a positive view for the future.

**Quinquennial.** This five-year obligation to the church was currently overdue and a meeting was held with Simon Smith the architect with regards to allocating priority of work that needs to be done. He would identify what work could be carried out by community volunteers and where grants would be required to undertake certain work and where application should be made.

**Friends Group** RT gave an outline regarding the formation of a **Friends Group** for the church and what it entailed and its objectives. A four-page leaflet has been prepared by RT explaining the objective of such a group. A public meeting was recommended by RT for the purpose of explaining what a Friends Group was and invite questions from church members and the local community.

It was reported that there was a good support for the planned **spring fayre** to be held in both church and hall and good progress was being made with the plans.

**At the March meeting** it was reported the situation of Safeguarding and the DBS checks of three members of the PCC remained outstanding.

**Bequest** it was reported that of £2,000 had been made to the PCC accounts without any restrictions from the estate of the late Mr. Crooks.

At the June meeting all positions within the church had been filled of which most were willing to serve for the ensuing year of office. JR welcomed RT as the new PCC Secretary.

**Church Fees** The PCC were notified of the increases of church fees by Lichfield.

The question regarding the charity status of the **Bell Ringers** Account was referred too and was this really necessary. It was later agreed that RT take steps to have the charity status removed as no longer necessary. This was subsequently carried out.

**Treasurer reported** that the new Parish accounting system for which they are charged £15 per month by Lichfield under their licence. They would in the first instance have the first two months free of charge. The annual subscription was agreed at £60.

The **Quinquennial Report** had now been received and circulated to all members of the PCC currently working on priority work needed.

**Parkers Piece** – Following a lot of work by volunteers it was agreed to hold a short dedication service and that the Draycott Parish Council be invited as they had contributed financial report to the project.

**The June meeting** commenced with the problem of Rabbits and Moles in the churchyard. RT confirmed that the matter has now been confirmed as completed and four moles found and removed. There was only a limited problem with rabbits.

The final meeting of the year was held on the **6<sup>th</sup> of November**.

The results of the questionnaire were presented as a **summer Draycott joint fete** the church along with Blythe Cricket Club on a 50/50 Basis excluding the Bar takings.

**Safeguarding:** JM presented a written report attached to the minutes in the master file. It was confirmed that those members who had not completed the necessary Safeguarding Training and DBS application would be asked to step down as PCC members.

The **Treasurer** presented the good news that with a combination of church fund raising, bequests and donations that the church would be in a position to complete our full assessment for the common fund. However, as the current circumstance of additional income this year, it does not mean that this will be the case for 2024, and the PCC must continue to keep their eye on the ball and seek funding at every opportunity.

**Submitted by Dr Richard Talbot, MBE. PCC Secretary**

### **Rector's Report for St Margaret's 2024 Submitted by - Revd Jonathan Roberts, Rector**

Through all the changing scenes of life,  
in trouble and in joy,  
the praises of my God shall still  
my heart and tongue employ.

The hymnwriter, in reflecting on Psalm 34, reminds us that we will face many changes in our lives – some will resonate with joy and others with sorrow. That is the tapestry of life. In both, we are called to offer our worship as a response to all that God has done for us in Christ.

Our personal experience of the 'highs', 'lows' and everything in between, is true of our corporate life in the church as well – both locally in our own church here in Draycott, and in the national church. This has been reflected in 2024.

There is much to give thanks for and challenges to face. We continue to pray that we might work together to grow faith in Jesus Christ; friendship in our community; and funds for our church.

We meet every week as God's family in this place to celebrate his love and his life, and it has been good to welcome new friends to our Sunday congregation. Our Connect group has continued to grow in strength and number as those who come gather round God's word and seek to be formed by his Spirit. Far from being just a source of history (have you ever noticed that word – it is 'his story') the Bible is, in the words of the writer to the Hebrews, 'alive and active... sharper than a two-edged sword...' and we seek to allow it to shape our minds and our lives.

Our community café provides a space of meeting for all who live locally and as we strengthen friendship with others, we are able to share our own stories and where Jesus has made a difference to our lives. Our community garden of reflection, 'Parker's Piece', continues to evolve and provide a place where we can pause and reflect on God's glorious world. We pray that those who use it may also experience something of his presence too. It was good to take part again in the Historic Churches' open day and welcome many people from near and far. Again, our prayer is that as they receive a warm welcome, and take in the story of our church building, they may sense something of the welcome of God and the faith of those who have worshipped here for so many years.

Our Summer Fayre took a different shape this year (it's good to try new things!) though we shall be returning to our usual model next year.

We are always grateful for the generous gifts of money from members and friends, given both as expressions of gratitude to God for his generosity to us, and also because many non-members value the church's presence in our community. This year we managed, once again, to pay our common fund contribution in full, though this is going to be a challenge next year as the gap between our income and expenditure widens. We have also been able to purchase a new notice board for the corner of church lane, and a contactless giving device to enable people to give via card rather than cash. Both of these have been purchased in memory of two of our former members, Robert Brown and Bill Ward. We also give thanks for the generosity of the parish council.

Our building has seen some challenges with rain damage to the chapel roof and we are working hard to address that – and are grateful to the Friends of St Margaret's group for their continued fundraising to support our church building and grounds. It was also good to have some major tree works undertaken in the churchyard.

I am grateful, as ever, to the church members who work so hard here at St Margaret's to play their part in enabling our church building to be open week by week, but I am more grateful for those who so faithfully *are* the church in this community week by week, demonstrating the love of Jesus to those around them in all sorts of ways. There are too many to thank by name without missing someone out so I'm not going to try, but please know, faithful friends and servants of Jesus, that we work together for his glory and the growth of his kingdom in this place. It is a privilege to partner with you in the gospel and I pray that we might be able to testify afresh in 12 months' time to his continued love and provision.

Within our benefice, there are often people stepping down from roles after a season of service and we try to mark these in an appropriate way in our church life. In the last 12 months there have been a few changes in our team which serves *both* churches within our benefice. Two of our longstanding Readers have stopped serving in that formal role. After many years of fruitful ministry, Graham Stokes has made the decision to step back from being a Reader and Kate Bradshaw has begun a new chapter of her continuing Reader ministry at St Andrew's Weston Coyney where she and Paul now worship. Ruth Silcock stepped down from the Rector's Administrator role after more than 5 years of diligent service and we are grateful to Graham, Kate and Ruth for the part they have played in our church's work. In 2024, we also welcomed Phil Smith to the team as a Reader and Andrea Webster as Rector's Administrator.

### **Bell Ringer's Report Submitted by John Clarke**

Throughout the previous year the bells have been regularly checked for work needing to be performed to keep them fit for ringing either by our own team for weddings with additional ringers from nearby churches or for visiting ringers. If we are called upon to ring for a wedding, contact has to be made with neighbouring towers, particularly All Saint's at Dilhorne.

The rise in the Church fee for bells at a wedding, now one hundred and fifty pounds and the new fee for individual bellringers to fifteen pounds for a wedding, has made it slightly more attractive for bellringers to ring at St Margaret's, with surplus fees being added to the Church Bells Maintenance entry within the accounts.

As regards regular rings at St Margaret's, I ring before each church service on a Sunday morning and if I am asked to ring a half-muffled bell before a funeral, I am happy to perform this, as a show of respect.

St Margaret's Bells charitable trust, has been terminated but their funds remain intact and shown in the accounts as a separate entry, the funds purpose has evolved to give a back-up for maintenance of the bells and it's ancillaries.

## **Electoral Roll details for 2024 – submitted by Joyce Moore**

There are currently 49 people on the Electoral Roll. As 2025 every effort has been made to ensure current membership is contacted and enrolled for the next five years.

Currently as the Roll today I can estimate that about five people will not be wishing to sign up again or feel unable because of a change of circumstances – ill health and mobility being the main reason, and therefore not signed this time. At least three are no longer contactable.

## **Safeguarding - submitted by Jane Meller Parish Safeguarding Officer.**

St Margaret's Church PCC is committed to caring for all the children, young people and vulnerable adults who participate in any aspect of our church life. The safety and security of children, young people and vulnerable adults is of the utmost importance and the Church of England guidelines and policies underpin this.

Safeguarding is a standing item on the PCC Agenda, thus ensuring through the Rector and the Parish Safeguarding Officer, members are regularly informed and updated to ensure the PCC complies with its responsibilities.

The Safeguarding Policy for Children and Young People was reviewed and updated on the 4<sup>th</sup> November 2024 and Vulnerable Adults Policy reviewed and updated on 4<sup>th</sup> November 2024. Both Policies were approved by the PCC on the 18<sup>th</sup> November 2024 and can be viewed on St Margaret's Church website at [www.stmargaretsdraycott.org](http://www.stmargaretsdraycott.org) No safeguarding concerns have been reported to me during 2024.

**Disclosure and Barring Service Checks:** The Church of England Safer Recruitment procedures outline the necessary requirements for a DBS check to be carried out, this is dependent upon the specific role being undertaken. All St Margaret's PCC members are up to date with their DBS certificates. The current tower master is not a member of the PCC but does have the appropriate current DBS certificate.

**Training Requirements:** The majority of the Safeguarding Training is completed using the Church of England online training portal. With regard to the Raising Awareness of Domestic Abuse Training, we are awaiting instruction from the Diocese Safeguard Team as to how they wish to proceed with the training programme. As Parish Safeguarding Officer I have completed the Leadership Module of the National Church of England Safeguarding Training, the Raising Awareness of Domestic Abuse Training and the Safer Recruitment and People Management Module.

Work continues on updating the Parish Dashboard which centralises all the safeguarding administrative tasks which need to be undertaken. The information is all in one place and shows the progress being made. The Parish Dashboard helps the Parish to comply with mandatory safeguarding requirements and evaluate progress towards the National Safeguarding Standards. This tool also supports the Parish Safeguarding Officer in helping them to generate regular reports to the PCC, as well as an Action Plan indicating how things are going and what needs to be done.

Thank you to everyone who completed the online DBS Applications and training or attended the training courses, for giving their valuable time and commitment, ensuring we meet our obligation to safeguard children, young people and vulnerable adults within our church community.



### **Data Protection and Health and Safety submitted by Richard Talbot**

Both of these positions are important for the reasons of making sure that the church carries out its duties in line with the law. If for some reason the confidentiality of church members/offering was broken the church could be prosecuted. The same applies to Health and Safety and earlier this year I was in discussions with John Clark and between the two of us he purchased a roof ladder and a hard helmet that should be worn each time he climbs a ladder. In a few weeks' time I am arranging to have the current Yale lock to the church hall replaced with an insurance approved and requirement a five-lever mortice lock the keys will be distributed by Joyce Moore and signed for and the old Yale key removed. I also intend to review the same requirements to the church vestry.

### **Connect - submitted by Clive Lilley**

It is deeply encouraging to see how the Connect Groups remain a significant part of the spiritual journey for many within our church community. The groups meet weekly on Tuesday mornings at St Margaret's and Tuesday evenings at St Peter's, and the combined regular attendance of up to 22 committed individuals highlights the value they place on studying God's Word together. Participants consistently share how these gatherings nurture their growth as followers of Christ and deepen their faith.

While efforts have been made to invite and involve more members of the church in these groups, the response has been limited. As a congregation, we need to consider fresh and creative ways to encourage wider participation. Strengthening our collective understanding of scripture is essential for developing mature Christian discipleship and fostering a vibrant faith community. Additionally, new voices bring a richness of perspective and can invigorate the group's discussions and shared learning.

An ongoing challenge is finding more leaders to help facilitate these sessions. This is a key area for prayer and discernment, as equipping leaders is crucial for sustaining and expanding the ministry of the group.

We primarily use Bible study materials from the trusted Good Book Company, which provides excellent guidance for both participants and leaders. The leader's notes are especially helpful, offering clarity and confidence to those facilitating the studies. Over the past year, we have explored the following books of the Bible: Nehemiah; John 12-end; James; Micah; Psalms; 1 Corinthians 10-16; Hebrews

We thank God for the blessing this group has been to its members and pray for His guidance in enabling it to grow and flourish in the year ahead.

### **Community Café – Submitted by Jane Meller**

The Community Café continues to be open on the second and fourth Thursday of the month from 10am – 12noon. Attendance ranges from 15 – 30 customers depending on the weather, health, hospital appointments etc.

Draycott Moor College continue to support our project during term time and there are usually three to four teachers to supervise three or four students.

Any donations received continue to be used to fund other church activities e.g. flower fund, prizes for raffles and catering for other events.

The Church of England's requirements are such that only volunteers with the required safeguarding training are permitted to run the café. All the current volunteers have undertaken the relevant safeguarding training and hold current DBS checks.

As part of our mission statement St. Margaret's wish is to reach out to the local community and the café is a way of achieving this aim.

Finally, my grateful thanks go to all involved with running and attending our Community Café.

**Fabric of St. Margaret's Church – submitted by A. J. Fletcher and J.H. Meller - Churchwardens.  
Church Maintenance – Submitted by Jane Meller.**

Following the March 2023 Quinquennial Report our PCC secretary Dr R. Talbot MBE has been liaising throughout 2024 with the architect Mr Simon Smith regarding the work that needs to be carried out to the fabric of St Margaret's Church. Currently, despite reminder letters being sent we are still waiting for firm quotations. Once received and a selection made Dr Talbot will then be applying to various grant making bodies for grants towards the cost.

Unfortunately, in June 2024 there was a period of intense rain which caused water to leak through the roof of the Lady Chapel and subsequently damaged one of the tombs. Still awaiting notice from the insurance company if they will accept liability.

During an open day that month, in conjunction with the Bolton Gate Art Centre, a visitor, who owns a building and joinery firm, saw the problem and offered to carry out repairs to the roof at his own expense.

He submitted a method statement on the 27<sup>th</sup> June and after discussion the PCC accepted his offer.

The work was carried out and monitored and no further ingress was detected, however on or about 23<sup>rd</sup> September the foul weather returned with a vengeance and the repairs were no longer effective. On the 1<sup>st</sup> October 2024, Revd Roberts applied for an emergency faculty. The faculty was granted and the process of effecting repairs to the roof began e.g. raising funds, drawing up specifications, drawing up a tender list, inviting tenders. As at the end of December 2024 the process was on going.

The organ was serviced on 29<sup>th</sup> February and 26<sup>th</sup> September 2024

The annual PAT testing was carried out on the 5<sup>th</sup> June 24.

The fire extinguishers had their annual inspection on 10<sup>th</sup> July 2024

The old electricity meter was removed in August 2024.

The boiler was serviced on 13<sup>th</sup> November 2024.

The wardens would like to pass on their thanks to everyone involved in the running and maintenance throughout the year of St Margaret's.

## Deanery Synod Report

Deanery Synod Representatives are Jane and David Meller

On 17th July 2024 Revd Jonathan Roberts was commissioned as the new Rural Dean of Cheadle, and Laura Hulse (also of St Peter's) was welcomed as the new Lay Chair of the Deanery of Cheadle in a service led by Bishop Matthew Parker.

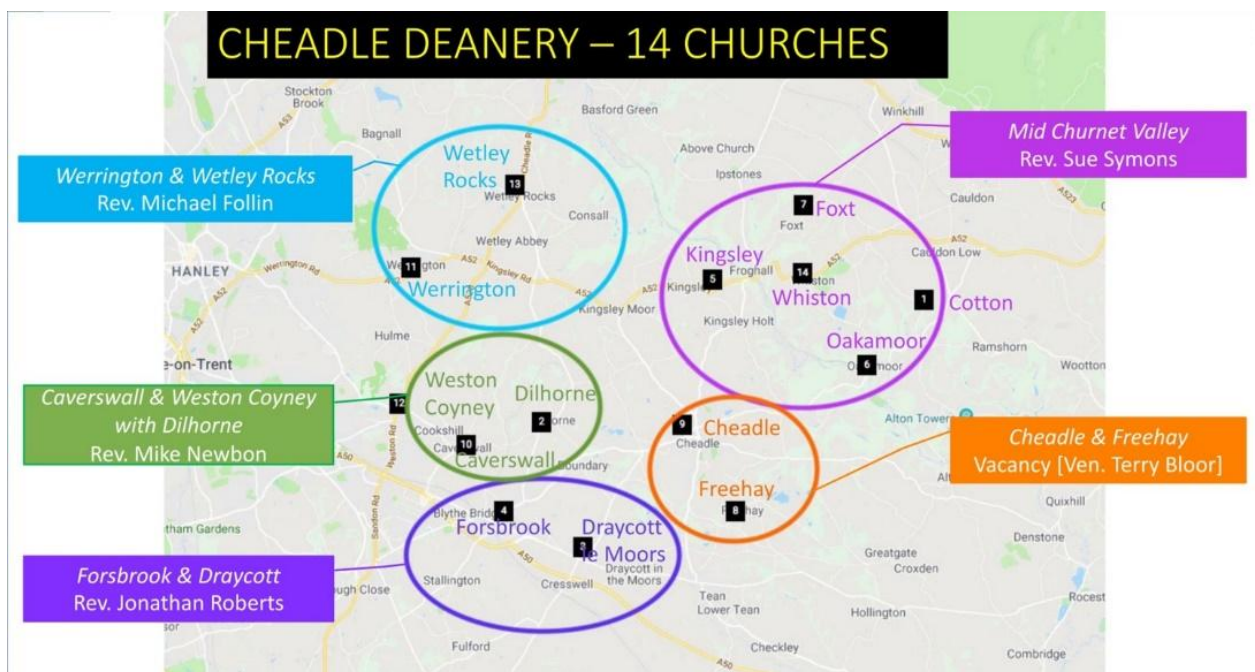
Deanery Synod met in November 2024 via Zoom. The new Shaping for Mission Strategic Framework was explored, with churches sharing their hopes and concerns for each area.

The dates for 2025 Deanery Synods will be published on the Bulletin. The meetings will be planned around the various aspects of the Strategic Framework, starting with a demonstration and Q&A session on Open the Book, led by Sophie Roberts and the team on 17th March. All are welcome to attend Deanery Synod meetings.

Our Deanery consists of 14 churches, see image:

St. Peter's hosted a special Deanery Prayer and Worship Workshop on 24 July 2023 feedback was positive with participants suggesting perhaps a full day event to enable people to attend more than one of the workshops in 2024.

**Submitted by Laura Hulse, Mick Smith and Neil (Archie) Archibald, Deanery Synod Representatives**



## **Draycott Church Hall submitted by Joyce Moore**

The Church Hall continues to be used by several local organisations, Whist Group, Parish Council, Circle Dancing, Draycott WI, Connect Group and the Thursday Morning Cafe. Until recently two U3A Groups were regular users, but the Folk Band needed bigger premises due to an increase in members and has now relocated leaving a large hole in the income of the hall. We have had a few children's parties over the last year but unfortunately no enquiries for this year as yet. Dr Talbot has kindly printed an eye-catching poster for display in the new notice board.

Recently the Parish Council have funded the installation of Wi-Fi at the hall, and they are also paying the monthly cost. This will enable the hall to be used by people who need Wi-Fi for their meetings.

As always, a huge thank you are as always due to those who help keep the hall clean, in good order and generally help if it is requested.

## **Finance Report - submitted by Sue Hughes, Treasurer.**

### **St Margaret's Draycott Accounts - Notes to the accounts management**

These accounts are managed on a Receipts and Payments basis which means this: **Income** is logged in the accounts on the day it registers in the bank. Some money is paid directly into the bank and some via a paying in book. **Expenditure** is logged on the day the money clears the bank not by the date of the invoice.

The issue with this method can mean that Income or Expenditure that falls close to the end of the year may carry over into the next year account. To help with comparing year against year it is useful to add both years together and divide by 2 which will give you a better average.

The alternative is a Prepayments and Accruals method which requires a qualified Accountant. These accounts are managed by a willing volunteer and a good accounts software package which is used by many churches to enable the lay person to manage them. **Treasurer: Sue Hughes**

### **PLEASE NOTE**

**A full set of accounts for year ending 2024 have been submitted to Lichfield for examination and confirmation they are in order. At the time of going to press this notification has not yet arrived.**

**If by the time of the AGM, 12<sup>th</sup> May 2024 it has arrived it will be read out to the meeting. If not, it will be confirmed by e.mail from the Secretary and submitted to the following PCC meeting after its receipt.**

**(Dr Talbot PCC Secretary)**

St Margaret Draycott  
 Analysis of Income and Expenditure  
 Financial Year 1st January 2024 to 31st December 2024

CHURCH	2024	2023
<b>Income</b>		
0101 Giving through bank	£ 2,560.00	£ 2,625.00
0110 Sunday giving Envelopes	£ 5,104.00	£ 4,589.00
0201 Other planned giving	£ 493.00	£ 369.00
0301 Loose plate	£ 1,207.00	£ 1,219.00
0501 White Envelopes	£ 607.00	£ 613.00
0550 Donations	£ 2,797.00	£ 6,742.00
0601 Gift Aid Reclaim	£ 4,727.00 2022/2023	£ 2,762.00
0901 Other Funds generated	£ -	£ 2,266.00
		Spring Fair and Autumn Concert
	<u>£ 17,495.00</u>	<u>£ 21,185.00</u>
1101 Fees from weddings and Funerals	£ 3,695.00 £3369 + £326 restricted	£ 6,537.00
	<u>£ 3,695.00</u>	<u>£ 6,537.00</u>
<b>Expenditure</b>		
1910 Common Fund	£ 13,860.00	£ 10,986.00
		Full Payment £13200 but benefitted from £2214 gift
2001 Assistant Staff Costs	£ 829.00	£ 421.00
2050 Paid to St Peters for Rector's Admini	£ 600.00	£ 600.00
2101 Incumbent Expenses	£ 1,180.00 Claimed in 2024	£ - Not claimed in 2023
2301 Ecclesiastical Insurance	£ 2,030.00 7 instalments paid	£ 3,388.00 Paid in one payment
2320 Organist and Organ Maintenance	£ 1,414.00	£ 564.00
2330 Church Maintenance	£ 675.00	£ 3,083.00
2340 Upkeep of Services	£ 72.00	£ 730.00
2350 Upkeep of Churchyard	£ 970.00	£ 689.00
2360 Administration	£ 598.00	£ 825.00
2401 Church Electricity	£ 1,537.00	£ 454.00
2420 Church Water	£ 191.00	£ 167.00
2430 Church Oil	£ 1,263.00	£ 2,758.00
	<u>£ 25,219.00</u>	<u>£ 24,665.00</u>
Total Income	£ 21,190.00	£ 27,722.00
Total Expenditure	£ 25,219.00	£ 24,665.00
Nett Loss in 2024	<u>-£ 4,029.00</u>	<u>£ 3,057.00</u> Nett profit in 2023

St Margaret Draycott

Analysis of income and expenditure  
Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts</b>						
<b>Donations and legacies</b>						
0101 - Gift Aid - Bank	£2,560.00	-	-	-	£2,560.00	£2,625.00
0110 - Gift Aid - Envelopes	£5,104.55	-	-	-	£5,104.55	£4,589.12
0201 - Other planned giving	£493.00	-	-	-	£493.00	£369.00
0301 - Loose plate collections	£1,206.83	-	-	-	£1,206.83	£1,218.70
0501 - One-off Gift Aid gifts	£607.20	-	-	-	£607.20	£613.57
0550 - Donations appeals etc	£2,797.10	-	-	-	£2,797.10	£6,742.04
0601 - Tax recoverable on Gift Aid	£4,726.79	-	-	-	£4,726.79	£2,762.06
0901 - Other funds generated	-	-	-	-	-	£2,266.52
<b>Donations and legacies Totals</b>	<b>£17,495.47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>£17,495.47</b>	<b>£21,186.01</b>
<b>Income from charitable activities</b>						
1101 - Fees for weddings and funerals	£3,369.00	-	£326.00	-	£3,695.00	£6,537.00
<b>Income from charitable activities Totals</b>	<b>£3,369.00</b>	<b>-</b>	<b>£326.00</b>	<b>-</b>	<b>£3,695.00</b>	<b>£6,537.00</b>
<b>Other trading activities</b>						
0420 - Bells Income	£114.00	-	-	-	£114.00	£540.00
0430 - Tea and Coffee Money	£565.15	-	-	-	£565.15	£224.30
1231 - Church Hall Lettings - Regular - Whist	£360.00	-	-	-	£360.00	-
1232 - Church Hall Lettings - Regular - Parish Council	£295.00	-	-	-	£295.00	-
1233 - Church Hall Lettings - Regular - Circle Dance	£275.00	-	-	-	£275.00	-
1234 - Church Hall Lettings - Regular - U3A	£1,525.00	-	-	-	£1,525.00	-
1235 - Church Hall Lettings - Regular - Women's Institute	£250.00	-	-	-	£250.00	-
1236 - Church Hall Lettings - Occasional	£470.00	-	-	-	£470.00	-
<b>Other trading activities Totals</b>	<b>£3,854.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>£3,854.15</b>	<b>£764.30</b>
<b>Investments</b>						
1020 - Bank and building society interest	£1,143.08	-	-	-	£1,143.08	£939.66
1030 - Rent from lands or buildings	£9.47	-	-	-	£9.47	-
<b>Investments Totals</b>	<b>£1,152.55</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>£1,152.55</b>	<b>£939.66</b>
<b>Other income</b>						
2945 - Temporary Church Hall Management	-	-	-	-	-	£1,464.90
<b>Other income Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>£1,464.90</b>
<b>Receipts Grand totals</b>	<b>£25,871.17</b>	<b>-</b>	<b>£326.00</b>	<b>-</b>	<b>£26,197.17</b>	<b>£30,891.87</b>
<b>Payments</b>						
<b>Expenditure on charitable activities</b>						
1910 - Ministry parish share etc	£13,860.00	-	-	-	£13,860.00	£10,986.00
2001 - Assistant staff costs	£829.00	-	-	-	£829.00	£421.00

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
2050 - Salary of parish administrator	£600.00	-	-	-	£600.00	£600.00
2101 - Working expenses of incumbent	£1,180.00	-	-	-	£1,180.00	-
2301 - Church running - insurance	£2,029.78	-	-	-	£2,029.78	£3,387.93
2320 - Organist and Organ Tuning	£1,414.00	-	-	-	£1,414.00	£564.00
2330 - Church maintenance	£675.36	-	-	-	£675.36	£3,082.80
2340 - Upkeep of services	£71.99	-	-	-	£71.99	£729.76
2350 - Upkeep of churchyard	£969.66	-	-	-	£969.66	£688.58
2360 - Administration	£598.42	-	-	-	£598.42	£825.00
2401 - Church running - electric	£1,537.49	-	-	-	£1,537.49	£453.85
2420 - Church running - water	£190.64	-	-	-	£190.64	£167.33
2430 - Church running - oil	£1,262.63	-	-	-	£1,262.63	£2,758.25
2520 - Hall running - oil	£436.35	-	-	-	£436.35	-
2530 - Hall running - electricity	£651.68	-	-	-	£651.68	-
2550 - Hall running - insurance	£336.21	-	-	-	£336.21	-
2560 - Hall running - maintenance	£343.44	-	-	-	£343.44	-
2580 - Hall running - water	£190.64	-	-	-	£190.64	-
<b>Expenditure on charitable activities Totals</b>	<b>£27,177.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>£27,177.29</b>	<b>£24,664.50</b>
<b>Other expenditure</b>						
0425 - Bells Expenditure	-	-	-	-	-	£305.00
0435 - Coffee Tea Money Expenditure	£304.00	-	-	-	£304.00	£179.94
2940 - Temporary Church Hall Management	£200.00	-	-	-	£200.00	£1,456.20
<b>Other expenditure Totals</b>	<b>£504.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>£504.00</b>	<b>£1,941.14</b>
<b>Payments Grand totals</b>	<b>£27,681.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>£27,681.29</b>	<b>£26,605.64</b>

## Comparisons 2023 and 2024 Income and Expenditure

### St Margaret Draycott Analysis of Income and Expenditure Financial Year 1st January 2024 to 31st December 2024

CHURCH	2024	2023
<b>Income</b>		
0101 Giving through bank	£ 2,560.00	£ 2,625.00
0110 Sunday giving Envelopes	£ 5,104.00	£ 4,589.00
0201 Other planned giving	£ 493.00	£ 369.00
0301 Loose plate	£ 1,207.00	£ 1,219.00
0501 White Envelopes	£ 607.00	£ 613.00
0550 Donations	£ 2,797.00	£ 6,742.00
0601 Gift Aid Reclaim	£ 4,727.00 2022/2023	£ 2,762.00
0901 Other Funds generated	£ -	£ 2,266.00
		Spring Fair and Autumn Concert
	<u>£ 17,495.00</u>	<u>£ 21,185.00</u>
1101 Fees from weddings and Funerals	£ 3,695.00 £3369 + £326 restricted	£ 6,537.00
	<u>£ 3,695.00</u>	<u>£ 6,537.00</u>
<b>Expenditure</b>		
1910 Common Fund	£ 13,860.00	£ 10,986.00
		Full Payment £13200 but benefitted from £2214 gift
2001 Assistant Staff Costs	£ 829.00	£ 421.00
2050 Paid to St Peters for Rector's Admini	£ 600.00	£ 600.00
2101 Incumbent Expenses	£ 1,180.00 Claimed in 2024	£ - Not claimed in 2023
2301 Ecclesiastical Insurance	£ 2,030.00 7 instalments paid	£ 3,388.00 Paid in one payment
2320 Organist and Organ Maintenance	£ 1,414.00	£ 564.00
2330 Church Maintenance	£ 675.00	£ 3,083.00
2340 Upkeep of Services	£ 72.00	£ 730.00
2350 Upkeep of Churchyard	£ 970.00	£ 689.00
2360 Administration	£ 598.00	£ 825.00
2401 Church Electricity	£ 1,537.00	£ 454.00
2420 Church Water	£ 191.00	£ 167.00
2430 Church Oil	£ 1,263.00	£ 2,758.00
	<u>£ 25,219.00</u>	<u>£ 24,665.00</u>
Total Income	£ 21,190.00	£ 27,722.00
Total Expenditure	£ 25,219.00	£ 24,665.00
Nett Loss in 2024	<u>-£ 4,029.00</u>	<u>£ 3,057.00</u> Nett profit in 2023



# Balance Sheet

## St Margaret Draycott

### Balance Sheet detailed

	As at 31/12/2024	As at 31/12/2023
<b>Current assets</b>		
6501: Bank current account	£6,062.55	£9,519.43
6502: Church Hall Current Account	£8,825.60	-
6510: CCLA(CBF) deposit account	£22,679.04	£21,535.96
<b>Total Current assets</b>	<b>£37,567.19</b>	<b>£31,055.39</b>
<b>Liabilities</b>		
6699: Agency collections	£460.00	£273.00
<b>Total Liabilities</b>	<b>£460.00</b>	<b>£273.00</b>
<b>Net Asset surplus (deficit)</b>	<b>£37,107.19</b>	<b>£30,782.39</b>
<b>Reserves</b>		
Excess/(deficit) to date	(£1,484.12)	£4,286.23
Z01: Starting balances	£30,782.39	£26,496.16
Z02: Gains/(losses) on investment assets	£7,808.92	-
<b>Total Reserves</b>	<b>£37,107.19</b>	<b>£30,782.39</b>

<b>Represented by Funds</b>		
General (Unrestricted)	£37,986.19	£31,987.39
Restricted	(£879.00)	(£1,205.00)
<b>Total</b>	<b>£37,107.19</b>	<b>£30,782.39</b>

St Margaret's Church Hall Accounts  
1st January 2024 to 31st December 2024

PLEASE NOTE THIS IS DRAWN AS AN EXTRACT FROM THE COMBINED ACCOUNTS

	2024	2023
<b>Opening Bank Balance</b>	£ 7,808.92	£ 6,866.05
Regular Room Hire	£ 2,705.00	£ 2,742.21
One Off Room Hire	£ 470.00	£ 965.00
Donation	£ -	£ 20.00
<b>Total Income</b>	<u>£ 3,175.00</u>	<u>£ 3,727.21</u>
<b>Expenditure</b>		
Maintenance	£ 343.44	£ 594.25
Oil	£ 436.35	£ 1,154.79
Electricity	£ 651.68	£ 136.62
Water	£ 190.64	£ 167.33
Insurance	£ 336.21	£ 731.35
Temp Hall Management	£ 200.00	£ -
<b>Total Expenditure</b>	<u>£ 2,158.32</u>	<u>£ 2,784.34</u>
<b>Year End Bank Balance</b>	<u>£ 8,825.60</u>	<u>£ 7,808.92</u>