

**Financial Statement of  
St. Andrew's Church Sandon Parochial Church Council  
for the year ended 31st December 2016**

Giving from all sources decreased in 2016 by £2,098 to £28,579 from £30,677 in 2015. Income from Other Charitable Activities and other Trading Activities also fell by £2,262 compared to 2015. As a result, our total income fell by £8,491 to £46,379.

Our outgoings decreased slightly by £586 to £41,834 giving us an excess of income over outgoings of £4,544, with last years' excess being £11,408.

As at 31 December 2016 we had total balance in the bank of £21,963 although some £4,427 of this total is restricted funds.

The Building Maintenance Fund had a balance of £7,984 at the end of December.

The main expense items were:- Parish Share £26,250, Magazine £1,885, Insurance £1,714, Electricity £2,366, Water £77. Maintenance expenditure was £550. Churchyard expenses totalled £678 although much voluntary work was carried out over the year for which we are very grateful. No grant was received from Sandon Parish Council during 2016 in respect of maintaining the churchyard.

In Mission a total of £3,803 was given to various causes.

Fund Raising expenses were £696.

We paid various affiliation fees and subscriptions totalling £175.

Miscellaneous expenses were £53.

Nick Bobeldijk  
Treasurer  
20th March 2017

# St. Andrew's Church Sandon

## End of Year Financial Statements

### Year ending 31<sup>st</sup> December 2016

#### Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>						
Donations and legacies	33,756	—	2,940	—	36,696	42,939
Income from charitable activities	2,120	—	549	—	2,669	3,126
Other trading activities	6,764	—	216	—	6,981	8,786
Investments	31	—	—	—	31	18
<b>Total receipts</b>	<b>42,673</b>	<b>—</b>	<b>3,705</b>	<b>—</b>	<b>46,379</b>	<b>54,870</b>
<b>Payments</b>						
Raising funds	—	—	—	—	—	15
Expenditure on charitable activities	39,059	—	2,775	—	41,834	42,404
<b>Total payments</b>	<b>39,059</b>	<b>—</b>	<b>2,775</b>	<b>—</b>	<b>41,834</b>	<b>42,420</b>
<b>Excess of receipts over payments before transfer</b>	<b>3,613</b>	<b>—</b>	<b>930</b>	<b>—</b>	<b>4,544</b>	<b>12,450</b>
<b>Transfers</b>						
Gross transfers between funds - in	830	—	6,389	—	7,219	—
Gross transfers between funds - out	(6,389)	—	(830)	—	(7,219)	—
<b>Excess of receipts over payments before other gains / losses</b>	<b>(1,945)</b>	<b>—</b>	<b>6,489</b>	<b>—</b>	<b>4,544</b>	<b>12,450</b>
<b>Net movement in funds</b>	<b>(1,945)</b>	<b>—</b>	<b>6,489</b>	<b>—</b>	<b>4,544</b>	<b>12,450</b>
<b>All assets at 01 January 2016</b>	<b>14,791</b>	<b>—</b>	<b>(5,822)</b>	<b>—</b>	<b>8,969</b>	<b>(3,481)</b>
<b>All assets at 31 December 2016</b>	<b>12,845</b>	<b>—</b>	<b>667</b>	<b>—</b>	<b>13,513</b>	<b>8,969</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General fund	12,845	—	—	—	12,845	14,791
<b>Restricted</b>						
Agency collection	—	—	(8,814)	—	(8,814)	(8,814)
Building Maintenance	—	—	7,984	—	7,984	1,740
Diocesan Board of Finance	—	—	158	—	158	—
Friends of Sandon Church	—	—	256	—	256	490
Mary Pearson Bequest	—	—	562	—	562	562
Organist's Fees	—	—	—	—	—	—
Rectors Fees	—	—	415	—	415	—
SVH Booking Deposit	—	—	105	—	105	200
Treasurers Expenses	—	—	—	—	—	—

## Balance sheet

Class and code	Description	This year	Last year
<b>Fixed assets</b>			
6430	COIF	562	562
	<b>Total Fixed assets</b>	<b>562</b>	<b>562</b>
<b>Current assets</b>			
6501	Current Account	4,427	1,944
6505	Deposit Account	17,500	15,000
6590	Cash	36	276
	<b>Total Current assets</b>	<b>21,963</b>	<b>17,221</b>
<b>Liabilities</b>			
6699	Agency collections	9,012	8,814
	<b>Total Liabilities</b>	<b>9,012</b>	<b>8,814</b>
	<b>Net Asset surplus(deficit)</b>	<b>13,513</b>	<b>8,969</b>
<b>Reserves</b>			
Z01	Excess / (deficit) to date	4,544	—
	Starting balances	8,969	8,969
	<b>Total Reserves</b>	<b>13,513</b>	<b>8,969</b>
	<b>Represented by funds</b>		
	Unrestricted	12,845	14,791
	Designated	—	—
	Restricted	667	(5,822)
	Endowment	—	—
	<b>Total</b>	<b>13,513</b>	<b>8,969</b>

## Statement of assets and liabilities

	This year	Last year
<b>Investments</b>		
<b>COIF</b>		
Mary Pearson Bequest (Restricted)	562	562
	<b>562</b>	<b>562</b>
<b>Total for Investments</b>	<b>562</b>	<b>562</b>
<b>Cash at bank and in hand</b>		
<b>Current Account</b>		
Building Maintenance (Restricted)	3,994	—
Diocesan Board of Finance (Restricted)	63	—
Friends of Sandon Church (Restricted)	216	—
Organist's Fees (Restricted)	—	—
Rectors Fees (Restricted)	415	—
SVH Booking Deposit (Restricted)	—	—
Treasurers Expenses (Restricted)	(24)	—
General fund (Unrestricted)	(527)	1,944
Agency collection (Restricted)	289	—
	<b>4,427</b>	<b>1,944</b>

**Deposit Account**

Building Maintenance (Restricted)	3,990	1,740
Diocesan Board of Finance (Restricted)	95	—
Friends of Sandon Church (Restricted)	40	490
Organist's Fees (Restricted)	—	—
SVH Booking Deposit (Restricted)	105	200
Treasurers Expenses (Restricted)	24	—
General fund (Unrestricted)	13,337	12,570
Agency collection (Restricted)	(91)	—
	<b>17,500</b>	<b>15,000</b>

**Cash**

General fund (Unrestricted)	36	276
	<b>36</b>	<b>276</b>

**Total for Cash at bank and in hand** **21,963** **17,221**

**Agency accounts****Agency collections**

Agency collection (Restricted)	(9,012)	(8,814)
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**Total for Agency accounts** **(9,012)** **(8,814)**

**Grand total** **13,513** **8,969**

**Fund movement by type**

	<b>Opening</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>Gains/losses</b>	<b>Closing</b>
<b>Buildings - Building Maintenance</b>						
Restricted	1,740	2,900	2,755	6,100	—	7,984
<b>Sub-total for Buildings</b>	<b>1,740</b>	<b>2,900</b>	<b>2,755</b>	<b>6,100</b>	<b>—</b>	<b>7,984</b>
<b>DBoF - Diocesan Board of Fi</b>						
Restricted	—	133	—	24	—	158
<b>Sub-total for DBoF</b>	<b>—</b>	<b>133</b>	<b>—</b>	<b>24</b>	<b>—</b>	<b>158</b>
<b>Friends - Friends of Sandon Ch</b>						
Restricted	490	256	—	(490)	—	256
<b>Sub-total for Friends</b>	<b>490</b>	<b>256</b>	<b>—</b>	<b>(490)</b>	<b>—</b>	<b>256</b>
<b>Organist - Organist's Fees</b>						
Restricted	—	—	—	—	—	—
<b>Sub-total for Organist</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Pearson - Mary Pearson Bequest</b>						
Restricted	562	—	—	—	—	562
<b>Sub-total for Pearson</b>	<b>562</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>562</b>
<b>Rector - Rectors Fees</b>						
Restricted	—	415	—	—	—	415
<b>Sub-total for Rector</b>	<b>—</b>	<b>415</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>415</b>
<b>SVH - SVH Booking Deposit</b>						
Restricted	200	—	(5)	(100)	—	105
<b>Sub-total for SVH</b>	<b>200</b>	<b>—</b>	<b>(5)</b>	<b>(100)</b>	<b>—</b>	<b>105</b>
<b>Treas - Treasurers Expenses</b>						
Restricted	—	—	24	24	—	—
<b>Sub-total for Treas</b>	<b>—</b>	<b>—</b>	<b>24</b>	<b>24</b>	<b>—</b>	<b>—</b>
<b>General - General fund</b>						
Unrestricted	14,791	42,673	39,059	(5,559)	—	12,845
<b>Sub-total for General</b>	<b>14,791</b>	<b>42,673</b>	<b>39,059</b>	<b>(5,559)</b>	<b>—</b>	<b>12,845</b>
<b>Grand total</b>	<b>17,783</b>	<b>46,379</b>	<b>41,834</b>	<b>—</b>	<b>—</b>	<b>22,327</b>

## Analysis of receipts and payments

### Donations and legacies

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
0101 - Gift Aid - Bank	10,953	—	—	—	10,953	17,823
0110 - Gift Aid - Envelopes	—	—	—	—	—	—
0112 - Small Donations Scheme	5,000	—	—	—	5,000	5,000
0201 - Other planned giving	1,799	—	—	—	1,799	1,011
0202 - Parish Giving Scheme	5,658	—	—	—	5,658	—
0301 - Collections	1,557	—	—	—	1,557	2,044
0501 - Donations - Gift Aid	833	—	—	—	833	4,035
0550 - Donations - Non Gift Aid	489	—	2,290	—	2,779	764
0601 - Gift Aid Recovered	7,465	—	—	—	7,465	8,958
0701 - Legacies	—	—	—	—	—	2,001
0801 - Recurring grants	—	—	—	—	—	1,300
08A1 - Non-recurring one-off grants	—	—	650	—	650	—
0901 - Other funds generated	—	—	—	—	—	—
<b>Total</b>	<b>33,756</b>	<b>—</b>	<b>2,940</b>	<b>—</b>	<b>36,696</b>	<b>42,939</b>

### Income from charitable activities

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
0911 - Ride & Stride	—	—	—	—	—	—
1101 - Fees for weddings and funerals	2,120	—	549	—	2,669	3,126
<b>Total</b>	<b>2,120</b>	<b>—</b>	<b>549</b>	<b>—</b>	<b>2,669</b>	<b>3,126</b>

### Other trading activities

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
0910 - General Fundraising	5,676	—	216	—	5,893	6,700
1250 - Magazine income - advertising	425	—	—	—	425	425
1260 - Parish magazine sales	662	—	—	—	662	1,661
<b>Total</b>	<b>6,764</b>	<b>—</b>	<b>216</b>	<b>—</b>	<b>6,981</b>	<b>8,786</b>

### Investments

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
1001 - Investment Income	20	—	—	—	20	15
1020 - Bank Interest	11	—	—	—	11	3
<b>Total</b>	<b>31</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>31</b>	<b>18</b>

<b>INCOME TOTAL</b>	<b>42,673</b>	<b>—</b>	<b>3,705</b>	<b>—</b>	<b>46,379</b>	<b>54,870</b>
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## Raising funds

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Total Last year</u>
1701 - Bank Charges	—	—	—	—	—	15
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
Total	—	—	—	—	—	15

## Expenditure on charitable activities

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Total Last year</u>
1730 - Event Expenses	696	—	(5)	—	691	902
1850 - Mission	3,803	—	—	—	3,803	2,981
1851 - Ride & Stride	—	—	—	—	—	—
1910 - Parish Share	26,250	—	—	—	26,250	26,829
2101 - Clergy Expenses	10	—	—	—	10	632
2145 - Miscellaneous	53	—	—	—	53	23
2170 - Education	—	—	—	—	—	—
2301 - Church running - insurance	1,714	—	—	—	1,714	1,832
2320 - Organ / piano tuning	—	—	—	—	—	—
2340 - Vestry Supplies	644	—	24	—	669	602
2350 - Upkeep of churchyard	678	—	—	—	678	1,574
2360 - Printing and Stationery	224	—	—	—	224	73
2370 - Fees and Subscriptions	175	—	—	—	175	227
2401 - Church running - electric	2,366	—	—	—	2,366	2,476
2410 - Church running - Extinguishers	—	—	—	—	—	39
2420 - Church running - water	77	—	—	—	77	83
2501 - Magazine expenses	1,885	—	—	—	1,885	1,986
2701 - Church repairs - structure	(71)	—	2,755	—	2,684	1,255
2710 - Church repairs - other	550	—	—	—	550	883
Total	39,059	—	2,775	—	41,834	42,404

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<b>EXPENDITURE TOTAL</b>	39,059	—	2,775	—	41,834	42,420
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<b>GRAND TOTAL</b>	3,613	—	930	—	4,544	12,450
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This report dated: 25 February 2017

### Notes

A cheque for £650 received from Sandon Parish Council was incorrectly included in the Building Maintenance Fund when it should have been treated as a grant for churchyard maintenance. This will be adjusted in the 2017 accounts.

Rector's expenses will now be paid in January each year for the previous year.

To:-  
The PCC of St. Andrews of Sandon.

**Independent Examiner's report to the PCC of St. Andrews of Sandon.**

At the verbal request of your treasurer I make this two page report on the financial records of the PCC for the year ended 31 December 2016 attach a copies of the end of year balance sheet and end of year trial balance produced by your treasurer that I am quite happy reflects your financial state, and is in respect of an examination carried out on Sun 1<sup>st</sup> April 2017 in accordance with the Church Accounting Regulations and the Charities Act.

**Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

**Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission Act and to be found in the Church guidance edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

**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 41 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;
  
- (2) to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**My comments.**

1) The accounts were prepared using 'Double Entry' and on a 'Cash In Cash Out' basis using computer software by 'Quicken'. Quicken does not appear to allocate accounts codes. Also used was a software program by Nova Developments recommended by Chelmsford. Using two sets of software to produce the accounts was confusing.

- 2) In my opinion your treasurer has had problems in understanding both programs, using one of the two to produce what he is having problems with in the other. Surely only one program should be used and if neither can be understood and made to produce the reports you want, why not do your accounts using a Excel worksheet and for Chelmsford fill in a template of the sort of report that Chelmsford requires.
- 3) Once again it appears that a hard copy was not kept of the actual Gift Aid Claim to enable an appropriate examination of the claim made. There were certificates from donors that they were tax payers.
- 4) As yet there is no hard copy printout of the accounts in what is generally called 'The Main Ledger' and it looks as if neither software program can produce this. It appears one has not been done for the previous year.
- 5) Sadly, in a follow up to my comments in my examination of the 2015 accounts, there is still a grey area in the recording of fees for and payments made re weddings, funerals etc in that the treasurer does not get a copy of the invoice raising the relevant fees and any breakdown of expenditure made.
- 6) Also in my opinion it is advisable when entering the accounts to make it very clear 'To /from whom, and for what purpose'. Eg I think an entry regarding an expenditure for church costs not quoting a cheque number if payment was by cheque and only quoting a name not satisfactory.
- 7) I also do not understand the logic of Chelmsford apparently wanting to have recorded in different codes the 'ins' and 'outs' of a fund etc. When most accounts packages have debit and credit columns per code. Surely Chelmsford has not asked the banks they use to give them two statements per account, one statement showing money in and another statement showing money out.
- 8) A print out list of your type and names of funds is once again suggested.

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I will not be raising a charge for my report and examination.

*R.M. Wheatley*

R.M. Wheatley.  
2<sup>nd</sup> April 2017.