REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025 FOR

SOUTH WEST PEMBROKESHIRE
LOCAL MINISTRY AREA COUNCIL

REGISTERED CHARITY NUMBER: 1138004

SOUTH WEST PEMBROKESHIRE LOCAL MINISTRY AREA COUNCIL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report together with the financial statements of the charity for the year ended 31 December 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

1. The provision of regular public worship.
2. The provision of sacred space for personal prayer and contemplation. Pastoral work, including visiting the sick and the bereaved.
3. Teaching of Christianity through sermons and small groups. Taking of Assemblies in local schools.
4. Promoting the whole mission of the Church in Wales in aiding community cohesion through provision of activities for older people, mothers and toddlers and other specific groups.
5. The Local Ministry Area Council (LMAC) is responsible for promoting Mission and Ministry throughout the LMA in conjunction with individual Church Committees of the thirteen member Churches.
6. The LMAC is committed to enabling as many people as possible to become part of the community of our member Churches. The LMAC maintains an overview of worship across its member Churches through a dedicated agenda item on MISSION, and makes suggestions on how our services can involve the many groups that live in the LMA.
7. Individual Churches within the LMA are free to structure their services / events to suit the needs of their own community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.
8. When planning our LMA activities for the year, our Clergy, and Church Committees have considered the Charity Commission's guidance on public benefit and, in particular, we try to enable ordinary people to live out their faith as part of our LMA community through Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus. Provision of pastoral care for people living in the Benefice. Mission and outreach work.

To enable this, it is important that our Churches and Church Halls are maintained to a good standard. During summer months many of the Churches are open during daylight hours to allow Church members and members of the public a time of quiet contemplation and prayer.

SOUTH WEST PEMBROKESHIRE LOCAL MINISTRY AREA COUNCIL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

The Clergy and LMAC offer Sunday services across Churches on a rota basis. Where there is a fifth Sunday in the month joint services are held. There are also a variety of weekday services, prayer meetings and Bible Study groups, depending on the time of year and or the Lectionary. Where resources are available, services are also held at differing times to allow those who work, to have the opportunity to attend.

The LMAC met on 4 occasions during the year, including the Annual Vestry Meeting which was held on the 3rd June 2025 and where reports were received for the previous year.

With a full complement of Clergy, Worship Leaders and retired Clergy, Church services were fully resourced during the year through monthly rotas drawn up by the LMA Dean for the Pembroke Group of Churches, by Revd Alex Grace for St John and St Teilo Pembroke Dock, by Revd Hannah Karpaty for the Carew Group of Churches, and the Reverend William Lambert for the Peninsula Churches.

The Diocesan "Pruning for Growth" (PFG) review continued through the various phases, through meetings arranged and chaired by Archdeacon Paul Mackness and members of the PFG team. Representatives from each of the LMA Churches were interviewed and provided feedback and additional information. The LMAC is looking forward to the findings in 2026.

Harvest Festivals, Carol services and the overall celebration of Christmas are all treated and encouraged to be Community events to be attended and enjoyed by all. The Clergy team meet on a regular basis with the LMA Dean and are involved in various chaplaincies, monthly services at residential homes, various civic services, weekly school assemblies throughout the LMA, as well as Sunday school and Messy church.

Each Church making up the LMA has its own Church Committee, which deals with day-to-day matters, including the maintenance and repair affecting their individual Churches and electing members to represent them as Trustees on the Local Ministry Area Council.

Each church is now responsible for paying their allocated Ministry Share to the LMAC rather than directly to the Diocese. The LMAC Treasurer now has the responsibility for calculating the Ministry Share allocation across Churches, which in turn gets approved by the LMAC. The total LMA Ministry Share is paid by the LMA Treasurer to the Diocese.

Through the last quarter of 2025 the LMA Churches went through the transition of having individual Church insurance policies to a single LMAC Policy that came into force on January 1st 2026. The monthly premiums are paid by each Church into the LMAC account with the LMAC Treasurer paying the total monthly payment to Ecclesiastical Insurance.

Over the year, the LMAC oversaw the work of the Charity as described above. Amongst other areas covered in meetings and discussions were ensuring that Safeguarding practices were raised at every meeting, in accordance with the Data Privacy policy. The financial structures were discussed with respect to Ministry Share, Central Expenses and Clergy Expenses.

At the AGM on June 3rd 2025 detailed reports from Clergy covering all member Churches were presented to the LMAC.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its Governing Document, a Deed of Trust and constitutes an "unincorporated charity"

ORGANISATIONAL STRUCTURES

Having been elected at their 13 individual Churches **"Annual Congregational Meetings"** Trustees are then nominated at the **LMA Annual Vestry Meeting** to serve on the "South West Pembrokeshire Local Ministry Area Council" Trustees are issued with a copy of "The Essential Trustee" booklet and can receive guidance from the PCC.

The **"South West Pembrokeshire Local Ministry Area Council"** (The Charity) is part of the Diocese of St David's which is one of six Dioceses in the Church in Wales. The LMA has thirteen member Churches who have responsibility for the day to day running, finances and building maintenance through their individual Church Committees with oversight and approval to proceed in **Faculty Application** granted by the **LMAC.**

The LMAC is working continually to make Trustees aware of their legal and moral responsibilities by formalising processes and procedures of Governance.

The following Churches are authorised by and responsible to the LMAC for all matters regarding their role within the LMA.

St Mary, Pembroke	Pembroke Group
Saints Nicholas and John, Monkton	Pembroke Group
Saints Faith and Tyfei, Lamphey	Pembroke Group
St John, Pembroke Dock	Pembroke Dock Group
St Teilo, Pembroke Dock	Pembroke Dock Group
St Michael and All Angels, Cosheston	Carew Group
Saint Mary, Redberth	Carew Group
St Mary, Carew	Carew Group
St David, Hundleton	Peninsula Churches Group
St Michael and All Angels, Bosherston	Peninsula Churches Group
St Gwynog, St Twynnels	Peninsula Churches Group
Saints James and Elidyr, Stackpole	Peninsula Churches Group
St Mary, Angle	Peninsula Churches Group

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1138004

Principal Address: Polymer Lodge, Hundleton, Pembroke Pembrokeshire SA71 5RE

Churches and Trustees:

St Mary, Pembroke,	Mr David Watson
St Mary, Pembroke,	Ms Anne Mortenson, **Deans Warden/Safeguard**
Saints Nicholas & John, Monkton,	Mrs Jackie Crossman
Saints Faith & Tyfei, Lamphey,	Mr Bernie Scourfield, **LMAC Treasurer**
Saints Faith & Tyfei, Lamphey,	Mrs Caroline Llewelyn
St John, Pembroke Dock,	Mr Graham George
St John, Pembroke Dock,	Mr Christopher Jenkins, **LMAC Peoples Warden.**
St Teilo, Pembroke Dock,	Mrs Pat Jones
St Michael & All Angels, Cosheston,	Mr John W Pickett
St Mary, Carew,	Ms Fiona McCready
St Mary, Redberth,	Mrs Jocelyn Morris, **Minute Secretary**
St David, Hundleton,	Mr Roger Lewis
St David, Hundleton,	Mr Keith Wheeler, **LMAC Lay Chair**
St Michael & All Angels, Bosherston,	Mrs B.M. (Kay) West
St Gwynog, St Twynnells,	Mr Ed Morris,
Saints James & Elidyr, Stackpole,	Miss Tracy Gullam
St Mary, Angle,	Mr Cristopher H. Hirst

Clergy Trustees :

Revd Heidi-Maria de Gruchy, **LMA Dean**, St Mary Pembroke,S Saints Nicholas and John, Monkton, Saints Faith and Tyfei, Lamphey

Revd S.J. Allen (NSM) S Saints Nicholas and John, Monkton

Revd Alex Grace, St John, Pembroke Dock / St Teilo, Pembroke Dock

Revd Hannah Karpaty, St Mary Cosheston / St Mary Redberth / St Mary Carew /

Revd William Lambert, St David, Hundleton / St Mary, Angle / St Gwynog, St Twynnels / Saints James and Elidyr, Stackpole / St Michael and All Angels, Bosherston,

LMAC FINANCIAL REVIEW

Financial Position

During 2025 the effective use of the Church in Wales **"My Fund Accounting"** software package by Churches, was much improved and was the significant source of information contained in these reports. Churches not yet using the package, will be supported in adoption and use of the software.

Churches and therefore the LMAC,s main income comes from planned giving, collections, other giving and Church events, flower festivals, coffee mornings etc. The LMAC also benefits from rent associated with a Lease of Pennar Community Hall.

The LMAC and member Churches endeavour to use available income to advertise and encourage people to attend and learn about the ethos of our Churches, and to provide pastoral care to those unable, due to health or disability, to attend our Churches.

It is an LMAC endeavour, to maintain a balance of unrestricted funds, where possible, for emergencies etc. However the income streams to the LMAC itself are very limited and reliant on payments and donations from each of the thirteen member Churches plus Lease rental. All Churches are responsible for their own finances, and are also encouraged to hold a reserve, whilst fulfilling their annual running costs and allocated Ministry Share commitments.

Whilst most of the thirteen Churches claim Gift Aid individually, new regulations will be in place during 2025 whereby Gift Aid is to be claimed by the LMAC and redistributed.

The **"Independent Examiners Report"**, the **"Statement of Financial Activities"** and the **"Balance Sheet"** documents that follow this Trustee's report, demonstrate and evidence the income and expenditure of the thirteen member Churches of the LMA and of the LMAC

Approved by order of the Board of Trustees and signed on its behalf on 26th October 2026.

Keith Wheeler.

Keith Wheeler

SWP LMAC Lay Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SOUTH WEST PEMBROKESHIRE LOCAL MINISTRY AREA COUNCIL

1. I have examined the financial statements of the South West Pembrokeshire Local Ministry Area Council CIO (Charity Number 1138004) for the financial year ended 31 December 2025.

Respective responsibilities of trustees and examiner.

2. As the Charity's trustees, you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required this year (under Section 144(2) of the Charities Act 2011(the 2011 Act). Instead an independent examination should be carried out.

3. It is my responsibility to:
   - Examine the accounts (under section 145 of the 2011 Act
   - To follow the procedure 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.

4. My examination was carried out in accordance with the Directions and Guidance Notes issued by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity 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.

5. You are reminded that the procedures followed 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

6. The accounts have been prepared in accordance with the SORP accounting standard FRS 102.

7. The preparation was carried out using the accounting product **My Fund**

Accounting (MFA) - a continuation of the product designed to manage the accounts for churches and charities across the UK as recommended by the Church in Wales for all Dioceses. This continues to be a systematic system for reporting the financial information from all churches within the St. Davids Diocese.

Matters for Consideration

- The gross income of the LMAC is in excess of £250,000 and requires the Independent Examination to be carried out by a suitable person . I confirm that I am a (retired) member of the Chartered Institute of Public Finance & Accountancy.,
- Two churches did not, or were unable to use the MFA system. This had the effect of slowing down the close down process.
- Where larger or expenditure of a capital nature was undertaken via the Representative Body of the Church in Wales, this was not entirely clear from the original reports of the church/s concerned and had the effect of slowing down the close down process.
- The accounts were prepared on a Receipts and Payment basis. Consideration needs to be given to converting to Income and Expenditure.

8 My examination, has taken the above statement into account, but no further 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 and to comply with the accounting requirements of the 2011 Act have not been met; or
2. which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Bernard William Scourfield
Chartered Public Finance Accountant (CPFA) retired.
6 Pentle Close, Pentlepoir.
Saundersfoot, SA69 9BY.

7/10/2026

SOUTH WEST PEMBROKESHIRE LMAC

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:				
Donations and legacies	£146,219.09	£15,326.17	£161,545.26	£201,673.06
Income from charitable activities	£18,490.35	£13,486.00	£31,976.35	£21,765.50
Other trading activities	£143,626.44	£788.40	£144,414.84	£63,447.02
Investments	£4,796.11	£376.02	£5,172.13	£6,545.25
Other income	£4,762.76	£1,640.00	£6,402.76	£12,278.00
Total income	**£317,894.75**	**£31,616.59**	**£349,511.34**	**£305,708.83**
Expenditure on:				
Raising funds	£3,025.30	-	£3,025.30	£3,162.72
Expenditure on charitable activities	£224,167.45	£33,670.91	£257,838.36	£325,129.70
Other expenditure	£71,808.12	-	£71,808.12	-
Total expenditure	**£299,000.87**	**£33,670.91**	**£332,671.78**	**£328,292.42**
Net income / (expenditure) resources before transfer	**£18,893.88**	**(£2,054.32)**	**£16,839.56**	**(£22,583.59)**
Transfers:				
Gross transfers between funds - in	£410.04	£30,951.10	£31,361.14	£10,980.54
Gross transfers between funds - out	(£30,951.10)	(£410.04)	(£31,361.14)	(£10,980.54)
Other recognised gains / losses				
Gains/losses on investment assets	£95,650.63	(£39,422.26)	£56,228.37	£7,836.28
Gains on revaluation, fixed assets, charity's own use	-	-	-	£911,932.54
Net movement in funds	**£84,003.45**	**(£10,935.52)**	**£73,067.93**	**£897,185.23**
Reconciliation of funds				
Total funds brought forward	**£304,919.26**	**£1,172,809.90**	**£1,477,729.16**	**£580,543.93**
Total funds carried forward	**£388,922.71**	**£1,161,874.38**	**£1,550,797.09**	**£1,477,729.16**
Represented by				
Unrestricted				
General Fund	£386,128.37	-	£386,128.37	£298,775.96
Designated				
Choir Nights	£1,814.16	-	£1,814.16	£968.85
Gift Aid	£880.18	-	£880.18	£880.18
Gifts Fund	£100.00	-	£100.00	£100.00
ORGAN RESTORATION FUND	-	-	-	£4,194.27
Restricted				
After School Club	-	£102.98	£102.98	£375.51
Agency collection	-	-	-	£96,236.29
Bellringers	-	£395.00	£395.00	£395.00
Burial Ground Fund	-	£9,994.83	£9,994.83	£9,266.32
Chancel Repair Fund	-	£61,755.77	£61,755.77	£56,433.10
CHOIR	-	£540.00	£540.00	£540.00
Church Estate R&M	-	£269,974.51	£269,974.51	£269,974.51
Church Estate Charitable Purpose	-	£5,665.86	£5,665.86	£5,246.16
Church Fabric Fund - Church Estate	-	£215,191.90	£215,191.90	£211,270.20
Churchyard	-	£6,783.03	£6,783.03	£6,106.70
Churchyard Account	-	£623.34	£623.34	£623.34
Churchyard Fund	-	£35,461.70	£35,461.70	£24,862.45
CHURCHYARD FUND	-	£13,600.92	£13,600.92	£8,788.87
Churchyard Maintenance	-	£3,159.67	£3,159.67	£3,124.93
Churchyards	-	£6,191.87	£6,191.87	£6,191.87
Clergy Gift Aid	-	(£200.00)	(£200.00)	-
Donation/Bequest Account	-	£4,034.99	£4,034.99	£4,034.99
Dr Jones Charity	-	£3,297.89	£3,297.89	£3,297.89
Fabric Fund	-	£469,858.38	£469,858.38	£423,294.08
Flower Fund	-	£97.51	£97.51	£97.51
Joint Churchyard	-	£267.47	£267.47	(£418.19)
Jubilee Hall Fund	-	£80.65	£80.65	£80.65

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Mathias T Deposit	-	£42.90	£42.90	£42.90
Organ Fund	-	£609.00	£609.00	£771.00
Payroll	-	£6,966.52	£6,966.52	£7,555.32
Pension reserves	-	£16,804.84	£16,804.84	-
Repair Savings Account	-	£49.18	£49.18	£49.18
Restoration Fund	-	£27,918.95	£27,918.95	£34,514.60
SUNDAY CLUB	-	£54.72	£54.72	£54.72
Warm Spaces - Church Hall	-	£2,550.00	£2,550.00	-
Total funds	**£388,922.71**	**£1,161,874.38**	**£1,550,797.09**	**£1,477,729.16**

SOUTH WEST PEMBROKESHIRE LMAC

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Fixed assets			
	RB6435: Common Investment Fund	£59,384.78	£54,285.51
	CIF 9087 : Common Investment Fund Chancel Repair Fund	£2,370.99	£2,147.59
	4193C: Common Investment Fund B2883	£16,531.77	£14,973.73
	CIF3612: Common Investment Fund	£453,326.61	£408,320.35
	0219 c: Common Investment Fund	£269,974.51	£269,974.51
	0171 C: Common Investment Fund B0116	£215,191.90	£211,270.20
	J1001: Church Estate Charitable Purpose	£5,665.86	£5,246.16
	Total Fixed assets	**£1,022,446.42**	**£966,218.05**
Current assets			
	6501: Current Account	£142,582.58	£182,190.71
	6505: Savings Account	£6,728.75	£6,675.65
	6510: Burial Ground Account	£9,994.83	£9,266.32
	6501: General Current Account	£24,634.37	£29,810.57
	6505: Deposit Account	£85,990.19	£93,730.57
	6510: Churchyard Account	£723.73	£2,776.24
	6506: 95 Day Notice Deposit Account	£6,197.75	-
	6511: 95 Day Notice Churchyard Account	£1,305.17	-
	6502: Hall Account	£11,228.35	£11,973.17
	6503: Deposit Account	£2,599.92	£2,566.15
	6504: Churchyard Account	£5,576.49	£4,121.75
	6502: St Johns Repair Savings Account	£2,736.17	£2,695.92
	6503: Youth Worker Account	£77,135.00	£14,555.00
	6505: Donation/Bequest Account	£6,892.38	£6,700.93
	6504: Shawbrook Bank	£70,000.00	£70,000.00
	6533: Investments property	(£70,000.38)	(£70,000.38)
	6501: Account 1	£5,384.80	£4,326.92
	6502: Account 2	£1,922.68	£2,479.32
	6503: Hall Account	£3,054.94	£3,508.56
	6505: Business Reserve	£3,110.34	£3,072.17
	6509: Churchyard maintenance fund	£3,159.67	£3,124.93
	6507: ChurchHall Account	£3,720.10	£3,488.76
	6501: Church Offertory account	£2,545.32	£1,822.17
	6506: Churchyard Maintenance account	£8,011.91	£6,821.67
	6501: Community Current Account	(£29,058.84)	(£3,601.24)
	6505: Premium Deposit Account	£123,578.50	£102,376.59
	6502: Churchyard Account	£17,859.32	£16,568.36
	Z05: Accounts Receivable	(£12,934.02)	(£12,934.02)
	6550: Curent Account (Joint Churchyard)	£267.47	£167.47
	6507: Church Yard Current Account	£3,602.24	£2,967.24
	6509: Church Yard Deposit Account	£3,181.10	£3,139.77
	6505: General Deposit Account	£6,775.84	£7,182.84
	Total Current assets	**£528,506.67**	**£511,574.11**
Liabilities			
	6699: Agency collections	£156.00	£63.00
	Total Liabilities	**£156.00**	**£63.00**

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Mathias T Deposit	-	£42.90	£42.90	£42.90
Organ Fund	-	£609.00	£609.00	£771.00
Payroll	-	£6,966.52	£6,966.52	£7,555.32
Pension reserves	-	£16,804.84	£16,804.84	-
Repair Savings Account	-	£49.18	£49.18	£49.18
Restoration Fund	-	£27,918.95	£27,918.95	£34,514.60
SUNDAY CLUB	-	£54.72	£54.72	£54.72
Warm Spaces - Church Hall	-	£2,550.00	£2,550.00	-
Total funds	**£388,922.71**	**£1,161,874.38**	**£1,550,797.09**	**£1,477,729.16**

Keith Wheeler
LMAC LAY CHAIR

15th October 2026

LMAC TREASURER

15th October 2026

SOUTH WEST PEMBROKESHIRE LMAC

Statement of Assets and Liabilities (by fund)
As at: 31 December 2025

		Balance	Previous balance
Investments			
0171 C: Common Investment Fund B0116 (B-3016 Pembroke, St Mary V)			
Church Fabric Fund - Church Estate	Restricted	£215,191.90	£211,270.20
		£215,191.90	**£211,270.20**
0219 c: Common Investment Fund (B-3016 Pembroke, St Mary V)			
Church Estate R&M	Restricted	£269,974.51	£269,974.51
		£269,974.51	**£269,974.51**
4193C: Common Investment Fund B2883 (B-2883 Pembroke Dock, St Teilo)			
Fabric Fund	Restricted	£16,531.77	£14,973.73
		£16,531.77	**£14,973.73**
CIF 9087 : Common Investment Fund Chancel Repair Fund (B-2869 Monkton, Ss Nicholas and John)			
Chancel Repair Fund	Restricted	£2,370.99	£2,147.59
		£2,370.99	**£2,147.59**
CIF3612: Common Investment Fund (B-2922 Bosherston, St Michael and All Angels)			
Fabric Fund	Restricted	£453,326.61	£408,320.35
		£453,326.61	**£408,320.35**
J1001: Church Estate Charitable Purpose (B-3016 Pembroke, St Mary V)			
Church Estate Charitable Purpose	Restricted	£5,665.86	£5,246.16
		£5,665.86	**£5,246.16**
RB6435: Common Investment Fund (B-2790 Carew, St Mary)			
Chancel Repair Fund	Restricted	£59,384.78	£54,285.51
		£59,384.78	**£54,285.51**
	Investments	**£1,022,446.42**	**£966,218.05**
Tangible Assets			
6430: Tangible fixed asset (B- 2850 Redberth, Redberth Church, B-2868 Hundleton, St David, B-2869 Monkton, Ss Nicholas and John, B-3070 Nash, St Mary)			
CHURCHYARD FUND	Restricted	£4,194.27	-
FLOWER FESTIVAL 2023	Designated	(£721.27)	(£721.27)
General Fund	Unrestricted	(£1,200.00)	(£1,200.00)
General Fund	Unrestricted	(£16,094.92)	-
ORGAN RESTORATION FUND	Designated	(£3,473.00)	£721.27
Harvest Lunch	Designated	(£265.00)	(£265.00)
Pension reserves	Restricted	£16,094.92	-
Church Roof Repair Fund	Designated	£1,465.00	£1,465.00
		-	-
	Tangible Assets	-	-
Cash At Bank And In Hand			
6501: Current Account (B-2790 Carew, St Mary, B- 2850 Redberth, Redberth Church, B-2868 Hundleton, St David, B-2869 Monkton, Ss Nicholas and John, B-2881 Pembroke Dock, St John, B-2922 Bosherston, St Michael and All Angels, B-3016 Pembroke, St Mary V, B-3070 Nash, St Mary, B-3071 Cosheston, St Michael & All Angels, South West Pembrokeshire)			

		Balance	Previous balance
Church Estate Charitable Purpose	Restricted	£1,500.00	-
CHURCHYARD FUND	Restricted	£1,635.81	£1,147.81
Clergy Gift Aid	Restricted	(£200.00)	-
Dr Jones Charity	Restricted	£3,297.89	£3,297.89
FLOWER FESTIVAL 2023	Designated	£721.27	£721.27
General Fund	Unrestricted	£15,477.01	£12,695.77
General Fund	Unrestricted	£556.85	£1,505.88
General Fund	Unrestricted	£10,653.84	£10,361.96
General Fund	Unrestricted	£10,812.09	£9,222.74
General Fund	Unrestricted	£13,660.17	£78,978.43
General Fund	Unrestricted	£759.37	£514.97
General Fund	Unrestricted	£12,459.95	£13,931.34
General Fund	Unrestricted	(£5,756.24)	(£5,232.63)
General Fund	Unrestricted	£6,907.32	£8,044.95
General Fund	Unrestricted	£25,803.09	(£828.70)
Gift Aid	Designated	£880.18	£880.18
ORGAN RESTORATION FUND	Designated	£3,473.00	£3,473.00
Payroll	Restricted	£7,555.32	£7,555.32
Restoration Fund	Restricted	£263.25	-
Warm Spaces - Church Hall	Restricted	£2,550.00	-
Harvest Lunch	Designated	£45.00	£45.00
Restoration Fund	Restricted	£27,655.70	£34,514.60
Churchyard Account	Restricted	£623.34	£623.34
John Lewis Memorial Fund	Designated	(£1,000.00)	(£1,000.00)
Choir Nights	Designated	£1,914.16	£968.85
Flower Fund	Restricted	£97.51	£97.51
Bellringers	Restricted	£395.00	£395.00
Church Roof Repair Fund	Designated	(£1,465.00)	(£1,465.00)
Organ Fund	Restricted	£609.00	£771.00
SUNDAY CLUB	Restricted	£54.72	£54.72
CHOIR	Restricted	£540.00	£540.00
After School Club	Restricted	£102.98	£375.51
		£142,582.58	**£182,190.71**
6501: General Current Account (B-2791 Lamphey, Ss Faith and Tyfei, B-3087 Angle, St Mary)			
Churchyard Fund	Restricted	£13,252.20	£11,647.20
General Fund	Unrestricted	£7,889.19	£15,953.67
General Fund	Unrestricted	£3,156.33	£1,966.05
Gifts Fund	Designated	£100.00	£100.00
Jubilee Hall Fund	Restricted	£80.65	£80.65
Agency collection	Restricted	£156.00	£63.00
		£24,634.37	**£29,810.57**
6501: Account 1 (B-2883 Pembroke Dock, St Teilo)			
General Fund	Unrestricted	£5,384.80	£4,326.92
		£5,384.80	**£4,326.92**
6501: Church Offertory account (B-2924 St Twynnells, St Twynnell)			
General Fund	Unrestricted	£2,545.32	£1,822.17
		£2,545.32	**£1,822.17**
6501: Community Current Account (B-2925 Stackpole, Ss James and Elidyr)			
General Fund	Unrestricted	(£29,058.84)	(£3,601.24)
		(£29,058.84)	**(£3,601.24)**

		Balance	Previous balance
6502: Hall Account (B-2868 Hundleton, St David)			
General Fund	Unrestricted	£11,973.17	£11,973.17
Pension reserves	Restricted	(£744.82)	-
		£11,228.35	**£11,973.17**
6502: St Johns Repair Savings Account (B-2881 Pembroke Dock, St John)			
General Fund	Unrestricted	£2,686.99	(£14,632.61)
Repair Savings Account	Restricted	£49.18	£49.18
Agency collection	Restricted	-	£17,279.35
		£2,736.17	**£2,695.92**
6502: Account 2 (B-2883 Pembroke Dock, St Teilo)			
General Fund	Unrestricted	£1,922.68	£2,479.32
		£1,922.68	**£2,479.32**
6502: Churchyard Account (B-2925 Stackpole, Ss James and Elidyr, B-3071 Cosheston, St Michael & All Angels, South West Pembrokeshire)			
Churchyard Fund	Restricted	£8,238.04	£7,430.36
Churchyard Fund	Restricted	£3,868.13	£2,946.13
Churchyards	Restricted	£6,191.87	£6,191.87
General Fund	Unrestricted	£150.08	-
Payroll	Restricted	(£588.80)	-
		£17,859.32	**£16,568.36**
6503: Deposit Account (B-2868 Hundleton, St David)			
General Fund	Unrestricted	£2,599.92	£2,566.15
		£2,599.92	**£2,566.15**
6503: Youth Worker Account (B-2881 Pembroke Dock, St John)			
General Fund	Unrestricted	£77,135.00	£14,555.00
		£77,135.00	**£14,555.00**
6503: Hall Account (B-2883 Pembroke Dock, St Teilo)			
General Fund	Unrestricted	£3,054.94	£3,508.56
		£3,054.94	**£3,508.56**
6504: Churchyard Account (B-2868 Hundleton, St David)			
General Fund	Unrestricted	£4,121.75	£4,121.75
Pension reserves	Restricted	£1,454.74	-
		£5,576.49	**£4,121.75**
6505: Savings Account (B-2790 Carew, St Mary)			
General Fund	Unrestricted	£6,728.75	£6,675.65
		£6,728.75	**£6,675.65**
6505: Deposit Account (B- 2850 Redberth, Redberth Church, B-2922 Bosherston, St Michael and All Angels, B-2924 St Twynnells, St Twynnell, B-3016 Pembroke, St Mary V, B-3070 Nash, St Mary, B-3071 Cosheston, St Michael & All Angels)			
Church Estate Charitable Purpose	Restricted	(£1,500.00)	-
Churchyard Fund	Restricted	£62.52	£62.52
CHURCHYARD FUND	Restricted	£7,770.84	£7,641.06
General Fund	Unrestricted	£3,138.21	£7,118.19
General Fund	Unrestricted	£50,719.34	£53,464.18
General Fund	Unrestricted	£14,191.55	£14,008.84
General Fund	Unrestricted	£2,016.97	£1,995.02
General Fund	Unrestricted	£8,590.76	£8,440.76
John Lewis Memorial Fund	Designated	£1,000.00	£1,000.00

		Balance	Previous balance
		£85,990.19	**£93,730.57**
6505: Donation/Bequest Account (B-2881 Pembroke Dock, St John)			
Donation/Bequest Account	Restricted	£4,034.99	£4,034.99
General Fund	Unrestricted	£2,857.39	£1,344.07
Agency collection	Restricted	-	£1,321.87
		£6,892.38	**£6,700.93**
6505: Business Reserve (B-2883 Pembroke Dock, St Teilo)			
General Fund	Unrestricted	£3,110.34	£3,072.17
		£3,110.34	**£3,072.17**
6505: Premium Deposit Account (B-2925 Stackpole, Ss James and Elidyr)			
General Fund	Unrestricted	£123,578.50	£102,376.59
		£123,578.50	**£102,376.59**
6505: General Deposit Account (B-3087 Angle, St Mary)			
General Fund	Unrestricted	£6,775.84	£7,182.84
		£6,775.84	**£7,182.84**
6506: 95 Day Notice Deposit Account (B- 2850 Redberth, Redberth Church)			
General Fund	Unrestricted	£6,197.75	-
		£6,197.75	**-**
6507: ChurchHall Account (B-2922 Bosherston, St Michael and All Angels)			
General Fund	Unrestricted	£3,720.10	£3,488.76
		£3,720.10	**£3,488.76**
6507: Church Yard Current Account (B-3087 Angle, St Mary)			
Churchyard	Restricted	£3,602.24	£2,967.24
		£3,602.24	**£2,967.24**
6509: Churchyard maintenance fund (B-2922 Bosherston, St Michael and All Angels)			
Churchyard Maintenance	Restricted	£3,159.67	£3,124.93
		£3,159.67	**£3,124.93**
6509: Church Yard Deposit Account (B-3087 Angle, St Mary)			
Churchyard	Restricted	£3,180.79	£3,139.46
General Fund	Unrestricted	£0.31	£0.31
		£3,181.10	**£3,139.77**
6510: Burial Ground Account (B-2790 Carew, St Mary)			
Burial Ground Fund	Restricted	£9,994.83	£9,266.32
		£9,994.83	**£9,266.32**
6510: Churchyard Account (B- 2850 Redberth, Redberth Church)			
Churchyard Fund	Restricted	£723.73	£2,776.24
		£723.73	**£2,776.24**
6511: 95 Day Notice Churchyard Account (B- 2850 Redberth, Redberth Church)			
Churchyard Fund	Restricted	£1,305.17	-
		£1,305.17	**-**
6550: Curent Account (Joint Churchyard) (B-3016 Pembroke, St Mary V)			
Joint Churchyard	Restricted	£267.47	(£418.19)
Agency collection	Restricted	-	£585.66
		£267.47	**£167.47**
6551: Current Account (Mathias) (B-3016 Pembroke, St Mary V)			

			Balance	Previous balance
General Fund	Unrestricted		-	(£1,493.41)
Agency collection	Restricted		-	£1,493.41
			-	-

6590: Cash in hand (B- 2850 Redberth, Redberth Church, B-2924 St Twynnells, St Twynnell, B-3070 Nash, St Mary)

General Fund	Unrestricted		(£120.00)	(£220.00)
Harvest Lunch	Designated		£220.00	£220.00
Choir Nights	Designated		(£100.00)	-
			-	-
		Cash At Bank And In Hand	**£533,429.16**	**£517,686.84**

Debtors

Z05: Accounts Receivable (B-3016 Pembroke, St Mary V)

General Fund	Unrestricted		(£12,934.02)	(£12,934.02)
			(£12,934.02)	**(£12,934.02)**
		Debtors	**(£12,934.02)**	**(£12,934.02)**

Investments

6504: Shawbrook Bank (B-2881 Pembroke Dock, St John)

General Fund	Unrestricted		£70,000.00	-
Agency collection	Restricted		-	£70,000.00
			£70,000.00	**£70,000.00**

6506: Churchyard Maintenance account (B-2924 St Twynnells, St Twynnell)

Churchyard Fund	Restricted		£8,011.91	-
General Fund	Unrestricted		-	£6,821.67
			£8,011.91	**£6,821.67**

6533: Investments property (B-2881 Pembroke Dock, St John)

General Fund	Unrestricted		(£70,000.38)	(£70,000.38)
			(£70,000.38)	**(£70,000.38)**

6553: Deposit Account (Mathias) (B-3016 Pembroke, St Mary V)

General Fund	Unrestricted		(£42.90)	(£5,598.90)
Mathias T Deposit	Restricted		£42.90	£42.90
Agency collection	Restricted		-	£5,556.00
			-	-
		Investments	**£8,011.53**	**£6,821.29**

Agency Accounts

6699: Agency collections (B-2791 Lamphey, Ss Faith and Tyfei, B-2869 Monkton, Ss Nicholas and John)

Agency collection	Restricted		£156.00	£63.00
			£156.00	**£63.00**
		Agency Accounts	**£156.00**	**£63.00**
		Grand Total	**£1,550,797.09**	**£1,477,729.16**