					2020		2020	2021			
					income	expense					107272.9
	WILLIAM GERRARD					COMMUNITY ACCOUNT			2020		
									OPENING BALANCE		
									£107,272.92		
			1	6-Jan	£874.67		£874.67		£108,147.59	joliffe	
			2		£63.10		£63.10		£108,210.69	char	
			3			£595.20			£107,615.49	alarm payment	
			4		£42.45		£42.45		£107,657.94	joliffe	
			5		£2,714.46		£2,714.46		£110,372.40	M&G	
			6		£65.58		£65.58		£110,437.98	char	
			7		£874.67		£874.67		£111,312.65	joliffe	
			8		£376.69		£376.69		£111,689.34	char	
			9		£1,297.20		£1,297.20		£112,986.54	joliffe	
			10		£3,683.91		£3,683.91		£116,670.45	M&G	
					£69.31		£69.31		£116,739.76	char	
			11	6-Jul	£874.67		£874.69		£117,614.43	joliffe	
			12	20-Jul	£376.69		£376.69		£117,991.12	char	
			13	28-Aug	£3,296.13		£3,296.13		£121,287.25	mg	
			14		£69.31		£69.31		£121,356.56	char	
			15	30-Sep	£874.67		£874.67		£122,231.23	rents	
			16		£376.69		£376.69		£122,607.92	char	
x		20-Oct	17	27-Oct		£16,000.00			£106,607.92	church	
x		20-Sep	18		£1,034.00		£1,034.00		£107,641.92	rents	
x			19	30-Nov	£68.26		£68.26		£107,710.18	char	
x			20	1-Dec		£1,000.00			£106,710.18	cheque	
x			21	15-Dec	£3,296.13		£3,296.13		£110,006.31		2020
x		2021	22	6-Jan	£874.67			£874.00	£110,880.98	rents	2021
x	x		23	20-Jan	£42.45			£42.45	£110,923.43	rents	
x			24	19-Jan	£282.51			£282.51	£111,205.94	char	
x			25	feb	£2,229.74			£2,229.74	£113,435.68	M&G	
			26	20-Jan	£68.26			£68.26	£113,503.94	char	
			27	mar	£874.67			£874.67	£114,378.61	rents	

			28 apl		£282.51		£282.51	£114,661.12	char	
		28-May	29 may		£1,034.00		£1,034.00	£115,695.12	rents	
x		28-May	30 may		£4,168.64		£4,168.64	£119,863.76	M&G	
x		28-May	31 may		£69.31		£69.31	£119,933.07	char	
x		18-Jun	32 jun		£526.40		£526.40	£120,459.47	rents	
x		20-Jul	33	29-Jun	£874.67		£874.67	£121,334.14	rents	
x		20-Jul	34	20-Jul	£282.51		£282.51	£121,616.65	char	
x		31-Aug	35 aug		£3,490.02		£3,490.02	£125,106.67	m&G	
x		31-Aug	36 aug		£69.31		£69.31	£125,175.98	char	
x		4-Oct	37		£874.67		£874.67	£126,050.65		
x		20-Oct	38		£282.51		£282.51	£126,333.16		
x		30-Nov	39		£70.99		£70.99	£126,404.15	coif	
x		6-Dec	8-Feb		£1,034.00		£1,034.00	£127,438.15	joliffe	
x	15drec		41		£4,459.57		£4,459.57	£131,897.72	mg	
	dec		42		£263.20		£263.20	£132,160.92	year ends	
					£42,483.20		£22,153.94			
							£20,328.00			
					£42,483.20					rounded
						£17,595.20	£42,481.94			

107272.9	107273
	17595
22154.61	20328
	110006
	20328
	110006
	22154
	0
	132161
2022	
132160.92	start

	rents	inv income	payments	church			
		£67.00					
	£874.67						
		£63.31					
			595.2				
	£42.45						
		£2,714.46					
		£65.58					
	£874.67						
		£376.69					
	£1,297.20	£69.31					
		£3,683.91					
		£376.69					
	£874.67						
		£376.69					
	£3,296.13						
		£69.13					
	£874.67						
		£376.69					
				16000			
	£1,034.00						
		£68.29					
				1000			
end	£9,168.46	£8,307.75					
	£874.67						
	£42.45					2020	2021
						5872.33	4226.86
						11227.34	10942.81
						17099.67	15169.67

£917.12	£0.00

income	
start	2020
spend	
income	
close	110006
income	
start	2021
income	
spend	
end	2021

WILLIAM GERARD COMMUNITY ACCOU **Confidential**

2022

Date	Income	Outgoing		£132,160.92	Breakdown			
			2022 Payee		Rents	Inv income	Payments Church fabric	Church support
				£132,160.92				
Bank Statement missing adjustments				£1,199.53				
				£133,360.45				
1	28.02.2	£2,423.63		£135,784.08 M&G		£2,423.63		
2	28.02.22	£71.04		£135,855.12 Coif char		£71.04		
3	29.03.22	£874.67		£136,729.79 Joliffe	£874.67			
	08.04.22	£1,034.00		£137,763.79 Joliffe	£1,034.00			
	20.04.22	£282.51		£138,046.30 Black Rock		£282.51		
	16.05.22	£263.20		£138,309.50 Joliffe	£263.20			
	31.05.22	£4,556.42		£142,865.92 M&G		£4,556.42		
	31.05.22	£71.04		£142,936.96 Coif char		£71.04		
	29.06.22	£874.67		£143,811.63 Joliffe	£874.67			
	20.07.22	£282.51		£144,094.14 Char UK Bond		£282.51		
	31.08.22	£3,877.80		£147,971.94 M&G Charities		£3,877.80		
	31.08.22	£71.04		£148,042.98 Coif char		£71.04		
	27.09.22	£874.67		£148,917.65 Jolliff/Frisby/Morton	£874.67			
	11.10.22	£1,034.00		£149,951.65 Jolliff/Purllant/	£1,034.00			
	20.10.22	£263.20		£150,214.85 Jolliff/Frisby	£263.20			
	20.10.22	£282.51		£150,497.36 Black Rock		£282.51		
	30.11.22	£72.04		£150,569.40		£72.04		
	15.12.22	£5,235.03		£155,804.43 M&G Charities		£5,235.03		
Totals		**£22,443.98**	**£0.00**	**£155,804.43**	**£5,218.41**	**£17,225.57**		

Investment Values	Number of Units	Value
Jun-22 Black Rock	18,834.31	£26,760.52
Sep-22 M&G investments	19,389	£265,997.69
Dec-21 Coif Char	525.46	£10,806.82
		£303,565.03

WILLIAM GERARD COMMUNITY ACCOU **Confidential**

2023

Date	Income	Outgoing	2023 Payee	Rents	Inv income	Payments Church fabric	Church support				
			£155,804.43								
									Investment Values	Number of Units	Value
04.01.23		£375.00	£155,429.43 Maxey St Peters			AJ Plasters		31.12.22	Black Rock	18,834.31	£26,254.40
1 04.01.23		£930.00	£154,499.43 Maxey St Peters			JB Stonwork		31.12.22	M&G investments	19,389	£272,452.29
2 04.01-23		£930.00	£153,569.43 Maxey St Peters			JB Stonwork		Dec-21	Coif Char	525.46	£10,806.82
3 04.01.23		£685.00	£152,884.43 Maxey St Peters			Art in Glass					
06.01.23	£874.67		£153,759.10 Jolliff/Frisby/Morton		£874.67						£309,513.51
20.01.23	£42.45		£153,801.55 Jolliff/EEB		£42.45						
20.01.23	£282.51		£154,084.06 Black Rock Char UK		£282.51						
28.02.23	£2,520.57		£156,604.63 M&G		£2,520.57						
28.02.23	£72.15		£156,676.78 Coif Char		£72.15						
28.03.23	£874.67		£157,551.45 Jolliff/Frisby/Morton		£874.67						
12.04.23	£1,034.00		£158,585.45 Jolliff/Purllant		£1,034.00						
20.04.23	£282.51		£158,867.96 Black Rock Char UK		£282.51						
26.04.23	£263.20		£159,131.16 Joliff/frisby		£263.20						
31.05.23	£4,653.36		£163,784.52 M&G		£4,653.36						
31.05.23	£71.04		£163,855.56 Coif Char		£71.04						
20.06.23	£874.67		£164,730.23 Joliff/frisby		£874.67						
28.07.23	£282.51		£165,012.74 Black Rock		£282.51						
18.08.23		£360.00	£164,652.74				Electrical Testing Uk	VAT Claimed			
18.08.23		£416.95	£164,235.79				SSE SWALEC				
18.08.23		£154.76	£164,081.03				Cousans Organs	£30.95			
18.08.23		£154.76	£163,926.27				Cousans Organs	£34.77			
18.08.23		£173.84	£163,752.43				Cousans Organs	£30.95			
18.08.23		£79.40	£163,673.03			Travis Perkins					
18.08.23		£34.69	£163,638.34			Travis Perkins					
18.08.23		£125.29	£163,513.05				Marriot Security	£25.06			
18.08.23		£537.00	£162,976.05				Marriot Security	£107.40			
18.08.23		£38.00	£162,938.05				Fire Protection				
18.08.23		£1,926.82	£161,011.23				Ecclesiastical Insurrance		Invoice please		
18.08.23		£50.12	£160,961.11				Christian Books			£159,567.00	
18.08.23		£50.12	£160,910.99				CCLI			£159,567.00	
18.08.23		£50.00	£160,860.99				Brown Bin		Invoice please		
18.08.23		£243.45	£160,617.54				Lawn Mower petrol		Payment slips	£0.00	
22.08.23		£5.00	£160,612.54								
31.08.23	71.04		£160,683.58 Coif Char		71.04						
31.08.23	£3,974.75		£164,658.33 M&G		£3,974.75						
27.09.23	£874.67		£165,533.00 Jolliff		£874.67						
12.10.23		£7,000.00	£158,533.00				Grant for 2023 support				
27.09.23	£1,034.00		£159,567.00 Jolliff		£1,034.00		see invoices				
20.10.23	£282.51		£159,849.51 Char UK		£282.51						
30.11.23	£72.04		£159,921.55 CCLA		£72.04						
15.12.23	£5,428.92		£165,350.47 M&G		£5,428.92						
21.12.23	£263.20		£165,613.67 Joliff/frisby		£263.20						
	£24,129.44	**£14,320.20**			**£6,135.53**	**£17,993.91**					

WILLIAM GERARD COMMUNITY ACCOUNTS Confidential
2024

Date	Income	Outgoing	2024 Payee	Breakdown			
				Rents	Inv income	Payments Church fabric	Repair supported
			£165,613.67				
3.01.24	£874.67		£166,488.34 joliff	£874.67			
18.01.24	£42.45		£166,530.79 Joliff/noname	£42.45			
22.01.24	£282.51		£166,813.30 Black Rock		£282.51		
01.02.24	£25.00		£166,838.30 bank credit		£25.00		
29.02.24	£72.15		£166,910.45 Ccla		£72.15		
29.02.24	£2,617.52		£169,527.97 M&G		£2,617.52		
27.03.24	£874.67		£170,402.64 Jolliff/Frisby/Morton	£874.67			
10.04.24	£1,034.00		£171,436.64 Purlant	£1,034.00			
18.04.24	£263.20		£171,699.84 Jolliff/Frisby	£263.20			
20.04.24	£282.51		£171,982.35 Black Rock		£282.51		
31.05.24	£72.15		£172,054.50 Ccla		£72.15		
31.05.24	£4,750.31		£176,804.81 M&G		£4,750.31		
27.06.24	£874.67		£177,679.48 Jolliff/Frisby/Morton		£874.67		
22.07.24	£282.51		£177,961.99 Black Rock	£282.51			
06.08.24		£2,904.84	£175,057.15				
29.08.24		£8,375.00	£166,682.15			£8,375.00	Wall - part 1
30.08.24	£72.15		£166,754.30 Ccla		£72.15		
30.08.24	£3,974.75		£170,729.05 M&G		£3,974.75		
27.09.24	£874.67		£171,603.72 Jolliff/Frisby/Morton	£874.67			
14.10.24	£263.20		£171,866.92 Joliff/Belmont farms	£263.20			
15.10.24	£1,034.00		£172,900.92 Joliff/Purlant	£1,034.00			
21.10.24	£282.51		£173,183.43 Black Rock		£282.51		
29.11.24	£73.83		£173,257.26 Ccla		£73.83		
13.12.24	£6,107.54		£179,364.80 M&G		£6,107.54		
	£25,030.97	**£11,279.84**					
				£5,543.37	**£19,487.60**	**£8,375.00**	

total income after spend	£13,751.13

Church support		**Investment Values**	**Number of Units**	**Value**
	30.06.24	Black Rock	18,834.31	£27,137.04
	30.12.24	M&G investments	19,389	£285,483.64
	31.12.24	Coif Char	525.46	£10,663.32
				£323,284.00
		Cash flow		£179,364.80
		Total worth		**£502,648.80**

£2,904.84

£2,904.84

WILLIAM GERARD COMMUNITY ACCOU Confidential
2024

Date	Income	Outgoing		Breakdown		
			2025 Payee	Rents	Inv income	Payments Church fabric
			£179,364.80			
06.01.25	£874.67		£180,239.47 Joliiffe/Frisby/Morton	£874.67		
16.01.25	£42.45		£180,281.92 Joliiffe/EEB	£42.45		
20.01.25	£163.09		£180,445.01 Char Uk		£163.09	
30.01.25		£2,919.11	£177,525.90			
28.02.25	£73.88		£177,599.78 Ccla		£73.88	
28.02.25	£2,714.46		£180,314.24 M&G		£2,714.46	
03.03.25		£8,374.99	£171,939.25			£8,374.99
27.03.25	£874.67		£172,813.92 Joliffe/Frisby/Morton	£874.67		
09.04.25	£1,297.20		£174,111.12 JoliffeFrisby/Purllant	£1,297.20		
22.04.25	£282.51		£174,393.63 Char Uk		£282.51	
	£6,322.93	£11,294.10		£3,088.99	£3,233.94	£8,374.99

Repair supported	Church support		Investment Values	Number of Units	Value	
		30.12.24	Black Rock	18,834.31		£26,702.91
		31.03.25	M&G investments	19,389		£294,383.19
		31.12.24	Coif Char	525.46		£10,663.32
	£2,919.11					£331,749.42

Wall part 2

£2,919.11

18.08.23	£360.00	Electrical Testing Uk	VAT Claimed	
18.08.23	£416.95	SSE SWALEC		
18.08.23	£154.76	Cousans Organs	£30.95	
18.08.23	£154.76	Cousans Organs	£34.77	
18.08.23	£173.84	Cousans Organs	£30.95	
18.08.23	£79.40	Travis Perkins		
18.08.23	£34.69	Travis Perkins		
18.08.23	£125.29	Marriot Security	£25.06	
18.08.23	£537.00	Marriot Security	£107.40	
18.08.23	£38.00	Fire Protection		
18.08.23	£1,926.82	Ecclesiastical Insurrance		Invoice please
18.08.23	£50.12	Christian Books		
18.08.23	£50.12	CCLI		
18.08.23	£50.00	Brown Bin		Invoice please
18.08.23	£243.44	Lawn Mower petrol		Payment slips
	£4,395.19		£229.13	

no	details	support	churchyar	comm	church etc
1	ecc insura	181.97			
2	roof cover	300			
3	sacristyro	350			
4	ecclesiast	181.92			
5	SSE electr	158.46			
6	bank ch				
7	bank ch				
8	ecclesiast	546.76			
9	vestry rep	54.4			
10	CCL	60			
11	vics garden	.			
12	mower repair		327.62		
13					
14	communion	various			9
15	new mower		389		
16	bank ch				
17	SSE electr	143.22			
18	ecclesiast	181.92			
19	bank ch				
20	brown bin		50		
21	ecclesiast	181.92			
22	organ tun	208.61			
23	bank charges				
24	architect	600			
25	petrol lawn mower		40.77		
26	ecclesiast	181.92			
27	bank ch				
28	roof alarm	219.36			
29	various church yard		134.77		
30	alter cloth	229			
31	ecclesiast	181.92			
32	bank ch				
33	petrol lawn mower		68.57		
34	fire ext se	44			
35	communion	various			22.2
36	rectory	garden			
37	total ener	176.97			
38	ecclesiast	181.92			
39	bank ch				
40	roof alarm	644.4			
41	ecclesiast	181.92			
42	bank charges				
43	total ener	57.27			
44	communion	various			4.25
45	roof alarm	144			
46	ecclesiast	181.92			
47	bank charges				

48	total ener	7.69			
49	Cousans C	208.61			
50	Total Ener	97.25			
	totals	5887.33	1010.73	35.45	6933.51

Chairman's Report

William Gerrard Charity (Registered Charity No. 262690)
Year ended 31 December 2025

Charity Information

Correspondence: The Treasurer and Secretary, Mrs Sheila Merrill, 21 Tuckers Nook, Maxey, Peterborough, Cambridgeshire PE6 9EH.

Trustees: Michael Charles Loveder (Chairman); Sheila Mary Merrill (Treasurer and Secretary); and John William Hickling (Trustee).

Financial Review for 2025

The Charity began the year on 1 January 2025 with a balance of £179,364.80 and ended it on 31 December 2025 with a balance of £175,382.00.

Income

Total income was £26,472.50, comprising:

- Rental income: £6,747.00
- Investment returns: £19,725.50

Expenditure

Total expenditure was £30,455.30, comprising:

- Church running-cost support: £4,832.31
- Tower repairs grant: £17,248.00
- Wall repair grant: £8,374.99

Fundraising, Grants and Loan Commitment

In her role as the church's fundraiser, Sheila secured the following grants:

- £3,000 towards the wall repair
- £5,000 towards the tower repair
- £6,000 towards the South Aisle repair

We were also able to reclaim VAT on the wall and tower repairs. I extend a sincere thank-you to Sheila for her work.

The Charity has guaranteed an interest-free loan of £20,000 on behalf of St Peters Maxey towards the cost of the South Aisle works. We will repay this at £5,000 per year.

Investment Holdings

Investment values		
Investment	**Units / holding**	**Value**
BlackRock	18,834.31	£27,113.16
M&G	19,389	£334,952.73
COIF Charities	525.46	£10,152.89
Total		**£372,218.78**

2026 Forecast and Planned Expenditure

Projected income for the year ending 31 December 2026 is £26,000. Income received to date is £11,963.16.

Planned expenditure comprises:

- South Aisle grants: £30,000
- Church running costs: £5,000
- Loan repayment on behalf of St Peters: £5,000

The church bellringers are fundraising to bring the ropes downstairs. This proposal will be discussed at this meeting.

Outlook

I do not foresee any major expenses arising over the next 12 months beyond those already noted.

Although the Charity's funds have been reduced by recent repair grants, I expect that expenditure over the next two years will be limited to the regular grants towards church running costs and the annual £5,000 loan repayment. On that basis, the Charity's funds should soon return to their 1 January 2025 level.

Michael Loveder
Chairman

Independent Auditors Report to William Gerrad Trust

I report on the financial statements for the year ended 31st December 2025

As trustee and treasurer of the William Gerrad Trust account you are responsible for the preparation of the accounts, and you understand that an audit is required for this year under section144(2) of the Charities Act 2011 (the 2011 Act) and that an independent audit is needed.

It is my responsibility to examine the accounts under section 145 of the 2011 Act and state whether any particular matters have come to my attention. My audit was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the William Gerrad Trust 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 the William Gerrad Trust concerning any such matters.

The procedures undertaken provided all the evidence that would be required in a full audit and consequently express an audit opinion of the accounts. In connection with my audit, no matters have come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Matthew Phillips CPA (Australia)

10, Main Road,

Etton

Peterborough

18th September 2026