

Treasurer's annual report for the St James Christian Workers Trust.

1st October 2021 to 30th September 2022

Registered Charity 328398.

Donations have remained fairly consistent over the period and we received a total of £20,350.95 in gift aid from HMRC. This has served to increase our income and resulted in end balance of £55,731 (up from £52,043 last year).

The planned changes previously reported are still hold as it has been difficult to change the signatories on the bank account. This means that I have been unable to sign cheques or obtain bank statements and have had to rely on existing signatories to sign cheques / obtain statements which has introduced further delay into the process.

The plan to migrate the account to a CIO to reflect our new status is still moving forward and we are awaiting instructions from the Solicitors dealing with this. We have also approached Barclays to set up a new account to facilitate this merger although this is proving to be an arduous process.

I have been unable to balance the A4 and B1 and there is a discrepancy of £329 which we hope to pick up in the 2022/3 Accounts.

I would again like to thank the congregation of St James' church for their continued support and generosity.

Andrew Beech

Treasurer

£52,077.03

Date	Item	Notes	Code	Amount
to 30 Oct	Regular GA Contributions		101	£1,909.00
to 30 Oct	Other Regular Giving		102	£661.00
to 30 Oct	Interest	Aug-Oct	110	£1.00
23-Nov-2021	HMRC Gift Aid	18/19 & 19/20	105	£12,851.00
to 30 Nov	Regular GA Contributions		101	£1,909.00
to 30 Nov	Other Regular Giving		102	£681.00
to 30 Nov	Interest		110	£1.00
15-Dec-2021	HMRC Gift Aid		105	£7,499.50
to 30 Dec	Regular GA Contributions		101	£1,909.00
to 30 Dec	Other Regular Giving		102	£681.00
to 30 Dec	Interest		110	£1.00
to 31 Jan 22	Regular GA Contributions		101	£1,899.00
to 31 Jan	Other Regular Giving		102	£681.00
to 31 Jan	Interest		110	£1.00
to 28 Feb	Regular GA Contributions		101	£1,874.00
to 28 Feb	Other Regular Giving		102	£681.00
to 28 Feb	Interest		110	£1.00
to 31 Mar	Regular GA Contributions		101	£1,734.00
to 31 Mar	Other Regular Giving		102	£681.00
to 31 Mar	One off Donations		111	£1,100.00
to 31 Mar	interest		110	£1.00
to 30 April	Regular GA Contributions		101	£1,684.00
to 30 April	Other Regular Giving		102	£181.00
to 30 April	Interest		110	£1.00
to 31 May	Regular GA Contributions		101	£1,784.00
to 31 May	Other Regular Giving		102	£1,181.00
to 31 May	Interest		110	£1.00
20-Jun-2023	Scott Seivewright (Money owed)		111	£100.00
29-Jun-2023	Scott Seivewright (Money owed)		111	£9.17
to 30 June	Regular GA Contributions		101	£1,734.00
to 30 June	Other Regular Giving		102	£681.00
to 30 June	Interest		110	£1.00
1-Jul-2022	Scott Seivewright (Money owed)		111	£45.85
29-Jul-2022	Scott Seivewright (Money owed)		111	£9.17
to 31 July	Regular GA Contributions		101	£1,734.00
to 31 July	Other Regular Giving		102	£181.00
to 31 July	Interest		110	£1.00
30-Aug-2022	Scott Seivewright (Money owed)		111	£9.17
to 31 August	Regular GA Contributions		101	£1,750.00
to 31 August	Other Regular Giving		102	£1,131.00
to 31 August	Interest		110	£1.00
29-Sep-2022	Scott Seivewright (Money owed)		111	£60.00
30-Sep-2022	Scott Seivewright (Money owed)		111	£9.17
to 30 Sept	Regular GA Contributions		101	£1,750.00
to 30 Sept	Other Regular Giving		102	£681.00

UNRESTI

£ 51,234.50	£ -	£ -	£ 51,234.50	£ 51,234.50		£ 21,670.00
	To Petty Cash	Cash/Cheques paid into Bank	Direct Transfers to Bank	Total Paid to Bank	Reconciled vs Bank Statement	Regular Gift-Aided Donations
						101
£ 1,909.00			£ 1,909.00	£ 1,909.00		£ 1,909.00
£ 661.00			£ 661.00	£ 661.00		
£ 1.00			£ 1.00	£ 1.00		
£ 12,851.00			£ 12,851.00	£ 12,851.00		
£ 1,909.00			£ 1,909.00	£ 1,909.00		£ 1,909.00
£ 681.00			£ 681.00	£ 681.00		
£ 1.00			£ 1.00	£ 1.00		
£ 7,499.50			£ 7,499.50	£ 7,499.50		
£ 1,909.00			£ 1,909.00	£ 1,909.00		£ 1,909.00
£ 681.00			£ 681.00	£ 681.00		
£ 1.00			£ 1.00	£ 1.00		
£ 1,899.00			£ 1,899.00	£ 1,899.00		£ 1,899.00
£ 681.00			£ 681.00	£ 681.00		
£ 1.00			£ 1.00	£ 1.00		
£ 1,874.00			£ 1,874.00	£ 1,874.00		£ 1,874.00
£ 681.00			£ 681.00	£ 681.00		
£ 1.00			£ 1.00	£ 1.00		
£ 1,734.00			£ 1,734.00	£ 1,734.00		£ 1,734.00
£ 681.00			£ 681.00	£ 681.00		
£ 1,100.00			£ 1,100.00	£ 1,100.00		
£ 1.00			£ 1.00	£ 1.00		
£ 1,684.00			£ 1,684.00	£ 1,684.00		£ 1,684.00
£ 181.00			£ 181.00	£ 181.00		
£ 1.00			£ 1.00	£ 1.00		
£ 1,784.00			£ 1,784.00	£ 1,784.00		£ 1,784.00
£ 1,181.00			£ 1,181.00	£ 1,181.00		
£ 1.00			£ 1.00	£ 1.00		
£ -			£ -	£ -		
£ -			£ -	£ -		
£ 1,734.00			£ 1,734.00	£ 1,734.00		£ 1,734.00
£ 681.00			£ 681.00	£ 681.00		
£ 1.00			£ 1.00	£ 1.00		
£ -			£ -	£ -		
£ -			£ -	£ -		
£ 1,734.00			£ 1,734.00	£ 1,734.00		£ 1,734.00
£ 181.00			£ 181.00	£ 181.00		
£ 1.00			£ 1.00	£ 1.00		
£ -			£ -	£ -		
£ 1,750.00			£ 1,750.00	£ 1,750.00		£ 1,750.00
£ 1,131.00			£ 1,131.00	£ 1,131.00		
£ 1.00			£ 1.00	£ 1.00		
£ -			£ -	£ -		
£ -			£ -	£ -		
£ 1,750.00			£ 1,750.00	£ 1,750.00		£ 1,750.00
£ 681.00			£ 681.00	£ 681.00		

RICTED FUNDS £ 50,134.50

£ 8,102.00	£ -	£ -	£ 20,350.50	£ -	£ -	£ -
Other Regular Giving	Charities Aid Foundation Donations	Donations by PCC	Gift-Aid Refund	Other Donations (Gift-Aided)	Other Donations (NOT Gift-Aided)	Grants & Legacies
102	103	104	105	106	107	108
£ 661.00						
			£ 12,851.00			
£ 681.00						
			£ 7,499.50			
£ 681.00						
£ 681.00						
£ 681.00						
£ 681.00						
£ 181.00						
£ 1,181.00						
£ 681.00						
£ 181.00						
£ 1,131.00						
£ 681.00						

Date	Item	Detail	Payee
8-Oct-2021	Pension		NEST
8-Oct-2021	Income Tax & NI		HMRC
20-Oct-2021	Wages		S Seivewright
25-Oct-2021	General Expenditure	Inv 067	K Wetherington
25-Oct-2021	Wages		D Wilcox
9-Nov-2021	Pension		NEST
19-Nov-2021	General Expenditure	Inv 060 (late)	K Wetherington
22-Nov-2021	Wages		S Seivewright
23-Nov-2021	Wages		D Wilcox
25-Nov-2021	General Expenditure	inv 068	K Wetherington
9-Dec-2021	Pension		NEST
15-Dec-2021	?		Kathy Lovatt
20-Dec-2021	Wages		S Seivewright
23-Dec-2021	Wages		D Wilcox
29-Dec-2021	General Expenditure		K Wetherington
4-Jan-2022	Cheque		Kathy Lovatt
7-Jan-2022	Pension		NEST
20-Jan-2022	Wages		S Seivewright
23-Jan-1900	Wages		D Wilcox
24-Jan-1900	General Expenditure		K Wetherington
4-Feb-2022	Income Tax & NI		HMRC
9-Feb-2022	Pension		NEST
21-Feb-2022	Wages		S Seivewright
23-Feb-2022	Wages		D Wilcox
25-Feb-2022	General Expenditure		K Wetherington
9-Mar-2022	Pension		NEST
21-Mar-2022	Wages		S Seivewright
23-Mar-2022	Wages		D Wilcox
25-Mar-2022	General Expenditure		K Wetherington
8-Apr-2022	Pension		NEST
20-Apr-2022	Wages		S Seivewright
25-Apr-2022	General Expenditure		K Wetherington
25-Apr-2022	Wages		D Wilcox
5-May-2022	Solicitor		Edward Connor
5-May-2022	Income Tax & NI		HMRC
9-May-2022	Pension		NEST
20-May-2022	Wages		S Seivewright
23-May-2022	Wages		D Wilcox
25-May-2022	General Expenditure		K Wetherington
6-Jun-2022	Pension		NEST
20-Jun-2022	Wages		S Seivewright
20-Jun-2022	Wages		D Wilcox
20-Jun-2022	General Expenditure		K Wetherington

		48,745.68	£ 9,150.27	£ -	39,595.41	
Cheque No/ SO/PC	Code	Amount		From Petty Cash	From Bank	Reconciled vs Invoice, Statement, Receipt or other paperwork
DD	1101	190.28			190.28	
628	1100	2,371.03			2,371.03	
SO	1000	2,032.24			2,032.24	
SO	1200	20.00			20.00	
SO	1000	823.39			823.39	
SO	1101	190.28			190.28	
630	1200	15.00			15.00	
SO	1000	2,032.24			2,032.24	
SO	1000	823.39			823.39	
SO	1200	20.00			20.00	
DD	1101	190.28			190.28	
631	1224	950.00	950.00		-	
SO	1000	2,032.24			2,032.24	
SO	1000	823.39			823.39	
SO	1200	20.00			20.00	
632	1224	250.00	250.00		-	
DD	1101	190.28			190.28	
SO	1000	2,032.24			2,032.24	
SO	1000	823.39			823.39	
SO	1200	20.00			20.00	
633	1900	2,425.39	2,425.39		-	
DD	1101	190.28			190.28	
SO	1000	2,032.24			2,032.24	
SO	1000	823.39			823.39	
SO	1200	20.00			20.00	
DD	1101	190.28			190.28	
SO	1000	2,032.24			2,032.24	
SO	1000	823.39			823.39	
SO	1200	20.00			20.00	
DD	1101	190.28			190.28	
DD	1000	2,032.24			2,032.24	
DD	1200	20.00			20.00	
DD	1000	823.39			823.39	
634		622.08	622.08		-	
635	1900	2,381.73	2,381.73		-	
DD	1101	190.28			190.28	
DD	1000	2,032.24			2,032.24	
DD	1000	823.39			823.39	
DD	1200	20.00			20.00	
DD	1101	193.97			193.97	
DD	1000	2,032.24			2,032.24	
DD	1000	823.39			823.39	
DD	1200	20.00			20.00	

	-	
	-	
	-	

UNRESTRICTED FUNDS £ 39,595.41

	£ 34,641.21	£ 2,371.03	£ 2,328.17	£ 255.00	£ -	£ -	##
Reconciled vs Bank Statement	Wages 1000	Tax & National Insurance 1100	Employer's Pension Contributions 1101	General Expenditure 1200	Families Minister Housing Costs 1250	Governance Costs 1300	
		£ 2,371.03	£ 190.28				
	£ 2,032.24			£ 20.00			
	£ 823.39						
			£ 190.28				
				£ 15.00			
	£ 2,032.24						
	£ 823.39						
				£ 20.00			
			£ 190.28				
	£ 2,032.24						
	£ 823.39						
				£ 20.00			
			£ 190.28				
	£ 2,032.24						
	£ 823.39						
				£ 20.00			
			£ 190.28				
	£ 2,032.24						
	£ 823.39						
				£ 20.00			
			£ 190.28				
	£ 2,032.24						
	£ 823.39						
				£ 20.00			
			£ 193.97				
	£ 2,032.24						
	£ 823.39						
				£ 20.00			

INCOME		General Fund
Voluntary Giving		
Tax-Efficient Giving	101	All Gift-Aided giving
Other Planned Giving	102	Non-Gift-Aided regular giving, eg by SO or cheque
Other Collections at Services, eligible for GASDS	103	Loose cash on the plate or envelopes containing £20 or less
Other Collections at Services, not eligible for GASDS	104	Mainly cheques, but includes loose cash or envelope donations greater than £20
One-off and additional donations (Gift-Aided)	111	eg, special gift day donations
One-off and additional donations (NOT Gift-Aided)	112	eg, special gift day donations
Tax Recovered through Gift-Aid	121	includes interest paid by HMRC
Tax Recovered through Gift-Aid Small Donations Scheme	123	
Legacies Received	131	
Grants	141	
Activities for Generating Funds		
Gross Income from Fund-Raising Activities	151	
Income from Investments		
Bank interest	161	Bank interests, income from property lettings, etc
Income from PCC-owned property	162	includes rent on PCC-owned property (eg Hall)
Income from Church Activities		
Statutory Fees paid to the PCC	171	Fees for weddings, funerals, etc
Gross Income from Trading	180	Sales, bookstalls, normal hall lettings, etc.
Other Incoming Resources	190	anything not included in the above categories
EXPENDITURE		
Costs of Generating Funds		General Fund Code
Costs of Fund-Raising Activities	1001	Any activities directed towards fund-raising
Mission Giving and Charitable Grants and Donations	1100	Any donations to charity or mission at home or overseas
Costs of Church Activities		
Parish Share paid to Diocese	1201	
Salaries/Honoraria	1202	Youth Worker, Administrator, Organist, etc
Clergy Working Expenses	1203	
Mission and Evangelism Costs	1210	Outreach including children's work; includes donations to CWT specifically towards the costs or employment of a youth or families worker
Young People's Ministry	1211	Any payments for youth work
Church Running Expenses		
Utilities	1221	
Upkeep of services	1222	includes CCLI music license, copyright charges, hymn books, communion wine, etc
General upkeep and maintenance	1223	Cleaning, routine maintenance, insurance
Administration costs	1224	Stationery, postage, telephone/broadband; includes payments to CWT for admin support
Purchase of equipment	1225	Purchase of any equipment not fixed in place
Hall Running Costs		
Utilities	1251	Gas, electricity, rates, water rates
General upkeep and maintenance	1253	Cleaning, routine maintenance, insurance
Purchase of equipment	1255	Purchase of any equipment not fixed in place
Governance Costs	1300	Auditor's fees, etc
Building Work, Restoration, (re)decoration, etc		
Expenditure on Church Building	1410	includes equipment fixed in place in the church building
Expenditure on Church Hall	1420	includes equipment fixed in place in the church hall
Expenditure on Other PCC-owned buildings	1440	contributions towards the upkeep of the vicarage or any other building owned/rented by the benefice (eg, church hall)
New Building Work	1450	
Parochial Fees and Support Costs		
Parochial Fees Disbursement	1500	includes payments to Clergy, Vergers, Organist, Bellringers and fees paid to the Diocese
All Other Expenditure	1900	anything not included in the above categories

**Giving Direct to Bank
General Fund - Gift-Aided**

GA Ref No		29	29	29	29
Oct 2021 to Sept 22		Oct	Nov	Dec	Jan
		£ 1,909.00	£ 1,909.00	£ 1,909.00	£ 1,899.00
Elizabeth	Broadhurst	£ -	£ -	£ -	£ -
Trevor	Carman	£ 40.00	£ 40.00	£ 40.00	£ 40.00
Jonathan	Courthold	£ 90.00	£ 90.00	£ 90.00	£ 90.00
Trevor	Davenhill	£ 40.00	£ 40.00	£ 40.00	£ 40.00
Brian	Dodd	£ 40.00	£ 40.00	£ 40.00	£ 40.00
Jonathan	Eatough	£ 280.00	£ 280.00	£ 280.00	£ 280.00
Timothy	Green	£ 75.00	£ 75.00	£ 75.00	£ 75.00
Michael	Jessop	£ 25.00	£ 25.00	£ 25.00	£ 25.00
John Kenneth	Jones	£ 20.00	£ 20.00	£ 20.00	£ 20.00
Ian	Knight	£ 10.00	£ 10.00	£ 10.00	£ 10.00
Michael	Maddock	£ 40.00	£ 40.00	£ 40.00	£ 40.00
Ann	McCabe	£ 50.00	£ 50.00	£ 50.00	£ 50.00
Ruth	Nix	£ 44.00	£ 44.00	£ 44.00	£ 44.00
Graham	Slade	£ 200.00	£ 200.00	£ 200.00	£ 200.00
Mark	Smith	£ 100.00	£ 100.00	£ 100.00	£ 100.00
Andrew	Spooner	£ -	£ -	£ -	£ -
Sharon	Spooner (Bell)	£ 100.00	£ 100.00	£ 100.00	£ 100.00
Anne	Stoves	£ 45.00	£ 45.00	£ 45.00	£ 45.00
Peter	Thomas	£ 100.00	£ 100.00	£ 100.00	£ 100.00
Diana	Thorley	£ 25.00	£ 25.00	£ 25.00	£ 25.00
Simon	Tomkins	£ 205.00	£ 205.00	£ 205.00	£ 205.00
Shayne	Trinder	£ 80.00	£ 80.00	£ 80.00	£ 80.00
Stephen	Williams	£ 75.00	£ 75.00	£ 75.00	£ 75.00
Katrina	Woolley	£ -	£ -	£ -	£ -
Allan	Wright	£ 20.00	£ 20.00	£ 20.00	£ 20.00
Christine/Cynthi	Morgan	£ 10.00	£ 10.00	£ 10.00	£ -
David	Nixon	£ 100.00	£ 100.00	£ 100.00	£ 100.00
Philip	Wooton	£ 50.00	£ 50.00	£ 50.00	£ 50.00
R	Ferguson	£ 45.00	£ 45.00	£ 45.00	£ 45.00

General Fund - non-Gift aided

DG Ref No		8	9	9	9
		Oct	Nov	Dec	Jan
		£ 661.00	£ 681.00	£ 681.00	£ 681.00
ANEW Young People		£ 500.00	£ 500.00	£ 500.00	£ 500.00
Marjorie	Colclough	£ 8.00	£ 8.00	£ 8.00	£ 8.00
	Dobson	£ 8.00	£ 8.00	£ 8.00	£ 8.00
Rachel	Eatough	£ 5.00	£ 5.00	£ 5.00	£ 5.00
Dorothy	Wright	£ 30.00	£ 30.00	£ 30.00	£ 30.00

Duncan	Wilcox	£	50.00	£	50.00	£	50.00	£	50.00
Samantha	Siddal- Roberts	£	10.00	£	10.00	£	10.00	£	10.00
Kay	Tan	£	50.00	£	50.00	£	50.00	£	50.00
John	Maher	£	-	£	20.00	£	20.00	£	20.00

	29	29	28	28	26	26	26	25
	Feb	Mar	Apr (to 5th)	Apr (5th on)	May	Jun	Jul	Aug
£	1,874.00	1,734.00	745.00	939.00	1,784.00	1,734.00	1,734.00	1,750.00
£	-	£ -	£ -	£ -				
£	40.00	£ 40.00	£ -	£ 40.00	£ 40.00	£ 40.00	£ 40.00	£ 40.00
£	90.00	£ 90.00	£ 90.00	£ -	£ 90.00	£ 90.00	£ 90.00	£ 90.00
£	40.00	£ 40.00	£ -	£ 40.00	£ 40.00	£ 40.00	£ 40.00	£ 40.00
£	40.00	£ -	£ -	£ -	£ -	£ -	£ -	
£	280.00	£ 280.00	£ -	£ 280.00	£ 280.00	£ 280.00	£ 280.00	£ 280.00
£	75.00	£ 75.00	£ 75.00	£ -	£ 75.00	£ 75.00	£ 75.00	£ 75.00
£	25.00	£ 25.00	£ -	£ 25.00	£ 25.00	£ 25.00	£ 25.00	£ 25.00
£	20.00	£ 20.00	£ -	£ 20.00	£ 20.00	£ 20.00	£ 20.00	£ 20.00
£	10.00	£ 10.00	£ 10.00	£ -	£ 10.00	£ 10.00	£ 10.00	£ 10.00
£	40.00	£ 40.00	£ -	£ 40.00	£ 40.00	£ 40.00	£ 40.00	£ 40.00
£	50.00	£ 50.00	£ -	£ -	£ 100.00	£ 50.00	£ 50.00	£ 50.00
£	44.00	£ 44.00	£ -	£ 44.00	£ 44.00	£ 44.00	£ 44.00	£ 60.00
£	200.00	£ 200.00	£ -	£ 200.00	£ 200.00	£ 200.00	£ 200.00	£ 200.00
£	100.00	£ 100.00	£ 100.00	£ -	£ 100.00	£ 100.00	£ 100.00	£ 100.00
£	-	£ -	£ -	£ -				
£	100.00	£ -	£ -	£ -				
£	45.00	£ 45.00	£ 45.00	£ -	£ 45.00	£ 45.00	£ 45.00	£ 45.00
£	100.00	£ 100.00		£ 100.00	£ 100.00	£ 100.00	£ 100.00	£ 100.00
£	25.00	£ 25.00	£ 25.00	£ -	£ 25.00	£ 25.00	£ 25.00	£ 25.00
£	205.00	£ 205.00	£ 205.00	£ -	£ 205.00	£ 205.00	£ 205.00	£ 205.00
£	80.00	£ 80.00	£ -	£ 80.00	£ 80.00	£ 80.00	£ 80.00	£ 80.00
£	75.00	£ 75.00	£ 75.00	£ -	£ 75.00	£ 75.00	£ 75.00	£ 75.00
£	-	£ -	£ -	£ -	£ -	£ -	£ -	£ -
£	20.00	£ 20.00	£ 20.00	£ -	£ 20.00	£ 20.00	£ 20.00	£ 20.00
£	-	£ -	£ -	£ -	£ -	£ -	£ -	£ -
£	100.00	£ 100.00	£ 100.00		£ 100.00	£ 100.00	£ 100.00	£ 100.00
£	50.00	£ 50.00	£ -	£ 50.00	£ 50.00	£ 50.00	£ 50.00	£ 50.00
£	20.00	£ 20.00	£ -	£ 20.00	£ 20.00	£ 20.00	£ 20.00	£ 20.00

	9	9	9	9	9	9	9	9
	Feb	Mar	Apr(to 5th)	Apr (5th on)	May	Jun	Jul	Aug
£	681.00	681.00	158.00	23.00	1,181.00	681.00	181.00	1,131.00
£	500.00	£ 500.00	£ -	£ -	£ 1,000.00	£ 500.00	£ -	£ 1,000.00
£	8.00	£ 8.00	£ 8.00	£ -	£ 8.00	£ 8.00	£ 8.00	£ 8.00
£	8.00	£ 8.00	£ -	£ 8.00	£ 8.00	£ 8.00	£ 8.00	£ 8.00
£	5.00	£ 5.00	£ -	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00
£	30.00	£ 30.00	£ 30.00	£ -	£ 30.00	£ 30.00	£ 30.00	£ 30.00

£	50.00	£	50.00	£	50.00	£	-	£	50.00	£	50.00	£	50.00	£	50.00
£	10.00	£	10.00	£	-	£	10.00	£	10.00	£	10.00	£	10.00	£	10.00
£	50.00	£	50.00	£	50.00	£	-	£	50.00	£	50.00	£	50.00	£	-
£	20.00	£	20.00	£	20.00	£	-	£	20.00	£	20.00	£	20.00	£	20.00

£ 2,881.00

	Sep	Total for Year
£	1,750.00	£ 21,670.00
		£ -
£	40.00	£ 480.00
£	90.00	£ 1,080.00
£	40.00	£ 480.00
		£ 200.00
£	280.00	£ 3,360.00
£	75.00	£ 900.00
£	25.00	£ 300.00
£	20.00	£ 240.00
£	10.00	£ 120.00
£	40.00	£ 480.00
£	50.00	£ 600.00
£	60.00	£ 560.00
£	200.00	£ 2,400.00
£	100.00	£ 1,200.00
	£	-
	£	500.00
£	45.00	£ 540.00
£	100.00	£ 1,200.00
£	25.00	£ 300.00
£	205.00	£ 2,460.00
£	80.00	£ 960.00
£	75.00	£ 900.00
	£	-
£	20.00	£ 240.00
£	-	£ 30.00
£	100.00	£ 1,200.00
£	50.00	£ 600.00
£	20.00	£ 340.00
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-

	Sep	Total for Year
£	681.00	£ 8,102.00
£	500.00	£ 6,000.00
£	8.00	£ 96.00
£	8.00	£ 96.00
£	5.00	£ 60.00
£	30.00	£ 360.00

£	50.00	£	600.00
£	10.00	£	120.00
£	50.00	£	550.00
£	20.00	£	220.00
		£	-
		£	-
		£	-
		£	-

				#REF!	Oct		
						#REF!	Feb
						#REF!	Mar
			Current			Pessi	Best
				#REF!	Sep		
Outgoings		#REF!		#REF!		#REF!	#REF!
				#REF!	Dec		
				#REF!	Jan		2019
				#REF!	Apr		
				#REF!	May		
Reserve Acc	£ 45,151.65						
total	£ 45,151.65			#REF!	Aug		2018
				#REF!	Nov		
Current Acct	£ 20,377.42						
Income		#REF!		#REF!		#REF!	#REF!
Real Net Inc		#REF!		#REF!		#REF!	#REF!
Balances	End Apr '18						

Net Income	£	-	£	-	£	-	£	-
GA	£	50.00	£	50.00	£	320.00	£	121.25
				#REF!	Jun			
				#REF!	Jul			
				#REF!	Aug			
				#REF!	Sep			
				#REF!	Oct			
				#REF!	Nov			
				#REF!	Dec			
				#REF!	Jan		2020	
				#REF!	Feb			
				#REF!	Mar			
				#REF!	Apr			
				#REF!	May			
				#REF!	Jun			
				#REF!	Jul			
				#REF!	Aug			
				#REF!	Sep			
				#REF!	Oct			
				#REF!	Nov			
				#REF!	Dec			
				#REF!	Jan		2021	
				#REF!	Feb			
				#REF!	Mar			
				#REF!	Apr			
				#REF!	May			
				#REF!	Jun			
				#REF!	Jul			
				#REF!	Aug			

#REF!	Sep	
#REF!	Oct	
#REF!	Nov	
#REF!	Dec	
#REF!	Jan	2022
#REF!	Feb	
#REF!	Mar	
	Apr	
	May	
	Jun	
	Jul	
	Aug	
	Sep	
	Oct	
	Nov	
	Dec	
	Jan	2023
	Feb	
	Mar	
	Apr	
	May	
	Jun	
	Jul	
	Aug	
	Sep	
	Oct	
	Nov	
	Dec	
	Jan	2024
	Feb	
	Mar	
	Apr	
	May	
	Jun	
	Jul	
	Aug	
	Sep	
	Oct	
	Nov	
	Dec	2024
	Jan	
	Feb	
	Mar	
	Apr	
	May	
	Jun	
	Jul	
	Aug	
	Sep	



St James' Christian Workers Trust		No (if any) 328398	
Receipts and payments accounts			
For the period from	Period start date 1st October 2021	To	Period end date 30th September 2022

CC16a

Section A Receipts and payments

	Unrestricted Funds to the nearest £	Restricted Funds to the nearest £	Endowment Funds to the nearest £	Total Funds to the nearest £	Last Year to the nearest £
A1 Receipts					
Voluntary income					
Gift-Aided giving	21,670			21,670	29,998
Other planned giving	8,102			8,102	7,957
Tax recovered under Gift-Aid	20,351			20,351	5,408
Grants & Legacies	-			-	-
All other voluntary donations	2,000			2,000	30
Income from activities for generating funds	-			-	-
Investment income	26			26	3
All other incoming resources	-			-	461
Sub total (Gross income for AR)	52,149	-	-	52,149	43,857
A2 Asset and investment sales (see table)					
				-	
				-	
Sub total	-	-	-	-	-
Total Receipts	52,149	-	-	52,149	43,857
A3 Payments					
Costs of generating funds	-			-	-
Governance costs	-			-	-
Salaries and Employment Costs	46,932			46,932	31,254
Accommodation Costs	-			-	6,242
All Other Expenditure	1,813			1,813	674
Sub total	48,745	-	-	48,745	38,170
A4 Asset and investment purchases (see table)					
				-	
				-	
Sub total	-	-	-	-	-
Total payments	48,745	-	-	48,745	38,170
Net of receipts/(payments)	3,404	-	-	3,404	5,687
A5 transfers between funds					-
A6 Cash funds last year end	51,999			51,999	55,454
Cash funds this year end	55,402	-	-	55,402	51,999

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted Funds to the nearest £	Restricted Funds to the nearest £	Endowment Funds to the nearest £
B1 Cash Funds	Current Accounts	15,388	0	0
	Deposit Accounts	40,343	0	0
	Petty Cash	0	0	0
	Total cash funds <small>(agree balances with receipts and payments account(s))</small>	55,731	0	0
	Agreement Error	OK	OK	

328.75

Categories	Details	Unrestricted Funds to the nearest £	Restricted Funds to the nearest £	Endowment Funds to the nearest £
B2 Other monetary assets				

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets				

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use				

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	Annette Beech	10/20/2023

	Unrestricted Funds £	Restricted Funds £	Total Funds (this Year) £	Total Funds (last Year) £
RECEIPTS 1. VOLUNTARY INCOME				
R1a. Gift-Aided Giving				
Regular Gift-Aided donations	21,670		21,670	26,638
All other Gift-Aided donations	-		-	3,360
	<u>21,670</u>	<u>-</u>	<u>21,670</u>	<u>29,998</u>
R1b. Other Planned Giving				
All other regular donations	<u>8,102</u>		<u>8,102</u>	7,957
R1c. Tax Reclaimed through Gift-Aid				
Tax reclaimed through Gift-Aid	<u>20,351</u>		<u>20,351</u>	5,408
R1d. Grants and Legacies				
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
R1e. All Other Voluntary Donations				
All other voluntary income	<u>-</u>	<u>-</u>	<u>-</u>	<u>30</u>
RECEIPTS 2. INCOMING RESOURCES FROM ACTIVITIES FOR GENERATING FUNDS				
Fundraising events	<u>-</u>		<u>-</u>	<u>-</u>
RECEIPTS 3. INVESTMENT INCOME				
Bank interest received	<u>12</u>		<u>12</u>	<u>3</u>
RECEIPTS 4. OTHER INCOMING RESOURCES				
Income from PCC Funds	-		-	461
All other income	-		-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>461</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds (this Year) £	Total Funds (last Year) £
PAYMENTS 1. SALARIES AND EMPLOYMENT COSTS				
Salaries	34,641		34,641	29,252
Tax, Insurance and Pension Payments	4,699		4,699	2,002
	<u>39,340</u>	-	<u>39,340</u>	<u>31,254</u>

PAYMENTS 2. ACCOMMODATION COSTS

Rent, Council Tax and Water Charges	-		-	6,242
	<u>-</u>		<u>-</u>	<u>6,242</u>

PAYMENTS 3. GOVERNANCE COSTS

Accountancy fees	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

PAYMENTS 4. ALL OTHER EXPENDITURE

Costs of Generating Funds	-		-	-
All Other Operating Costs	255		255	674
	<u>255</u>	-	<u>255</u>	<u>674</u>

BALANCE. TOTAL FUNDS RECONCILIATION

	Balance at start of year £	Incoming Resources £	Outgoing Resources £	Balance at year end (calculated) £	Balance at year end (From bank statements) £
Current Account	11,683				21,176
Investment Account	40,316				40,317
Cash-in-Hand	0				0
Unpresented Cheques	0				
	<u>51,999</u>	<u>50,135</u>	<u>-39,595</u>	<u>62,538</u>	<u>61,493</u>

Forward Projection of CWT Finances

Current Income and Outgoings

Current Regular Monthly Donations (Gift-Aided)	£	1,909	
Current Regular Monthly Donations (non-GA)	£	681	
Regular Donations from PCCs	£	-	
Gift-Aid Tax Repayment	£	477	
Other Income (75% of 2017/18 figures)	£	139	
Total Monthly Income	£	3,206	<u><u>£38,475.75</u></u>

Wages	£	2,856	
Tax and NI		#VALUE!	
NEST			
Housing Costs	£	950	
Other Expenditure (207/18 figures)	£	66	
		<u><u>#VALUE!</u></u>	<u><u>#VALUE!</u></u>

Reserves would be depleted below £25,000:

Maintaining Scott's Current Salary Package	
Assuming Income continues as present	Mar-25
Assuming Income Declines 10%	Oct-22
plus lose largest donor	Jun-21
Increasing Scott's Salary by £4,000 pa	
Assuming Income continues as present	Oct-22
Assuming Income Declines 10%	Sep-21
plus lose largest donor	Dec-20



Section A

Independent Examiner's Report

Report to the trustees/ members of

ST JAMES CHRISTIAN WORKERS TRUST

On accounts for the year ended

30th September 2022

Charity no (if any)

328398

Set out on pages

Excel spreadsheet CWT Accounts 2021-2022

I report to the trustees on my examination of the accounts of the above ^{CU6a} charity ("the Trust") for the year ended

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

T. Green

Date:

19/10/23

Name:

Timothy Green

Relevant professional qualification(s) or body (if any):

Associate of Chartered Insurance Institute

Address:

64 Sutherland Drive
Newcastle under Lyme
ST5 3NZ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

There is a discrepancy of £329 between the A4 total of £55,402 and the B1 total of £55,731. I have asked the charity to find this.
Otherwise the accounts seem in good order