

St Thomas & St Mary Magdalene Parochial Church Council
(Registered Charity Number 1131459)

PCC Meeting – Tuesday 29th July 2025 at 7.00pm at St Thomas’ Church – Issue 1

Present	Rev Michael Ridley (MR), Peter Speed (PS), Joe Roxby (JR), Jenny Corroboy (JC), Sue Burke (SLB), Jacqui Shaw (JS), Dorothy Carter (DC), Irene Fitzgerald (IF), Janice Rowlands (JRS), Sheila Barton (SB), Peter Banyard (PB), Katharine Emery (KE), Simon Goodchild (SG), Kris Bradshaw (KB), Elaine Smith (ES)	
Opening Prayer	MR opened the meeting with a prayer. MR suggested future PCCs be opened with a prayer led by one of the PCC Trustees.	Actions PCC Secretary to seek volunteer to lead the opening prayer prior to meetings
1 Apologies	Rev Ruth Gray, Dorika Roxby, James Thornton, Lynda Heesom, Lee Marsh, Dave Whalley, Kirsty Gill, Sarah Downes, Stuart Marley MR noted that JR will be heading off to University so this will be his last PCC. The Group thanked Joe for his contribution.	
2 Review of March '25 PCC Minutes and Action Log.	May 2025 Minutes The Minutes were approved unanimously. Action log Updated, master held by PCC secretaries. Virtual Decisions No virtual decisions have been made since the last meeting.	
3 Worship	Covered in the Action Group reports.	
4 New Wardens Business	KE is content, no items to raise. SG raised the topic of cyber security and how we might strengthen aspects of cyber in relation to church business. DC has also started to compose an infographic on the topic.	DC / SG to propose a strengthened cyber security approach to PCC.
5 Finance	See Treasurer’s Report in Appendix 1. Present Aid of £584 – proposed as per Appendix 1. <i>Proposed – Sue Burke</i> <i>Seconded – Peter Banyard</i> <i>Approved unanimously</i>	

	<p>Standing Financial Instructions – the document was discussed including the following:</p> <ul style="list-style-type: none"> • Proposed increase Reserves Policy to £27,000. • Alter Signatories on cheques to the new Church Wardens • Little Sunbeams • Mission Project Fund <p><i>Proposed – Sue Burke</i> <i>Seconded – Mel Wilson</i> <i>Approved unanimously</i></p> <p>Appendix 2 includes the Standing Financial Instructions as agreed by the PCC.</p> <p>The Treasurer took the PCC through several updates to the Internal Financial Controls Checklist, as is required annually. The PCC accepted all updates and the agreed version of the checklist is included in Appendix 3 of these Minutes.</p>	
7 Major Works	<p>From the Survey, community is a reoccurring theme.</p> <p>SLB reported ‘All going ok’. Next steps, Sue will have another attempt at the expression of interest, aiming to submit before the 27th August. SLB’s intention is to develop a monthly newsletter to keep the congregation updated, if the application does progress.</p>	
8 Nurture	<p>Alpha Course is starting, Bible studies have been happening, and the next bible studies class is planned to start in September.</p> <p>Still developing the plan for young people’s confirmation classes.</p>	
9 Safeguarding	<p>New posters are now up on the board in Church. There will be a new theme every month.</p> <p>DC reported that we must formally adopt the CofE safeguarding policy each year.</p> <p><i>Proposed – Dorothy Carter</i> <i>Seconded – Katharine Emery</i> <i>Approved unanimously</i></p> <p>Safeguarding Sunday will be on the 16th November, DC has the pack now and is working on developing the content to be presented.</p>	DC to issue a list of ‘What to be aware of’ to the PCC.
8 Committee Reports	<p>See reports as issued to PCC for more detailed information. In summary:</p> <ul style="list-style-type: none"> • STAG – Focus on engagement and reducing distraction / noise from families. Proposal 1) to upgrade the electrics in the kitchen to avoid trips when water kettles and heater are on (£160) and 2) Repair both Dyson Hoovers (£90). <i>Proposed – Katharine Emery</i> <i>Seconded – Sheila Barton</i> <i>Approved unanimously</i> • SMAG– New seating trialled recently, seemed to work well. 	

Need a better microphone, still researching. Will seek out advice and quotes.

Someone came to look at the organ, they may want to take it away.

- **YAG** – Focus on Hang Out Hub, it was slow to start but now there is a good number attending. Recent influx of younger pupils from Bromfield's, but it is intended for secondary. Moving forward there is a need to enforce the age range 7+ and to bring in a register.

Definitely worth continuing.

- **FRASM** – Saturday concert - our proceeds from the concert were £286.50, excl a negotiated donation to compensate for the mix up - which has not yet been received. Last year we took £698 but shared it with MM and Sixpence so our proceeds were £237. Sixpence use their proceeds to help pay for some licenses for the young people and FRASM would like to offer £50 as a gesture of goodwill to Sixpence.

Proposed – Sue Burke

Seconded – Peter Speed

Approved unanimously

Festival field was a huge success. £847 in cash and £199 online- we need to be prepared for online payments from the start next year. In 2024 we raised £786. The hampers looked really professional and attractive and we had plenty of interest. We received donations of alcohol from Foodbank – they cannot use alcohol but get it donated. FRASM would like to offer £50 as a gesture of goodwill to Foodbank.

Proposed – Sue Burke

Seconded – Peter Speed

Approved unanimously

Planning for 5 free fun lunches is well in hand – we are hoping to take the families out for the day to Walton Gardens on one of the days. It has been mentioned at TLT that many families do not get a holiday and days out are really helpful. We will meet there or walk from church and take pre-prepared picnic bags. DC is doing a risk assessment. SLB has contacted Walton Gardens about group reductions for the zoo and crazy golf etc.

Proposed – Sue Burke

Seconded – Peter Banyard

Approved unanimously

- **CHAG** – Lettings going well and there is a revamped lettings policy – proposal this becomes the official document,

Proposed – Dorothy Carter

Seconded – Joe Roxby

Approved unanimously

Would like a Blue recycling bin at the church hall, cost c. £12 per month.

Proposed – Sue Burke

Seconded – Joe Roxby

Approved unanimously

- **Pastoral Group** – No Update.
- **SMAG** – See report.
- **Deanery Synod** – All about Ministry, but feedback is it wasn't very encouraging.

MR asked the Action Groups to try to complete their reports sooner moving forward, to allow the PCC more time to digest.

9 Curate	<p>The taps at the Curate's house have been fixed.</p> <p>MR acknowledged that Ruth continues to do well, but also that she might be leaving us next summer to continue her development in the faith. Accordingly, the congregation need to think about building up teams behind her, to continue her good work.</p>	
10 St Thomas School, Governing body update	<p>Update was postponed to next meeting.</p> <p>MR did note he was stepping back from the School Governors Meetings, RG is attending as part of her training, which is good experience.</p>	
13 AoB	<ul style="list-style-type: none"> • DC noted that some support for maintenance of war graves may be available from Thorne Cross and offered to write to the Governors there to see if they could help with graves at St Thomas'. • PS mentioned that another car has been dumped in the church hall car park. • PB said that the StMM Defibrillator pads are expiring and that he has struggled to source the parts because the machine is now obsolete. It is now operational, but we might need to source a new one in due course. PB has started to explore a few funding options, a new machine is c. £800. 	DC to write to Thorne Cross re support for maintenance of war graves at St Thomas'.
14 Next Meeting	The next PCC meeting will be on Thursday 25 th September.	

Meeting Closed at 9.15pm

Signed: ML Ridley.....

Kris Bradshaw, 05/08/2025

Date:

Appendix 1: Treasurer's report to PCC 29th July 2025

Overview

Please find attached the SOFA report with reconciled transactions 1st Jan to 30th June and comparative period figures for 2024.

Overall Income is increased compared to 2024 from £92,078 to £94,636. Overall expenditure **appears** to be reduced but in fact this is because the Parish Share DD payable at the end of June was not paid out due to CAF bank online banking system changes and resulting 'issues' – I had to BACS transfer it in early July. Consequently, our expenditure of £87,383 should be increased by £6,467 giving an 'actual' expenditure of £93,850 – still slightly reduced on 2024. This will affect the Net income over expenditure figure which is currently showing a surplus of £7252 but is more realistically around £785. You will note we have not had any gift aid claim payment yet – we will be submitting this for the first two quarters within the next two weeks – this has no overall effect on the comparisons as we had not received any Gift Aid payment in the same time period in 2024. However, we should have a slightly higher payment as PG is increase. Our overall financial position is stable with no causes for concern.

Income Comparisons - black good, red bad!

Category	2025	2024	Increase/ decrease
All Planned Giving	£47,870	£44,294	£3,576*
Plate Collections	£7,845	£7,730	£115
Donations	£14,452	£14,158	£294
Fund raising	£2,856*	£2,885	£29
St Thomas' Church Hall hire	£7,532	£6412	£1,120
St MM Hall Hire	£3,022	£4,118	£1,096 *
PCC Fees	£3,184	£4,204	£1,020*
Investments/ bank interest	£2,254	£2,374	£120

Planned Giving is increased – however-

*Promised Planned Giving increased and new pledges 2024 annual figure of £8154 so this is not quite being achieved

(see attached paper)

Plate collections are stable, this category includes pink envelopes at all regular services, I am pleased that this has remained stable as we had several people move from PE to PG and I thought it might affect this figure.

Donations – stable, designated fund donations are mainly Visranthi Trust regular donations and the £2,600 grant received for Mission Project Fund I applied for. Figure in Gen fund includes £1204 via the card reader.

Fund raising – stable for the time of year

*This FR figure includes the restricted fund £505 Treasure Hunt event which has finally cleared the deficit for the St MM CP fund

St Thomas' Hall hire -showing an increase – seems busy with one-off hall hire – Encore and 'Soup'

St Mary Magdalene Hall Hire – showing a quite significant reduction

*St MM hall Hire reduction – I have looked at this, there is possibly around £500 in outstanding payments I am chasing but there seem to have been less parties this year??

PCC Fees – showing a significant reduction

*PCC fees – my impression is we have had less funerals??

The astute among you will have noticed £720 St Mary's house rent! This is a historic payment from the solicitor and relates to a first month's rent when the previous tenants moved in. This has happened before.

'Other' income includes things like insurance claims – St MM drains £470, the £200 restricted 'other income' is for the bell's fund and was money collected in donations / visiting ringers

The 'other trading activity' relates entirely to Little Sunbeams

Expenditure – again black good, red bad!

Category	2025	2024	Increase/decrease
Parish share	£32,335 (£38,802)	£37,702	£5376 (£1,100)
Church running costs	£21,922	£22,598	£606
Church Maintenance	£3,908	£5,126	£1,218
Church Hall running costs	£8,198	£6,896	£1,302
Church Hall maintenance /repairs	££4,868		£4,868
Worship Costs	£4,817	£5,754	£937
Support costs	£2,782	£4,300	£1,518
Vicarage costs	£2222	£1750	£472
Other costs	£2,184	£1305	£879
St Mary's House costs	£1,082	£1,615	£533

Parish share – I have already explained the anomaly, the figures in brackets are the 'real' figures our annual increase in Parish share is £2,260

Church Running costs – relatively stable – all fixed rate contracts are in place and hence stable

Church Maintenance – varies depending on events, is a bit less so far this year

Church Hall running costs – a little concerning as all contracts are stable – CH gas contract will renew in August and I expect it to increase after that, the Parish Buying energy prices do increase annually. However, electricity costs in £2024 were £965 and in 2025 £822 but cleaner in 2024 £2,051 / 2025 £2,349 and gas £2025 £1690 /2024 £1390 - so incr in gas costs (£300)relates to increased consumption

Church Hall Maintenance and repairs – this is mainly the new kitchen costs

Worship costs – reduction but can vary month on month depending on timing of orders

Support costs – includes things like Mission costs -Home Communion lunches, kindness gifts, Baptism/ pastoral care/ study group/ confirmation costs. The designated support costs are Mission project costs and largely accounted for by the PCC approved support to schools of £725 spent to date, Easter bags and fun lunch costs.

Vicarage costs – just general increases, no surprises

Other costs- the designated are VT costs – donations to VT have increased so payments have, restricted- LSB costs -and general things like gifts and cards.

St Mary's House costs - last year we had to 'catch up' with Council tax payments – they took a while to charge us after Ruth arrived.

Cash at Bank as of 15/7/2025

Caf 2	£55,255
CAF 6	£9,116
NW 2	£1019
CBF	£93,688

Present Aid

We have £579.64 to gift.

SC propose we purchase:

Smart phone – used by businesses to sell online and increase the market	£78
Emergency essentials – toiletries, water carriers, sanitary wear,	£60 x2
Medical Care in a crisis eg antibiotics in conflict zones, mobile health clinics	£130 x2
Equip a bee keeper – helping farmers to diversify and pollinators	£116
Pair of chickens	£10
Total	£584

Approval Please

Standing Financial Instructions – review

Please see attached paper – any alterations or points for consideration different from 2024 are highlighted in red. However, please familiarise yourself with all the content and ensure you are in agreement. **This is a Trustee responsibility.**

Internal Financial Controls Self -Assessment checklist

Please review this document carefully, points for discussion highlighted in red.

I have done a quick post audit to inform PCC for one of the sections re post opening in this document.

Sue Burke

Parish Treasurer

Appendix 2: St Thomas and St Mary Magdalene Standing Financial instructions

Internal financial Controls

The Treasurer will undertake, and PCC / Trustees will review a self-assessment of internal financial controls annually.

Insurance

It is the responsibility of the Church Wardens to ensure adequate insurances are in place and the Treasurer to pay the monthly premiums.

Annual Budget

The Treasurer will produce an annual extraordinary items budget for agreement at the March PCC. All Action groups will submit budget requests to the Treasurer no later than 28th February.

Reserves Policy

The PCC/Trustees agree to an unrestricted reserves policy of £27,000. This increase from £25,000 reflects the ongoing increase in running costs, particularly the new gas contract for ST Thomas' Church Hall and general inflationary rises. This figure is reviewed annually.

Independent Examiner

The PCC/Trustees will appoint an Independent Examiner or Auditor dependent on turnover as required by the Charity Commission.

Induction of new Trustees

The PCC/Trustees will provide an induction pack for all newly elected Trustees which will include a copy of these Standing Financial Instructions, the latest accounts, details of the aims of the charity, the roles and responsibility of Trustees.

Action Groups

The PCC/Trustees give authority to each Action Group – STAG, SMAG, CHAG, FRASM, Worship group/Ministry Team and Pastoral Care Group to spend £500 per annum without prior PCC approval and which is not previously accounted for in their budget but cannot wait for formal PCC approval. Any spending will need to be ratified by the PCC / Trustees at their next meeting.

Standing Committee

The PCC/Trustees also give authority to the Standing Committee to authorise spending up to £1200 for urgent items outside the budget which cannot wait for formal PCC approval. Any spending will need to be ratified by the PCC at their next meeting.

The PCC/Trustees give authority to the Standing Committee to authorise spending **in an emergency: to preserve life or assets** up to a value of £5000 without prior PCC approval. For amounts exceeding this permission will be requested via a 'virtual' PCC. PCC members must respond within 24 hours.

Cash Handling

Counting and handling of cash will always involve 2 non-related people. Use of cash will be avoided wherever possible. Hall hirers will be advised that payments should be made via BACS or cheque made payable to The PCC of St Thomas, Stockton Heath and St Mary Magdalene Appleton, no cash payments will be accepted.

St Mary Magdalene flower fund cash account - All donations into St Mary Magdalene Flower Fund should be remitted with the weekly receipts at St Mary Magdalene's. The Treasurer will pay £50 by BACS as required for flower purchases. A record of all purchases with invoices will be kept and submitted to the Treasurer quarterly and entered into the Data Developments computer accounting system by the Bookkeeper.

Bank Procedures

All cheques to be signed by two signatories. Current signatories are Sue Burke, Linda Latham, Mel Wilson and Sheila Barton

We need to alter the signatories from Mel & Sheila to Katharine and Simon

All BACS payments are a two-step process involving one person setting up the payment and another confirming it.

Credit cards are currently in the name of:

- Carol Bridger for Church Office – Carol provides the Treasurer with a monthly record of any spending and the associated invoices / receipts.
- Sue Burke – as Treasurer – all payments are recorded on the transaction Sheet, receipts/ invoices kept, and all documentation filed by Linda Latham – Bookkeeper.

Records are kept and invoices / receipts provided to evidence use.

Information and Communication

The Treasurer will provide a report for each PCC meeting which will include the latest Financial Report from the Data Developments computer accounting system and an analysis which will facilitate a discussion of financial performance and budget update by the Trustees.

Fundraising and collections

- All collection boxes / envelopes for public collections will be signed for when given out and when returned e.g., Christian Aid envelopes
- All collection boxes in church will be emptied by 2 people, sealed in an envelope, signed for and placed in the safe to be counted with the weekly receipts. (e.g. candle money)
- Fund raising event records will be kept for each event and funds banked without the deduction of expenses, including numbers of tickets given to sell and reconciliation with amount received.

EXPENSES POLICY

Clergy expenses.

The PCC / Trustees approve:

- Travel expenses for mileage incurred on Parish business and will pay this at the HMRC Approved Mileage Rates currently 45p per mile.
- Telephone costs for Parish Business excluding personal calls.
- Administration costs including postage for Parish business
- £5 per week hospitality payment for meetings
- Personal expenses incurred for Parish business
- Parish expenses where items for the Parish are paid for by the clergy person e.g., Christmas trees, light bulbs for church, batteries for the microphones.

The PCC delegate responsibility to the Treasurer to approve Clergy expenses.

Vicarage expenses

The PCC / Trustees approve:

- Payment of council tax for the vicarage
- Payment of water bills for the vicarage
- Agreed decoration costs for the vicarage
- Agreed repair and replacement costs for internal fixtures and fittings (building repairs are the responsibility of the diocese)
- Other costs as agreed from time to time by the PCC

Curate Expenses

The PCC / Trustees approve:

- Travel expenses for mileage incurred on Parish business and will pay this at the HMRC Approved Mileage Rates currently 45p per mile.
- Provision of a Telephone and all costs for Parish Business.
- Administration costs including postage for Parish business
- Personal expenses incurred for Parish business
- Parish expenses where items for the Parish are paid for by the clergy person

Curate's House expenses

The PCC / Trustees approve:

- Payment of council tax for the Curate's House
- Payment of water bills for the Curate's House
- Agreed decoration costs for the Curate's House
- Agreed repair and replacement costs for internal fixtures and fittings
- Other costs as agreed from time to time by the PCC

The PCC delegate responsibility to the Treasurer to approve Curate expenses.

Volunteer expenses

The PCC / Trustees approve payment of out-of-pocket expenses to volunteers at the discretion of the Treasurer to a limit of £50. Claims above this will be taken to Standing Committee for approval.

The Treasurer will ensure prompt payment of all PCC agreed expenditure in the budget and as may be approved from time to time in PCC meetings

It is the responsibility of the person ordering the goods or supplies to check they have been received and are in good order and to inform the Treasurer that the invoice can be paid.

For all works, repairs and major purchases it is necessary to obtain at least 2 quotes, unless it is a specialised item e.g., pipe organ repair where there are limited suppliers.

The PCC / Trustees will honour the National Living Wage recommendations

The Trustees / PCC further delegates responsibility for and gives authority to the Treasurer to:

- Pay all regular insurance and utility bills for the churches of St Thomas' Stockton Heath, St Mary Magdalene Appleton and St Thomas' Church Hall and St Mary's house to facilitate the smooth running of the Parish exercising due diligence to confirm they are correct.
- Pay all regular invoices for licences: copyright, Green bin licences; for security and legal compliance: fire and security checks, lightning conductor checks, PAT testing; for subscriptions: RSCM, Deanery and BCT; regular stationery and admin orders.
- Pay invoices for work legally required for St Mary's house: Gas and electrical checks; for urgent repairs up to £150 to cover call out fees for engineers etc. Any replacement of equipment needs to be approved by Standing Committee up to a value of £1200 e.g., washing machine or cooker.
- Pay invoices for regular maintenance –e.g. gutter cleaning and gardening

- Pay invoices for legally required safety checks for all buildings.
- Pay the regular cleaners for St Thomas' Church, St Mary Magdalene Church and St Thomas' Church Hall exercising due diligence to confirm hours invoiced and claimed are agreed hours to be worked.
- Reimburse expenses incurred for the regular upkeep of services and running of the church; flowers, prayer candles, cleaning materials, altar requisites when accompanied by appropriate invoices.
- Reimburse ad hoc expenditure – gifts, fundraising expenditure, worship costs when accompanied by appropriate invoices on a 'reasonableness' basis. Wherever possible the Treasures should be notified **in advance of ordering** for approval if the cost will be > £150. For amounts more than £150 which do not fall into the above categories the Treasurer will seek advice from the Standing Committee before approving the expenditure.

Bells Fund

- At the PCC Meeting November 2022, it was agreed to incorporate the Bell ringers fund within the FC Accounts Package as a Restricted Fund and the Parish Treasurer would manage this fund with other church funds.

Income

- All income relating to Bell Ringing activities will be managed through a Restricted Bells fund.

Expenses

- Wedding fees for ringers will be invoiced by the Bell Ringers' Treasurer and fees paid in cash to the Bell Ringer's Treasurer / representative for distribution to the Bell Ringers.
- Other necessary payments will be made by the Parish Treasurer as invoiced eg Guild Subs,
- Decisions on other spending will be made by the Bell Ringers in meetings, notes will be kept including members present and votes and brought to PCC for recording and transparency.

Little Sunbeams

At the PCC meeting January 2024, it was agreed to manage the finances of Little Sunbeams within the Parish Accounts via a restricted fund. A record of door receipts and invoices paid and any surplus cash will be sent to Parish Office with St Mary Magdalene's weekly receipts for counting and recording at St Thomas on Sunday morning ready for banking. Little Sunbeams Managing Committee will advise the Treasurer of any payments to be made. These instructions should be in writing and authorised by the Managing Committee.

Mission Project / Hardship fund

The Mission Project fund manages donations and grants for the Mission Project work of the Parish: fun lunches, Christmas and Easter Bags, Cheer bags, support for vulnerable families via the schools. We have received donations to be used for 'someone in need' and it is appropriate to manage these monies via this fund.

The PCC approve the distribution of these funds to be at the discretion of the Vicar and two other members of Standing Committee. The Treasurer will maintain accurate records of the monies contained within MP fund specifically for this purpose and report any donations into or payments out of the fund to the next PCC meeting.

Procedure for reporting suspicions internally, and to the commission and the police.

- Any financial concern or suspicion should be reported to the Treasurer and the Vicar in the first instance, who will investigate, seek the evidence and take the report to Standing Committee.
- If the financial concern relates to either the Vicar or Treasurer, it should be reported to the Church Wardens in the first instance who will investigate, seek the evidence and take the report to Standing Committee.
- Trustees will be advised of all such reports whether founded or unfounded, the result of any investigation and will determine the necessary action
- Any serious reports of fraud, theft will be reported to the Police for formal investigation.

These Standing Financial Instructions were reviewed and approved at PCC on 29th July 2025 and will be reviewed at the first PCC meeting after the APCM in 2026.

Sue Burke

Treasurer

Appendix 3: Internal Financial Controls Checklist 2025

Checklist

Contents

1. Self-assessment checklist	1
2. Some key issues, monitoring arrangements and risk of fraud	2
3. Income	3
4. Purchases and payments	5
5. Assets and investments	7

1. Self-assessment checklist

The questions in this checklist are designed to help charity trustees and their advisers evaluate the charity's performance against the legal requirements and good practice recommendations set out in the commission's guidance on internal financial controls for charities. Trustees should review their charity's performance at least once a year.

Each of the questions on the checklist links to a paragraph of the guidance, where further details can be found. Not all the controls listed will be appropriate for all charities, for example, where a section of the checklist deals with an area of activity that the charity does not undertake then that section of the checklist will not apply.

Charities must always comply with legal requirements and these requirements are identified in the checklist. A 'yes' answer for good practice recommendations does not mean there is no scope for further improvement. A 'no' answer does not always indicate a problem. It may be that the charity has not put in place a particular control because the risk involved is small and the potential loss is acceptable, given the cost that would be involved in putting in place stronger internal controls.

Finally, the answers in the checklist should be based on the trustees' knowledge of what actually happens in the charity and not what they expect to happen. Having an internal control in place is only part of the picture. It must operate in practice to be effective.

2. Some key issues, monitoring arrangements and risk of fraud

2.1 Financial controls throughout the charity	Yes	No
Is there segregation of duties to provide automatic 'double check'?	x	
Do the trustees carry out an annual review of the internal financial controls?	x	
2.2 Monitoring activities	Yes	No
Are annual budgets of income and expenditure prepared, and approved by the trustees?	An Extraordinary items budget is prepared	

	annually	
Is performance measured against budgets at regular intervals and explanations sought for variances?	x with PCC reports	
2.3 Internal audit and audit committee	Yes	No
Have the trustees considered the need to appoint an internal auditor or set up an audit committee?	x – we have an IE	
2.4 Information and communication	Yes	No
Are the trustees provided with regular information about the financial performance of the charity?	x at each PCC meeting	
Do the trustees discuss the financial performance of the charity at each of their meetings?	x at each PCC meeting	
Are terms of reference in place for any finance sub-committee, or similar sub-group of the trustee board?	n/a	
Does any finance sub-committee report to the full board of trustees for final decision making?	n/a	
2.5 Trustees' responsibilities	Yes	No
Are sufficient accounting records kept of all transactions? (legal requirement)	x	
Have the trustees considered the need for a reserves policy and put in place a reserves policy if one is needed? (legal requirement)	x	
Do the accounts comply with legal requirements? (legal requirement)	x	
Are the accounts formally approved by trustees at an annual meeting?	x	
Have the trustees appointed an auditor or independent examiner? (legal requirement)	IE	
Are newly appointed trustees given a copy of the latest accounts?	Given an induction pack after APCM	

Do the trustees file the annual report and accounts and annual return on time? (legal requirement)	x	
---	---	--

2.6 and 2.7 Managing the risks of financial crime and abuse	Yes	No
Are trustees and staff made aware of why the charity is at risk from financial crime and abuse and of typical examples of potential fraudulent activities?	X – at PCC	
Does the charity have an anti bribery policy, policies on the acceptance of hospitality, the acceptance of donations and a register of interests in place?	n/a	
Does the charity have policies and controls over access to and storage of electronic information?	X – CW at St MM is reviewing	
Does the charity have computer programmes to protect its data and systems from external interference?	x	
Does the charity have procedures for reporting suspicions internally, and to the commission and the police?	X see end of report	

3. Income

3.1 Income received in the post	Yes	No
Is incoming post opened in the presence of two unrelated people?	x- when at church	X when post arrives to my home address, usually cheques Audit reviewed and PCC happy with this arrangement
Are all incoming cheques and cash recorded immediately?	At first opportunity	

Does the charity keep unopened mail secure?	This is put in my tray in the vestry	
3.2 Income from public collections and fundraising events	Yes	No
If the charity undertakes public collections or fundraising events:		
• are public collections undertaken within legal requirements? (legal requirement)	x	
• are collection boxes numbered and their allocation and return recorded?	we do for Christian Aid	
• are all collection boxes sealed?	x in Church	
• are all collection boxes regularly opened and counted by the charity and a record kept of their locations and history of takings?	X those in church are by 2 people (candle money)	
• are collections counted in the presence of the collector and a receipt given to them?	SC felt this was more for street / public collection boxes and therefore n/a	
• are two unrelated people involved in counting and recording the income?	x	
• is cash banked as soon as possible and without deduction of expenses?	x	
• are records maintained for each fundraising event?	x	
For ticket incomes are:		
• tickets pre-numbered?	x	
• records kept of all persons issued with tickets to sell, and which ticket numbers	X	

they have been allocated?	Lists produced	
• records kept of which tickets sold?	X Lists produced	
• reconciliations made of money received against tickets sold?	x	
Has the charity complied with Part II of the Charities Act 1992 where professional fundraisers are engaged? (legal requirement)	n/a	
3.3 Gift Aid donations	Yes	No
Does the charity maximise the lawful take-up by its donors of Gift Aid?	x	
Are regular checks made to ensure all eligible tax repayments are obtained?	x	
Does the charity keep the records required by HMRC for Gift Aid claims?	x	
3.4 Legacies	Yes	No
Does the charity identify and monitor the receipt of large legacies and ensure that they are correctly included in the accounts?	x	
3.5 Tainted charity donations and substantial donors	Yes	No
Has the charity kept the necessary records to identify transactions with 'substantial donors' for donations received up to April 2011? (legal requirement)	? before my time	
From April 2011, have the trustees put in place procedures to identify 'tainted charity donations'?	X n/a	See below
3.6 Trading income	Yes	No
If the charity undertakes trading activities (either trading in furtherance of its objects or non-charitable trading):	Hall Hire	
• if the level of non-charitable trading is significant is it carried out in a trading subsidiary?	n/a	
• does the charity have a pricing policy for the goods and services supplied?	X reviewed and agreed annually at PCC	

• does the charity have invoicing procedures for goods and services supplied?	x	
• does the charity review outstanding debts and collection procedures?	x	
• are there procedures to reconcile amounts invoiced and cash received to outstanding invoices?	x	
3.7 Banking and custody procedures	Yes	No
Are incoming receipts banked promptly?	x	
Is insurance held to cover the contents of the safe or cash box and cash in transit?	x	
Are funds banked without deduction of expenses?	x	
3.8 Checks on income records	Yes	No
Are regular checks made to ensure income records agree with the bank paying-in books and statements?	X monthly reconciliation	
Are checks made by someone other than the person who made the entry in the accounting records?	X Linda does this and makes all the entries but I give her the details of what to enter and check all entries periodically	

4. Purchases and payments

4.1 Controls and authorisation of expenditure on goods and services	Yes	No
Is there a written policy on the authorisation of expenditure?	X SFI	
Are invoices received checked against orders confirming pricing and the receipt of	X with	system

the goods or services ordered?	Carol /Joanne who then advises payment	to check goods immediately implemented
4.2 Controls and authorisation of expenditure on grants		
	Yes	No
If the charity makes grants, does it have a grant-making policy?	n/a	
Does the charity make and monitor grants in accordance with the grant-making policy?	n/a	
4.3 Payment by cheque		
	Yes	No
Does the charity follow any stipulation in the governing document about who can sign cheques?	In SFI	
Does the bank mandate require at least two signatories?	x	
Is there a practice of not signing of blank cheques?	x	
Are cheque books etc kept in a secure place with access only by nominated persons?	x I keep these safely at home	
Are any monetary limits placed on an individual's signing recorded in writing?		X but all cheque payment are to an invoice and have PCC approval or covered in SFIs
Is all cheque expenditure recorded in the cash book and noted with the relevant cheque number, nature of payment and payee?	X In the transaction sheet and on FC	
Are cheques signed only with documentary evidence of the nature of the payment, eg invoice?	x	

4.4 Payments by debit/credit/charge card	Yes	No
Does the charity have a policy for the use of payment cards, including the criteria for their issue, spending limits and security?	Within SFI	
Does the charity communicate the policy for the use of cards to all trustees and staff using them?	x	
Are cards cancelled when the holder ceases to work for the charity?	x	
Is all card expenditure supported by vouchers and invoices and recorded in the accounting records each time the card is used?	x	
Are card statements sent to the charity finance team and checked to supporting records and invoices?	X on bank statement not sep card statement	
Is the cardholder's use of the card independently reviewed periodically to confirm its use is consistent with the policy?	X every time used	
4.5 Payments by direct debits, standing orders and BACS direct credit	Yes	No
Are only named individuals authorised to set up direct debits, standing orders and direct credits?	x	
Does the charity use a dual authorisation system for BACS payments?	x	
Does the charity monitor the arrangements to ensure that automatic payment arrangements are cancelled when the goods and services are no longer being supplied to the charity?	x	
4.6 Payment in cash	Yes	No
Is every effort made to minimise cash payments?	x	
Are all payments by cash made from a cash float and not from incoming cash?	x	Open church-rarely
Is supporting documentation authorised by someone other than the person maintaining the petty cash or the person making the claim?	No petty cash	
Are details of all payments entered in a petty cash book?	No petty cash	

Are regular independent checks made of the petty cash float and records?	No petty cash	
4.7 Wages and salaries	Yes	No
Are statutory deductions (tax and NIC) made from employees' wages and salaries and regularly forwarded to HMRC? (legal requirement)	n/a	Workers all SE
Does the charity comply with minimum wage legislation? (legal requirement)	x	
Are any other deductions from salaries made only where they are required or authorised? (legal requirement)	x	
Are the end-of-year returns (P60 and P11Ds) completed and filed with HMRC by the deadline? (legal requirement)	n/a	
If the charity employs staff are the required pension arrangements in place? (legal requirement)	n/a	
Do all employees have contracts of employment?	n/a	
Are personnel records kept and held separately from wages records?	n/a	
Are salary levels properly authorised and recorded?	n/a	
Is there a system of authorisation for recording and notifying starters and leavers, changes of hours and other payroll changes?	n/a	
Are payments made by BACS?	n/a	
4.8 The payment of expenses and reimbursements	Yes	No
Does the charity have a written policy to cover the payment and reimbursement of expenses?	X in SFI	
Is the policy communicated to all trustees, staff and volunteers?	X in SFI	
Are expenses reimbursed only where the individual incurred the expense in the course of carrying out the charity's business?	x	
Does the expense claim include a self-declaration that the claim is accurate and incurred on the business of the charity?	x	
Are reimbursements made by BACS transfer or cheque?	x	
If the charity pays mileage rates for travel are the rates in accordance with HMRC approved rates?	x	

4.9 Loans	Yes	No
Are the terms of the loan documented?	n/a	
Does the charity have a repayment plan in place to repay the principal and any interest due?	n/a	
4.10 Checks on expenditure records	Yes	No
Are regular checks made to ensure expenditure records are accurate and agree with the bank statements?	X bank reconciliation	
Are regular checks made to ensure no discrepancies between the payments made and the original invoice or payment records?	X I check before payment then all are double checked by Linda and bank reconciliation	
Are checks made by someone other than the person who made the entry in the accounting records?	x	

5. Assets and investments

5.1 Controls over fixed assets	Yes	No
Is a comprehensive fixed asset list held and updated regularly?	Terrier and log	
Are assets checked regularly to ensure they are still in good repair and are of use to the charity?	Annually by CW	
Has insurance cover been considered?	x in place	
Is the use of fixed assets reviewed annually (to ensure put to best use and serving the charity's interests)?	in Terrier & log annually	
5.2 Investments	Yes	No

Does the charity have an investment policy?		x
Does this policy include the need to consider diversification of investments, including bank accounts?	n/a	
Is the performance of investments regularly reviewed?	X CBF Annually	
Is professional advice taken, where appropriate, on the selection or disposal of investments?	n/a	
Does the charity inspect investment properties to ensure tenant covenants are adhered to?	X St Mary's house	
Are there controls to ensure that all investment income due is received?	X St Mary's house when tenanted	
5.3 Money held as a current asset	Yes	No
Are secure records held of all bank and building society accounts?	x	
Are bank statements regularly received and regular bank reconciliations carried out?	x	
Are instructions to open or close accounts properly authorised and reported to trustees?	x- PCC	
Are checks made to ensure that there are no dormant accounts?	x	
Are the accounts monitored to ensure there is no third party use?	x	
Do the trustees regularly review the costs, benefits and risks of their current and deposit accounts?	X closed CAF 4 and CAF 3	
5.4 Electronic banking	Yes	No
If the charity uses electronic banking to make payments does the system used require authorisation of transactions by two individuals?	x	
Are PCs kept secure with up-to-date anti-virus and spyware software and a personal firewall?	x	
Are trustees and staff made aware of the need to ensure that the charity's security	x	

details (including the password and PIN) are not compromised?		
Is the PIN and password regularly changed, for example to mitigate the risks of compromising security when individuals leave the charity?	Recently changed as new CAF online banking system	x
Does the charity maintain a list of persons (trustees and staff) who are approved to have access to the PIN and password?	Only Linda, Joanne and I have access to electronic banking	
Does the charity keep an audit trail of electronic banking transactions?	all within the Bank statements and FC	
Have those using online banking facilities been trained in their use?	x	
5.5 Non-traditional banking	Yes	No
If the charity uses non-traditional banking methods:		None used
• are policies set and approved by trustees defining the circumstances when non-traditional banking methods may be used?	n/a	
• is the use of such methods limited to essential transfers where traditional banking methods cannot be used?	n/a	
• does the charity keep an audit trail of non-traditional banking transactions?	n/a	
• does the charity ensure that the controls that are in place for its traditional bank transactions also operate with non-traditional banking transactions?	n/a	
5.6 Restricted funds and endowment funds	Yes	No
Are procedures in place to ensure that any restrictions put on the use of funds, by the donor or through an appeal, are observed?	X use of designat	

	ed and restricted funds, all coded within FC	
Does the charity ensure that the conditions attached to permanent endowments are observed?	X no endowments in place at present	

.GOV Site

The tainted charity donations rules don't apply to a:

- simple donation to charity where no additional arrangements are entered into
- donation under Gift Aid that is within the Gift Aid benefit limits
- donation, any benefit of which has been taken into account in calculating the relief due for donations to charity of shares, securities and real property, or trading stock

No one receives any 'advantage' from a donation – we have no advantage to give!

This was discussed at PCC July 2025 and accepted. Highlighted points were discussed. PCC in particular accepted the Post opening arrangements – after the audit Section 3.1

Sue Burke
Parish Treasurer