

Finance Best Practice Guide



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Introduction



Finance is mentioned over 2,000 times in the bible, and in the New Testament it is mentioned more times than heaven and hell combined. God clearly has a message for us about how we manage our finances and as it tells us in Matthew 6 v21: Where we invest our money our heart will be also - so if we have a heart for mission that is where our financial resources should be focused.

As Christians we have a responsibility to manage our personal finances and the financial resources of the church in line with principles set out in the bible. We worship a God whose generosity to us as individuals and to His church knows no limits, and yet as individuals and as churches too often we find ourselves wanting to hold onto “our” money because there could be a rainy day coming. However, we need to ensure we use resources effectively and efficiently to grow God’s Kingdom. We need to be bold, sure in the knowledge that as the bible tells us in Ephesians 3:20: God can do immeasurably more than all we ask or imagine.

The purpose of this booklet is to share best practice, setting financial management in the context of Christian principles. The booklet has been developed as part of the ‘fit for 2020’ programme within Bassetlaw and Bawtry Deanery. The programme aims to equip parishes to meet the financial challenges required to fully fund and deliver the 2020 Strategy. The role of the PCC Treasurer is special within the ministry of the Church, and whilst the PCC is accountable for the finances of the Church, the PCC looks to the Treasurer for Christian leadership and stewardship of its financial resources. It is important for the Treasurer to be able to apply Christian principles in the way the PCC uses its resources. In particular the Treasurer should give leadership and encouragement for the full payment of ‘Giving for Ministry’ (Parish Share) as well as ensuring that funds are used wisely to further the mission and ministry of the Church.

It is important we remember that everything we have has been given to us by God and so we should with joy give everything back to God to further His Kingdom here on earth: “Yours, Lord, is the greatness, the power, the glory, the splendour, and the majesty; for everything in heaven and on earth is yours. All things come from you, and of your own do we give you.” 1 Chronicles 29:11,14. If we are truly to be involved in the Transforming Mission of God we need to ensure we invest our resources, financial and people, where they are most needed to build God’s Kingdom.

Balanced budget over 5 year period



The PCC should work with the PCC Treasurer to create a budget over a 3 to 5 year period which is aligned to the vision and mission of the Church. The budget should be revised on an annual basis in August / September and should aim to break even over the 3 – 5 year period on a rolling basis. This approach encourages parishes to use the plan on a longer term basis and to use reserves and surpluses creatively.

As a starting point it is probably useful to base the budget on the previous year's income and expenditure and then to adjust to account for inflation and also the likely increase in 'Giving for Ministry'. Where there are known additional items of income or expenditure, these should be added to the budget.

It is important that the PCC is part of the budget-setting process and that robust discussions take place around what projects are going to be included in the budget for the following year. It is also important that the impact of funding campaigns is included in the budget – along with any adjustments to the amount of Gift Aid that is likely to be claimed during the year.

An example budget is provided as an Appendix A.

The PCC should decide what level of expenditure requires full PCC approval and what level of authority can be given to the standing committee.

The budget should be calendared so that it is clear when expenditure or income is expected.

As part of the PCC regular finance reporting a report should be produced which shows actual income and expenditure against the planned budget, and the reasons for any variance should be highlighted to the PCC. The annual budget is a matter of faith, because spending plans are agreed in the expectation that the Lord will provide through his faithful servants.

Payment of bills - prompt



It is important that bills for services or goods received are paid within the normal payment period and that there is an invoice / receipt for all payments.

Payment of Clergy' expenses should be backed by a detailed breakdown of the expenses and should be checked and paid promptly within days of receipt. This prompt payment also applies to any other individual who may be out of pocket. It is also important that the expenses claims are submitted on a monthly basis.

Payment by cash should be discouraged and payments made from cash received (for example a fundraising activity) must be detailed in the accounts to show the full amount of income and all of the expenditure.

Petty cash can be held for small expenses e.g. stamps, but it is important that this is kept to a minimum and that this expenditure is properly recorded and managed within the accounts.

The use of standing orders and direct debits reduces administration. However, it is important that these are monitored to ensure that the correct payments are being made.

On-line payment of bills is not recommended unless the process actually requires 2 of the signatories to effect the payment. Payment on-line by a single signatory, whilst very convenient, leaves the PCC Treasurer exposed if mistakes are made.

Payment of diocesan fees



The fees received on behalf of the diocese for weddings and funerals should be paid to the diocese on a quarterly basis using the form provided by the diocese.

It is important that the amount owed in fees to the diocese is clearly visible in the reporting to the PCC, so that this income is not seen as income which the PCC can spend on other items or projects.

Early Visibility of C of E fees



It is important that the PCC reviews the fees for weddings and funerals prior to 1st January and communicates the revised fees to the undertakers and monumental masons in advance so that the correct fee is paid from the beginning of the year.

There are strict guidelines on what additional fees a PCC can add to the cost of a wedding or a funeral - they should cover cost for Vergers, Organists and heating, but not lighting. It is not permissible to add additional charges to cover other church running costs as these are already included in the standard fee. The fee set for Vergers and Organists must be paid in full to the people concerned. For example, charging £50 for the Verger and paying them £40 and retaining £10 for church funds is not allowed.

The fees can be found on the Church of England website
<https://www.churchofengland.org/weddings-baptisms-funerals/fees.aspx>

Reserves: Charity Commission says PCC should have a reserves policy



Developing a reserve policy is the responsibility of the whole of the PCC, not just the Treasurer. It should be included in the annual report and accounts, where the PCC should justify the level of reserves that is set and the reasons behind it. A PCC should periodically review its reserves policy and consider whether its assets, or at least a part of them, should be used for positive and practical mission opportunities.

The principles of accountability and transparency make it important that the members of a PCC are aware of the 'un-restricted reserves' for which they are responsible. 'Reserves' are therefore the resources the PCC has available to spend for the church's purposes once it has met its commitments and covered its other planned expenditure.

Determining the level of reserves necessary to meet both the current and future needs of the church, will take thought and prayer.

It is worth noting the difference between 'designated' and 'restricted' funds. Where a donation is given to the PCC and the person making the donation declares formally that the money is for a specific purpose then this money is 'restricted' specifically for that purpose. Wherever possible the PCC should encourage donations to be given without any restrictions so that the funds can be used where they are most needed. 'Designated' funds are funds which the PCC has decided to allocate for a particular purpose, though this does not prevent the PCC from using the funds for other purposes and they should certainly be counted alongside the 'unrestricted' when it comes to payment of 'Giving for Ministry', which is the first call on parish finances.

In many circumstances when the purpose of a restricted fund can no longer be met it is likely that the Charity Commission will consider making the funds unrestricted particularly if the funds held are of a relatively low value. The process for requesting this change of status is fairly straight forward and PCCs should be encouraged to actively pursue this with the Charity Commission.

There is no mandate for a PCC to stockpile resources (without a stated purpose), and indeed Jesus' Parable of the Talents (Matthew 25:14-30) reinforces the obligation to use funds appropriately. It is good stewardship to ensure these reserves are used to gain maximum benefit for the church as a whole in its pursuit of the whole mission of the church. The idea of simply keeping some money for a 'rainy day' is no longer adequate as a policy. The members of the PCC should be clear it is their policy, and own it as such, and note that an annual review will be required to take into account any change in circumstances that may occur. If a parish has generated surpluses, either from good investment returns, or from a sudden windfall, the PCC should consider how these funds should be used to sustain and grow the mission and ministry with the parish, deanery and diocese.

The parish's policy on reserves should be communicated to members of the congregation in order that they can see the rationale behind the policy adopted and ask any questions they might have. Otherwise they may be reluctant to give to a parish which appears to be sitting on large reserves. Equally funders approached for grants will look closely at reserves policies.

Charity Commission guidance on accounting and reporting by charities (SORP2005) requires all PCCs to include a brief statement of their reserves policy in their Annual Report.

Any reserve policy that is adopted by the PCC should be mission focused and needs to have a clear rationale.

A good reserves policy will need to demonstrate how it :

- Links with the mission of the church
- Identifies and explains the level of reserves currently held
- Explains how that level is to be maintained or achieved over time
- Sets out any aspirations for the future
- Can be communicated clearly to members of the church

It is commonly thought that three months' expenditure might be a prudent level to set for general running costs. PCCs with employees may wish to hold some contingency for salaries.

Foreseeable future expenditure such as quinquennial reports, future projects and their support, and likely income streams should all be considered when determining the level of reserves.

Good management of reserves will require parishes to prioritise, and expenditure critical to a church's mission such as Giving for Ministry (Parish Share) or salaries should not be missed in order to maintain a certain presubscribed level of reserves.

PCC members as trustees have a duty to ensure that they get a good return on the investment of their reserves. This should be considered from both a financial and an ethical viewpoint. The PCC should also consider how its reserves can be put to effective use by investing in local Credit Unions who provide much needed loans to the poor and needy.

PCC's should obtain financial advice about the best place to invest its reserves.

The Church of England's Ethical Investment Advisory Group produces policy statements which may be of help to parishes. Their resources can be accessed through the Church of England website (www.cofe.anglican.org/info/ethical).

Bank Account Signatories



The bank accounts under the control of the PCC should operate on a basis of at least two signatories being required out of a pool of authorised signatories. The signatories are usually the PCC Treasurer, Vicar and Churchwardens. Other PCC members should also be considered.

The bank mandate will reflect this and should be reviewed on an annual basis and when people either leave or retire from office.

The use of on-line banking for payment of bills is not recommended, unless it requires at least two signatories to authorise the transaction. On-line transfer of funds within the PCC's accounts is acceptable, providing this can be restricted to PCC accounts

Proactive funding campaigns - annual



The PCC ensures that giving is included in the church preaching and teaching on a regular annual basis so that people are encouraged to review their giving on an annual basis.

For new people joining the church and for those people who have moved into the area, a welcome pack is a useful way to introduce them to the community and the facilities it offers as well as the role that the church plays in the community. Information about the church and its costs, if presented well, could also be included along with information about how they can support the work of the church.

Funding campaigns should also be planned into the 3 to 5 year plan and should be used to extend the giving profile to as wide a section of the community as possible.

It is clear that where a parish has a good mission and vision, which articulates its purpose the response from the funding campaign is significant. It should be clear in the information shared with people what the money is needed for and what will be achieved if the target increase is achieved.

The advice and guidance of the diocesan funding team is invaluable, and whether the team is used to help run the campaign or to provide free consultancy, unless the PCC takes enthusiastic ownership the campaign is unlikely to be successful.

It is important for the PCC to thank people for their giving on a regular basis and to demonstrate the difference that their giving has made to the mission and ministry of the church. Listing in a letter the activities within the community that the church engages in could support continued giving; work with schools, care homes, uniform brigades, children's clubs etc.

It may be helpful, particularly for smaller parishes, to work collaboratively within the parish groups to organise and run the funding campaigns and to share advice and guidance.

Wherever possible people should be encouraged to give through a bank standing order, this reduces the effort required by the Treasurer, but importantly also ensures that the income is received on a planned regular (monthly) basis. This approach makes budgeting simpler and helps ensure there is a good cash flow position.

Gift Aid – small donation scheme – quarterly return



People should be encouraged to Gift Aid all of their donations to church if they are a tax payer; some people who do not work will still be paying tax on their pensions and their investments and therefore can Gift Aid their donations. Care should be taken to ensure that the person making a Gift Aid donation does pay sufficient tax to cover the donations made.

Donations can be made either via bank standing order, through weekly envelopes or using a one-off envelope. PCCs should ensure there is a good supply of one-off envelopes readily available, particularly for visitors.

For donations made by envelope it is an HMRC requirement that the name, amount and date are shown on the envelope. The envelopes need to be kept securely for 6 years and will be inspected when HMRC conducts an audit.

Currently the PCC can claim 25p from HMRC for every £1 donated to the Church. The claim can either be made directly via the HMRC website or the claim can be processed, for a small fee, by the Diocese. The fee from the Diocese is currently 5% of the tax claimed back. It is best practice to make a claim every quarter.

In addition to the Gift Aid scheme, HMRC has introduced the Small Donations Scheme, which enables parishes to claim on up to £5,000 of cash donations made – for example cash given as part of the Sunday service, wedding or funeral service. This additional claim can only be made if the parish is also claiming through the normal Gift Aid scheme. The amount that

can be claimed is up to 10 times the amount of Gift Aid claimed in the tax year but capped at £5,000. Small donations must be less than £20 and be paid in cash. To make the claim you must also record the number of people, including children, present at the service (the total number needs to be over 10 for a claim to be made) as well as a cash breakdown of the cash received. More information can be found on the HMRC website <http://www.hmrc.gov.uk/charities/gasds/index.htm> or by contacting the diocesan team on 01636 814331.

Gift Aid declaration forms should be reviewed and revised on a regular basis – it is recommended that a new form is signed every 3-5 years and probably as part of a funding campaign. The PCC should ensure that the Gift Aid form for all new donors contains the latest wording – this can be obtained from HMRC or the Diocese.

Online giving and text giving



Online giving is usually done through a site which offers a page for your charity or campaign. You can then direct your donors to this page, which gives them a quick and easy way to donate. Some sites also give individuals the chance to join and fundraise for one, or a variety of charities.

The National Churches Trust has negotiated a special rate with JustGiving which means that churches, chapels and meeting houses who sign up through the National Churches Trust do not pay the usual monthly fee (saving £15 per month). You will also get a free textgiving number. A transaction fee of not more than 5% of the gross donation amount will apply to online donations made on a church's JustGiving charity fundraising page.

Asking for relatively small, one-off donations by text can be a great way to boost fundraising. Most services offer the opportunity to have more than one number to text, which means that you could ask for donations to more than one appeal at a time. You can also set the amount given up to £10, or give the donor the opportunity to choose.

Charges for these services vary, but it is available free of charge thanks to sponsorship of JustTextGiving by Vodafone. Whatever network you're on, JustTextGiving lets anyone donate to you by text. It's free, easy to set up and every penny goes to charity. There is some good information about how to make the most of this kind of fundraising on the National Fundraising Scheme website <https://www.nationalfundingscheme.org/about>

Charitable giving



As a Church we encourage individuals to give to charity and in particular to give to the work of the Church and to tithe that giving at 10%. The Church of England recommends a minimum of 5% of income should be given to the Church, allowing the remaining 5% to be given to other charitable causes.

The PCC should also look to tithe its income to charitable causes and it is recommended that this is built into the budget process and that the PCC determines which charities and/ or local good causes it wishes to support. It is recommended that the PCC spread the charitable giving across local, national and international charities and that this is clearly communicated within the parish and community.

Financial reporting at PCCs



The PCC takes an active interest in the finances and should be encouraged to ask questions about the finances at the PCC meeting. It is also important that the PCC Treasurer provides a detailed financial report for the current period to enable the PCC to make informed decisions regarding expenditure.

The reports must show income and expenditure that has been made during the period, even if this has not currently been cleared through the bank – this is to ensure that the PCC has a clear picture of what they have already committed.

As a minimum the PCC Treasurer should produce the following reports - examples can be found in Appendix B.

1. An income and expenditure report for the period starting 1st January up to the end of the month.
2. A statement of account balances at the end of the month for all accounts held by the PCC, this includes trust funds, fabric funds, flower funds etc. It should be clear whether the funds are restricted, designated or unrestricted.
3. A report showing budget vs actuals (this can be included in the income and expense report).

In the report to the PCC the Treasurer should highlight any abnormal spending and signal any planned expenditure which is likely to be made which may affect the decisions the PCC needs to make.

The Treasurer may also be asked to provide ad-hoc reports to help the PCC make decisions.

It is critical that the detailed information about personal giving remains confidential and is not reported either in a report or verbally. The Association of Church Accountants & Treasurers (ACAT) produces a helpful information and handbook for church treasurers. More information is available at www.acat.uk.com

Trend Analysis



In addition to the normal monthly reporting to the PCC the production of 'trend' reports can help the PCC members make better decisions. Some examples of trend reports that may be useful are as follows:

- Giving per head over time. This report shows the average giving per person over a period of time – this typically is over a 3 – 5 year period, but could equally be valid over a shorter period of time to show the impact of a recent funding campaign.
- Profit and loss, or income and expenditure over a period of time is also helpful to establish where there may be areas to address – e.g. loss of giving.
- Net worth over time. This report would look at the reserves and balances over a period of time.
- A report showing the number of people giving at different levels is also a very useful report – particularly for funding campaigns, where people can identify where they fit and what the impact would be if they increased their giving.

Efficiency (costs + time)



It is important that the PCC ensures that it is using resources effectively and efficiently. One of the major costs for any church is its utility bills, in particular gas and electric. The costs of energy should be checked on a regular basis to ensure that the church is getting the best possible deal. There are a few energy brokers who will provide this role for churches and can negotiate better rates. It is worth the PCC exploring these options. However, experience suggests that not all of the brokers offer good customer service experiences over time and it is worth consulting with other churches about which brokers are effective.

There is also a helpful church buying web site <http://www.parishbuying.org.uk/> which offers discounts for many items and services.

It is best practice to take meter readings on a monthly basis and feed them back to the supplier. This should result in accurate bills and the reduction of estimates which can be inaccurate.

Typically within a church environment the level of water usage is quite low and therefore water meters can be useful to manage the usage of water and reduce expenditure.

It is also worth looking at conducting an 'energy audit' with an external consultant to identify where savings can be made in the lighting and heating bills.

The PCC should also review its impact on the environment; further information on 'Shrinking the footprint' can be found in Appendix C and at <http://www.churchcare.co.uk/shrinkingthe-footprint>. The PCC should also appoint a 'Green Champion' to lead on environmental issues.

In some circumstances the installation of solar panels on Church buildings or renewable heating systems could be a useful investment and help to reduce the ongoing energy costs. Further information on renewable energy sources, including solar panels and wood chip boilers can be obtained from the Diocese.

The PCC should also look to share its resources across the benefice and deanery.

Loans from the Diocese



The diocese will provide a loan to help support parishes that have major work to carry out. The diocese will normally only make this facility available to parishes which regularly pay their 'Giving for Ministry' in full. The length of the loan would need to be discussed with the diocese which would charge a low interest rate based on the current rate of interest on the investments it holds.

The loan facility is very helpful for parishes who need to undertake work and do not have sufficient reserves to pay for all of the work now. The PCC does however need to consider how they will raise the funds over the period to repay the loan.

Listed Places of Worship Scheme



The Listed Places of Worship Scheme enables churches to reclaim the VAT paid on works carried out to the fabric of the listed building. A full list of the work that is eligible for reclaiming VAT can be found at the following website. <http://www.lpwscheme.org.uk/>. It is worth checking the web site on a regular basis as the Government has made changes over the years to include more of the elements of the cost of repair work.

Data protection & confidentiality



Data protection law applies to all personal data held by anyone. It therefore applies to all such information held by churches and church groups. The law does not only apply to secret, confidential or sensitive information. For example, if your church compiles a list of parishioners who attend church regularly, that list will still be personal data covered by the Data Protection Act.

The details of church members who give charitable donations under the Gift Aid scheme, and the details of individual missionaries or other beneficiaries who benefit from those donations, will be covered by the Act, as will details of church staff (such as payroll details and comments contained in employment records) and membership and contact lists.

Further information can be found at www.stewardship.org.uk

It is important that the Treasurer and anyone else that has access to personal information, such as levels of giving, does not share that data with anyone else. When financial data is presented, the information must be anonymised so that the donors cannot be identified.

Any data stored either in paper form or on a computer must be properly secured. For information held on a computer the data must be protected by a password both to secure the computer, but also to secure the individual files.

Information on individuals must not be held for longer than is reasonably necessary to carry out its stated purpose. Individuals must be informed if this purpose has changed.

Appendix A - Budget



Budget				
	New Budget	Previous Year's Budget	Previous Year's Actuals	%age Increase - Actuals vs New Budget
Income				
Collection				
Cash	£ 3,200	£ 2,500	£ 3,073	4.12%
Gift Aid	£ 22,000	£ 20,620	£ 21,100	4.26%
Envelopes	£ 1,550	£ 1,903	£ 1,508	2.79%
Tax Refund	£ 5,300	£ 4,092	£ 5,087	4.19%
Donations	£ 2,000	£ 500	£ 2,325	-13.97%
Fees				
Wedding	£ 3,800	£ 2,500	£ 3,729	1.90%
Funeral	£ 5,300	£ 6,000	£ 5,236	1.22%
Fund Raising	£ 600	£ 800	£ 566	5.94%
Grant	£ 250	£ 250	£ 250	0.00%
Investments / Interest	£ 900	£ 1,188	£ 886	1.55%
Other Income	£ 200	£ 200	£ 189	5.82%
Rental	£ 2,400	£ 2,300	£ 2,300	4.35%
Total	£ 47,500	£ 42,853	£ 46,250	2.63%
	New Budget	Previous Year's Budget	Previous Year's Actuals	%age Increase - Actuals vs New Budget
Expenditure				
Books	£ 250	£ 200	£ 244	2.44%
Charity	£ 1,500	£ 800	£ 1,411	6.34%
Expenses	£ 1,400	£ 2,600	£ 1,379	1.54%
Fund Raising Expenses	£ 100	£ 200	£ 94	6.38%
Insurance	£ 2,700	£ 2,669	£ 2,697	0.10%
Maintenance				
Churchyard	£ 4,100	£ 4,058	£ 3,972	3.22%
Other	£ 180	£ 400	£ 168	7.14%
Miscellaneous	£ 700	£ 350	£ 687	1.83%
Office Expenses	£ 90	£ 40	£ 90	0.00%
Parish Share	£ 26,000	£ 22,000	£ 25,029	3.88%
Restoration	£ 900	£ 700	£ 850	5.88%
Salary	£ 1,400	£ 1,800	£ 1,392	0.57%
Southwell Diocese Fees	£ 1,800	£ 2,000	£ 1,737	3.63%
Sunday Club	£ 190	£ 150	£ 180	5.56%
Utilities				
Electricity	£ 1,200	£ 1,200	£ 1,190	0.84%
Gas	£ 2,000	£ 2,000	£ 1,977	1.19%
Water	£ 90	£ 100	£ 88	1.76%
Total	£ 44,600	£ 41,267	£ 43,185	3.28%
Income less Expenses	£ 2,900	£ 1,586	£ 3,065	-5.38%

Appendix B - PCC Reports - Income



Income	Jan-14	Feb-14	Mar-14	Total
Collection				
Cash	£ 50.00	£ 210.16	£ 267.44	£ 527.60
Cheque			£ 52.00	£ 52.00
Envelopes	£ 43.00	£ 39.00	£ 58.30	£ 140.30
Gift Aid	£ 1,422.50	£ 1,481.00	£ 1,473.69	£ 4,377.19
Total Collection	£ 1,515.50	£ 1,730.16	£ 1,851.43	£ 5,097.09
Donation				
Christian Aid			£ 418.94	£ 418.94
General		£ 50.00		£ 50.00
Total Donation		£ 50.00	£ 418.94	£ 468.94
Fees				
Ashes		£ 138.00	£ 105.00	£ 243.00
Burial			£ 1,152.00	£ 1,152.00
Funeral		£ 399.50		£ 399.50
Memorial		£ 22.00		£ 22.00
Wedding		£ 30.00		£ 30.00
Total Fees		£ 589.50	£ 1,257.00	£ 1,846.50
Fund Raising				
Raffle	£ 8.00			£ 8.00
Summer Fayre	£ 380.05			£ 380.05
Total Fund Raising	£ 388.05			£ 388.05
Income Tax - Gift Aid	£ 913.05	£ 138.23	£ 1,064.70	£ 2,115.98
Interest Income				
Bell Fund	£ 2.47	£ 2.55	£ 2.23	£ 7.25
Flower Fund	£ 1.91	£ 1.97	£ 1.73	£ 5.61
Parents and Toddlers	£ 0.54	£ 0.56	£ 0.49	£ 1.59
Restoration Fund	£ 43.65	£ 45.10	£ 39.50	£ 128.25
Organ Fund	£ 0.10	£ 0.10	£ 0.09	£ 0.29
Total Interest Income	£ 48.67	£ 50.28	£ 44.04	£ 142.99
Investment Income				
Fund 1			£ 50.82	£ 50.82
Fund 2		£ 6.49		£ 6.49
Fund 3		£ 27.34		£ 27.34
Total Investment Income		£ 33.83	£ 50.82	£ 84.65
Other Income				
Coffee		£ 49.78		£ 49.78
Total Other Income		£ 49.78		£ 49.78
Rental Income				
Church Hall	£ 191.67	£ 191.67	£ 191.67	£ 575.01
Total Rental Income	£ 191.67	£ 191.67	£ 191.67	£ 575.01
Total Income	£3,056.94	£ 2,833.45	£4,878.60	£ 10,768.99

Appendix B - PCC Reports - Expenses



Expenses	Jan-14	Feb-14	Mar-14	Total
Charity				
Children's Society	£ 161.33			£ 161.33
Compassion UK	£ 21.00	£ 21.00	£ 21.00	£ 63.00
New Roots	£ 507.53			£ 507.53
Total Charity	£ 689.86	£ 21.00	£ 21.00	£ 731.86
Expenses				
Vicar	£ -	£ 127.37	£ 105.81	£ 233.18
Total Expenses	£ -	£ 127.37	£ 105.81	£ 233.18
Insurance				
Building and Contents	£ 213.27	£ 213.17	£ 213.17	£ 639.61
Total Insurance	£ 213.27	£ 213.17	£ 213.17	£ 639.61
Maintenance				
Fire Extinguishers	£ 21.60			£ 21.60
Grass Cutting	£ 332.05	£ 332.05	£ 332.05	£ 996.15
Graveyard		£ 40.00		£ 40.00
Heating		£ 199.80		£ 199.80
Total Maintenance	£ 353.65	£ 571.85	£ 332.05	£ 1,257.55
Messy Church				
Materials		£ 1.60		£ 1.60
Total Messy Church		£ 1.60		£ 1.60
Miscellaneous				
Batteries	£ 13.98			£ 13.98
Burial Book			£ 44.99	£ 44.99
Total Miscellaneous	£ 13.98		£ 44.99	£ 58.97
Office Expenses				
Stationery		£ 13.48		£ 13.48
Total Office Expenses		£ 13.48		£ 13.48
Parish Share	£ 2,139.00	£ 2,139.00	£ 2,139.00	£ 6,417.00
Salary				
Admin		£ 164.04		£ 164.04
Organist		£ 50.00	£ 150.00	£ 200.00
Verger		£ 36.00	£ 108.00	£ 144.00
Total Salary		£ 250.04	£ 258.00	£ 508.04
Utilities				
Gas/Heating Oil	£ 215.95			£ 215.95
Total Utilities	£ 215.95			£ 215.95
Total Expenses	£ 3,625.71	£ 3,337.51	£ 3,114.02	£ 10,077.24
Income less Expenses	-£ 568.77	-£ 504.06	£ 1,764.58	£ 691.75

Account Balances



Account Balances - 31/12/14

Unrestricted Funds		Restricted Funds		Designated Funds	
	Total		Total		Total
Current Account	£ 2,701.18	Bell Restoration Fund	£ 2,534.00	Flower Fund	£ 90.00
Deposit Account	£ 10,250.00	Restoration Fund	£ 47,750.83	Parents and Toddlers	£ 392.98
Total	£ 12,951.18	Total	£ 50,284.83	Total	£ 682.98

Budget Vs Actual



Income	Actual	Budget	Variance
Collection			
Cash	£527.60	£500.00	£27.60
Cheque	£52.00	£52.00	£0.00
Envelopes	£140.30	£150.00	-£9.70
Gift Aid	£4,377.19	£4,000.00	£377.19
Total Collection	£5,097.09	£4,702.00	£395.09
Donation			
Christian Aid	£418.94	£350.00	£68.94
General	£1,000.00	£500.00	£500.00
Total Donation	£1,418.94	£850.00	£568.94
Fees			
Ashes	£243.00	£300.00	-£57.00
Burial	£1,152.00	£1,500.00	-£348.00
Funeral	£399.50	£250.00	£149.50
Memorial	£22.00	£44.00	-£22.00
Wedding	£30.00	£100.00	-£70.00
Total Fees	£1,846.50	£2,194.00	-£347.50
Fund Raising			
Raffle	£8.00	£20.00	-£12.00
Summer Fayre	£380.05	£250.00	£130.05
Total Fund Raising	£388.05	£270.00	£118.05
Income Tax - Gift Aid	£776.10	£700.00	£76.10
Interest Income			
Bell Fund	£7.25	£7.00	£0.25
Flower Fund	£5.61	£6.00	-£0.39
Parents and Toddlers	£1.59	£2.00	-£0.41
Restoration Fund	£128.25	£120.00	£8.25
Organ Fund	£0.29	£0.20	£0.09
Total Interest Income	£142.99	£135.20	£7.79
Investment Income			
Fund 1	£50.82	£50.00	£0.82
Fund 2	£6.49	£6.50	-£0.01
Fund 3	£27.34	£37.00	-£9.66
Total Investment Income	£84.65	£93.50	-£8.85
Other Income			
Coffee	£49.78	£40.00	£9.78
Total Other Income	£49.78	£40.00	£9.78
Rental Income			
Church Hall	£575.01	£600.00	-£24.99
Total Rental Income	£575.01	£600.00	-£24.99
Total Income	£10,379.11	£9,584.70	£794.41

Expenses	Total	Total	Total
Charity			
Children's Society	£161.33	£150.00	£11.33
Compassion UK	£63.00	£65.00	-£2.00
New Roots	£507.53	£500.00	£7.53
Total Charity	£731.86	£715.00	£16.86
Expenses			
Vicar	£233.18	£300.00	-£66.82
Total Expenses	£233.18	£300.00	-£66.82
Insurance			
Building and Contents	£639.61	£640.00	-£0.39
Total Insurance	£639.61	£640.00	-£0.39
Maintenance			
Fire Extinguishers	£21.60	£22.00	-£0.40
Grass Cutting	£996.15	£1,000.00	-£3.85
Graveyard	£40.00	£40.00	£0.00
Heating	£199.80	£200.00	-£0.20
Total Maintenance	£1,257.55	£1,262.00	-£4.45
Messy Church			
Materials	£1.60	£5.00	-£3.40
Total Messy Church	£1.60	£5.00	-£3.40
Miscellaneous			
Batteries	£13.98	£10.00	£3.98
Burial Book	£44.99	£45.00	-£0.01
Total Miscellaneous	£58.97	£55.00	£3.97
Office Expenses			
Stationery	£13.48	£20.00	-£6.52
Total Office Expenses	£13.48	£20.00	-£6.52
Parish Share	£6,417.00	£6,417.00	£0.00
Salary			
Admin	£164.04	£160.00	£4.04
Organist	£200.00	£320.00	-£120.00
Verger	£144.00	£260.00	-£116.00
Total Salary	£508.04	£740.00	-£231.96
Utilities			
Gas/Heating Oil	£215.95	£250.00	-£34.05
Total Utilities	£215.95	£250.00	-£34.05
Total Expenses	£10,293.19	£10,654.00	-£360.81
Income less Expenses	£85.92	-£1,069.30	£1,155.22

Shrinking the Footprint Campaign



Shrinking the Footprint Campaign

National Energy Audit Report 2012/13

Headline Results – full report available

Prepared by Kate Symonds, Project Manager

September 2013

What?

The *Shrinking the Footprint* campaign has run a two-year initiative to begin gaining a more accurate and comprehensive understanding of the carbon footprint from the church estate. The initiative has sought to identify key issues and opportunities for effectively reducing carbon emissions and energy costs.

Why?

"In the 21st century, in an interconnected world, practicing love of neighbours means that we are committed to mitigate the effects of climate change which will fall disproportionately on the poor and vulnerable in the world"

*The Bishop of London,
the Rt Revd and Rt Hon
Richard Chartres*

How?

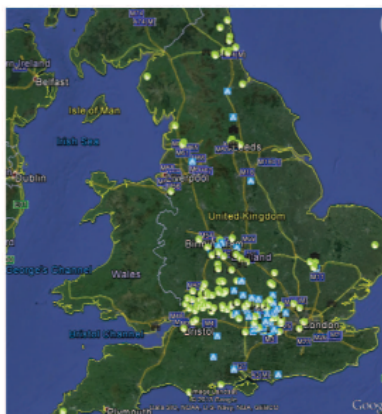
An online energy monitoring and management tool was made available to churches, schools and other church buildings, accompanied with training and support materials. The initiative was initially promoted to six dioceses and then expanded nationally. It was primarily funded through a government grant programme.

Estate Size

15,779 churches
4,677 schools
42 cathedrals

Audit Findings

Carbon: 608,706 - 1,013,490
tonnes CO₂ equivalent
Energy Cost: £124 million



Audit

The aim of the audit is to estimate the annual carbon emissions of the church estate using electricity and gas data collected in 2012/13. In addition, parish energy bills were used to calculate total energy spend.

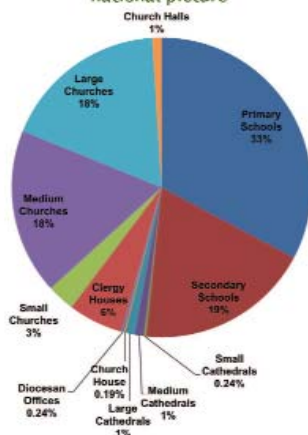
Participation

430 buildings registered to date – a mix of churches, schools & other buildings. Data for 78 of these buildings was of sufficient quality for estimating the carbon footprint of the church estate.

Where

Participation has been concentrated in Dioceses of Birmingham, Coventry and Oxford where resources were available from the grant to provide support.

% carbon emissions by building type
national picture



How does your building compare?

Building type	Floor Area (m ²)	Carbon (t CO ₂ e / yr)
Large Church	> 650	40
Medium Church	250-649	17
Small Church	< 250	7
Primary/Middle School	1,169	69
Secondary School	17,296	809

Energy data from church halls, Cathedrals, clergy houses and offices is starting to be contributed, allowing for additional comparisons. Early results are in the full audit report.

Average energy use for gas-heated churches

Gas = 150 kWh/m²/yr

Electricity = 20 kWh/m²/yr

Average energy use for electricity-heated churches

Electricity = 44 kWh/m²/yr

Recommendations

- Cultivate support** from Bishops, Dioceses and Diocese Environment Officers to encourage more congregations to engage in energy monitoring and management.
- Provide resources and training** to Diocese Environment Officers to best assist those managing buildings to develop and implement energy saving action plans.
- Create incentives to increase participation** to improve understanding of the carbon footprint of the church estate. New meter technologies for automatic data collection that could make data collection easier should be adopted where appropriate.
- Develop customized online tool** for the church estate to deliver tailored feedback. A standardised approach will enable participants to set priorities and targets based on a strong evidence-base.
- Explore financing mechanisms** to help churches and schools implement energy saving actions.

Online building energy
software provided by



10-40% energy savings are achievable at no or low cost by implementing good energy management processes.

Energy use must be made visible and decision-makers need reliable and clear information on where and how energy can be saved. *Shrinking the Footprint* will be working with key divisions of the Church to support Dioceses and churches to save energy and share good practice.

In two years, great headway has been made in understanding the Church's carbon footprint – but we are only at the beginning of a journey to be responsible stewards of the climate.





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