Kensington Area
Parish Giving and Income

a training and resource day

St Mellitus College
(19 October 2024)

Financial Management and Budgeting

PCCs as charities

- All PCCs are (excepted) charities
- Income over £100k pa – MUST register with the Charities Commission
- Income under £100k – might choose to register to improve access to grants
- Detailed guidance for registration available on Parish Resources website

Registration with the Charity Commission

Parochial Church Council's (PCCs) with a gross annual income of over £100,000 are required to be registered with the Charity Commission.

The Archbishops' Council continues to work with the Charity Commission to make the process as simple as possible and have agreed Approved Governing Documents.

The guide below has been developed to help you complete the online form. PCC representatives can apply using the online registration portal on the Charity Commission website, with a link to "start or continue a charity registration application" a short scroll down the page.

A guide for PCCs applying to be registered with the Charity Commission: Completing the online application — PDF / 499 KB

Two of the documents you will need when applying are:

Summary of the Governing Documents for PCCs — PDF / 43 KB

Statement of Faith — PDF / 286 KB

Please note: parishes can no longer ask for a written determination to not have to register with the charity commission if annual income is exceptionally above £100,000. All parishes with annual income over £100,000 in any financial year must register. By the end of March 2031, all PCCs with an annual income of over £5,000, will be need to be registered. A phrased onboarding for Church of England PCCs will likely start in 2026. More information will be provided as it becomes available.

Newsletter

Get the latest news and updates by signing up to our quarterly newsletter

Sign up to our newsletter

PCCs as charities

- Duties of Trustees
  - Ensuring compliance
  - Duty of prudence
  - Duty of care

- Personal liability

PCCs as charities

- Proof of charity status when below the limit to register with the Charity Commission is available to download from the “More information” tab of your parish’s page on A Church Near You

- You don’t need to log in to get to this

St George's Holborn, Queen Square

Services and events

News and notices

About us

Find us
44 Queen Square Holborn

Get in touch
020 7404 4407

Facilities

More information

Social

Edit this church

More information

Location information

CHURCH CODE:	623335
DIOCESE:	London
ARCHDEACONRY:	HAMPSTEAD
DEANERY:	Camden
BENEFICE:	Holborn St Geo w H Trin and St Bart
BENEFICE ID:	23-203M
PARISH LEGAL NAME:	St. George the Martyr, Queen Square with Holy Trinity, Holborn and St. Bartholomew, Gray's Inn Road

If you've spotted any issues in the contact information, please contact the church by selecting the following link.

REPORT AN ISSUE

Proof of charity status

Most churches are "Excepted Charities" and are therefore not registered with the Charity Commission. You can download a PDF that includes your church name, address and church code. This PDF, which is an extract from the Church of England's database of churches, can serve as a certificate for churches requiring proof of their charity status when registering for online and card-based giving. Click on the download button below and fill in the short form. You will then be emailed the certificate as a PDF.

DOWNLOAD CERTIFICATE

Finance & the PCC

- PCC collectively are responsible for finances
- Treasurer coordinates on behalf of the PCC
- Agree budget in autumn
- Have at least quarterly financial reports
- Query any difference against budget
- Large, unbudgeted items should come to the PCC
- Financial policies and procedures

Financial Policies and Procedures

- General policies
  - Set out general rules such as :
    - Who the signatories on the bank account are : Vicar, Churchwardens, Treasurer, others?
    - Spending / authorisation limits

- Specific policies
  - Address specific areas such as :
    - Reserves
    - Legacies

Bank accounts

- As few as possible
- Two signatories on every instruction
- Duplicate bank statements
- One cheque book per account

- Direct debits

- Shop around

Bank accounts

- Internet banking
  - Dual authorisation
  - Who should have access?

- Shop around

Cash

- Two (unrelated) people to count collections
- Immediately after service
- Planned giving envelopes
- Service register
- Keep in safe

- Encourage standing orders and PGS for stewardship

Special services

- Weddings, Funerals, Baptisms, Christmas, Remembrance Sunday, Easter?
- Make donating easy
- Card reader in good view

And include a QR code on the service sheet …

Easy and flexible to use.

See Parish Buying (from the National Church Procurement Group) for the range of opportunities and access to preferential rates.

Receipts / payments

- Discourage receipt of cash (fees etc)
- If cash is received a receipt is essential
- Put in safe
- If large amount ensure adequate insurance

- Avoid petty cash

- Only pay out against invoices (including expenses)

Getting free money from the Government

- Gift Aid
  - Recording
  - Submitting the claim
  - Deadlines

- Listed Places of Worship Grant Scheme
  - Qualifying work
  - Deadlines

Other

- Computers – location, ownership of packages, back up
- Insurance
  - Must have Public Liability
  - Keep up to date
- Keys

Other

- Copyright – CCLI / PPL/PRS
- Data Protection
- Annual risk assessments, including fire and review of Health & Safety policy
- Safeguarding

Other

- Employing people :
  - Parish Administrator
  - Organist (employee or self-employed)

- Payroll
- Pension auto-enrolment
- HR & Safeguarding

Keeping records

- Must keep adequate records to allow the Independent Examiner to complete their work

- Additional timeframe depends on type of document. Most common is 7 years.

Keep or Bin...?

The Care of Your Parish Records

Church of England Record Centre

Records Management Guide No. 1

Letting income

- Leases and licences
- Ad-hoc and continuing room hire
- Halls / houses
- The Property department at Causton Street can help with the different types of letting agreements (incl Model lease)

Timeline : the basic tasks for the PCC

- Set a Budget for the following year
  - Receive an update of the current position against the budget at every PCC meeting
- Keep a record of all transactions : incomings and outgoings
  - Reconcile the bank account each month
- Prepare the year-end accounts

After the year-end (1)

- Once prepared the PCC needs to approve the accounts
- Get them independently examined (or, for larger charities, audited)
- Present the examined accounts to the APCM

After the year-end (2)

- Complete Church of England Annual Finance Return and upload accounts
    - **AND**
- (If a registered charity) Complete the Charity Commission Annual Return and upload the accounts
- In *both* cases the accounts to upload should be the final, examined and signed version

THE CHURCH OF ENGLAND
Online Parish Returns System

Login

Welcome to the Church of England's online parish return system

Statistics for Mission, Return of Parish Finance and the Energy Footprint Tool

If you already have an account

If you're entering data then gather your numbers from:

- Service registers and numbers of baptisms, marriages, and funerals for statistics for mission
- Accounts for return of parish finance
- Energy bills for the Energy Footprint Tool

Login to enter or view your data

Forgotten your username and/or password? Don't worry, you can request a reminder by clicking the login button above.

If you don't yet have an account

Ask your parish representative or diocesan office to give you a username and password.

Confused?

If you have any queries or comments, please contact your diocesan office or the Church of England Research & Statistics unit: statistics.unit@churchofengland.org

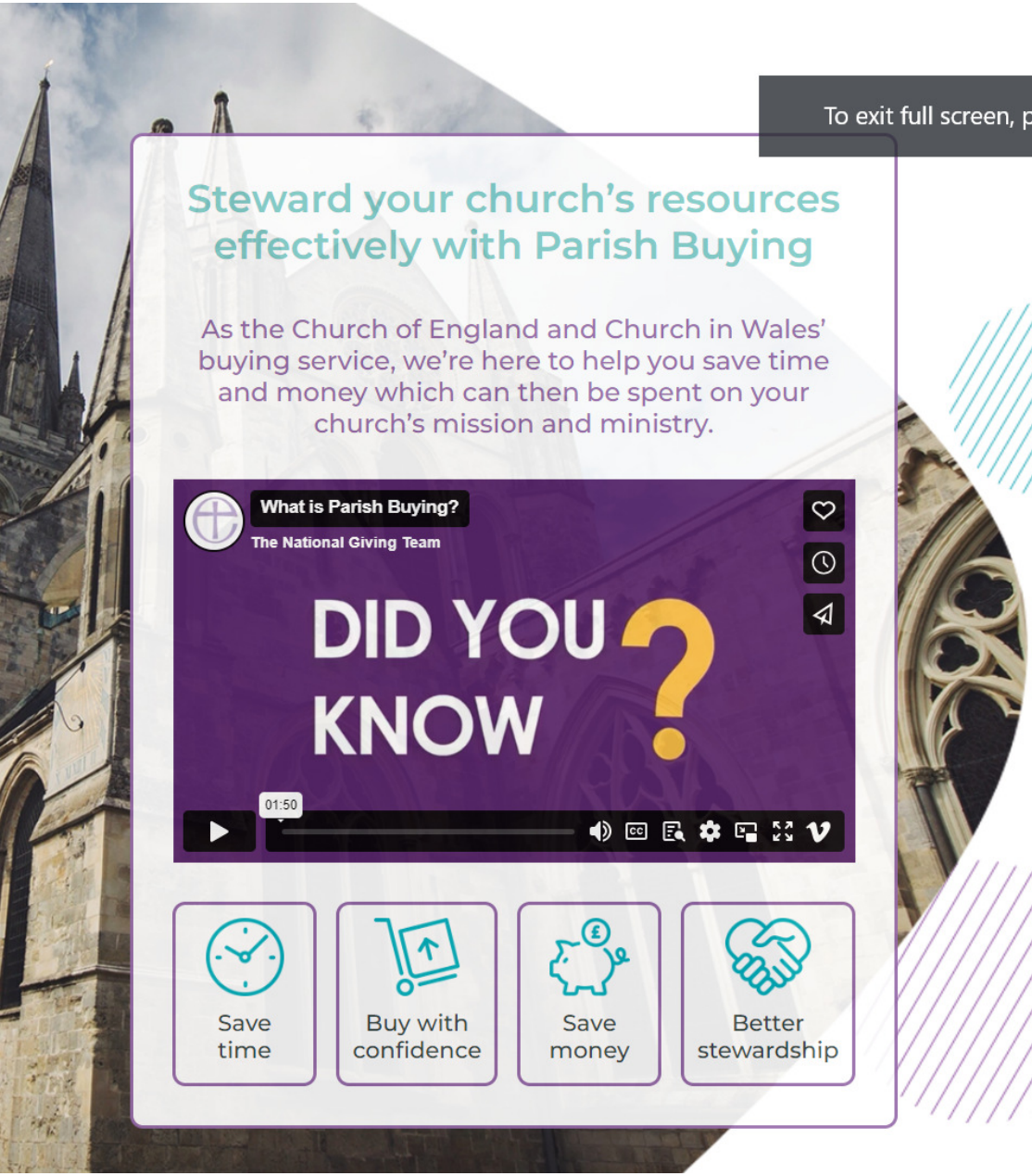
Once submitted, your data will be available to your diocese to help them understand the activities and needs of their churches and to support their mission. Information provided through this system will be included in statistical publications and made available online.

Some people find it helpful to print off a copy of the form as they collect together the numbers before entering in to their return. If you would find this helpful, the forms are given below:

- 2024 Statistics For Mission.pdf
- 2024 Statistics For Mission.doc
- 2023 Energy Footprint Tool Paper.docx
- 2023 Energy Footprint Tool Paper.pdf

Purchasing requirements

- Parish Buying can be found here
- No limit to the number of people from a parish who can have a sign-on
- Take a look – there is nothing to lose (even if you don't ultimately find that the offers are relevant to your current requirements)



To exit full screen, press and hold Esc

Steward your church's resources effectively with Parish Buying

As the Church of England and Church in Wales' buying service, we're here to help you save time and money which can then be spent on your church's mission and ministry.

- Save time
- Buy with confidence
- Save money
- Better stewardship

Parish Buying

LOGIN

If you're logging in to our new website for the first time and you are unsure of your password, please reset your password by selecting "Forgot your password"

Email
julie.churchyard@london.anglican.org

Password
.....

LOGIN

Forgot your password?

Or

REGISTER

Giving & Payments

Contactless Giving
Contactless Devices
Online Giving & QR codes
Generous Giving
Help & Support

Phone & Broadband

Mobile Phones and Connectivity
Fixed Line Broadband
Wireless Community Broadband

Net Zero

EV Charging
Heated Cushions

Energy

Energy Basket
Energy Audits
Heating Oil
Fixed Term Energy Contracts

Information Technology (IT)

Virtual Church
Office Software for Charities
Church Management Systems
Digital Visitor Tour Guides

Health & Safety

Fire Safety
PPE & Hygiene
First Aid

Income Generation

EV Charging
Network Coverage
Just Park

Audio Visual Equipment

Event Management

Furniture

Church Supplies

GDPR E-learning

Insurance

LED Lighting

Office Products

Photocopiers and Printers

Buildings Maintenance

Setting a Budget

- Annual
- Towards the end of the previous year
- PCC approve

- Receive an update of the current position against the budget at every PCC meeting

Receipts and Payments Accounts

PAROCHIAL CHURCH COUNCIL OF ST EMILLION'S CHURCH, BARCHESTER

Financial Statements for the Year Ended 31 December 2016

Receipts and Payments Accounts

	Note	Unrestricted funds	Restricted funds	Endowment funds	TOTAL 2016	TOTAL 2015
		£	£	£	£	£
RECEIPTS						
Voluntary receipts:						
Planned giving		29,400	–	–	29,400	27,200
Collections at services		9,900	–	–	9,900	10,600
All other giving/voluntary receipts	5a	2,700	5,800	–	8,500	7,050
Gift Aid recovered		8,700	–	–	8,700	8,300
		50,700	5,800	–	56,500	53,150
Activities for generating funds	5b	3,500	–	–	3,500	4,250
Investment income	5c	4,600	950	–	5,550	5,300
Church activities	5d	5,400	–	–	5,400	5,150
Total receipts		64,200	6,750	–	70,950	67,850
PAYMENTS						

5. Further Analysis of Receipts and Payments Accounts

		Note	Unrestricted funds	Restricted funds	Endowment funds	TOTAL 2016	TOTAL 2015
			£	£	£	£	£
Receipts							
a)	**All other giving/voluntary receipts**						
	Donations		1,700	5,800	–	7,500	7,050
	Legacy		1,000	–	–	1,000	–
			2,700	5,800	–	8,500	7,050
b)	**Activities for generating funds:**						
	Parish magazine – advertising		1,100	–	–	1,100	1,050
	Summer fete and Christmas bazaar		2,400	–	–	2,400	2,500
	Rummage sales		–	–	–	–	700
			3,500	–	–	3,500	4,250
c)	**Investment income:**						
	Dividends on CCLA Investment Funds		500	–	–	500	500
	Bank and CCLA Deposit Fund interest		400	950	–	1,350	1,100
	Rent – temporary let on curate's house		3,700	–	–	3,700	3,700
			4,600	950	–	5,550	5,300
d)	**Church activities:**						
	Fees for weddings and funerals		400	–	–	400	300
	Parish magazine income – sales		1,100	–	–	1,100	1,050
	Church Centre lettings – local community use		3,900	–	–	3,900	3,800
			5,400	–	–	5,400	5,150

PAYMENTS						
Church activities:						
Diocesan parish contribution		41,500	–	–	41,500	37,050
Clergy and staffing costs		1,900	–	–	1,900	1,800
Church running expenses	5e	13,700	1,850	–	15,550	15,250
Hall running costs		1,200	–	–	1,200	1,200
Mission giving and donations	5f	2,550	1,350	–	3,900	2,550
		60,850	3,200	–	64,050	57,850
Costs of generating funds		500	–	–	500	500
Total payments		61,350	3,200	–	64,550	58,350
Excess of receipts over payments		2,850	3,550	–	6,400	9,500

Payments

e)	**Church running expenses:**					
	Sunday school teacher training	1,000	–	–	1,000	–
	Organ inspection	–	–	–	–	150
	Costs of services	2,600	450	–	3,050	2,100
	Printing and stationery	1,100	–	–	1,100	1,200
	Church building running expenses	4,700	–	–	4,700	4,800
	Parish magazine printing	1,800	–	–	1,800	1,800
	Church repairs and maintenance	2,500	1,400	–	3,900	5,200
		13,700	1,850	–	15,550	15,250
f)	**Mission giving and donations**					
	CMS	1,200	–	–	1,200	1,200
	Southern Africa Famine appeal	1,350	1,350	–	2,700	–
	Earthquake appeal	–	–	–	–	1,350
		2,550	1,350	–	3,900	2,550

BUDGET FOR 2021 AND COMPARISON TO FORECAST FOR 2020 AND ACTUAL 2019

EXAMPLE - ALL SAINTS PCC	BUDGET 2021	FORECAST 2020	ACTUAL 2019
RECEIPTS	£	£	£
Regular giving	32,000	25,500	38,776
Plate	3,000	2,400	4,831
Collections	35,000	27,900	43,607
Gift Aid Tax reclaims	8,000	7,000	11,340
Special donations	5,500	2,500	8,804
Fund raising events	9,000	2,600	11,399
Less: fund raising costs	-1,000	-300	-1,274
Net fund raising	8,000	2,300	10,125
Church halls lettings	17,700	9,000	19,675
Less: church hall costs	-11,000	-6,000	-14,448
Net Church hall rentals	6,700	3,000	5,227
Fees	200	100	193
Grants	6,000	0	12,103
Interest & Dividends	350	200	674
	69,750	43,000	92,073
PAYMENTS			

PAYMENTS			
Common Fund	50,000	40,000	61,358
Upkeep of services	4,000	2,850	4,176
Vicarage and incumbent's costs	500	520	556
Church heating and lighting	2,000	1,050	1,961
Church maintenance and water	2,300	1,450	2,131
Church insurance	2,400	2,383	2,333
Church administration costs	1,200	867	1,341
Parish Magazine and website	940	929	440
Youth mission	600	400	500
Charitable giving	1,000	150	976
Major church renovations	3,000	2,001	5,083
Tree and garden work	1,000	2,000	-
Miscellaneous	800	800	1,021
	69,740	55,400	81,876
Excess of receipts over payments	**10**	**-12,400**	**10,197**

Prepared 17 November 2020

What will change?

Income

- Stewardship and giving?
- Loose Plate?
- Legacies?
- Rental income?

What will change?

Expenditure

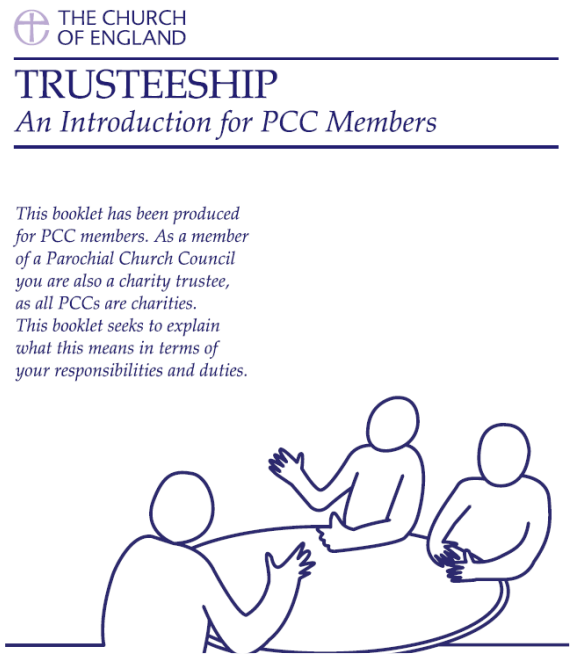
- Common Fund contribution
- Utilities?
- Insurance
- Routine maintenance
- Staffing costs & organist

- Planned major projects?

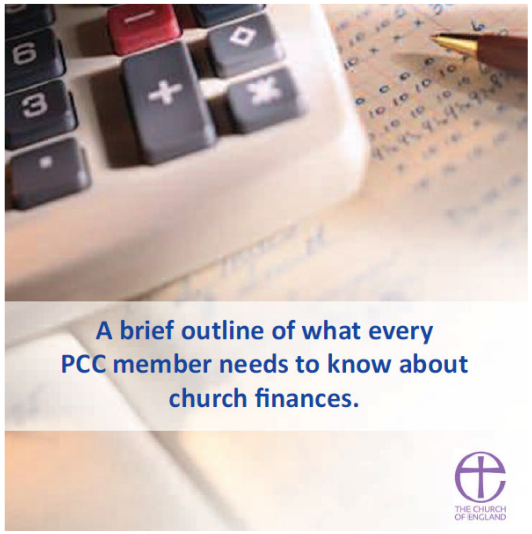
Resources (click on links)

- Money Matters newsletter

- Trusteeship leaflet



- Finances for PCC members



Julie Churchyard

Edmonton Area Finance Adviser

Telephone : 0203 837 5015

Email : edmontonafa@london.anglican.org