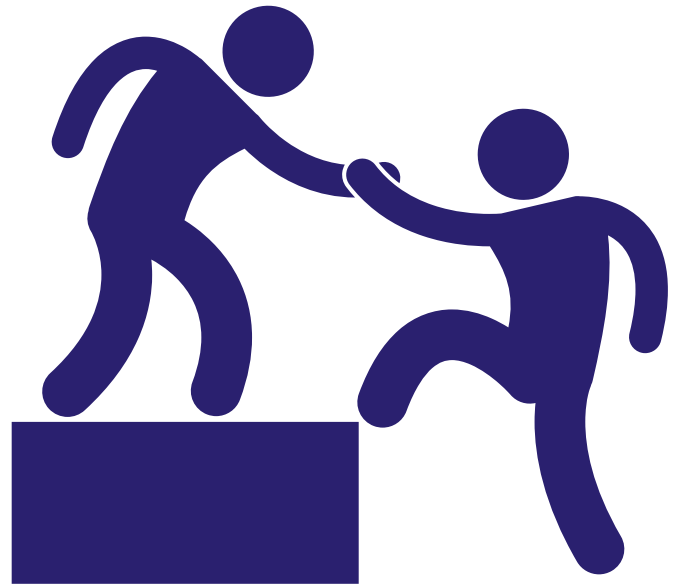


www.leeds.anglican.org



TREASURER FORUM

SESSION 5

Tuesday 9th September 2025

 THE CHURCH
OF ENGLAND

Diocese of Leeds

AGENDA

- Welcome
- Aims & Objectives of Forum (Janet Edmond)
- Treasurer Ambassadors
- Church Budget Planning & Training (Mike Moss)
- Managing Charity Reserves (Lydia Groenewald)
- Cornerstone – Introductory sessions (Janet)
- Digital Clinics (Janet)
- WhatsApp Group Update (Jenni Robinson)
- Independent Examinations Update (Jenni)
- Breakout rooms
- Q&A session

TREASURER AMBASSADORS

We have 10 Treasurer Ambassadors, covering each Episcopal Area, plus an additional 6 treasurers who are happy to provide support and guidance regarding banking, systems and training.

Find out more about :

- being a Treasurer Ambassador
- offering your help to fellow treasurers

Register your interest on our website:

(more Ripon Area TAs needed!)

<https://www.leeds.anglican.org/how-we-can-help/finance-and-stewardship/finance-support/treasurer-forum/>

CHURCH BUDGET PLANNING

What does a church budget do?

A church budget is an attempt to estimate for the coming year(s) how much income the church will have and what outgoings are expected.

Why should a church budget?

A church should budget so that they can effectively determine their mission. There is no use planning major activities without considering where the funding for it will come.

Going forward a budget will be essential to inform the share discussions your church will have with the diocese and may strengthen your cause.

When?

I would recommend developing a budget in the autumn each year for the following year(s).

BUDGET TRAINING SESSIONS

		2023 Actuals £	2024 Actuals £	2025 Estimate £	2026 Budget £	2027 Budget £	2028 Budget £
Income							
Voluntary giving							
Regular giving		£6,088					
Collections at services		£1,000					
All other giving and voluntary receipts, including special appeals (recurring and one off)		£6,191					
Gift Aid recovered (regular giving and one-off donations)		£3,068					
Legacies received (capital value)		£0					
Grants (including recurring and one-off)		£0					
Activities for generating funds							
Fundraising activities (gross proceeds)		£0					
Income from investments							
Dividends, interest, income from property etc		£278					
Church activities							
Fees retained by PCC (weddings / funerals)		£876					
Trading activities (gross proceeds) NOT fundraising		£11,734					
Other incoming resources							
Other receipts / income not already listed		£0					
Total income / projected income		£29,235	0	0	0	0	0
Expenditure	(Notes)						
Cost of generating funds							
Cost of fundraising activities		£0					

- Parish Share Agreement: 3-Year Agreement
- Provide guidance & resources to help with 3-year budget forecasting
- On going 1-2-1 support from Parish Support Accountant

3-Year Budgeting Template

BUDGET TRAINING ONLINE SESSIONS (1 hour)

Register Your Place on a Budget Training Session

Monday 20th October at 6.30pm, register [here](#).

Thursday 23rd October at 1pm, register [here](#).

Tuesday 11th November at 6.30pm, register [here](#).

Wednesday 26th November at 1pm, register [here](#)



WHAT ARE CHARITY RESERVES

Reserves are unrestricted cash and investments that are not already committed or designated.

They exclude:

- Fixed assets (e.g. buildings)
- Designated funds already set aside for a specific use
- Restricted and endowment funds

These are your free reserves available to support the PCC's ongoing work and future plans.

WHY RESERVES MATTER

Accountability & transparency

PCC members must understand and manage the reserves they're responsible for and monitor the level of reserves held throughout the year.

Good stewardship

Reserves should be used to benefit the parish, not just saved "for a rainy day" and can strengthen the church's resilience e.g. against a drop in income or the demands of a new project.

Planning and confidence

A clear reserves policy helps guide decisions and reassures donors and the congregation. It will inform the budget process – is it a balanced budget or do reserves need to be drawn down or built up?

HOW MUCH SHOULD WE HOLD?

There's no fixed formula, your reserves should reflect your PCC's unique circumstances.

Consider these questions when setting your reserves level:

- What risks do we face? (e.g. urgent repairs, income fluctuations)
- What future costs are likely? (e.g. building maintenance, increased utilities)
- What do we need to protect? (e.g. essential costs such as insurance or wages)
- What level of reserves would allow us to respond confidently?

BEST PRACTICE FOR PCCS

A simple reserves policy might include:

- Emergency fund: for unexpected costs (e.g. boiler breakdown)
- Contingency fund: for rising operational costs
- Planned spending: where future income won't cover costs
- Cash flow buffer: to manage timing of income and expenses

The policy should be reviewed regularly and adjusted as needed.

The Charities SORP requires disclosure of a charity's reserves policy within your annual report, as well as the level of free reserves you hold, and if you're not meeting your policy outline how you will in future. If you don't have a policy this must be disclosed.

WHERE TO GO FOR HELP

- Charity Commission CC19 - Charity reserves - building resilience <https://www.gov.uk/government/publications/charities-and-reserves-cc19/charities-and-reserves>
- PCC Accountability <https://www.parishresources.org.uk/wp-content/uploads/PCC-Accountability-5th-Edition.pdf>
- You can also contact Jennifer Robinson for more help, email: jennifer.robinson@leeds.anglican.org or phone: 0113 353 0231

CORNERSTONE

Cornerstone Welcome Video



Welcome

A brief introduction to the platform...



CORNERSTONE

CORNERSTONE- Online Generosity Tool



- Helps to analyse and increase understanding of your church's giving culture and financial situation. Identify areas for growth.
- Grants Database for churches, with over 600 grants
- 40+ Learning Pathways with easy steps to work through e.g. Celebrating a Generous Christmas
- Free to use – registration needed via Stewardship team.
- "Introduction to Cornerstone webinars" (Nov 2025) – [Find out more](#)



CORNERSTONE - Introductory Sessions (1 hour)

BOOK YOUR PLACE



Tuesday the 11th November at 1pm, register [here](#).

Wednesday the 12th November at 6.30pm, register [here](#).

Tuesday the 18th November at 6.30pm, register [here](#).

Thursday the 20th November at 1pm, register [here](#)



CORNERSTONE

1-2-1 DIGITAL CLINICS (1-hour sessions)

Book Your Session

16th September - Harrogate St Peter [Book Here](#)

22nd September - Richmond St Mary [Book Here](#)

3rd November - Leeds, Church House [Book Here](#)

10th November - Wakefield St Catherine [Book Here](#)

17th November - Huddersfield Parish Church [Book Here](#)

24th November - Bingley, Trinity Centre [Book Here](#)



TREASURER WHATSAPP GROUP UPDATE

Following recent issues with spam accounts sharing inappropriate images and suspicious links (often to investment or trading groups), we've taken steps to improve group security:

- Group invite links have been reset and will no longer be posted publicly.
- Treasurers wishing to join the group will be sent a link direct

To help keep the group safe and relevant:

- Only click links that are clearly related to the ongoing conversation.
- Avoid engaging with links to external groups, especially those promoting financial schemes or unrelated content.
- Report any suspicious activity to the group admin immediately.

Thank you for helping us maintain a safe and respectful space.

If you would like to join the group please email jennifer.robinson@leeds.anglican.org for the link

INDEPENDENT EXAMINATION SURVEY RESULTS

Fee Breakdown

- Accounts preparation and examination
 - Count: 6
 - Average fee: £568
 - Min-Max: £0 - £1,200
 - Individual fees: £1,200, £980, £750, £480, 2 parishes reported no charge
- Examination only
 - Count: 13
 - Average fee: £130
 - Min-Max: £0 - £504
 - Individual fees: £504, £500, £360, £300, 7 parishes reported no charge

Quality of Service Ratings



Average Fee by Episcopal Area

- Bradford: £341
- Huddersfield: £284
- Leeds: £323
- Ripon: £0
- Wakefield: £0

Please consider that this is from a very small sample size and may not represent actual averages

Recommendations

WYCAS (parishes within West Yorkshire only) - <https://www.wycas.org.uk>
Hart Wright Accounting (Crosshills) - 01535 444500

Key Takeaways

- High satisfaction with examiner services
- Majority of examiners work voluntarily (or as one parish reported, for the cost of 2 pints in the pub!)
- Limited availability of examiners for recommendation due to workload constraints, highlighting the need for a more examiners

INDEPENDENT EXAMINER REGISTRATION

To register your interest in being an examiner for other parishes, please complete the form linked below, this will also be published on the Independent Examination page on our website.

<https://forms.office.com/e/z3i0aD4zg3>

Responses will be stored securely and we will not post anyone's contact details on our website, we will have a notice on the Independent Examination page to ask people to contact us for recommendations.

BREAKOUT ROOMS

Optional topic: What feedback do you have on the Parish Finance Support pages and what would you like to see added or improved?

Feel free to discuss anything else that's on your mind! If your group has any feedback about the website, please nominate one person to share it with the wider group after the breakout session.

15 minutes

Q&As

Q: Has anyone used Parish Buying for oil? Was it cheaper than a local contractor?

A: No responses to this question, if you have feedback please let us know.

Q: Has anyone used Trinitas instead of Ecclesiastical? Ecclesiastical increased premiums by around 15%.

A: One attendee reported switching to Trinitas with a ~40% lower cost and no paperwork issues, but noted Trinitas requires full upfront payment unless using a third-party credit provider. Another attendee had issues with Trinitas being slow to provide documentation after coverage started.

Q: Is digital giving effective in deprived parishes? Any data on its impact?

A: No specific statistics provided, but digital giving is growing, especially for life events (weddings, funerals). Fundraising benefits from card readers; some churches use tokens or envelopes to symbolise giving for those who donate online or via direct debit. Digital donations tend to be higher than cash. Using platforms like Give A Little helps clarify donation purposes.

Q&As

Q: Has anyone had delays with HMRC making Gift Aid payments when using Data Developments?

A: No delays through Data Developments or direct with HMRC, all responses reported quick payments.

Q: How far back can you go with Gift Aid claims?

A: Within 4 years of the end of the financial period in which the donations were received for Gift Aid. 2 years for GASDS.

Q: Has anyone had issues with CAF bank?

A: Some attendees reported being unable to receive OTPs and others noted changes to transaction references disrupting accounting software.

BANKING FEEDBACK

There was a longer discussion around banking in general and the issues people are facing with several banks. We have created a banking survey to collect feedback about banks parishes are using so that we can better understand the problems people are facing and see if there is a bank that we could recommend based on parish feedback.

The link to the survey is below, if you have time please complete the survey whether your experience has been positive or negative. We will run the survey until the next Treasurer Forum meeting and provide feedback.

<https://forms.office.com/e/9JTsfEXnFX>

Thank you!

We'd like to extend our sincere thanks to Mike Moss and Lydia Groenewald for their excellent presentations at this Forum meeting, to all our Treasurer Ambassadors for their continued support, and to every Treasurer who helps make these gatherings such a positive and engaging experience.



Diocese of Leeds

We'd love to hear your feedback on the Treasurer Forum.
Our aim is to make these meetings as helpful and relevant as possible, ensuring they offer both practical support and a sense of community for Treasurers across the diocese.

Janet Edmond

Senior Stewardship Officer

Jennifer Robinson

Parish Support Accountant

Contact details:

resourcingparishes@leeds.anglican.org

0113 2000 0540

linktr.ee/treasurerforum

