

TRUSTEES OF BURY UNITARIAN CHURCH

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees present their report for the year ended 31 December 2020

The church was established on 1 January 1970 by a merger of the Unitarian congregations of Bank Street Bury, Chesham Bury and Heywood. It is governed by a Trust Deed dated 14 January 1985. The Trustees were registered as a charity with the Charity Commission on 13 December 1999, the registered number being 1078570.

The Trustees holding office during the year were:

Susan Holt*	Chair of Trustees & Treasurer
Roy Wilkinson	
O Robin Ainsworth*	
John Fitzpatrick*	Deputy Treasurer
Neville Kenyon	Deputy Chair of Trustees
Roger Mills	Property Steward
Molly Ratcliffe	
Janet Thatcher	
Marian Price	
Margaret Pollard	

*Holding Trustees

Object, Organisation and Activities

The church exists for the Worship of God and the religious, moral and intellectual development of the congregation, who may from time to time assemble therein for such purposes; provided that no regulation shall at any time be made whereby the acceptance of any creed, article or confession of faith shall be established as a condition of holding the office of Minister or of church membership.

The Trustees are an independent body working in conjunction with the church committee and the Minister. Their responsibilities include the up-keep of the church premises and the cemetery at Holebottom; the support of the ministry and the regulating and maintenance of church funds and investments.

The Church and ancillary rooms are used not only by members of the congregation but also by other groups and organisations within the local community area. Activities include meditation, book readings, music exams, workshops, A.A. meetings, musical and charity functions.

The attached financial statements show the current state of the finances which the Trustees consider to be sound.

Approved by the Trustees on 1st March 2021 and signed on their behalf by

Susan Holt Chair to the Trustees

TRUSTEES OF BURY UNITARIAN CHURCH

Statement of Financial Activities for the year ended 31 December 2020

		£	£	£	2020 £ Total Funds
	Note	C.I.P	Restricted	Unrestricted	
INCOME					
Dividends & Interest		255	19,525	29,154	48,934
Ground rent - St Mary's Place				48	48
Car park receipts				11,638	11,638
		255	19,525	40,840	60,620
EXPENDITURE					
Ministerial expenses	2		31,242		31,242
Manse expenses	2			530	530
Church expenses	2			30,963	30,963
Grants		175			175
		175	31,242	31,493	62,910
Net income for the year		80	-11,717	9,347	-2,290

TRUSTEES OF BURY UNITARIAN CHURCH

Balances Sheet as at the 31 December 2020

	Note	£ CIP	£ Restricted	2020 £ Unrestricted	Tot
Fixed Assets					
Church property	3.a			99,887	
Manse property	3.a			167,183	
Holebottom cemetery & land (wo)	3.a			0	
Investments	8	5,737	751,820	712,212	1
Current Assets					
Cash at bank		109	7,903	47,918	
Sundry debtors & prepayments		71	5,063	9,842	
Current Liabilities					
Sundry creditors & accruals			-62	-3,245	
Net Assets		5,917	764,724	1,033,797	1
Capital Funds					
General fund	10			623,483	
Ministry fund	10		760,339		
Helen Grundy Bequest for Congregation	10	4,090			
Shaw/Holt	10	1,647			
Accumulated Income					
General Fund	7			410,314	
Ministry Fund	8		4,385		
Helen Grundy Bequest for Congregation	6	0			
Shaw/Holt	6	180			
		5917	764,724	1,033,797	1

TRUSTEE OF BURY UNITARIAN CHURCH

NOTES TO THE ACCOUNTS YEAR TO 31 DECEMBER 2020

1 Accounting policies

a. Basis of Preparation

These accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities.

b. Funds Structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor.

Unrestricted funds are funds which the Trustee is free to use for any purpose in furtherance of the charitable objects.

Capital In Perpetuity funds, (C.I.P.), are funds which the Trustee cannot use the Capital sum but can use the income in accordance with specific restrictions imposed by the donor.

c. Incoming Resources

All incoming resources are brought into the accounts in the period when they are received.

d. Resources Expended

All expenditure accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

e. Depreciation

Depreciation has not been provided on the Church property including furniture, fixtures & fittings and the organ, also the Manse property at 33 Ashworth Street, Bury, as it is considered that the current market value exceeds the aggregate cost to date.

The cemetery at Holebottom has been fully depreciated.

2. Expenses

Ministerial

The main expenditure has been on the Ministers stipend £27,682 and Community Charge £1,678.

Manse

The main expenditure has been on ground rent £250 and insurance of £171.

Church

The main expenditure has been on electrical work £7,982, front and back doors £8,119, roof £5,976 and insurance £3,300,

TRUSTEES OF BURY UNITARIAN CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020 (CONT)

3 Fixed Assets

a.	Property	£	£
	Church premises at cost	84,925	
	Improvements to date	5,160	
			90,084
	Manse premises at cost		167,183
	Holebottom cemetery	999	
	Less Depreciation	<u>999</u>	
			0
	Church furniture, fixture & fittings	5,663	
	Organ	4,140	
			9,803
			267,070

The title for the Church land and buildings and the cemetery and land at Holebottom are held in the names of the Holding Trustees and the deeds are deposited with Butcher & Barlow, 2-8 Bank Street, Bury BL9 0DL.

b. Investments

The schedule of investments is shown in Note 8 on pages 7 and 8 of these accounts. The changes in investments during the year are itemised in Note 9 on page 9.

All investments certificates are held on behalf of the Trustees by James Sharp & Co, The Exchange, 5 Bank Street, BL9 0DN.

4 Contingent Liability

There are no contingent liabilities.

5 Reserves Policy

A policy has been agreed by the Trustees that a balance must be held in the General Fund which will pay for two year's expenditure for the Minister, Manse and Church upkeep. This equates to approximately £110,000.

Notes to the accounts year ended 31 December 2020

6 Restricted Funds

	Balance 01.01.20	Incoming Resources	Expended Resources	Fund c/f
Ministry Funds	16,102	19,525	31,242	4,385
	<u>16,102</u>	<u>19,525</u>	<u>31,242</u>	<u>4,385</u>

7 Unrestricted Funds

General Fund	400,967	40,840	31,493	410,314
	<u>400,967</u>	<u>40,840</u>	<u>31,493</u>	<u>410,314</u>

7a C.I.P Funds

Helen Grundy - Congregation	0	175	175	0
Shaw/Holt	100	80	0	180
	<u>100</u>	<u>255</u>	<u>175</u>	<u>180</u>

BURY UNITARIAN CHURCH COUNCIL

Receipts and payments account for the year ended 31st December 2020

	2020	2019	
Shevi Trust PI/Medidogs		142	610
Donations and subscriptions		417	469
	911	945	
	1625	2226	
	-288	25	
	395	233	
Communications/worship		2232	3277
	7228	15942	
Property management		3340	0
	-39	-8	
	<u>15,963</u>	<u>23,719</u>	
	4798	7695	
	142	0	
	241	451	
	815	4100	
	285	247	
Tax reclaimed (gift aid)		2170	2586
	1504	4232	
Trustees property manager		3340	0
	<u>13295</u>	<u>19311</u>	

		-2668		-4408
01.02.20	Receipts		Payments	31.12.20
	33947	13295	15963	31279
	313	0	150	163
	394	54	0	448
	82	0	0	82
	334	0	0	334
	35070	13349	16113	32306
Represneted by				
	Barclays			5416
	CAF			26499
	CIH			311
	C & W float			80
				32306

TRUSTEES OF BURY UNITARIAN CHURCH

Notes to the accounts for the year ended 31 December 2020

8 Schedule of Investments

	Original cost or valuation	Valuation 31.12.19	Gain/Loss 31.12.20	Valuation 31.12.20
	£	£	£	£
MINISTRY FUND				
Preference Shares				
11000 8.75% cum irred pref shares Aviva	16,852	16,830	660	17,490
10,800 8.7/8% cum irred pref shares General Accident	16,793	16,470	324	16,794
11000 9% SR 'A' non-cum pref shares NatWest Bank	17,714	17,529	154	17,683
7000 10.25% cum pref Wadsworth & Co	9,899	11,375	-980	10,395
43000 REA holdings plc 9% cum pref £1	48,751	39,560	-4,408	35,152
25000 Ecclesiastical Insurance Office 8.625% pref 100p	28,470	39,500	625	40,125
Water				
4,000 United Utilities Group PLC ord 5p	23,137	37,992	-2,192	35,800
Investment Trusts				
29,000 Scottish Mortgage & Trust	8,981	170,085	181,975	352,060
828 Lowland inv co ord 25p	8,463	9,227	689	9,916
2,300 Edinburgh invest Trust .25	10,395	10,395	2,163	12,558
Unit Trust				
3422.42 units COIF Charity Investment Income Fund	21,817	57,806	4,535	62,341
Investment Trusts				
34,000 Hendersoon High Income Trust ord 5p	27,981	66,130	-16,150	49,980
8,750 Merchants Trust ord 25p	35,131	48,475	-9,363	39,112
1,500 Murray int Trust .25p	14,382	14,382	2,568	16,950
13,514 Troy income growth .25p	9,534	9,534	372	9,906
20,000 National Grid idx/lkd sn	25,146	25,146	412	25,558
	323,446	590,436	161,384	751,820

TRUSTEES OF BURY UNITARIAN CHURCH

Notes to the accounts year ended 31 December 2020

9 Movement of Investments

The following investments were purchased during the year

	Book cost	Valuation	unreal
	-	31.12.20	loss
General Fund			
Alliance Trust	10,683	13,515	2,832
Lowland Inv	5,126	6,586	1,460
Troy in .25	1,048	1,089	41
	16,857	21,190	4,333
Ministry Fund			
National Grid	25,146	25,558	412
Murray Int Trust	14,382	16,950	2,568
Lowland Inv	5,126	6,586	1,460
Troy inc .25p	9,534	9,906	372
Edinburgh inc .25p	10,395	12,558	2,163
	64,583	71,558	6,975

The following investment were sold during the year

	date of sale	no.of shares	Book value	Carry cost	Proceeds of sale
General Fund					
New City high yeild	04.05.20	25,000	15,463	15,050	11,141
M & G Charibond	16.10.20	895	1,048	1,113	1,110
			16,511	16,163	12,251
Ministry Fund					
New City high yeild	04.05.20	100,000	64,527	60,200	44,565
M & G Charibond	16.10.20	16,283	20,721	20,248	20,194
			85,248	80,448	64,759

10 Capital Funds

Balance 01.01.20	Realised gain(loss)	Unrealised gain(loss)
£	£	£

General Fund	696,759	-3,912	-69,364
Ministry Fund	614,643	-15,689	161,384
Helen Grundy Bequest for the Congregation	4,939		-849
Shaw/Holt Fund	1,988		-342
	<u>1,318,329</u>	<u>-19,601</u>	<u>90,829</u>

11 Approval of Accounts

The Statemnt of Financial Activities for the year ended 31 December 2020 and the Balance Sheet at that date together with the Notes to the Accounts set out on pages 4 to 9 were aapproved by the Trustees on the 1st March 2021 and signed on their behalf by

Susan Holt

Chair to Trustees & Treasurer

TRUSTEES OF BURY UNITARIAN CHURCH
REPORT OF THE INDEPENDENT EXAMINER
TO THE TRUSTEES OF BURY UNITARIAN CHURCH

I report on the accounts of the Trustees of Bury Unitarian Church for the year ended 31 December 2020 as set out on page 1 to 9.

Respective responsibilities of Trustees and Examiner

As the Trustees, you are responsible for the preparation of accounts: you consider that the audit requirements of Section 43(2) of the Charities Act 1993 (the Act) do not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 47(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from your Treasurer (acting on behalf of the Trustees) concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination no matter has come to my attention:

- (1) which gives me cause to believe that in any material respects the requirements, to keep accounting records in accordance with Section 41 of the Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act, have not been met, or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date27.01.2021.....
Signed ...K Salt.....

TRUSTEE CHAIRMAN'S REPORT FOR 2020

This report must be the most unusual one that I have ever had to give all because of COVID19 something that we had hoped would not be with us for very long but unfortunately that turned out not to be the case. We had just agreed to meet 4 times a year instead of 5 but as it turned out we only met once together and once with the aid of zoom.

Although the church has not be used many times during the year for insurance purposes it had to be inspected 3 times a week which meant that the appointment of a property manager became very timely indeed. Many jobs were carried out during the year with the back door being replaced and the front doors adjusted so that the automatic opening has helped to make them easier to use.

The roof once again had to be repaired and although we have had strong winds and huge downpours and snow it seems to be flood free.

After much discussion and lengthy explanations it was decided that the old electric boards were past there best and the additional ones made the use very complicated and therefore they should all be replaced by one new boards. During the work it was found that extra electrical work would be required and so it ended being more expensive and time consuming than was originally thought.

Holebottom Cemetery has been mowed and weeded throughout the year, also the hedges have been trimmed and some tree pruning has taken place. A careful watch is still being made for any vaults that may be damaged. We have paid our Minister the new stipend for the year and also the pension contribution that was due plus her ministerial expenses. Although the during the majority of year the expenses were not for visiting but for delivering services and callenders which enabled members to still feel that they were part of the congregation even though we were not always meeting together.

My thanks once again to all the Trustees for their input whether in the meetings, on the phone or by email, so that we were able to make decisions to keep the Church building and holebottom safe and in good order for when we eventually return to a more normal situation.

Susan Holt

Chair to the Trustees

Annual Report for 2020: Minister

2020 was my fourth full calendar year as minister with Bury Unitarian Church, and I think it's safe to say it will prove memorable.

It hardly needs to be said that the year was disrupted: as you will have read in the annual report from the Chair of the Congregation, services and social events ran as usual until mid-March, when we had to close the church building due to Coronavirus risks. Looking back, almost exactly eleven months later, it is hard to imagine that we hoped we might be able to open that Easter.

We had periods of being open for worship, albeit it with restrictions both in what we could do (we could not sing, or have social time together) and in how many of us could gather (during the restrictions the maximum number we could safely accommodate even in our large and airy worship area was sixteen. The in-person services were greatly enhanced once we decided to ask Barrie Brailsford to return to play for us: everyone spoke of the 'lift' it gave to worship when we had live music.

Over the year we held twenty-five services in the church building. Most of our worship in 2020 was carried out 'virtually'. From the beginning of the lockdown everyone received a weekly service to read through at home or on the phone with friends. Initially this was sent out by email and post, but once the Royal Mail started struggling to maintain its services, many people (around twenty) now receive their services and a weekly pastoral letter delivered through their door. I would like to thank Ade for all his help with these deliveries, which he gives as my husband and a church member, rather than as any part of his work as the church property manager.

In mid-June we started offering Sunday morning services on Zoom, so that those of us with internet access, or who wanted to join by telephone, could worship together in virtual space. When we worship in Zoom we can see and hear each other, and we can stay for a chat after the service is over. We have held over thirty Zoom services, including a Christingle Service, and an online communion: we have suffered very few technical errors (though there has been a small number of user errors). As with so many things during lockdown, there are constant small adjustments to how the service runs. Several members have been taking the opportunity to visit other churches' Zoom services, and I actively encourage this: there will never be another time (or at least I pray that there will not) where it is so easy to 'travel' all over the country (and the world) visiting other churches and experiencing other worship.

Our at-home and Zoom services are distributed to everyone on our mailing lists, and reach several people who are not Unitarians and/or not local to Bury. We have had several visitors, both occasional and newly-regular, and even once we can meet again in person with no restrictions, I am committed to continuing with an online worship opportunity.

Of course, as well as worship, the way in which pastoral care is arranged has changed almost beyond all recognition. Although there have been periods where it has been legal and safe to have chats with people on their doorsteps, these have been few and far between, and the vast majority of individual pastoral care has been by phone, email,

text, or WhatsApp. I have also been writing a pastoral letter every week which has gone out to every member and several friends.

This year has shown us many things, and one thing it has shown us very clearly is that we are a very loving and supportive church community. Whenever I am in touch with anyone, I hear about all the other contacts that person has enjoyed, and how supported and loved they've felt. This is what a church should and must be, and I am very proud of everyone.

This year has been difficult for everyone, and it has been a challenging year as a minister (if there was a module on 'ministry during a pandemic' during my training, I was obviously away that week, as were all of my colleagues). But it would have been utterly impossible without the support of everyone in the congregation. Without everyone's adaptability and good grace in the face of constant bewildering change, and without everyone's support of one another, my work would not have been possible.

I want to thank the Church Officers (Anne Mills, Betty Kenyon, John Fitzpatrick, and Roger Mills) and Susan Holt as Chair of the Trustees for their work and their support during this year for which they weren't trained, either. Behind the scenes this year there have been hundreds of emails, dozens of decisions, and much prayer and thought and discussion. The Church Officers do their work voluntarily, of course, and have continued to do so despite all the personal challenges we've all faced this year. I do not want to say that they have worked tirelessly, because that would diminish how tiring I know this year has been. They have, however, worked hard, and lovingly, and with commitment, in the face of that tiredness!

The Church Officers have also been enormously supportive of me both personally and in my ministry, and have truly shown that the ministry of a congregation is not carried out just by the minister. In this most turbulent of years their support has been particularly valued and particularly noticed.

I offer particular thanks to Anne Mills, who has been a stalwart in her positions of Chair of the Congregation and Church Secretary. These are always demanding posts, and have been particularly so this last year. I know that Anne's work is noticed, valued, and appreciated by us all.

As we move forward through 2021 and through this pandemic, I am very optimistic about the future of our church community. Throughout this year of pain, disruption, loss, and sadness, we have remained intact. We have proved, beyond any doubt, that our community is strong, resilient, and loving. We have shown that Bury Unitarian Church is not that beautiful building in Bank Street which we all love and miss. Bury Unitarian Church is us.

Rev. Kate Brady McKenna: Minister.

Annual Report for 2020: Chair of Congregation

In the January, 2020, Calendar, the Minister wrote that she hoped for another successful year for us; it would be good not to experience a period without grief, pain, bad or worrying news, but if we did, we would support each other through whatever had to be endured. For two and a half months, we continued as usual, but became increasingly aware that reports from Wuhan indicated that Coronavirus was swiftly spreading worldwide. By mid-March, the decision had been taken to close the church-premises completely, and we have never opened totally since.

During January and February, all the usual services and formal meetings took place; the Lunch Circle, the Book Club, the Camera Club, and the Women's League met regularly; coffee was served on Saturday and Sunday mornings, and the Traidcraft stall was open. In January, Kate introduced a "Second Sunday Lunch" session, and Anne Mills, the GA V-P presented the Junior Church Prizes. Anne also conducted the Women's League Service, in February, when the Manchester District held its AGM, at Bury. Donations to the Foodbank continued; we attended Rochdale's Film Evening. Our annual Quiz Evening was very successful, and the profits went to church-funds, Hope for Justice, and Médecins Sans Frontières; we also took the decision to support the Woodland Trust. We survived Storms Ciara and Dennis. On the first Sunday in March, we were informed about The Peace Forest in Rossendale, to which we sent a sizeable donation. We held a Give and Take event; we planned a trip to "Phantom of the Opera", in Manchester.

Alas! From March 17th, none of this was to be; we entered the realms of lockdown, self-isolation and social-distancing. Our services, written by Kate, and distributed by her, were read at home; later, some of us managed to join services by Zoom, but, sadly, this excluded many members. When we *were* allowed to hold services at church, stringent restrictions had to be observed, and November saw us back in lockdown, once again; the church-officers spent a great deal of time debating when we might reopen, and under what conditions. None of this was what we were used to, or wanted.

Some regular groups transferred successfully to Zoom: the Camera Club, the Book Club, Saturday Coffee; more and more formal meetings moved to Zoom, too. We adapted as best we could, and did amazingly well! We poured out our hearts and souls into each calendar, with great creativity!

On April 1st, our church-community increased by one, with the birth of Ethan; congratulations to Lorraine and Pete! Sadly, we lost two long-term members with the deaths of Alf Howson and Dorothy Roberts, both of whom are remembered with affection, and much-missed. Our best wishes go to everyone who has suffered ill-health, during 2020; get well soon.

Finally, on behalf of the whole congregation, I offer heartfelt thanks to Kate and Ade, both of whom have worked indefatigably, during the past year and into 2021. Ade began his job as our Property Manager, just over a year ago, and has taken on a multitude of tasks---all carried out with quiet efficiency and professionalism; this has relieved pressure on Roger and Peter, and we thank them, and Howard, the fourth member of our practical HARP Team. Once Zoom services began, Ade assisted Kate by providing technical support. It is to Kate, however, that we owe the greatest appreciation and gratitude---for all her services, particularly on Remembrance Sunday and at Christmas;

for all the time and care she has devoted to our congregation; and for the hours and energy spent in her ministry towards each of us individually. 2020 was a difficult year for everybody; 2021 sees us still in uncertainty, but we know that we have been held and heard, in so many ways, by our Bury Unitarian community. Let us hope and pray that, by the end of this year, we can be fully-open, permanently, and able to take up the reins of church-life, together and in freedom. Thanks to everybody for coping and adapting, and for keeping our church viable, despite problems.

Anne Mills: Chair of Congregation and Church Secretary, March, 2021.