



*Orthodox Church of The  
Nativity of the Mother of God*

*Archdiocese of Thyateira in the  
Ecumenical Patriarchate*

**BLACK COUNTRY ORTHODOX TRUST**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

**REGISTERED CHARITY NUMBER: 1082272**

Black Country Orthodox Trust, in pursuit of its aim to advance the Orthodox Christian faith, operates the Orthodox parish at Palfrey in Walsall in the West Midlands, under the jurisdiction of the Greek Archdiocese of Thyateira Great Britain and Ireland, to serve the Orthodox faithful of whatever nationality who live in the Black Country and local areas, and to be an Orthodox presence in the whole community.

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## **REPORT OF THE TRUSTEES OF BLACK COUNTRY ORTHODOX TRUST**

The Charity Trustees present their report together with the financial statements of the charity for the year ended 31st December 2020. The financial statements comply with both the Charity's Constitution and the Charities Act 2011.

### **Objectives and Activities**

The objects of the Charity are the advancement of the Orthodox Christian faith as contained in Holy Scripture, as practised in the life of the Church, as confirmed by the ecumenical and local councils and as interpreted, preserved and taught by the Great Church of Christ, the Ecumenical Patriarchate of Constantinople.

To carry out these objects, the Charity runs the Orthodox parish of the Nativity of the Mother of God in Palfrey, Walsall, and works for the Orthodox Church in the wider community and for an active part in the whole local community. Within the structures of the Orthodox Church, the parish is in the jurisdiction of the Archdiocese of Thyateira, Great Britain and Ireland, by whom it is currently charged to conduct the services and other matters primarily in English, so as to be accessible to Orthodox of all backgrounds and to enquirers.

### **Public Benefit**

The trustees continue to give regard to the Charity Commission's general guidance on public benefit (Charities and Public Benefit) in relation to the charitable purpose of the charity. In the opinion of the trustees, the objectives of the charity as detailed above fall within the remit of 'for public benefit'.

**The purpose of BCOT** is to run the affairs of the Orthodox parish of the Nativity of the Mother of God in Walsall, in the Archdiocese of Thyateira and Great Britain, under the Ecumenical Patriarchate. It owns the church building and the former church house next door in Dale Street, and under the Archdiocese supports the clergy and the pastoral and liturgical life of the parish. The Trustees have the first responsibility for these matters. Day-to-day practical affairs are dealt with by the Parish Committee which reports to the Trustees.

**The Trustees**, besides routine business, were occupied with three issues: the negotiations on pay and conditions for Father Emilian Bratu, the development of the Church House, and the management of the Covid crisis. The last took much time: at each change in the national situation, judgements had to be made on how to put it into practice, considering the claims of the government, the directions of the archdiocese, the needs of the people, the future of the parish and the human resources of the workers.

**The Parish Committee** before the pandemic organised regular refreshments after the Sunday services and a social for the feast of Theophany (January 6<sup>th</sup>); during the lockdowns, appropriate hospitality for the Archbishop's visit and for St Nicholas' day, gifts for the children instead of the usual party. It supported the Sunday school when it could function, and organised fundraising for local charities. It advised on and fully implemented the procedures required for the pandemic, not only in housekeeping but in the Sunday stewarding scheme. It organised a visit from Walsall Council Environmental Health to advise on the Covid precautions. The Health and Safety officer prepared and presented a comprehensive Fire Risk Assessment to the Trustees. It established a small stall offering icons and other church goods to raise funds for a local charity and facilitated donations of food to the local drop-in centre.

**Clergy** The priest in charge is Father John Nankivell, who has served the parish since it was founded in 2000. In recent years the trustees have been seeking an assistant priest. From January Father Stefan Mircea helped in the parish until in February 2020 he was reunited with the Romanian church authorities. In January 2020 Father Emilian Bratu was introduced to the parish by the archbishop, who confirmed his appointment as a part-time temporary assistant to Father John until further notice. He and his family were living in Sheffield and it was hoped that they would eventually be able to settle in Palfrey.

## **Achievements and Performance**

**Church life.** Until March 2020, as hitherto, the normal full cycle of parish services was conducted in the church. As the community comprises many ethnicities the services were mainly in English. Sunday attendances in early 2020 averaged between 100 and 200. The parish kept contact both informally and liturgically with the local Orthodox communities of all jurisdictions. Three parishioners were appointed to education committees of the Archdiocese and the community was honoured to receive Archbishop Nikitas at their patronal celebrations on September 6<sup>th</sup>.

## **The pandemic emergency**

In early March 2020 Covid 19 appeared in the UK. The archbishop's office directed their clergy to comply with government directions. Normal activities were put on hold.

In Palfrey church, for a short time services continued, the Parish Committee having worked to make the building safe to comply with the official precautions against Covid 19: chairs, and the hall, as an extension of the church, were set out to admit as many worshippers as possible with the required "social distancing", and passages were clearly marked. Hand hygiene was organised and face masks were expected.

From March to July 2020 under Lockdown 1 and from November 2020 until Christmas under Lockdown 2 (when there was an official relaxation), there were no regular church services at Palfrey, in line with official restrictions. Instead, there were virtual "meetings" online on Sundays and at the Easter period attended by both priests, for seasonal prayers and hymns, which had a small but steady attendance. This enabled Father Emilian to take part, and it was hoped that they gave some continuity to the parish community. The church was available for private prayer, and the clergy were on call but not "face to face".

It was impossible to celebrate Easter in the community. At Christmas, to spread the numbers wishing to celebrate, several services were provided with a booking system, with satisfactory results. Between July and October, the normal services took place under the official conditions. The Parish Committee made a rota of stewards to monitor the premises during the Sunday services. Father Emilian came to Palfrey every week on Saturdays and Sundays for the Sunday services and baptisms and weddings. Sunday attendance in this period was typically between 80 and 100. Baptisms have taken up most of Father Emilian's free times in Walsall; there were 190 in 2020 – even allowing for the lockdowns – compared with 98 in 2019. During the week Father Emilian began routinely to take telephone calls to the office, which were diverted to him.

The work of the church was assisted by rotas of servers, singers, readers and doorkeepers, office workers and in practical ways by many others, all enriching the community spirit. Special thanks are due to the full-time parish worker, Marina Carrier, and to the Parish Committee members Irina Rollins, Steve Rollins, Nicoleta Tabacaru who was also Health and Safety Officer, and Tatiana Vasiliou who taught the Sunday schoolchildren when it was possible, for their unwavering commitment.

## **Charity Property**

The Charity owns the church building in Sun Street Walsall and the church house (the former vicarage) at 63 Dale Street Walsall. It acquired the freeholds, subject to restrictive covenants, of both church and church house and their grounds from the Church of England in 2005, having since 2000 occupied both properties under tenancy agreements from the Anglican Diocese of Lichfield. The church was valued for insurance at £3,381,877 from December 2019 to December 2020 and at £3,420,651 from December 2020 to December 2021. The church house was valued for insurance at £469,435 and £495,242 respectively for those dates.

**The church house** The conversion into flats, commenced in July 2019, was completed during the year. After the Covid19 lockdown in March, it was deemed that work could safely continue. The originally expected date of the contract was May 2020 but delays in obtaining supplies caused by the

pandemic meant that it was completed in August. At the year's end there was outstanding work on the landscaping and in particular the hard-stand parking area; also Flat 7, which however could accommodate Father Emilian at weekends. The letting of Flats 1 to 6, managed by professional agents, Marrion & Co, commenced in the autumn and all six flats were occupied by the year's end.

**The church** Work on the gallery, narthex, connecting staircase and storage space in the hall was completed during the year, and they came into full use. The lighting scheme was adjusted, the library books were moved upstairs and the gallery was when permissible used for meetings and the Sunday school.

In 2020 a grand new entrance was made between the hall and the narthex, and a new external door with steps into the car park was installed.

The mosaic of the Theotokos was completed and most of the structural work on the apse sufficient to support it; however the work of installation was held up by the pandemic, and meanwhile the mosaic was mounted temporarily in the hall, for proper display and veneration.

The church hall, normally for hire and social use, was adapted in March 2020 to be an extension of the church to allow for the maximum number of worshippers with social distancing measures. Since September 2020 the whole church building has undergone risk assessments to ensure compliance with the Health and Safety Acts.

### **Plans for Future Periods**

The trustees looked forward in 2021 to completing the restoration of the grounds following the church house development. Plans for securing a satisfactory arrangement with Father Emilian required further work. It was intended to bring to a conclusion the improvements, planned over many years, in the church building. They were mindful that the place of the parish in the Orthodox community of the Midlands is crucial and full of potential.

### **Finance**

During this period income received was £150,209 (£107,266 in 2019), expenditure was £172,840 (£134,505 in 2019). The considerable increase in income includes a loan amounting to £45,000 which is to be used towards the conversion of the church house. The closing total bank account balance at the end of this financial period was £12,381.

During this period, it became clear that market borrowing to cover the Church House development was unlikely to be available. Because of this, and the ongoing revision of the costs which showed the project to be well within budget, it was agreed in March to accept an increase in the private loan already authorised to a total of £65,000, with terms for repayment deferred for twelve months. The loan was completed in May; repayments have to date (September 2021) not commenced.

As a result of the lockdown, income from the Sunday collections, private services and hall lettings shrank to nothing. However, there was less impact on the standing orders and there were three substantial gifts of £5,000, £500 and £250. In July 2020, when the church re-opened, income from the services improved, especially from baptisms. From October there was income from the new Church House flats.

### **Reserves Policy**

The trustees continue to review the charity's requirements for reserves in light of the main risk to the organisation, a reduction of income.

To secure the financing of Father Emilian, the trustees resolved at their meeting in March to replace the reserve of £10,400 of the Charity's funds, intended to cover a year's pay for a part-time priest, with a reserve of £3,500 with which to cover a contract of three months for Father Emilian.

At the end of December 2020, the total reserves were £12,381, £7,995 of which is unrestricted. The considerable expenditure on the church house development means that this figure is not typical and comparisons with previous years are of limited value.

The long-term financial strategy of the trustees were contingent on the demands of this building work, which was expected to produce income in the future; it remains their intention to increase the level of the reserves by continually reviewing overheads and increasing income not only through rent from the property but by charitable donations and fundraising activities.

### **Update January 2021 to September 2021**

The trustees held ten meetings in this period, all but two of them virtually.

The Covid crisis continued to give much work to the Trustees and the Parish Committee. England entered Lockdown 3 in January and online Sunday meetings were resumed until July. An official break was permitted at Easter, when the church was opened with the format of Christmas 2020 but with no night-time services, so as to remove all responsibility from BCOT for possible crowds, which were illegal; several services were held with a booking scheme and in addition some were “streamed”. In July the church was opened, with some restrictions; “streaming” became regular. Although regular Sunday refreshments have not been resumed, it was possible in September to celebrate with visitors the patronal feast, especially Bishop Athanasios from the archdiocese. In this nine-month period 159 baptisms were performed. Father Emilian continued to come from Sheffield to Walsall for Saturdays and Sundays.

The church hall was re-opened for lettings from July, particularly for the Palfrey Big Local community holiday activities. We are grateful to PBL for a donation of tables and chairs.

In the church, structural work on the apse was completed and in September the mosaic was raised there.

At the Church House, the grounds had to be reinstated. A contractor cut the lawns and the landscaping plan was gradually developed. A tarmac car park and driveway were installed in March 2021.

Negotiations with the Diocese of Lichfield proceeded for the “overage” payment to them for the development of the Church House (as agreed in the transfer in 2005). With a view to Father John’s retirement a start was made on the Re-allocation of the jobs done in running the parish, and on a Budget plan for meeting the financial commitments of the next few years: paying Father Emilian, paying the diocese of Lichfield, and repaying the property development loan

### **Conclusion**

This period has been challenging both in organisation and financially. The finances have been held up mainly by the regular income from the numerous baptisms and the rents from the Church House, and we can be thankful for this. The structures and the ethos of the community however have changed. With the pandemic the actual bonds in the community of March 2020 were inevitably loosened, although individually contacts were kept up. Gradually in the autumn of 2021 these were being resumed, but meanwhile with so many baptisms new families were coming to the parish, who should be brought into the community. The difficulties of enabling Father John to retire, and of Father Emilian to take over from him, remain problematic while Father Emilian lives at a distance and his time with the parish is so fully taken up with baptisms. But we have life, and are thankful and hopeful for that mercy

## **Structure, Governance and Management**

### **Governing Document**

Black Country Orthodox Trust is an unincorporated registered charity based in the Metropolitan Borough of Walsall in the West Midlands. It is governed by a Constitution approved on 7<sup>th</sup> May 2000 and was entered on the Register of Charities by the Charity Commission of England and Wales on 4<sup>th</sup> September 2000.

### **Organisational Structure**

The charity has a committee consisting of at least three but no more than thirteen individuals. The committee may consist of a chair, up to nine elected committee members and three members co-opted by the committee members to hold office until the next AGM. The charity trustees are responsible for the strategic direction and policy of the charity.

### **Recruitment and Appointment of Committee Members**

All committee members are required to be members of the Church prior to being recruited as a charity trustee. One third (or a number nearest one third) of the elected committee members must retire at each Annual General Meeting (AGM) and new committee members are elected to replace those retiring from office. Every committee member must sign a declaration of willingness to act as a charity trustee before they are eligible to vote at any meeting of the committee. The board of committee members is well represented by a wide range of individuals from various aspects of the church community.

### **Trustee Induction and Training**

Whilst there is no formal induction process in place, all new committee members are invited and encouraged to visit the offices of Black Country Orthodox Trust in order to familiarise themselves with the organisation and the context within which it operates. The trustee will discuss the following aspects of the organisation with the new committee member and answer any questions arising.

- The role, responsibility and obligations of the charity trustees
- The main documents which set out the operational framework for the charity
- The current financial position as set out in the latest published accounts
- Future plans and objectives of the charity

In addition to the above, a copy of the latest Annual Report is given to all new committee members along with a charity trustee role description, a copy of the constitution, the Charity Commission's Trustee Handbook, the organisation's main policy documents and the latest financial statement

### **Risk Management**

Towards the end of this year the charity conducted an internal review of potential financial and governance challenges that they may face. This undertaking is still ongoing.

The trustee body has not formally conducted its own review of other major risks to which the charity may be exposed but systems have been established to mitigate any identified risks. The risk of not being able to adequately fund the charity is the biggest risk which is why the trustees have earmarked money as a contingency for emergencies. As and when required, trustees review, amend and update working procedures to help eliminate risks.

Procedures are in place to ensure compliance with Health and Safety for all visitors whilst on charity property. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity. Disclosure and Barring checks are made on all members of staff and potential new volunteers where appropriate. General Data Protection Regulations are adhered to as well as Vulnerable Adults and Child Protection policies regarding all work with children and families.

## **Responsibilities of the Trustees**

The trustees must hold a minimum of six meetings a year, there must be a quorum of four trustees present at each. They held ten meetings in 2020, all but one virtually, and the virtual Annual General Meeting on 29<sup>th</sup> November 2020

At each meeting trustees receive regular reports from the clergy and other groups. In 2019 a subcommittee the 'Parish Committee' was established to manage the day to day "housekeeping" of the church. They reviewed and updated procedures and attended as necessary to regulatory matters and oversaw the management of the activities of the Charity as described above.

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial position at the end of that year. In preparing these financial statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will not continue in existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charity (Accounts Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**This Report was approved by the Board of Trustees on the 7<sup>th</sup> October 2021 and was signed on their behalf by**

.....

**Anne Perks, Chair**

.....

**Georgina Nankivell, Secretary**

## **Acknowledgements**

Black Country Orthodox Trust would like to thank all of the faithful who support the parish with their donations, both great and small: and also to thank our Archbishop Nikitas of Thyateira and Great Britain (together with his staff) for his pastoral care and oversight of our parish and to ask for his continued prayers.

Many thanks also go to all of our volunteers and supporters for the skills, commitment and time that they have contributed throughout the year. Without your support we simply would not be able to do the work we do.

- Those directly involved in parish and community work were as follows:
- Father John Nankivell, priest in charge (full-time unpaid).
- Father Stefan Mircea (until February 2020).
- Father Emilian Bratu (from January 2020).
- Marina Carrier, lay worker and parish iconographer (full-time unpaid).
- Oxana Costin, contracted to clean the church.
- Habetome Hagose and Istvan Kerezstes who work in the garden.
- Farook and Rukayya Albertus, contracted to manage the church hall bookings in the community.
- Building contractors were GBM17 Ltd (Boria Malazonia) with others.



**Legal and Administrative Information:**

Charity Name:	Black Country Orthodox Trust
Charity Status:	Unincorporated
Registered Charity Number:	1082272
Registered Office and Operational Address:	1a Sun Street Walsall West Midlands WS1 4AL
Telephone Number:	01922 633451
Email Address:	blackcountryorthodoxtrust@gmail.com
Website:	www.orthodoxwalsall.org.uk

**Charity Trustees:**

Chair	Anne Perks
Treasurer	Mihaela Ispas
Secretary	Georgina Nankivell
Trustees	Florina Clewer Brandon Scott-Omenka Maria Tsilika Gregory Wittwer

**Independent Examiner:**

Bev Richardson M.A.A.T.  
Charity AID Accountancy Services  
Woodland Lodge  
Dunston Business Village  
Stafford Road  
Dunston  
Staffordshire  
ST18 9AB

**Banks:**

HSBC Bank  
The Bridge  
Walsall  
West Midlands  
WS1 1LN

Co-operative Bank  
P.O. Box 250  
Southway  
Skelmersdale  
Yorkshire  
WN8 6WT

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BLACK COUNTRY ORTHODOX TRUST**

I report on the financial statements of Black Country Orthodox Trust for the year ended 31<sup>st</sup> December 2020 which are set out on pages 9 to 12.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 ('the 2011 Act')) and that an independent examination is required.

It is my responsibility to:

- Examine the accounts under Section 145 of the 2011 Act 2011
- To follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- To state whether any 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 Commission. An examination includes a review of the accounting records kept by the charity 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 you as the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

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

(1) Which gives me reasonable cause to believe that, in any material respect, the requirements

- To keep accounting records in accordance with Section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 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.

Bev Richardson M.A.A.T.

Date: 7<sup>th</sup> October 2021

On Behalf of  
Charity AID Accountancy Services  
Woodland Lodge  
Dunston Business Village  
Stafford Road  
Dunston  
Staffordshire  
ST18 9AB

# BLACK COUNTRY ORTHODOX TRUST

## Receipts and Payments Account for the period 1<sup>st</sup> January 2020 – 31<sup>st</sup> December 2020

<b><u>RECEIPTS</u></b>		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	1	72,998	4,632	77,630	70,052
Charitable Activities	2	27,133	0	27,133	34,837
Fundraising	3	442	0	442	2,334
Investments	4	4	0	4	43
Other Income	5	45,000	0	45,000	0
<b>TOTAL RECEIPTS</b>		<b>145,577</b>	<b>4,632</b>	<b>150,209</b>	<b>107,266</b>

<b><u>PAYMENTS</u></b>					
Raising Funds	6	0	0	0	1,287
Charity Running Costs	7	20,034	0	20,034	25,857
Church & Hall Costs	8	10,703	246	10,949	18,774
Church House Costs	9	133,857	0	133,857	82,560
Activities & Events	10	7,485	0	7,485	5,512
Governance	11	515	0	515	515
		<b>172,594</b>	<b>246</b>	<b>172,840</b>	<b>134,505</b>

### **ASSETS & INVESTMENTS**

Fixed Assets	0	0	0	0
Investment	0	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<b>TOTAL PAYMENTS</b>	<b>172,594</b>	<b>246</b>	<b>172,840</b>	<b>134,505</b>
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<b>Net incoming resources</b>	<b>(27,017)</b>	<b>4,386</b>	<b>(22,631)</b>	<b>(27,239)</b>
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<b>Transfer between funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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<b>Cash funds from last year</b>	<b>35,012</b>	<b>0</b>	<b>35,012</b>	<b>62,251</b>
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<b>TOTAL CASH FUNDS</b>	<b>7,995</b>	<b>4,386</b>	<b>12,381</b>	<b>35,012</b>
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## BLACK COUNTRY ORTHODOX TRUST

### Statement of Assets and Liabilities as at 31<sup>st</sup> December 2020

#### ASSETS AND LIABILITIES

	Unrestricted	Restricted	Total
<b>CASH FUNDS</b>			
HSBC Business Account	5,460	0	5,460
HSBC Saver Account	0	2,584	2,584
Co-op Community Account	2,378	1,802	4,180
Petty Cash	157	0	157
<b>OTHER MONETARY ASSETS</b>	0	0	0
<b>INVESTMENT ASSETS</b>	0	0	0
<b>ASSETS RETAINED FOR THE CHARITY'S OWN USE</b>			
Church	3,381,877	0	3,381,877
Church House	325,000	0	325,000
<b>LIABILITIES</b>			
Independent Examination	480	0	480
Loan *	65,000	0	65,000

\* £20,000 loan income was received in 2019

The financial statements were approved by the Board of Trustees on 7<sup>th</sup> October 2021 and were signed on their behalf by

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Anne Perks, Chair

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Mihaela Ispas, Treasurer

## Notes to the Accounts

	Unrestricted £	Restricted £	2020 £	2019 £
<b>1 Donations</b>				
Grants & Donations	6,000	4,632	10,632	16,668
Gift Aid Offerings	35,391	0	35,391	20,684
General Offerings	10,474	0	10,474	23,044
Gift Aid Inland Revenue	12,050	0	12,050	5,879
Eon Feed in Tariff	6,079	0	6,079	3,534
Miscellaneous Income	3,004	0	3,004	243
	<b>72,998</b>	<b>4,632</b>	<b>77,630</b>	<b>70,052</b>
<b>2 Charitable Activities</b>				
Contracts	0	0	0	0
Membership	0	0	0	275
Church House Rent	3,698	0	3,698	3,780
Hall Lettings	870	0	870	6,456
Church Worship Goods	0	0	0	0
Baptism / Marriages	22,565	0	22,565	9,326
Bank Loan	0	0	0	15,000
	<b>27,133</b>	<b>0</b>	<b>27,133</b>	<b>34,837</b>
<b>3 Fundraising</b>				
Sale of Purchased Goods	0	0	0	309
Special Events	0	0	0	162
Community Food	442	0	442	1,622
Community Giving	0	0	0	241
Family Giving	0	0	0	0
General Fundraising	0	0	0	0
	<b>442</b>	<b>0</b>	<b>442</b>	<b>2,334</b>
<b>4 Investments</b>				
Bank Interest	4	0	4	43
	<b>4</b>	<b>0</b>	<b>4</b>	<b>43</b>
<b>5 Other Income</b>				
Loan	45,000	0	45,000	0
	<b>45,000</b>	<b>0</b>	<b>45,000</b>	<b>0</b>

## Notes to the Accounts continued

	Unrestricted	Restricted	2020	2019
<b>6 Raising Funds</b>				
Purchase of Goods for resale	0	0	0	155
Community Food & Events	0	0	0	1,132
General Fundraising	0	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,287</b>
<b>7 Charity Running Costs</b>				
Priest Salary, NI, Pension	7,415	0	7,415	8,150
Priest Expenses	6,370	0	6,370	3,267
Insurance	4,477	0	4,477	3,602
Health & Safety	352	0	352	0
IT & Telephone	346	0	346	353
Stationery, Printing, Postage	251	0	251	461
Travel	55	0	55	0
Miscellaneous Costs	768	0	768	10,024
	<b>20,034</b>	<b>0</b>	<b>20,034</b>	<b>25,857</b>
<b>8 Church &amp; Hall Costs</b>				
Utility Costs	3,720	0	3,720	3,242
Church Maintenance	118	0	118	590
Hall Maintenance	0	0	0	839
Capital Works	6,060	0	6,060	10,376
Apse, Icons & Nartex	0	246	246	748
Church Worship Goods	6	0	6	1,000
Cleaning Costs	799	0	799	1,965
Grounds Maintenance	0	0	0	14
	<b>10,703</b>	<b>246</b>	<b>10,949</b>	<b>18,774</b>
<b>9 Church House Costs</b>				
Utility Costs	4,705	0	4,705	3,991
Maintenance	0	0	0	246
Capital Works	129,151	0	129,151	78,227
Cleaning Costs	0	0	0	96
	<b>133,857</b>	<b>0</b>	<b>133,857</b>	<b>82,560</b>
<b>10 Activities &amp; Events</b>				
Worship Requisites	7,470	0	7,470	4,520
Community Food	15	0	15	520
Community Giving	0	0	0	300
Family Giving	0	0	0	172
Hospitality	0	0	0	0
	<b>7,485</b>	<b>0</b>	<b>7,485</b>	<b>5,512</b>
<b>11 Governance</b>				
Governance Costs	35	0	35	35
Independent Examination	480	0	480	480
	<b>515</b>	<b>0</b>	<b>515</b>	<b>515</b>