

# **BLACKBURN EVANGELICAL PRESBYTERIAN CHURCH**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED MARCH 31, 2021**

### **Registered Charity Number**

1091578

### **Address for Charity Correspondence**

121 Westley Road  
Bury St Edmunds  
Suffolk  
IP33 3SA

### **Charity Trustees**

N Green (Chairman)  
K McGrane (Secretary)  
M M S Tan (Treasurer)

### **Trustees for the Charity**

N Green, R Beckett, A Woolsey, K McDonald

### **Independent Examiner**

D McCallum ACA

### **Governing Document**

The Charity is a trust constituted under a Trust Deed dated November 15, 2001 as amended by a deed dated January 6, 2013.

Trustees are appointed by the existing trustees.

### **Objects**

The objects of the Charity are the propagation and practice of the Christian Faith as described in the historic Reformed confessions such as the Westminster Confession of Faith.

### **Activities**

In planning activities the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. For the Charity to achieve its objects satisfying public benefit requirements, the trustees have determined that the Charity's principal activities necessitate gathering in person for the provision of charitable services.

Blackburn Evangelical Presbyterian Church ("Blackburn EPC") is committed to enabling as many people as possible to worship and serve the living God, and to be instructed in the Christian faith. Services of public worship are open to all without charge, and are prominently advertised on the noticeboard outside the church building in Blackburn, and in the Christian press. Recordings of sermons are regularly uploaded and freely available to all via the Internet.

To facilitate this work it is important that the fabric of its premises is maintained.

To conduct the full range of its activities the church relies extensively on volunteer support.

## **Achievements and Performance**

As noted above under 'Activities', the Charity's principal activities necessitate gathering in person, but from the beginning of the year the Charity was restricted from conducting public services of worship due to the imposition of government Coronavirus regulations. Blackburn was a particular geographical 'hotspot' and remained under varying degrees of national and local restrictions for much of the year, but services of public worship were held whenever possible. Audio recordings from its premises uploaded to the internet maintained the propagation of the Word of God when public worship was not possible.

Pastoral visitation was undertaken by the minister, the Rev. Norman Green, being the only trustee who is also a paid office holder.

The three charity trustees are also Elders of the church and attend regular meetings of the Presbytery of the Evangelical Presbyterian Church in England and Wales, of which this congregation is a member.

## **Financial Review**

Accounts have been prepared on a cash accounting basis in accordance with Section 133 of the Charities Act 2011, reporting receipts and payments with a statement of assets and liabilities. Under this convention, asset sales and purchases are classified as receipts and payments, but not as incoming and expended resources.

Total incoming resources of £28,359 (2019/20, £31,871) for the year include donations of £25,552 (including a grant of £6,000) and Gift Aid tax refunds of £2,807. As is usual for a charity of this type and size, a significant proportion of the total expenditure of £36,418 (2019/20, £37,481) relates to stipend and ministerial support.

Resources expended exceeded incoming resources by £8,059 (2019/20 £5,610), the deficit being funded from reserves.

Investment assets are invested for capital gains, to be liquidated to fund expected future deficits. To support cashflow, investments to the value of £5,977 were sold during the accounting period.

The increase in value of the listed investments throughout the year represents recovery from a significant drop in market valuation in March 2020 in reaction to Coronavirus measures.

## **Reserves Policy**

The policy of the trustees is not to accumulate reserves but to use reserves in the promotion of the Charity's objects, and maintain a balance on unrestricted funds that equates to at least six months' unrestricted payments to cover unforeseen situations that may arise from time to time. In light of the main risks facing the Charity, the trustees consider the current level of reserves and their use (as required) to fund annual deficits satisfactory.


Signed by all Trustees

N Green 

Date: 02/01/2022

K McGrane 

Date: 05/01/2022

M M S Tan 

Date: 31/12/2021

# BLACKBURN EVANGELICAL PRESBYTERIAN CHURCH

## Receipts and Payments Account for the year ending 31/03/2021


	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
<b>Incoming Resources</b>					
<b>Voluntary receipts</b>					
Grants and gifts received	2	25,552	-	25,552	27,943
Gift Aid recovered		2,807	-	2,807	3,925
<b>Investment income</b>	3	-	-	-	3
<b>Other</b>	4	-	-	-	-
<b>Gross income</b>		<b>28,359</b>	<b>-</b>	<b>28,359</b>	<b>31,871</b>
<b>Resources Expended</b>					
Direct costs	5	36,418	-	36,418	37,481
Grants paid	6	-	-	-	-
<b>Total expenditure</b>		<b>36,418</b>	<b>-</b>	<b>36,418</b>	<b>37,481</b>
<b>Excess income over expenditure</b>		<b>(8,059)</b>	<b>-</b>	<b>(8,059)</b>	<b>(5,610)</b>
Receipts from sale of assets	10	5,977	-	5,977	3,000
Payments for purchase of assets		-	-	-	-
<b>Total receipts over total payments</b>		<b>(2,082)</b>	<b>-</b>	<b>(2,082)</b>	<b>(2,610)</b>
Transfers between funds		-	-	-	-
Cash balance at 1 Apr 2020		7,642	175	7,817	10,427
Cash balance at 31 Mar 2021		5,560	175	5,735	7,817

# BLACKBURN EVANGELICAL PRESBYTERIAN CHURCH

## Statement of Assets and Liabilities for the year ending 31/03/2021

	Notes	2020/21 £	2019/20 £
<b>1. Fixed Assets</b>			
Buildings and equipment	9	452,011 <u>452,011</u>	437,712 <u>437,712</u>
<b>2. Cash Balances</b>			
Held at Bank			
Instant Access		5,735	4,955
Bonds and notice accounts		-	2,862
Less Unpresented cheques		-	-
Plus Cash awaiting banking		-	-
Cash float		-	-
		<u>5,735</u>	<u>7,817</u>
<b>3. Investments</b>			
Listed investments	10	165,266 <u>165,266</u>	141,123 <u>141,123</u>
<b>4. Other Assets</b>			
Gift Aid tax recoverable		2,652 <u>2,652</u>	2,807 <u>2,807</u>
<b>5. Liabilities</b>			
HMRC quarterly tax payment		1,018	1,103
Employee mileage expenses		113 <u>1,131</u>	1,351 <u>2,454</u>

Financial statements were approved by the Board of Trustees and signed on their behalf by:



Dr M M S Tan - Trustee

Date: 31/12/2021

# BLACKBURN EVANGELICAL PRESBYTERIAN CHURCH

## Notes to the Accounts for the year ending 31/03/2021

### 1. Accounting Policy

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
<b>2. Grants and gifts received</b>					
Weekly collections		19,552	-	19,552	21,943
Other gifts		-	-	-	-
Legacy income		-	-	-	-
Grant received	7	6,000	-	6,000	6,000
		<b>25,552</b>	<b>-</b>	<b>25,552</b>	<b>27,943</b>
<b>3. Investment income</b>					
Bond interest		-	-	-	-
Bank interest		-	-	-	3
		<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>
<b>4. Other income</b>					
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5. Direct costs</b>					
Employment costs	8	31,085	-	31,085	31,151
Heat, light, power, water		1,630	-	1,630	2,761
Insurance		696	-	696	629
Maintenance		-	-	-	-
Advertising and outreach		144	-	144	144
Pulpit supply		-	-	-	200
Books		-	-	-	224
Travel costs		1,846	-	1,846	1,109
Consumables		-	-	-	122
Teaching materials and aids		-	-	-	101
Extraordinary items (microphone)		-	-	-	40
Compliance		1,017	-	1,017	982
Other costs		-	-	-	18
		<b>36,418</b>	<b>-</b>	<b>36,418</b>	<b>37,481</b>

### 6. Grants paid

There were no grants paid during the accounting period.

### 7. Grants received

During the accounting period the charity received a grant from De Verre Naasten, the executive of Deputies Mission, Ecumenical support & Training of the Reformed Churches (liberated) in the Netherlands.

### 8. Employment

During the accounting period the charity had one paid office holder, The Rev. Norman Green, trustee, who received a stipend in his capacity as full-time Minister of the church.

### 9. Buildings and equipment

The Blackburn property value is shown as insurance value.

### 10. Investments

Listed investments are valued at mid-market price.

Investments to the value of £5977 were sold during the accounting period.

## Independent Examiner's Report to the Trustees of Blackburn Evangelical Presbyterian Church

I report on the accounts of the Church for the year ended 31<sup>st</sup> March 2021, which are set out on pages 3 to 5.

### Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. 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 needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- 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 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 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 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.

Name: Douglas McCallum



Relevant professional qualification or body: Institute of Chartered Accountants of England and Wales

Address: 3 Strangeways Road, Cambridge, CB1 8PR

Date: 22 January 2022