

**ST ANNE'S-ON-THE-SEA
UNITED REFORMED CHURCH**

**ELDERS' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2022**

Registered with the Charity Commission 1128043

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

YEAR ENDED 30 APRIL 2022

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**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022**

The Elders present their Annual Report, together with the independently-examined Accounts for the year ended 30 April 2022.

The Report and Accounts have been prepared in accordance with the Charities Act 1993 and the Charities (Accounts and Reports) Regulations 2008.

Elders

The Elders who served during the period between 1 May 2021 and 30 April 2022 were:-

Avril Cook
Susan Melvin
Elizabeth Stone
Chris Howland
Dorothy Myers
Sheila Howarth
Chris Phair
Joyce Phair
David Croall
Jacqueline Dell

Principal Officers

Partnership Ministers:

Rev Jim Williams
Rev Janet Calderley

Church Secretary:

Vacant

Treasurer:

Elizabeth Fleming

Secretarial Team Co-ordinator:

David Croall

Principal Address

St George's Road
St Annes-on-Sea
Lancashire
FY8 2AE

Principal Advisors

Bankers

The Co-operative Bank
PO Box 250 Delf House
Southway
Skelmersdale
Lancashire
WN8 6WT

Bankers (continued)

CCLA Investment Management Ltd.
COIF Charity Funds
80 Cheapside
London
EC2V 6DZ

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)**

Investments	Rowan Dartington Colston Tower Bristol BS1 4RD
Professional Advisor	James McEvoy Rowan Dartington 7 th Floor Sunlight House Quay Street Manchester M3 3JZ
Registered Accountants	John Potter & Harrison Chartered Accountants 112/114 Whitegate Drive Blackpool FY3 9XH

Aim and purpose

The governing document of St Anne's-on-Sea United Reformed Church confirms that 'The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.'

Constitution

St Anne's-on-Sea United Reformed Church has a written Constitution which was formally approved and adopted by the membership in Church Meeting on 28 November 2021. The Constitution provides for all relevant provisions concerning the following areas of Church life:

- The local and wider Church;
- Constitutional Documents governing the processes and management of the Church;
- Property Trusts and Administration;
- Church Membership;
- Church Meetings;
- Church Leadership;
- Honorary Officers, Representatives and Committees;
- Employees and paid contractors;
- Holy Communion;
- Baptism;
- Church Policies;
- Closure and Dissolution.

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)

Risk Management

Finances

The budget for each year is constructed after considering the risks associated with continuing to generate sufficient income and with the control of expenditure. For example, the trends in personal giving, lettings and fundraising are considered realistically and influenced by courses of action to maintain and increase income where possible. Expenditure is divided between costs incurred through everyday activities and costs deemed to be exceptional, for which provision is made by means of the planned use of reserves. The Church Members' Meeting is advised on financial arrangements, and final decisions (other than those already delegated) always require the approval of the Members' Meeting.

Investments

The Church investments are overseen by the elders and managed by a small group of representatives from the church congregation. They meet as required with the independent financial adviser and a representative of the investment group Rowan Dartington. Through financial reports provided for their meetings from the group and the independent financial advisor of Rowan Dartington Financial Management, Elders consider the major financial risks to which the Church is exposed. They have established systems and procedures to manage those risks. Elders consider variability of investment returns to constitute the Church's major financial risk. The Church endeavours to invest safely and ethically.

Nature, basis of faith and mission

Nature

St Annes-on-Sea United Reformed Church consists of members of the United Reformed Church who meet together locally for worship, witness and service.

Basis of faith

As members of the United Reformed Church, we:

- reaffirm our faith in one God, Father, Son and Holy Spirit, taking the Father to be our Father, the Son to be our Saviour and Lord and the Holy Spirit to be our Helper and Guide;
- rejoice in the Covenant God makes with us and delight to answer it with our discipleship, living out our faith through membership of the Church;
- gladly and obediently, accept God's call to partnership with him in his mission to all creation – declaring that he is Lord of all and making real the love which is ours in Christ Jesus.

Mission

As elders and members, we commit ourselves to the following priorities for St Anne's-on-Sea United Reformed Church:

- public worship which proclaims and celebrates the Gospel in ways that give glory to God and speak to His people of all generations;
- continuing development as a Christian community, the hallmarks of which are a well informed and nurtured faith, and friendship and caring for all, which includes outreach to the community, near and far.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)**

Achievement and Performance

During the course of the year the life of the Church has slowly seen a steady return towards normality, having re-opened from Covid 19 lockdown in late May 2021. At first only tentative steps could be taken to recommence our activities, but as the year progressed and confidence began to return our groups and organisations flourished – once again playing a vital and joyful part in our worship, service, fellowship and our outreach to the community.

Choir
Sunday Club
Fresh Expressions
Flower Team
Prayer Chain
Bible Study
Pastoral Care Team
Starfishes Carer and Toddler Club
Fundraising
Thursday and Saturday Coffee Mornings
Thursday Club
Messy Church

In the name of the local Church, members also supported and contributed to the work of:

Commitment for Life
Christian Aid
The Leprosy Mission
Face 2 Face Drop-in Centre
Local ecumenical activities
World Day of Prayer
Fylde Foodbank
The United Reformed Church at Area, Synod and National levels

Life of the Church

As the following reports indicate, much in the life of the Church has thankfully resumed after a very difficult 2 years since the start of the Covid 19 epidemic. A number of changes have been seen, and sadly the numbers able to attend our regular services are still somewhat reduced. We were finally able to celebrate the induction of Rev Janet Calderley with a wonderful service at Fleetwood URC in July. In the absence of a Church Secretary, the temporary Secretarial Team continues to carry out all essential administrative and legal duties. It should be noted that this remains a 'holding' arrangement until December 2022. Thanks are due to the many people from our Church family who have carried out the work and witness summarised in the following reports.

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)

Worship and Prayer

Since the last report worship within the church has begun to reach some state of 'normality' during our Sunday and Thursday (Shopper's Service) worship.

We give thanks to all our worship leaders, The Ministers, Lay preachers, Friends and Members of SAURC who have given their time on a regular basis. This has meant that worship has benefitted by a variety of presentations of the services and has enhanced our worship.

On Christmas Day Friday 25 December 2021 a few of us met to light the 5th candle in the Advent Ring at St. Anne's after which we went along to Fairhaven URC where we shared worship.

There has been a change of venue for the Thursday Shopper's Service, which has changed from the Community Room to the Hall. This is because the Community Room is now considered too small for the number of people to be wise for Covid 19. The Service only began to meet again, in the Hall, on 26 August 2021. This works well and we are now beginning to see some new faces.

The Easter services have been disrupted over the last two years, but now we have been able to meet this year for Tenebrae, Easter Sunday and the service in the Garden of Remembrance. All the services have been welcomed and received with thanks to the Ministers, Reverend Jim Williams and Reverend Janet Calderley.

The Prayer Chain continued to respond to requests for prayer, though again these were received from only a very small number of people.

Pastoral Care and Safeguarding

Slowly and with caution St Annes URC came back to life after lockdown. Over the year, although there has been great sadness with the passing of much-loved Church family members, we have seen new members join us. Some of those have been new worshippers to St Annes URC since the end of lockdown. They have all been made welcome and are a great asset to our Church, as are our new Elders David Croall and Jackie Dell.

There are Church members who for various reasons are not able to join us for worship in Church, but they are still very much part of our Church family. Pastoral visits and phone calls, hospital visits by Rev Jim, along with the weekly services prepared by Rev Jim and Rev Janet are really appreciated.

Despite all the difficulties our Church faces we can look forward to the year ahead with positivity.

Mission and Outreach

Starfishes

The first Monday of September 2021 was a significant one for Starfishes as we resumed our sessions in the Hall once again. After careful discussion amongst the helpers we made some modifications in our programme, in order to comply with Covid 19 guidelines, and did not use the Community Room for our song time and story time, because it would have meant that too many children and adults were in a small space. Our numbers gradually built up to 30, which we felt was the maximum number of children we should have in the Hall, together with their parent/carer, and we started a waiting list. It is encouraging that this group is so popular and that adults attending, although not members of our church or, perhaps, of any church, participate in the activities which have a Christian theme. We are delighted to have come through this unusual period of time happily and successfully, knowing that our church has been reaching out to the community in an effective way. Thanks are due to our volunteers, and especially Pam Stevens, who does so much in getting the Hall ready each week with all the equipment we use and also returning it to the storeroom at the end of each session.

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)

Mission and Outreach (continued)

Messy Church

Messy Church continued through the Covid 19 pandemic by hosting sessions in the garden, supported by our Facebook page. May saw us celebrate Spring with our Flower Show. It was important that our families had some fun so as in all good Flower Shows there was a competition – the Chipped Teacup Floral Display and The Miniature Tub Garden. Prizes were awarded and the event had achieved what it had meant to do – allow children to experience a family event. The Facebook page was central to all of this with the Church garden at the centre of all our posts. Each session 10 'Bags2Grow' were left on the garden wall packed with something to grow and a jam jar of crafts to make. In June we celebrated the NHS with our tribute to Midwifery and the start of looking at ways to be part of the Queen's Green Canopy. The June Bag2Grow was dedicated to Father's Day and the crafts once completed would be a gift to Dad. July saw our last session before the summer holidays and we ended on a socially-distanced Teddy Bears Picnic.

Our September celebration was the Harvest Festival and it was time to hear all the triumphs and failures of all the Bags2Grow that had been handed out. The Jolly Welly Boot session was October, and we planted 2 Apple trees for the Queen's Platinum Jubilee and a Virtual Plaque placed on the Queen's Green Canopy map. It was a beautiful session with the children reading poems, digging holes, planting trees and sowing seeds. November was our first indoor session and masks were on. It almost felt like a normal session. For those that felt uncomfortable inside we displayed the Remembrance Walk in the church garden from the previous year. Then December and we were all set for another indoor session, but went back into lockdown again. We kept calm and did an outdoor session that was the Advent Walk which finished with cakes and warm drinks and a Seasonal Bag2Grow to make a Festive Wreath.

The New Year saw us indoors again and back to what would be normal sessions, with inspiration from the Beijing Olympics and Mother's Day. The Good Friday April session saw Rev Janet host a Labyrinth session which the congregation, holidaymakers and Messy Church all had a chance to - essentially - get lost in.

As always, there has to be a huge thank you to the volunteers who are the Core team, that give up their free time to share their talents at the craft table and share their culinary skills to produce the delicious meals that we finish our sessions on. They are appreciated by all our Messy Church family, young and old.

Fresh Expressions

Although there have been few meetings of the group for much of the year, as a continuing consequence of various lockdowns and restrictions, it is worth reflecting on the ways that we as a church, have sought to reach out to those around us who have been unable to meet face-to-face.

The Pastoral Team have been working overtime, keeping in touch with the most vulnerable in our family. Weekly Home Services were sent, and continue to be sent, via our EAR and also for the significant number of us without internet access, the service has been copied by volunteers and sent by post or delivered.

The Church Garden has continued to develop and has formed a valuable oasis throughout the year. It is a place which has attracted and welcomed members, friends and visitors seeking a place of peace and reflection

At one of our last meetings of the year, we played host to a partnership workshop, led by Linda Raynor (URC Co-ordinator for Fresh Expressions) and Daleen ten Cate (Mission Mentor for Lancashire). The workshop focused on new ways of being church and reaching out to those people who "don't do church".

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)

Mission and Outreach (continued)

Thursday Club

After a break of about 19 months because of the pandemic Thursday Club began a new session in October 2021, meeting fortnightly until the end of March 2022. To try to keep everyone safe and confident we have gathered in the Hall where there is better ventilation, more space and it is much easier to serve refreshments. At each of our 12 meetings we have welcomed on average 25 people, at least one third of whom are from the wider community.

The varied programme included talks from one of our Partnership ministers, a church member who is coming to the end of her training for the ministry, and a member of St Annes Synagogue; speakers from charities such as Age UK Lancashire and Guide Dogs for the Blind; a look back at the development of St Annes and the beginning of St Annes URC; and practical advice on how to decorate our homes for Christmas and care for our gardens.

Sunday Club

Our Sunday Club are a small band of cheery worshippers. We follow Jesus listening to stories and making crafts. Thanks to the Howland Family we enjoy friendly discussions about the bible stories that Nevaeh wonderfully reads to us. We look forward to learning more about Jesus and God's work among us.

Retiring Collections

Retiring collections were taken during the year for Christian Aid, The Leprosy Mission, Smile Train, and Mercy Ships. Generous giving at these events, and throughout the year, realised much-needed support for these causes. In March a special retiring collection was taken as part of Christian Aid's Ukraine Appeal, raising almost £1,000.

Ecumenical Activities

Our Lytham St Anne's Christian Aid Committee continued to work together for the first part of the year, though once again the house-to-house collection did not take place due to the pandemic situation. From the Autumn it was decided that churches would work more independently but that the bank account would be maintained for the time being for any joint fundraising, especially during Christian Aid week.

Maintenance and Use of Buildings

The regular inspection and maintenance of the Fire Alarm and Emergency Lighting System identified some non-compliant items which were replaced or repaired. The fire extinguishers have been brought up to requirements. NOTE: The priorities in case of fire remain as raising the alarm, the immediate safe evacuation of the buildings and calling the emergency services.

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)

Maintenance and Use of Buildings (continued)

Church Hall lighting has been upgraded and replaced where necessary. The car park continues to be a problem when there is a heavy rainfall. This is considered a low priority at present, and currently only an inconvenience to car park users. No further action is currently proposed.

Some remedial work has been undertaken to the roof and gutters.

A separate gas meter is being fitted in the Annex to allow for accurate re-charge of energy used by the Foodbank.

Lettings have thankfully increased once again and are almost back to pre-Covid levels.

Finance and Fundraising

Fundraising

We have a quite a large Fundraising Team who are very willing, helpful, hardworking and keen to help us make money for the Church. We also have friends within the Church who are willing to come and help out at our events, some bringing their visitors or members of the family to help out. Obviously during lockdown we sadly had to disband. Getting the permission to recommence our activities was a great joy, even though we were all very apprehensive, and the first step was to get our team back again. The response when appealing for volunteers was amazing. We were off to a good start, and we seem to have gone from strength to strength.

Our first event in October 2021 was a Table Top Sale. This was on a smaller scale than usual as we were 'testing the waters'. It all went very well, sanitizing very much to the fore. In November we had a Craft Fair, which was a bigger event than our previous Table Top, but all went well. In December we held our Christmas Fair which was a very successful event. We even had a visit from Father Christmas, who chatted to everyone (no doubt asking them what was on their Christmas list). Our busy cafe did a roaring trade with all their goodies. Unfortunately we weren't able to have our usual Carol Singers as that still wasn't allowed without masks. The team met in January 2022 to discuss the year ahead, and the ideas put forward were amazing. It was decided we would try and have a Fundraising Event every month from February onwards. We held two table top sales, one in February and again in March, with reserve lists on each occasion. April saw our popular Craft Fair, again with a waiting list, and at this event we re-introduced our raffles. Easter Saturday saw a Coffee Morning and an Easter Egg raffle. There are many more events in the pipeline where we hope to raise even more money for the Church, and also to have some fun, friendship and happy times. We are a great team and we all work so well together, long may we continue.

Financial review

During the year the Church income was £108,718 (2021 - £52,447) and expenditure was £92,172 (2021 - £77,347) resulting in a credit balance of £16,546 on general unrestricted funds for the year.

As the Accounts indicate, over the course of the year income has marginally exceeded expenditure. These figures were somewhat affected by the fact that they include receipts from an insurance claim to cover losses from cancelled lettings due to the pandemic in the previous financial year.

Support through direct debits has increased and we now only have three people using Freewill Envelopes. The use of Gift Aid envelopes has dwindled, with only the occasional one being used.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2022 (continued)**

Financial review (continued)

Fundraising is up and running again and the team are doing a magnificent job of raising funds each month.

M&M payments during the year totalled £47,056

The reduction in payments since last year was largely due to a fall in membership numbers, although this may increase again next year.

In December we repaid in full the loan from Synod of £22,776 to Synod. In doing so we did not incur any interest charges or penalties.

- **Principal funding sources for the year under review**

Donations and gifts, some of which attract the tax benefit from Gift Aid. Other sources are fundraising and lettings.

- **Investment policy**

Aside from retaining a prudent amount in reserve each year, the Church's funds are to be spent in the short term so there are no funds for long term investment. The exception is the McCappin restricted fund which can be spent only on repairs and renewals and, usually, when no other funds are available, and a gift which can only be spent on items authorised by the donor.

- **Reserves policy**

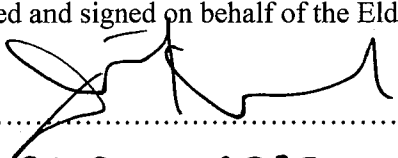
As the church relies principally on voluntary contributions which are unable to be anticipated with any degree of accuracy, the Church's policy on reserves needs to be flexible. The current policy on reserves states that the Elders will hold reserves which are sufficient to meet short term liabilities and place reserves in a range of accounts to generate income and growth.

Objectives for the year 2022-2023

The following objectives were agreed at the May 2022 Elders' meeting:

- to create a vibrant, worshipping church and community hub in St Anne's as part of the Missional Partnership;
- to take steps to actively encourage an immediate increase in eldership at the church;
- to continue to seek solutions to the issue of administrative workload and shortage of willing volunteers.

Approved and signed on behalf of the Elders

Elder 

Date 26 JULY 2022

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

STATEMENT OF ELDERS' RESPONSIBILITIES
FOR THE YEAR ENDED 30 APRIL 2022

Charity Law requires the Elders to prepare accounts that give a true and fair view of the state of the Church and of its income and expenditure for the financial year.

In doing so, the Elders are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements 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 accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation.
- The Elders are responsible for maintaining accounting records which disclose, with reasonable accuracy at any time, the financial position of the Church to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER'S REPORT TO
THE ELDERS OF ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

We report on the financial statements of St Anne's-on-the-Sea United Reformed Church for the year ended 30 April 2022, which are set out on pages 12 to 19.

Respective Responsibilities of Elders and Examiners

The Church Elders consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

It is our responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Basis of Independent Examiner's Statement

Our examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 the Elders 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 the course of our examination, no matter has come to our attention,

1. which gives us reasonable cause to believe that, in any material respect, the Elders have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the Charities Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**John Potter & Harrison
Chartered Accountants
112/114 Whitegate Drive
Blackpool
FY3 9XH**

03.08.22

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 APRIL 2022

	Notes	Unrestricted Funds General £	Restricted Funds £	Year ended 30.4.22 Total Funds £	Year ended 30.4.21 Total Funds
Receipts					
Receipts from generated funds:					
Investment income	2	392	-	392	640
Manse fund	3	-	-	-	105,000
Voluntary income:					
Personal giving	4	53,773	-	53,773	41,056
Donations	4	2,904	-	2,904	893
Legacies		-	-	-	-
Activities for generating funds:					
Fundraising	5	5,435	-	5,435	78
Lettings	5	10,216	-	10,216	1,199
Telefonica		17,144	-	17,144	10,451
Insurance loss of income Covid Claim		19,853	-	19,853	-
Other	5	(607)	-	(607)	(1,230)
Total Receipts		<u>109,110</u>	<u>-</u>	<u>109,110</u>	<u>158,087</u>
Payments					
Charitable activities	6	54,984	-	54,984	49,053
Governance costs	6	37,188	507	37,695	34,378
Total Payments		<u>92,172</u>	<u>507</u>	<u>92,679</u>	<u>83,431</u>
Net Receipts/(Payments)		<u>16,938</u>	<u>(507)</u>	<u>16,431</u>	<u>74,656</u>
Transfers		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Reconciliation of Funds		<u>16,938</u>	<u>(507)</u>	<u>16,431</u>	<u>74,656</u>
Total funds brought forward		<u>170,347</u>	<u>33,217</u>	<u>203,564</u>	<u>128,908</u>
Total funds carried forward		<u><u>187,285</u></u>	<u><u>32,710</u></u>	<u><u>219,995</u></u>	<u><u>203,564</u></u>

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 APRIL 2022

	Notes	Un- restricted Funds £	Restricted Funds £	Year ended 30.4.22 Total Funds £	Year ended 30.4.21 Total Funds £
Fixed Assets					
Investments	7	95,000	-	95,000	95,000
Total Fixed Assets		<u>95,000</u>	<u>-</u>	<u>95,000</u>	<u>95,000</u>
Current Assets					
Cash at bank	9	13,385	32,710	46,095	52,830
Cash in hand	10	151	-	151	153
Manse fund	8	78,749	-	78,749	78,357
Total Current Assets		<u>92,285</u>	<u>32,710</u>	<u>124,995</u>	<u>131,340</u>
Creditors: Amounts falling due within one year					
Synod loan		-	-	-	(22,776)
Net Assets		<u>92,285</u>	<u>32,710</u>	<u>124,995</u>	<u>108,564</u>
Total Net Assets		<u><u>187,285</u></u>	<u><u>32,710</u></u>	<u><u>219,995</u></u>	<u><u>203,564</u></u>

The Funds of the Church:

Restricted Income Fund					
- McCappin account		-	31,661	31,661	31,661
- Gift		-	1,049	1,049	1,556
Unrestricted Income Funds					
- Telefonica 02		10,000	-	10,000	10,000
- General and bequest account	11	175,763	-	175,763	158,218
- Subsidiary accounts		1,522	-	1,522	2,129
Total Church Funds		<u><u>187,285</u></u>	<u><u>32,710</u></u>	<u><u>219,995</u></u>	<u><u>203,564</u></u>

Approved by the Elders on 13 JULY 2022 and signed on their behalf by:-

Gizelle Stone Elder

C. Howland Elder

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2022**

1. Accounting Policies

(a) Basis of Preparation

The financial statements have been prepared under the receipts and payments basis in accordance with, and permitted by, Section 145 of the Charities Act 2011.

(b) Funds Structure of Receipts

The Church receives funds from the following sources:

- donations, personal giving and related tax claims for donations under Gift Aid;
- fundraising net of any attributable cost;
- lettings, this relates to any income received from outside organisations who have used the facilities of the Church hall and annexe;
- legacies;
- investment income which relates to interest from bank deposits and income fund units.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor. There are two restricted funds, a legacy from the Misses McCappin, which is restricted to expenditure on repairs and renewals, normally when there are no other funds available and gifts which are restricted to expenditure approved by the donor.

Unrestricted funds comprise those funds which the Elders are free to use for any purpose in furtherance of the Church's objectives. Unrestricted funds include designated funds where the Elders, at their discretion, have created a fund for a specific purpose.

The Manse Fund represents funds the church is entitled to following the transfer of the Manse to the Synod. It is unrestricted and available as a designated fund. The church can claim on this for use in its ministry and mission.

Covid grant receipts from the Job Retention Scheme have been accounted for on a receipts basis.

(c) Payments

All expenditure is accounted for on an income and expenditure basis, inclusive of VAT which cannot be recovered, and has been classified under headings that aggregate all costs related to that category.

- Charitable activities: costs of the Church incurred in the delivery of its activities and services;
- Governance costs: costs associated with the general running of the Church as opposed to those costs associated with direct Church activities.

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2022
(continued)

1. Accounting Policies (continued)

(d) Tangible fixed assets

Leasehold Property:

The Trustees of the Church and manse buildings are the United Reformed Church North West Synod Trust for purposes connected with St Anne's-on-the-Sea United Reformed Church. The manse building has been sold and following the introduction of the Synod Manse Scheme a grant has been made available to the relevant churches from 1 March 2021.

Expenditure incurred on the Church and manse is written off in the year it is incurred.

(e) Fixed asset investments

Investments are stated at historic cost.

(f) Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(g) Cash flow statement

The Church has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small charity.

2. Investment Income

	Year ended 30.4.22 Total £	Year ended 30.4.21 Total £
Manse fund interest	392	640

3. Manse Fund

	Year ended 30.4.22 Total £	Year ended 30.4.21 Total £
Manse fund entitlement following transfer of the Manse to Synod	-	105,000

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2022
(continued)

4. Receipts from Voluntary Income

	Year ended 30.4.22 £	Year ended 30.4.21 £
Personal giving		
Freewill envelopes	2,280	4,094
Offertory Gift Aid	1,285	900
Offertory Non-Gift Aid	6,404	3,615
Gifts	43,804	16,807
Tax recovery	-	15,640
	<u>53,773</u>	<u>41,056</u>
 Donations – unrestricted		
Rites of passage	.-	-
Coffees	-	-
Thursday club	-	-
Fellowship	-	-
Other	2,904	893
	<u>2,904</u>	<u>893</u>
 Donations/Grant – restricted		
Specific donation	-	-
	<u>-</u>	<u>-</u>

5. Receipts from activities

	Year ended 30.4.22 £	Year ended 30.4.21 £
Fundraising		
Christmas Fair	1,266	-
Craft Fair	1,475	-
Line Dancing and Friendship Club	-	-
Other events	2,694	78
	<u>5,435</u>	<u>78</u>

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2022
(Continued)

5. Receipts from activities (continued)

	Year ended 30.4.22 £	Year ended 30.4.21 £
Lettings		
Hall	10,216	1,199
Community room	-	-
Annex	-	-
	<u>10,216</u>	<u>1,199</u>
Other		
Magazine	-	-
Rainbow Holiday Club	-	-
Starfishes	-	-
Subsidiary accounts movement	(607)	(1,230)
Other	-	-
	<u>(607)</u>	<u>(1,230)</u>

6. Payments

	Year ended 30.4.22 £	Year ended 30.4.21 £
Charitable activities - unrestricted		
Ministry and mission	47,056	47,788
Ministers expenses	-	-
Minister training	-	-
Pulpit supply	806	214
Music	5,063	393
Correspondence, posters and copier	1,927	561
Christmas and Easter	132	98
Wider work	-	(53)
Miscellaneous	-	52
	<u>54,984</u>	<u>49,053</u>
Charitable activities – restricted		
Posters	-	-
Music for choir	-	-
Prayer group	-	-
	<u>-</u>	<u>-</u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2022
(Continued)**

6. Payments (continued)

	Year ended 30.4.22 £	Year ended 30.4.21 £
Governance Costs - unrestricted		
Accountancy	840	840
Payroll charges	282	228
Printing	510	403
Bookkeeping	672	360
Manse expenses	-	-
Water	642	469
Heat and light	8,926	9,793
Insurance	9,137	7,785
Telephone	405	403
Upkeep	5,384	1,278
Cleaning/Caretaker	11,789	15,933
Government grants - JRS	(1,851)	(9,398)
Covid 19 – PPE	452	200
Manse fund	-	5,984
	<u>37,188</u>	<u>34,278</u>
Governance Costs – restricted		
Church garden fund	422	100
Outreach	85	-
	<u>507</u>	<u>100</u>

7. Fixed Asset Investments

	Year ended 30.4.22 Cost £	Year ended 30.4.21 Cost £
Quilter Cheviot – General and Telefonica	<u>95,000</u>	<u>95,000</u>

The net book cost of investments at the date of the accounts, and the market value is as follows:-

	Book Value £	Market Value £
General and Telefonica	<u>95,000</u>	<u>138,835</u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2022
(Continued)**

8. Manse Fund

	Year ended 30.4.22 £	Year ended 30.4.21 £
Manse Fund	78,749	78,357

This represents the value of the Manse Fund held by the Synod in respect of the church and is available to support the development of its mission and ministry.

9. Cash at Bank

	Year ended 30.4.22 £	Year ended 30.4.21 £
Co-operative Current Account	44,695	50,852
Thursday Club Account	981	1,403
Flower Account	412	572
St Annes Leprosy Mission Project	7	3
	<u>46,095</u>	<u>52,830</u>

10. Cash in Hand

	Year ended 30.4.22 £	Year ended 30.4.21 £
Petty Cash	29	2
Thursday Club	-	87
Flowers	122	64
	<u>151</u>	<u>153</u>

11. General and bequest account

Included within these funds is a designated fund for minister training with a balance at 30 April 2022 of £565.

