

The Parochial Church Council Of The Ecclesiastical Parish Of St Andrew, Kirk Ella In The Diocese Of York

Registered Charity Number: 1130514

Annual Report and Unaudited Financial Statements

31st December 2021

Contents of the Financial Statements
for the year ended 31st December 2021

	Page
Reference and Administrative Details	3
Report of the Trustees	4 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 19

The Parochial Church Council of The
Ecclesiastical Parish of St Andrew,
Kirk Ella in The Diocese of York

Reference and Administrative Details

for the year ended 31st December 2021

INCUMBENT:

Rev'd Ash Carter

The Rectory
2 School Lane
Kirk Ella
Hull
HU10 7NR

CHURCH OFFICE:

St Andrew's Memorial Hall

Beverley Road
Kirk Ella
Hull
HU10 7QA

REGISTERED CHARITY NUMBER: 1130514

MAIN BANKERS:

Lloyds Bank plc

Silver Street
Hull
HU1 1HX

INDEPENDENT EXAMINER

Stephen Baker ACA MAAT
Westlands Chartered Accountants

McMillan House
6 Wolfreton Drive
Anlaby
HU10 7BY
01482 653066

Report of the Trustees for the year ended 31st December 2021

The trustees present their report with the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Administrative information

The Church of St Andrew is situated in the village of Kirk Ella, approximately seven miles west of Hull, in the county of the East Riding of Yorkshire. It is part of the Diocese of York within the Church of England. The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is registered with the Charity Commission (number 1130514). PCC members who have served from 1st January 2021 until the date this report was approved are as follows:

Post	Name	Date if part year
Team Rector	Rev'd Ash Carter	Chairman
Associate Minister	Rev'd John Telford	
Wardens	Mrs Janet Elwick Mr Peter Roberts	
Elected Members:	Mrs Suzanne Roberts Mrs Katherine McCann Mrs Cherry Dodgson District Judge Peter Wildsmith Mr Richard Foster	Resigned 27 th May 2021 Resigned 6 th December 2021
	Mr Simon Warwick Mr Matthew Smith Miss Patricia Lewis Mr Martyn Ritchie	Treasurer
Ex Officio	Mr Andrew Blackburn	
Co-opted Secretary	Mrs Sally Hopkinson	

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Objectives and Activities

The PCC works together with the clergy and churchwardens to ensure continuity of ministry for regular services, to ensure that suitable children's groups are run and properly staffed, to arrange midweek discipleship and outreach groups, social events and training courses. The PCC is responsible for the proper management of the finances of the church, as well as to care for and maintain the church building and the Memorial Hall, which it wholly owns. The PCC liaises with the Diocese of York, and the wider councils of the Church of England, through its representation on the Deanery Synod, and through direct contact as necessary with either the Archdeacon of the East Riding or the Bishop of Hull. The funding

arrangements for ordained ministry within the Diocese of York depend on a freewill offering from each congregation, giving money towards its own

ministry costs, as well as paying a proportion of the central costs, and providing help for other congregations where that is appropriate and the giving can be suitably directed. The Trustees have considered the Commission's guidance on public benefit and are of the opinion that this is fulfilled by the charity's primary objective of advancing religion.

Achievements and Performance

Church attendance

As at 31st December 2021 there were 162 (2020: 172) parishioners on the Church Electoral Roll; 4 names were added in 2021 (2020: 4) and 14 were removed either through death or because they moved away from the parish (2020: 8). The average weekly attendance during the year was 70 adults and children (2020: 180) but this number increased on special occasions such as Easter, Christmas and Remembrance Sunday.

Review of the Year

Having changed the ways we operate, 2021 was a year of adapting to the constant change imposed by the pandemic.

As we started the year we assessed the financial impact of 2020 and looked forward to 2021. This concluded that our financial situation was not healthy and we would need to make some significant changes. It was agreed to reduce the 'Free Will Offering' by £15k, change the Parish Assistant role to be unpaid and look for assistance from various pandemic grants. If circumstances allowed at the end of 2021 it was hoped that we could make up these changes but this was not clear as we started the year.

The church opened up slowly as restriction allowed. The online aspects of church that were maintained during the restrictions were phased out as the church family were able to return to meeting face to face.

As part of our ongoing commitment to St Andrews we have reviewed and updated policies & procedures. Keeping them updated not only ensures we are compliant with regulations but also make's St Andrews a safe and healthy community.

Working around covid issues we manage to do a reviewed of the facilities/buildings we have and assess how well they worked for us. The main area that is not being supported well relates to the facilities for children & youth on a Sunday. Thus we started to look for options. The idea of having a cabin installed in the next door pub carpark seem to be the perfect solution. So funds were identified and plans made and despite having agreement in principal at the final stage the plan was rejected. So new ideas have been explored and we hope 2022 will see one of these come into place

By the end of 2021, our financial position was not as bad as had been budgeted. This better than expected position allowed the Free Will Offering to be increase back to the previous years amount of £70k. As we returned to more normal activities we also saw the arrival of some new families to the St Andrews family. Having stared 2021 facing uncertainty the year finished with positive signs for the year ahead and this highlights the need to remain a God focused community as we look to the future.

Financial review

The financial accounts for 2021 and detailed income and expenditure for the year appear on the following pages. The financial accounts for 2021 show that income of £199,567 (2020 £185,674) exceeded the expenditure of £198,989 (2020: £195,258). This means the total surplus for the year was £669 (2020: deficit of £9,584).

Planned giving is still low but we have benefited from higher levels of ad-hoc donations and giving. We have used some of the cash reserves in 2021 and have also benefited from pandemic grants provided by Local and central government.

The church Hall income has increased as the hall reopened from the pandemic but other fund generating activities have not taken place.

The expenditure for 2021 has been higher than previous years. There have been savings on stipend costs, Admin costs and general running costs. To offset the savings there have been additional maintenance and repairs costs for both the church building and the memorial hall.

Responsibilities for Gifted Income

Some of our income and funds have been received for a specific project. Accordingly, these amounts are categorised as restricted funds and may only be expended on a specific project for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund and cannot be used for the church's general use. In addition, some of the funds held relate to multiple fund-raising activities and are represented as designated funds. These 'designated' funds are unrestricted and the PCC will utilise them for the particular purpose identified or where a surplus/shortfall occurs they are utilised in alignment with the overall stated mission of the PCC.

The original donations that allowed the Memorial Hall to be built were given on the understanding that the money would be used to further Christian mission within the villages of Kirk Ella and Willerby. The PCC does not see the need to set up a separate restricted fund for income received as a result of hiring out the Memorial Hall. Any donations made specifically for use in the Memorial Hall, however, are restricted in the manner described above.

Reserves Policy

The PCC's reserves policy states that free reserves (consisting of the unrestricted reserves not held in fixed assets or long-term liabilities) will be monitored on a regular basis against two months' staff costs – staff costs will include the total of the freewill offering but exclude ad-hoc employment costs (such as additional staffing costs for occasional offices). Given the current level of reserves there are no current concerns as regards breaching this policy. Restricted reserves have reduced and stand at £31,439 (2020: £31,850) largely as a result of making use of the restricted funds towards the earmarked costs. To protect the reserves from depreciating in value against inflation, the PCC has authorised a risk-averse investment strategy. Hence in 2016 it was agreed that in order to provide housing for the Associate Minister a house was purchased at a cost of £203,314, funded in part by a loan secured on the property of £152,250 (repayable over twenty-five years at a market interest rate) and the remainder from general reserves. A change to the role of the associate minister has meant that the house has been let out on a short-term basis. This maintains the value of the reserves invested for future use of the works of St Andrews. In 2017 it was agreed to repay a proportion of the mortgage to cover payments expected to be made over the following four-year horizon. This has generated an interest saving over this period and has provided a cash benefit in 2020 from not needing to make any mortgage payments.

Risk management

The PCC examines the major risks that are faced each year. With these in mind there are a series of systems developed to monitor and control these risks to mitigate any impact that they may have. These systems are continually under review and are therefore being improved year on year. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to

The Parochial Church Council of The
Ecclesiastical Parish of St Andrew,
Kirk Ella in The Diocese of York

House of Bishop's guidance on safeguarding children and vulnerable adults) and have an ongoing
commitment to ensure this duty is maintained.

For and on behalf of the Parochial Church Council



Rev'd A Carter
Chairman



Mr S D R Warwick
Honorary Treasurer

17th May 2022

Independent Examiner's Report to the Trustees of The Parochial Church Council of The Ecclesiastical Parish
of St Andrew, Kirk Ella in The Diocese of York

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of The
Ecclesiastical Parish of St Andrew, Kirk Ella in The Diocese of York (the Trust) for the year ended 31st
December 2021.

Responsibilities and basis of report

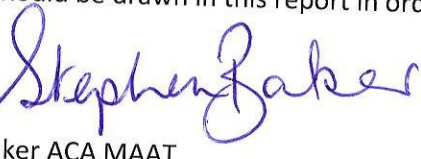
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in
accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my
examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my
examination I have followed all applicable Directions given by the Charity Commission under section
145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in
connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of
accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that
the accounts give a true and fair view which is not a matter considered as part of an independent
examination.

I have no concerns and have come across no other matters in connection with the examination to which
attention should be drawn in this report in order to enable a proper understanding of the accounts to be
reached.



Stephen Baker ACA MAAT

Westland Chartered Accountants

McMillan House

6 Wolfreton Drive

Anlaby

HU10 7BY

01482 653066

Date: 17th May 2022

Statement of Financial Activities

for the year ended 31st December 2021

	Note	Unrestricted funds £	Restricted £	Total 2021 £	Total 2020 £
Income and Endowments from:					
Voluntary Income	2(a)	153,041	6,294	159,335	146,081
Church activities	2(a)	37,903	-	37,903	34,910
Activities for generating funds	2(a)	2,329	-	2,329	3,441
Income from Investments	2(a)	-	-	-	42
Other incoming resources	2(a)	-	-	-	1,200
Total income		193,273	6,294	199,567	185,674
Expenditure:					
Expenditure on Church Activities	3(a)	185,499	12,999	198,498	194,058
Cost of Generating Funds	3(b)	-	-	-	-
Governance Costs	3(c)	400	-	400	1,200
Total expenditure		185,899	12,999	198,989	195,258
Net Income/(Expenditure) before investment gains		7,374	(6,705)	669	(9,584)
Net gains on investment		-	-	-	-
Net Income/(Expenditure)		7,374	(6,705)	669	(9,584)
Transfers Between Funds		(2,615)	2,615	-	-
Net Movement in Funds		4,759	(4,090)	669	(9,584)
Fund Balances brought forward 1st January 2021		144,243	31,850	176,093	185,677
Fund Balances carried forward 31st December 2021		149,002	27,760	176,762	176,093

The notes form part of these financial statements

Balance Sheet

31st December 2021

	Note	Total 2021 £	Total 2020 £
<u>Fixed assets</u>			
Tangible assets			
Investment property		1,659	2,299
		203,314	203,314
		204,973	205,613
<u>Current Assets</u>			
Stock			
Debtors	4	277	277
Cash at Bank and in Hand		4,781	23,728
		86,281	96,798
		91,339	120,803
<u>Liabilities</u>			
Amounts falling due within a year	5	(6,890)	(35,161)
Net Current Assets/(Liabilities)		84,449	85,642
Amounts falling due within a year	6	(112,660)	(115,162)
Total Net Assets		176,762	176,093
<u>Parish Funds</u>	7		
Unrestricted		149,002	144,243
Restricted		27,760	31,850
Total parish Funds		176,762	176,093

The financial statements on pages 9 to 20 were approved by the trustees, and authorised for issue on 17th May 2022 and signed on their behalf by:


.....
Rev Ashley Conter


.....
Simon Warwick

The notes form part of these financial statements

ACCOUNTING POLICIES

Accounting convention

The financial statements of the exempt charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention using the accruals basis. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable. Payments made on behalf of the PCC, for which the PCC would normally be responsible, are accounted for as a grant with matching expenditure and recognised when these payments are made or as the benefit of the relevant resources are received. Where the use of an asset has been provided by a donor or services have been provided free of charge and the rental for such an asset of normal cost for such services can be readily measured then these have been recognised as income and expenditure over the period the asset or services were provided.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The freewill offering is accounted for when paid. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Stocks

Any physical asset purchased where the economic benefits have not yet been consumed is recognised as stock in the balance sheet.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds represent income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Fixed assets

Consecrated land and buildings and movable church furnishings - Consecrated and beneficed property is excluded from the financial statements by s96(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the Wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property, listed in the church's inventory. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

Property

The Parochial Church Council owns freehold property (vested in the York Diocesan Board of Finance), St Andrew's Memorial Hall and 14 Kirk Rise, both in Kirk Ella; the deeds of which are held by the York Diocesan Board of Finance Limited as custodian trustee. The PCC retains control of these properties and therefore their cost is recognised in the financial statements. In the case of the Memorial Hall, the PCC follows the same accounting policy as for consecrated land and buildings as noted above given the close connection of the Hall with the Church Building. 14 Kirk Rise is held as an investment property at undepreciated historic cost as the PCC believes that regular repair and maintenance costs will at least ensure the property retains its value against the original purchase price.

Other fixtures, fittings and office equipment

All furnishings and equipment are written off when the asset is acquired where the asset is attached to the church building or represents a repair to an existing asset. For moveable electrical equipment and software costing more than £250, assets are stated at historic purchase cost less accumulated depreciation. Cost includes the original purchase price of the assets and the costs attributable to bringing the assets into working condition for their intended use. These assets are depreciated at rates estimated to write them off over their expected useful lives. Depreciation is provided on a straight-line basis at the rates ranging between 10% and 25% per annum and on software at the rate of 20% per annum.

Investments

Any monetary asset not available to the church as cash immediately, where immediately is defined to be a period of five days or less, is recognised as an investment in the balance sheet.

Notes to the Financial Statements – continued

for the year ended 31st December 2021

	Unrestricted funds £	Restricted Funds £	Total 2021 £	Total 2020 £
2(a) Voluntary Income				
Planned Giving	98,350	-	98,350	107,745
Collections, Donations & Other Giving	13,017	6,294	19,311	11,413
Gift Aid	26,168	-	26,168	19,552
Grants	14,458	-	14,458	4,086
Non Recurring Donations	1,048	-	1,048	3,285
	<u>153,041</u>	<u>6,294</u>	<u>159,335</u>	<u>146,081</u>
Church activities				
Fees	10,957	-	9,957	10,347
Rents Received	9,000	-	9,000	9,000
Income from Memorial Hall	17,946	-	17,946	15,563
	<u>37,903</u>	<u>-</u>	<u>37,903</u>	<u>34,910</u>
Activities for generating funds				
Book Stall	288	-	288	437
Church Residential	-	-	-	1,086
Fund Raising Events	669	-	669	625
Other income	1,372	-	1,372	1,293
	<u>2,329</u>	<u>-</u>	<u>2,329</u>	<u>3,441</u>
Income from investments				
	-	-	-	42
Other incoming resources				
	-	-	-	1,200
Total Income	<u>193,273</u>	<u>6,294</u>	<u>199,567</u>	<u>185,674</u>

The notes form part of these financial statements

Notes to the Financial Statements - continued

for the year ended 31st December 2021

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
3(a) Expenditure on Church Activities				
Donations to UK and Overseas mission	13,037	-	13,037	10,828
Other Donations	200	-	200	500
Freewill Offering	70,000	-	70,000	70,000
Diocesan Stipend Recharge	2,186	6,294	16,280	12,130
Clergy Expenses and Housing Costs	15,382	-	15,382	14,714
Children and Youth Work	-	4,715	4,715	1,364
Other Ministry Costs	7,319	-	7,319	5,626
Non Clergy Staff	26,455	-	26,455	29,448
Non Clergy Admin Costs	1,791	-	1,791	3,525
Church Running Costs	18,684	-	18,684	16,488
Church Maintenance & Renewals	5,858	-	5,858	9,068
Memorial Hall Running Costs	18,884	-	18,884	12,934
Memorial Hall Improvements	-	-	-	-
Para-Church Activity Costs	-	-	-	418
Bookstall Costs	400	-	400	998
Costs for provision of Goods & Services	5,303	1,990	2,358	6,016
	185,499	6,705	198,498	194,058
Governance				
Independent Examiner	400	-	400	1,200
	400	-	400	1,200
Total Expenditure on Church Activities	185,899	12,999	198,898	195,258

The notes form part of these financial statements

Notes to the Financial Statements - continued
for the year ended 31st December 2021

4. Net income/(expenditure)

This is stated after charging/(crediting)

Independent Examiner's fees
Depreciation of Fixed Assets

Total 2021 £	Total 2020 £
400	250
640	1,456

5. Trustees remuneration and expenses

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses or any other benefits from the charity during the year.

The Trustees are considered to be the key management of the charity.

6. Staff costs

The aggregate payroll costs were as follows

	Total 2021 £	Total 2020 £
Staff costs during the year were		
Wages and Salaries	26,455	29,448

The average number of persons (including senior management team) employed by the charity during the year were as follows:

Total staff	2021 No.	2020 No.
	4	5

No employee received emoluments of more than £60,000 (2020 – no employee) during the year.

The notes form part of these financial statements

Notes to the Financial Statements - continued
for the year ended 31st December 2021

7. Tangible fixed assets

	Investment property £	Furniture and equipment £	Total £
Cost			
At 1 January 2021	203,314	12,129	215,443
Additions	-	-	-
Revaluation	-	-	-
At 31 December 2021	203,314	12,129	215,443
Depreciation			
At 1 January 2021	-	9,830	9,830
Charge for the year	-	640	-
At 31 December 2021	-	10,470	9,830
Net book value			
At 31 December 2021	203,314	1,659	204,973
At 31 December 2020	203,314	2,299	205,612

The Parochial Church Council own freehold property, St Andrews Memorial Hall and 14 Kirk Rise, both in Kirk Ella, the deeds of which are held by the York Diocesan Board of Finance Limited as custodian Trustee. The historic cost of the memorial hall, much of which was funded by a bequest in 1931 of £1,000, amounted to £2,760 and is insured for the replacement at £941,234.

14 Kirk Rise is held at undepreciated historic cost as the PCC believes that the repairs and maintenance costs will at least ensure the property retains its value against the original purchase price.

8. Investment property

A loan totalling £120,852 is secured by a fixed charge over 14 Kirk Rise, Kirk Ella.

The loan terms of repayment are twice yearly payments of £3,045 for 25 years and interest is payable at 3.15% on the principal amount. Overpayments can be made at any time and payment holidays can then be taken to extent that overpayments have been made. The costs are included within Clergy Expenses and housing costs.

The notes form part of these financial statements

Notes to the Financial Statements - continued

for the year ended 31st December 2021

9. Comparative to the previous period

	Unrestricted funds £	Restricted £	Total 2020 £
Income and Endowments from:			
Voluntary Income	145,231	850	146,081
Church Activities	34,374	536	34,910
Activities for Generating Funds	3,441	-	3,441
Income from Investments	42	-	42
Other Incoming Resources	1,200	-	1,200
Total income	184,288	1,386	185,674
Expenditure:			
Expenditure on Church Activities	189,075	4,983	194,058
Cost of Generating Funds	-	-	-
Governance Costs	1,200	-	1,200
Total expenditure	190,275	4,983	195,258
Net Income/(Expenditure) before investment gains	(5,987)	(3,597)	(9,584)
Net gains on investment	-	-	-
Net Income/(Expenditure)	(5,987)	(3,597)	(9,584)
Transfers Between Funds	-	-	-
Net Movement in Funds	(5,987)	(3,597)	(9,584)
Fund Balances brought forward 1st January 2020	150,230	35,447	185,677
Fund Balances carried forward 31st December 2020	144,243	31,850	176,093

The notes form part of these financial statements

Notes to the Financial Statements - continued

for the year ended 31st December 2021

10. Analysis of net assets by fund

As at 31 December 2021	Unrestricted	Restricted	Total
Tangible Fixed Assets	1,659	-	1,659
Investment Property	203,314	-	203,314
Net Current Assets	66,194	25,145	91,339
Current Liabilities	(6,890)	-	(6,890)
Long Term Liabilities	(112,660)	-	(112,660)
	145,323	31,439	176,762

As at 31 December 2020	Unrestricted	Restricted	Total
Tangible Fixed Assets	2,299	-	2,299
Investment Property	203,314	-	203,314
Net Current Assets	88,953	31,850	120,803
Current Liabilities	(35,161)	-	(35,161)
Long Term Liabilities	(115,162)	-	(115,162)
	144,243	31,850	176,093

11. Restricted funds

Restricted Funds

	Brought Forward	Income	Expenditure	Transfers	Carried Forward
Community Fund	850	-	-	-	850
Non Stipendiary Ministry	-	6,294	6,294	-	-
Build Projects	9,249	-	-	-	9,249
Church Roof	9,529	-	-	-	9,529
Fabric Fund	996	-	-	-	996
Flower Fund	(23)	-	1,019	1,042	-
Balances (Assistant, share)	1,190	-	-	(1,190)	-
Sunday School Projects	2,115	-	4,715	2,600	-
Tower Bell Ringers	7,944	-	971	163	7,136
Total restricted funds	31,850	6,294	12,999	2,615	27,760

The notes form part of these financial statements

Notes to the Financial Statements - continued

for the year ended 31st December 2021

12. Debtors

	Unrestricted Funds £	Restricted funds £	Total 2021 £	Total 2020 £
Amounts falling due within one year				
Prepayments for Goods and services	-	-	-	1,424
Income Tax Recoverable	4,780	-	4,780	19,359
Other Debtors and Accrued Income	-	-	-	2,945
Total at 31st December 2021	4,780	-	4,780	23,728

13. Liabilities with one year

	Unrestricted Funds £	Restricted funds £	Total 2021 £	Total 2020 £
Amounts falling due within one year				
Secured Borrowings	6,090	-	6,090	6,090
Unsecured Borrowings	-	-	-	4,000
Accruals and Deferred Income	800	-	800	25,071
Total at 31st December 2021	6,890	-	6,890	35,161

14. Liabilities after one year

	Unrestricted Funds £	Restricted funds £	Total 2021 £	Total 2020 £
Amounts falling due within one year				
Secured Borrowings	112,660	-	112,660	114,762
Unsecured Borrowings	-	-	-	-
Accruals and Deferred Income	-	-	-	400
Total at 31st December 2021	112,660	-	112,660	115,162