

Southernhay United Reformed Church known as Southernhay Church

Dix's Field, Exeter, EX1 1QA
southernhayurc@yahoo.co.uk
www.southernhaychurch.org

Annual Report 2020

1. Personnel

Trustees

Diane Burch (2022)	Juliet Campling(2021)	Michael Goddard(2021)
Ted Guyver (2021)	David Hogan(2021)	
	Wendy Milne(2022)	Alastair Logan(2021)
John Scarfe (2020)	Keith Stead(2021)	John Thorndyke(2021)
Amanda Harper		

Date showing when present term of office comes to an end.

At each meeting, one of the Trustees is elected to chair the next meeting.

Minister

Our new Minister, the Revd Amanda Harper was inducted in September 2016.

The minister became ill during May and died of cancer on 26th November.

An interim moderator, Revd Phil Nevard, was appointed in the autumn.

Treasurer

John Thorndyke continues as treasurer, supported by the Finance group.

Church Secretary

Keith Stead continues as secretary supported by a Secretarial Group of 6 other trustees.

2. Organisational Structure

The members of Southernhay United Reformed Church, Exeter, assembled in Church Meeting on 24th May 2011 have adopted a new Constitution of which the following is the opening paragraph (a full copy of the constitution was appended in 2012):

THE LOCAL AND THE WIDER CHURCH

Southernhay United Reformed Church ('the Church') is a local association for the public worship of God, Christian witness and service in accordance with the principles and usages of the United Reformed Church ('the URC'). Admission to the full responsibilities and privileges of membership confers membership simultaneously in the Church and in the URC. The Church supports the wider councils of the URC through giving and participation, and shares in activity with other faith communities on an ecumenical basis.

The Church Constitution governs the conduct of meetings, elections and decision making. Church Meeting (now meeting every other month starting in January) is the decision making body within Southernhay Church. Elders' Meeting (meeting monthly except for August) acts as the executive and constitutes the Trustees. The Finance Group and the Fabric Committee deal with day to day matters concerning routine financial matters and the buildings, reporting to Elders and Church Meeting.

Elders are elected annually at the AGM from among those who have been members for at least twelve months. An Elder serves for a three year term and may be re-elected for a further term and is then expected to take a sabbatical year. The rules allow for twelve Serving Elders; later modified to thirteen by Church Meeting. The Church Secretary is appointed from within the Elders Meeting and normally serves for six years. The Treasurers are appointed by the Church Meeting. There was no AGM in 2020 due to Covid restrictions.

3. Public Benefit

The Church meets weekly on Sunday morning for public worship. On the first Sunday of the month the Service includes Holy Communion. There were no services after March 15th until one on the 13th December due to Covid restrictions.

A quiet area is set aside in the church for children.

The Church sponsors Scout, Cub and Beaver groups who parade at Harvest Service and attend the Christingle Service.

4. Objectives and Activities

Pastoral Care We have a Pastoral Friend scheme such that each member of the congregation has a Friend (an Elder or appointed Church Member) who keeps in contact with them especially in times of ill health. *Open Doors* sessions are held for two hours on three mornings a week during which anyone is welcome to come into the church, look around, rest a while or pray. These sessions were cancelled after March 13th.

Southernhay Child Contact Centre The Trustees of the Charity appoint the Management Committee and are represented on it. The Centre is run by a Co-ordinator and a team of trained volunteers, some being Southernhay members. Cancelled during lockdown.

Community Groups An Over 50's club meet weekly. Also a number of community groups use our premises for their regular meetings including the Exeter Civic Society, RSPB and various exercise classes and dance groups. All cancelled during lockdown.

5. Achievements and Performance

The Church was unable to meet during most of 2020.

6. Plans for the Future

The church is looking faithfully about its future, as outlined in the Treasurer's report.

7. Financial Review

2020 was dominated firstly by the Covid virus and then by the illness and subsequent hugely sad death of our Minister, Amanda Harper. As a result our opportunities for meeting for worship virtually ceased in March when the church first closed. The General Purposes income was £22,000 below budget, £17,000 of which was accounted for by the fall in lettings income. At the time of writing there is no certainty that many lettings will return and it will be an uphill struggle to balance the books in 2021 even if some degree of normality returns. Members and friends have been generous in their giving but this cannot even begin to compensate for the losses. There were savings of over £8000 on expenditure when the church was closed but many bills still needed to be paid to maintain the buildings. These include heating and lighting and the contribution to the Ministry and Mission fund which supports ministry in the URC nationally. Fortunately the COIF Ethical Investment Fund value has risen by another £5,200 which compensated to some extent and reduced the overall deficit to £6900 from the £11800 loss on the general fund.

Last year I wrote that we needed to think about the longer term viability of the church. This year the loss of our Minister and the size and age of the congregation reinforces the need to think hard about how long we can continue in our present buildings. This process has begun now with the help of our Interim Moderator, Phil Nevard.

**SOUTHERNHAY
UNITED REFORMED CHURCH**

Registered Charity No 1130547

FINANCIAL REPORT

2020

Index

Report of Independent Examination

Summary Statement of Financial Activities	1
Balance Sheet	2
Summary of Financial Activities A. Incoming Resources	3
B. Resources Expended	4
Movement of Funds	5
Details of Special Causes	6
Notes	7

Calculation of Net Expenditure for Ministry and Mission Fund

Southernhay URC Trustees at 31. 12. 20

Diane Burch, Juliet Campling, Michael Goddard, Ted Guyver, David Hogan, Alastair Logan, Wendy Milne, John Scarfe, Keith Stead, John Thorndyke

Treasurer's Report

2020 was dominated firstly by the Covid virus and then by the illness and subsequent hugely sad death of our Minister, Amanda Harper. As a result our opportunities for meeting for worship virtually ceased in March when the church first closed. The General Purposes income was £22,000 below budget, £17,000 of which was accounted for by the fall in lettings income. At the time of writing there is no certainty that many lettings will return and it will be an uphill struggle to balance the books in 2021 even if some degree of normality returns. Members and friends have been generous in their giving but this cannot even begin to compensate for the losses.

There were savings of over £8000 on expenditure when the church was closed but many bills still needed to be paid to maintain the buildings. These include heating and lighting and the contribution to the Ministry and Mission fund which supports ministry in the URC nationally. Fortunately the COIF Ethical Investment Fund value has risen by another £5,200 which compensated to some extent and reduced the overall deficit to £6900 from the £11800 loss on the general fund.

Last year I wrote that we needed to think about the longer term viability of the church. This year the loss of our Minister and the size and age of the congregation reinforces the need to think hard about how long we can continue in our present buildings. This process has begun now with the help of our Interim Moderator, Phil Nevard.

21 Barton Close
Exton
EX3 0PE

To The Elders
Southernhay United Reformed Church
Southernhay East
EX1 1QD

Report of Independent Examination

I report on the accounts of the Church for the year ending 31st December 2020, which are set out on pages 1 – 7 of the Financial Statement.

As the Church Elders, you are responsible for the preparation of the accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (The Act) do not apply.

I have examined the Income and Expenditure, the Statement of Financial Activities, together with the Balance Sheet and related schedules, set out on pages 1 – 7. My examination, which did not amount to an audit, was carried out in accordance with the General Directive issued by the Charity Commissioner for the independent examination of small charities.

During my examination of the records nothing has come to my attention which gives cause to believe that the requirements under the above Act have not been met. These are:

- (1) to keep accounting records in accordance with section 41 of the Act;
- (2) to prepare accounts which comply with the accounting records and meet the accounting requirements of the Act

Yours sincerely

Ian Harrison
Independent Examiner

Date

SOUTHERNHAY UNITED REFORMED CHURCH, EXETER

**SUMMARY STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2020**

FUNDS

2019		2020			
TOTAL £		General £	Designated £	Restricted £	TOTAL £
91702	TOTAL INCOMING RESOURCES (see page 3)	55,627	0	941	56568
73,252	TOTAL RESOURCES EXPENDED (see page 4)	62,271		1,213	63484
-----		-----	-----	-----	-----
18,245	Surplus/Deficit for the year	-6,644	0	-272	-6916
65,505	TOTAL CHURCH FUNDS B/FWD	73,422	7,635	2,693	83750
-----		-----	-----	-----	-----
83,750	TOTAL CHURCH FUNDS C/FWD	66,778	7,635	2,420	76834
4,601	Payment Written Off Special Category Ministry Account (see notes on page 2)	4,601			-300 4601
-----		-----	-----	-----	-----
88,351 =====	TOTAL FUNDS HELD	71,379	7,635	2,420	81135 =====

SOUTHERNHAY UNITED REFORMED CHURCH, EXETER

BALANCE SHEET AS AT 31ST DECEMBER 2020

2019 £			2020 £
		DEPOSITS	
13,094		COIF Deposit Account	13,128
53,610		COIF Ethical Investment Fund	58,846
21,122		NatWest Reserve Account	8,660
525		NatWest Current Account	500
	88,351		81,134
	=====		=====
		FUNDS AND RESERVES	
		General Purpose	
73,422		Accumulated Fund	66,779
	73,422		66,779
		Designated Buildings Funds	
6,787		Buildings Fund	6,787
	6,787		6,787
		Other Designated Funds	
848		Contact Centre Reserve	848
	848		848
		Restricted Funds	
2,397		Healing Fund (Noblet)	2,397
296		Special Causes	23
	2,693		2,420
	-----		-----
	83,750	TOTAL CHURCH FUNDS	76,834
		Cheques Adjustments (see note 1 below)	-300
4,601		Special Category Ministry Account (see note 2 below)	4,601
	4,601		4,301
	-----		-----
	88,351	TOTAL FUNDS HELD	81,135
	=====		=====

NOTES

- 1 A bounced cheque resulting in payment written off
- 2 The Special Category Ministry Fund is a restricted fund completely separate from the funds of the Church. It is currently in abeyance as there is no one in post.

SOUTHERNHAY UNITED REFORMED CHURCH, EXETER

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2020

£	2019 £		General £	Designated £	Restricted £	TOTAL £	2020 £
		A. INCOMING RESOURCES					
		1. OFFERINGS					
8,440		Monthly Standing Orders	9,913			9,913	
12,253		Weekly Envelopes	8,495			8,495	
2,913		Loose	714			714	
784		Other Donations by Members & Frier	1,231			1,231	
6,246		Gift Aid claimed on the above	5,070			5,070	
	30,636						25,423
		2. DESIGNATED & RESTRICTED INCOME					
0		Buildings Fund		0		0	
0		Gift Aid claimed allocated to Building Fund		0		0	
0		Contact Centre Reserve		0		0	
0		Healing Fund		0		0	
1,557		Special Causes (Collected)			708	708	
311		Gift Aid to Special Causes			233	233	
	1,868						941
		4. USE OF BUILDINGS					
28,410		Standard Lettings	10,391			10,391	
1,081		Contact Centre (net)	1,745			1,745	
75		Southernhay Singers (net)	0			0	
2,900		Church Groups	720			720	
771		Other Users	900			900	
1,494		Coffee Concerts	220			220	
9,100		Ground Rent (Berkeley House - net)	9,100			9,100	
	43,831						23,076
		5. WEDDINGS & FUNERALS					
1,104		Fees (net)	120			120	
6		Offerings at Weddings & Funerals	0			0	
	1,110						120
		6. OTHER INCOME					
2,000		Legacies, etc	0			0	
213		Cash Box (inc People & News)	46			46	
364		Refunds	0			0	
978		Sundry Receipts	975			975	
864		ManseCouncil Tax and Water Rate	698			698	
9,737		COIF Investment Gain	5,237			5,237	
101		Interest	52			52	
	14,257						7,008
	-----		-----	-----	-----	-----	-----
	91,702	TOTAL INCOMING RESOURCES	55,627	0	941		56,568
	=====						=====

SOUTHERNHAY UNITED REFORMED CHURCH, EXETER

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2020

2019		Footnotes	General	Designated	Restricted	TOTAL	2020
£	£		£	£	£	£	£
B. RESOURCES EXPENDED							
1. COSTS OF MINISTRY & WORSHIP							
37,164			33,708			33,708	
0							
599		1	4			4	
28			228			228	
99						0	
338						0	
71			99			99	
686			138			138	
1,175			350			350	
	40,160						34,528
2. CHURCH & HALLS							
7,888		5	4,029			4,029	
3,095		2	3,296			3,296	
6,761		5	5,866			5,866	
500			572			572	
594		5	543			543	
0			0			0	
447		5	260			260	
3,920			5,063			5,063	
447		2	327			327	
90			100			100	
875		5	283			283	
	24,617						20,339
3. MANSE							
252		2	1,213			1,213	
420			451			451	
2,431			2,426			2,426	
	3,103						4,090
4. OTHER GENERAL PURPOSE FUND							
141			151			151	
179			234			234	
0			175			175	
791			902			902	
311			52			52	
79			709			709	
480			509			509	
400		4	182			182	
200		4	400			400	
	2,581						3,314
5. DESIGNATED/RESTRICTED FUNDS							
0		2		0		0	
200				0		0	
0				0		0	
0					0	0	
2,591		4			1,213	1,213	
	2,791						1,213
-----			-----	-----	-----	-----	-----
73,252			62,271	0	1,213		63,484
=====							=====

The footnotes refer to Synod designated 'Deductible' Items of Expenditure:

- | | |
|---|---|
| 1. Ministers' Car Costs (Total £0) | 2. Repairs & Decorations (Total £4,836) |
| 3. Capital Works & Projects (Total £0) | 4. Benevolent Gifts (Total £1795) |
| 5. Expenses incurred in respect of Lettings (see page 3) | |
| (Total £9836 of which 44.7% claimed = £4918 representing 35% of total letting receipts of £14051) | |

SOUTHERNHAY UNITED REFORMED CHURCH, EXETER

MOVEMENT OF FUNDS FOR THE YEAR ENDED 31st DECEMBER 2020

	Balance 01.01.2020	Receipts 2020	Gift Aid 2020	Interest 2020	Payments 2020	Balance 31.12.2020
	£	£	£	£	£	£
General Purpose						
Accumulated Fund	73,422	50,506	5,070	52	-62,271	66,779
Totals	73,422	50,506	5,070	52	-62,271	66,779
 Designated Buildings Funds						
Buildings Fund	6,787	0	0	0	0	6,787
Totals	6,787	0	0	0	0	6,787
 Other Designated Funds						
Contact Centre Reserve	848	0	0	0	0	848
Totals	848	0	0	0	0	848
 Restricted Funds						
Healing Fund (Noblet)	2,397	0	0	0	0	2,397
Special Causes	296	708	233	0	-1,214	23
Totals	2,693	708	233	0	-1,214	2,420
 TOTALS FOR CHURCH FUNDS	83,750	51,214	5,303	52	-63,485	76,834
Cheque Adjustments					-300	-300
Special Category Ministry Acc see note 1 on page 2	4,601		0	0		4,601
 TOTALS HELD	88,351	51,214	5,303	52	-63,785	81,135

SOUTHERNHAY UNITED REFORMED CHURCH, EXETER

DETAILS OF SPECIAL CAUSES FOR YEAR ENDED 31st DECEMBER 2020

	Balance 01.01.2020	Collected 2020	Gift Aid 2020	Paid Out 2020	Balance 31.12.2020
	£	£	£	£	£
Commitment for Life	23	201	35	-246	13
Christian Aid	10	120	59	-179	10
St Petrocks (Coffee)	49	181	139	-369	0
Advent 19 (AIMS Dawlish)	214	206	0	-420	0
	-----	-----	-----	-----	-----
	296	708	233	-1,214	23

NOTES

1. Accounting Policies. These Annual Accounts for Southernhay Church aim to comply with the provisions of the Charities Act 1993. This Act was passed with the aim of bringing about greater openness and transparency in the financial affairs of all charities. The regulations prescribe certain rules, procedures and format to ensure compliance and these have been adopted here.

The Statement format is taken from the Charity Commissioners' Guidance literature and working definitions of the fund types as follows:

- (a) **General Purpose Funds** may be used for any legitimate activity of the church without constraint.
- (b) **Designated Funds** are funds which are held for the general purposes of the church but which have been separately 'designated' for specific purposes. They are funds which could be reallocated back into General Funds at any time if so decided by the Church Meeting.
- (c) **Restricted Funds** have specific purposes from which monies may not be diverted and may have been established by Legacy or Deed.

The Annual Accounts are prepared on a Receipts and Payments basis. Any material expenditure paid after the year end will be included by way of a note to the accounts (there is none for 2020).

2. Depreciation Policy. All new items of equipment procured are written off in the year of purchase. As a result such items are not part of the Fixed Assets of the church and depreciation does not apply.

3. Employees of the Local Church and their Remuneration. There are no employees; the Church contracts out caretaking to a self-employed operator.

4. Local Trustees' Expenses. No expenses were paid to any members of the Elders' Meeting or the Finance and Fabric Committee except in the form of direct reimbursement of sums actually incurred and paid on behalf of the church.

5. Insurance. Church and hall premises at Southernhay were insured in 2020 as follows:

Church Premises	£ 9,514,042
Contents	£ 253,299

Total	£ 9,767,341 (2019 £9,310,547)

The Cover for the manse at 6 Hill Close was:

Buildings and Contents of Common Parts	£ 358,110
Contents	£ 3000

Total	£ 361,110 (2019 £348,628)
-------	---------------------------

6. Local Funds not under Church Control. The Treasurer is aware of the existence of small funds which fall within this category. Contributions are not received from the church nor are these funds subject to Church Meeting control. As a consequence, and with the agreement of the independent examiner, they have been excluded from the above Accounts.

Signed:

Date:

John Thorndyke, Church Treasurer