



LOVING  
GOD AND  
MAKING  
**HIS**  
LOVE  
KNOWN

**Financial Statements for the year ended  
31<sup>st</sup> December 2020**

The Parochial Church Council of the Ecclesiastical Parish of Chester,  
St. Mark's Lache-cum-Saltney  
Registered Charity number: 1130731

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## Administrative Information

Trustees in post at 31 December:

Staff ministry team	Revd Hennie Johnston Revd Simon Chesters Revd Anina Thomas Revd Hana Helvadjian
Churchwardens	Mr Kofi Kyei Mr Nigel Speirs
Deanery synod representatives	Mr Richard de Beger Mrs Kathryn Elsmore
Elected Members	Mrs Lauren Myers Dr Caroline Robson Cathryn Jones Mrs Judy Evans Mrs Margaret Lavender Mrs Liz Chesters Mr Gareth Griffiths Mr David Pitt
Safeguarding Co-Ordinator	Mrs Rose Johnson
Treasurer	Mrs Christine Mackay
Principal Address	St Mark's Church St Marks Road, Saltney, Chester, CH4 8DE



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

THE ECCLESIASTICAL PARISH OF CHESTER,  
ST MARK'S, LACHE-CUM-SALTNEY

On accounts for the year  
ended

31 DECEMBER 2020

Charity no  
(if any)

1130731

Set out on pages

1 AND 2

Responsibilities and  
basis of report

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended 31 12 2020

As the charity's trustees, 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 2011 Act and in carrying out my examination, I  
have followed all the applicable Directions given by the Charity Commission  
under section 145(5)(b) of the Act.

Independent  
examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to~~  
~~undertake the examination by being a qualified member of [insert name of~~  
~~applicable listed body]] Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have  
come to my attention in connection with the examination (other than that  
disclosed below \*) which gives me cause to believe that in, any material  
respect:

- the accounting records were not kept in accordance with section 130  
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

4/3/21

Name:

FRANK LINFORD

Relevant professional  
qualification(s) or body

INSTITUTE OF INTERNAL AUDITORS  
(UK & IRELAND)

IER

1

Oct 2018

(if any):

Address:

1 STRAWBERRY GREEN

ELLENMORE ROAD

CHESHIRE CH66 2TX

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE

**Statement of Parochial Church Council's Responsibilities**

We are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:

- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.

On behalf of the PCC

.....Rev'd Hennie Johnston  
(Vicar)

..... 2021

## Annual Report

### Background

St Mark's Lache-cum-Saltney Parochial Church Council has the responsibility of co-operating with the Vicar and Curate in promoting the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities of our church building.

### Membership

Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules.

During the year the following served as members:

Vicar	Revd Hennie Johnston
Curates	Revd Anina Thomas Revd Hana Helvadjian
Assistant minister	Revd Simon Chesters
Churchwardens	Mr Kofi Kyei Mr Nigel Speirs
Deanery synod representatives	Mr Richard de Beger Mrs Kathryn Elsmore
Elected Members	Mrs Margaret Lavender Mrs Liz Chesters Mrs Judy Evans Mrs Lauren Myers Mrs Cathryn Jones Dr Caroline Robson Mr Gareth Griffiths Mr David Pitt
Safeguarding Co-Ordinator	Mrs Rose Johnson
Treasurer	Mrs Christine Mackay
Electoral Roll Secretary	Mr Pip Appleton

### Church Membership

Membership of the electoral roll stands at 173 (2019: 171).

### **Financial Review of the year**

The finance team consists of a treasurer (Christine Mackay) and 2 other helpers (Cathryn Jones and Margaret Lavender). The team aim to provide transparency of figures for both PCC and the congregation, an efficient and simple giving programme and accurate budgeting information to the PCC to enable them to make decisions.

During 2020 income was generated internally from giving, church fees and rental of the Church Hall. Total net giving from congregations during the year was £116,164 (2019 £106,017)

Income in relation to church activities in 2020 was £6,742 (2019 £21,177).

Expenditure was £171,233 (2019 £156,375). The largest item of was Parish Share at £54,743 (2019 £61,263)

During the year £12,152 (2019 £10,194) from within the expenditure was applied for outward giving. These funds are allocated by the "Life Beyond The Parish" team and are given in order to bless what God is doing beyond our ministries, but in line with our values and goals. This money has been able to bless a number of projects in 2020.

The budget for 2021 was set by PCC and agreed at the November 2020 meeting.



## Accounting Policies

### Financial Statements

The financial statements have been prepared in accordance with the Church Accounting regulations 2006 together with applicable accounting standards and Statement of Recommended Practice (SORP, FRS102).

The financial statements include all transactions, assets and liabilities, to which the PCC is responsible by 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.

### Funds

**Endowment funds** are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

**Restricted funds** represent (a) Income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object. The funds may be expended on the specific object for which they are given. Any balances remaining unspent at the end of the year must be carried forward as a balance of that fund.

**Unrestricted funds** are general funds which can be used for PCC ordinary purposes.

The PCC may decide to put some of the unrestricted fund money aside in other funds for use in the future (for example, for future projects). This money is 'designated' for these particular projects for administration purposes only. **Designated funds** are still unrestricted and can be moved to other general funds (re-designated or un-designated) if the PCC so decides.

### Income

Planned giving collections and donations are recognised when received. Tax refunds are applied monthly.

### Expenditure

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 Diocesan Parish Share is accounted for when due.

### Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church inventory, which can be inspected (at any reasonable time). For anything acquired prior to

2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Investments are valued at market value at 31<sup>st</sup> December 2020.

### **Reserves Policy**

The PCC have agreed on a reserves policy which was set as follows:

‘Confirmation that the financial resources of the PCC meet present and future needs’.

## Disclosures

The PCC is a public benefit entity. The SORP requires various disclosures which are included here.

### Trustee benefits

The SORP requires disclosure of remuneration, personal expenses and other benefits paid to trustees. Clergy stipends and provision of the vicarage as housing for the incumbent are not paid by the PCC, however certain costs of clergy members conventionally paid by the PCC fall under this requirement.

The following trustees were provided with personal expenses to cover the cost of council tax and water charges:

Revd Hennie Johnston

Revd Anina Thomas

Revd Hana Helvadjian

In 2020 the total cost to the PCC of these items was £11,442. This includes loan interest.

### Transactions with related parties

Except for reimbursement of purchases of goods and services for the PCC, the SORP requires disclosure of transactions with trustees and close family members. These include expenses incurred performing their role such as conferences, training, travel and other costs which are totalled by recipient, and charitable donations by individual trustees to the PCC for which an overall total is disclosed (excluding gift aid claimed). Personal expenses are not included here but are disclosed above as trustee benefits.

Trustee / family member	£	Description
Revd Anina Thomas	£985	Incurred expenses
Revd Hennie Johnston	£1217	Incurred expenses
Revd Hana Helvadjian	£974	Incurred expenses

### Employee costs & benefits

The SORP requires disclosure of the average number of employees, numbers earning above £60,000, and the split between gross salaries, national insurance, and pension costs.

The number of employees in 2020 was 5. None earned over £60,000. The cost breakdown was as follows.

Description	£	
Total salary costs	32.820	Includes employer's pension costs And payroll agency costs

### **Financial service fees**

The SORP requires disclosure of audit or independent examination fees. For 2020 the independent examiner's fee was £150.

## **PCC Secretary's Report for the year 2020**

The aim and purpose of St. Mark's Parochial Church Council (PCC) is to cooperate with the incumbent, Reverend Hennie Johnston, to help fulfil the purpose and vision of our church. To enable us to do this the PCC is also responsible for maintaining the fabric of the church. The PCC met 9 times during 2020. The smaller Standing Committee only meets when there is urgent business and did not meet during the year.

### **PCC Business**

At every PCC meeting we open with prayer and a member leads devotions. During each meeting we review the finances for the year to date compared to the budget, get reports from the various committees and groups who have feedback to report (the Fabric group, Life Beyond the Parish and Deanery Synod) and consider other matters which require discussion and decision.

Annual reports and briefings were received on the Fabric, Health & Safety (both from Richard de Beger) and Safeguarding (from Rose Johnson), and policies were reviewed. Ministries were also given time to report back about their achievements and challenges. Some items were brought several times to meetings because of developments. These included:

- Faith Building Project including approval of £5,000 to engage Arrol architects
- Leadership Team feedback
- Appointments to PCC and roles including Youth Worker
- Return to collective worship
- Ministry feedback from Welcome Team, Phileo
- Talk from Rev Tina Upton, Holy Trinity church, Blacon on their building project
- Website maintenance

Several one-off items were also brought, including: The St Matthews foundation stone, Lache Community Bus, Parish weekend 2021, Baby and Toddler group, Places of Welcome, Operation Eagle, Love Lache, Saturday Fellowship proposals for wildflower bed, communicating with people with dementia, Community Money Advice, Parish Secretary post, purchase of camera for live streaming, appointing a Community Youth Worker, increasing hall hire rates.

### **Welcomes and goodbyes.**

At the APCM Nigel Speirs was re-elected and Kofi Kyei was elected as Church Warden. The role of Assistant Churchwarden was deleted. Megan Evans was co-opted as young person representative.

Beki Rae and Margaret Grice completed their three-year term and did not seek re-election. Christine Mackay did too but remained as Treasurer. Judy Evans, Gareth Griffiths and David Pitt were elected in their places to the PCC. There was one vacancy which resulted from Kofi becoming a Church Warden. Richard de Beger, Kathryn Elsmore and Karen Fallon filled three of the four places for Deanery Synod representatives.

Mike A Jones

PCC Secretary

## **Church Wardens' Report for the year 2020**

So, we now have BC/AD and soon we pray PC. We look forward to the Post COVID period of recovery and growth.

During 2020 we encountered lockdown and re-openings as a result of the COVID pandemic. We learnt to broadcast and then live stream church. We discovered Zoom as a means of holding our PCC meetings. We have probably not thrived, but we have more than survived.

As the churchwardens have overall responsibility for the fabric of the church, we want to thank all those church members who have given their time and skills in the maintenance and upkeep of it. We thank Mike Johnson for leading Saturday Fellowship, which has seen the grounds and building maintained. Also, for the members of the Fabric Committee who have tackled various tasks.

2020 saw the completion of the very first phase of the Faith Based Building Project. The offices were refurbished as was the hall. The hall looks magnificent. The open-plan office has brought a new environment to office working. We would like to particularly thank Mike Johnson and Chris Hill who led the building works.

We are delighted that Hana's role as a pioneer minister was confirmed, with plans to establish a church plant in the new housing estate. This is a mission field for St. Mark's with many new families moving to the parish. More from Hana later.

In addition to supporting Hana, we increased our staff team. Following Sue's decision to retire, we recruited Helen Carr into a new role as PA to Hennie. Helen's impact has been considerable. We also employed Christine as Parish Secretary and Secretary to the Faith Based Building Project. Our staff team continue to show great dedication and have managed so well through the pandemic. We are grateful to Helen, Maggie and Christine.

We did not replace Pippa as Youth Minister. Hana has picked up this work on an interim basis. We shall still need to think about a long-term solution. Nikki has worked hard, despite so many restrictions, to fulfil her role as Family and Children's Worker.

Much of our community work, such as Messy Church and Love Lache was suspended during Lockdown. We look to picking these activities up in the post COVID world.

A separate report is included describing the Faith based building project.

We set a challenging budget in 2020. When we set this, we had no knowledge of a pandemic and the impact that this would have. Income did reduce, but so too did expenditure. Allowing for the spending on the building (which came out of capital) we achieved a small surplus for the year. We have started 2021 with income slightly down. We have missed the rental income and Offertory income. The regular income has held up well and we are grateful to those who support the work of St. Mark's.

The leadership team have met several times during the year. The clergy plus Nigel and Nikki have also been attending a ChurchNext leadership course. We have not yet finished this. However, with the Leadership team, we have been considering what is next for us. There has been a lot of discussion around the role of social media in the life of the church. What opportunities exist to do things differently. We shall continue to reflect and share this.

As I reported last year, we have split the functions of the leadership and PCC. PCC are the trustees of St. Mark's and hold the responsibility that this involves. The Leadership team is then free to consider direction and seek God's guidance. That has been critical during the pandemic. The PCC has met regularly through 2020, as has the Leadership Team. The Leadership team meetings maintain minutes that are reported into the PCC. Mike has been an absolutely brilliant PCC secretary. He has kept us on the straight and narrow, never allowing his frustrations to boil over. Mike is standing down at the APCM. We are very grateful Mike for your contribution.

This has not been the easiest of years. The Lockdown has been demanding. Our clergy have been on the frontline. Hennie has done a superb job leading St. Mark's as well as fulfilling her role as Rural Dean. She has been supported by Anina and Hana. We are grateful for the leadership that these Ladies of the cloth have exhibited.

Last year's APCM was very delayed due to Covid. Roy did stand down as Church Warden and Kofi stood up. Initially on a temporary basis, until ratified at the APCM. We would like to put on record our thanks to Roy. His faith is strong.

So, now into 2021. Finances are going to be stretched, but we have a generous God. Indeed, He may already have given our membership the means to increase their giving!! We look forward to emerging from the long lockdown without fear. Coming back together is something we are looking forward to – but we appreciate everyone has their own pace on this.

God bless.

Nigel and Kofi  
Church Wardens

## Vicar's Report for the year 2020



Grace to you, and peace from God our Father and the Lord Jesus Christ – using one of the Apostle Paul's familiar greetings at the beginning of many of his letters!

If there has ever been a year that we have needed the Grace and Peace from God our Father, and the Lord Jesus Christ it has been this last one.

Of course, because of the Pandemic it was only last October, that we had our 2020 APCM and I reported back on 2019 – only 7 months ago. Since then we have had two more lockdowns with the church closed for lockdown 2 but with live streaming being allowed from church, and lockdown 3 where places of worship have been allowed to stay open but worshippers encouraged to engage on-line rather than attend in person.

I said on Easter Day that, for some, this last year has felt like a very long Lent, Holy Week and Holy Saturday. A year of uncertainty, anxiety, fear, loss, sickness – a year of waiting, waiting hopefully for a vaccination, and for the end of endless lockdowns.

It's been a year when many have lost their jobs, others furloughed, and where the divide between rich and poor has never been greater. It's been a year of weariness and burn out for some, and for others a year where they have had more time to rest, to relish in God's creation whether that be taking up gardening or finding new walks to enjoy; and for others more time to be, and rest in God's presence.

For some there will have been times that you called out to God, echoing the words of the Psalmist, 'How long Oh Lord'. I have shouted out these words many times over this last year; but for others you may have been entering God's gates with thanksgiving, and His courts with Praise'.

In my Vicar's report I usually reflect on the past year, remembering certain specific and memorable events, and giving thanks to God, and to the many people who so selflessly serve, and minister in this church. And though we have not been able to fulfil many of the things we would have loved to have done – I have been amazed at how much the Family of St. Mark's have continued to serve and bless the Body of Christ, the local community, and further afield. Thank you!

The Phileo team (now overseen by Jan Speirs and Rose Johnson), and in which I include our prayer chain (overseen by Roy and Marilyn Brockhurst), has been amazing, offering pastoral support and prayer in so many different and creative ways. Refusing to allow the restrictions and regulations we have had to endure, to limit the care and compassion they have been able to offer and give to those they have reached out to. Thank you!

The need for debt advice and counsel, overseen by Nigel Speirs, has exploded during the Pandemic, and it has been wonderful that local GPs, and others, are referring people to St. Mark's for help and advice. Some of these people have nowhere else to go and are desperate, and through this outreach the love and care of Jesus Christ is shown. Many



have other deep emotional needs, and Nigel has been able to signpost them on to much needed counselling. Thank you!

Some of our Life Groups have continued to meet via zoom, phone, WhatsApp, or other means, but many have not. As we come out of lockdown I have asked Anina to take on the responsibility of looking at all our Life Groups with fresh eyes, and to encourage those who are not in one to join one, or start one. I believe Life Groups are vital for our growth in discipleship, however long we have been a follower of Jesus – vital for new believers, and for those who are in any sort of leadership within St. Mark's. It is in Life Groups that our cords will be lengthened, and our stakes strengthened (Isaiah 54).

Another exciting thing that has happened in the past six months or so is the praying, preparing and planning for our new place of worship in the Wrexham Road housing development, which is being pioneered by Hana. Hopefully, by the time you have read this, you will have also heard and read about this new initiative in ReMarks?

During this Pandemic Hana has brought a team together who have prayed and listened to God. This new place of worship is to be called 'The Living Room', with an exciting vision and mission statement. Please do pray for Hana and the new team.

This year Nikki and Margaret Grice have continued to have children and families on their hearts, and have been incredibly creative with delivering presents and resources to families at home, or learning packs in church. When schools have been open, assemblies have been conducted by zoom, and goody bags offered at the school gate. Thank you!

Youth work has been a challenge, but Hana and Anina, plus a small team, have been able to engage with them on zoom, and this particular ministry will now come under the umbrella of the 'Living Room', until we are in a healthy financial position to employ a youth minister for both church and outreach work. Thank you!

During the last year we have had the hall and church office re-furbished, which was a great achievement, and thanks to all who helped in achieving this. We continue to pray for the rest of the building project to be accomplished over the next few years. I passionately believe that this is part of our enlarging the place of our tent (Isaiah 54). I believe there is a new urgency to move forward this coming year with this building project so we can provide amenities and ministries that the Lord Jesus would be urging us to embrace, enabling us to show His love, compassion, and offer of new life, life in all its fullness.



Another great event that we were able to offer to the local community and family of St. Mark's was the Winter Garden during the month of December. This idea was inspired by Hana who involved local schools, the Light Project, and other local individuals. It was opened by the Bishop of Birkenhead, and was a stunning and powerful ensemble of lights, prayers, angels, scripture, art, craft, depicting the carol 'O Holy Night'. Thank you!



I want to thank our amazing IT team who, without them, we would not have been able to provide the on-line worship that we have. I know that not everyone has been able to access this, but it has enabled a large majority of the congregation to be part of Sunday worship throughout this last year. We have also been able to offer worship via Eventbrite for the bigger festive services such as our Carol Services, Christmas and Easter Day. Thank you to all who have been involved in contributing to these different services, and our weekly Sunday worship, including Discover on Sunday evenings via zoom overseen by Kathryn Elmore.

Last year we welcomed Hana on to the staff team as an ordained deacon, responsible for the oversight of the 'Living Room' in the new Wrexham Road housing development; Helen as the Vicar's PA; Christine as Parish and Building Project Secretary; and Anina was ordained as priest.

I want to thank Nigel and Kofi for all that they have done as Church Wardens in this past year, which has been extremely challenging, but I have valued their wisdom, steadfastness in their faith, support and friendship. Thanks to the PCC & Leadership team who also have faced a difficult year meeting on zoom, and trying to discern what the Spirit is saying, let alone navigating through the endless government and Church of England guidelines! Thanks to the staff team who have persevered through this pandemic, bringing their different gifts, supporting one another, and church members. It has not been easy, but I have much appreciated how we have stood together in prayer and held on to the hope of the resurrection. Jesus is risen, He is risen indeed!

Finally, thanks to each one of you faithful servants who make up the Body of Christ here at St. Mark's. I know how this last year has been for some, but not for all of you. It has been very hard, as I said at the beginning of this report, but Psalm 96 has been on my heart recently – do read it. It is about singing to the Lord a new song – singing about his greatness, his splendour, his majesty; acknowledging that it is only God who reigns, he is the judge of heaven and earth. It has been a dark year but the Light of Jesus is shining through, and we are called to sing a new song of joy, hope and love. So let us go out into our parish, frontlines, city; to our families and friends singing a new song of hope as we enlarge the site of our tent. Not holding back, but with excitement and full of the love of God reaching out to the left and the right as we partner with God in His mission bringing more of His kingdom here on earth as it is in Heaven.

Blessings,  
Rev. Hennie Johnston

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	This year 2020	Prior year 2019
<b>Income and endowments from:</b>					
Donations and legacies	137,107	2,277	—	139,385	131,795
Income from charitable activities	6,742	—	—	6,742	21,177
Investments	1,197	—	—	1,197	6,363
Other income	809	63	—	872	376
<b>Total income</b>	<b>145,857</b>	<b>2,340</b>	<b>—</b>	<b>148,197</b>	<b>159,712</b>
<b>Expenditure on:</b>					
Expenditure on charitable activities	1,353	—	—	1,353	—
Parish share	54,743	—	—	54,743	61,263
Church activities	79,877	19,982	—	99,859	80,394
Outward donations	12,292	—	—	12,292	10,257
Assigned fees	2,942	—	—	2,942	4,460
Other expenditure	41	—	—	41	—
<b>Total expenditure</b>	<b>151,250</b>	<b>19,982</b>	<b>—</b>	<b>171,233</b>	<b>156,375</b>
Gains / losses on investment assets	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>(5,393)</b>	<b>(17,641)</b>	<b>—</b>	<b>(23,035)</b>	<b>3,336</b>
<b>Transfers</b>					
Gross transfers between funds - in	210	5,434	—	5,644	2,810
Gross transfers between funds - out	(5,434)	(210)	—	(5,644)	(2,810)
<b>Other recognised gains / losses</b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(10,618)</b>	<b>(12,416)</b>	<b>—</b>	<b>(23,035)</b>	<b>3,336</b>
<b>Total funds brought forward</b>	<b>279,242</b>	<b>5,596</b>	<b>17,149</b>	<b>301,988</b>	<b>298,651</b>
<b>Total funds carried forward</b>	<b>268,623</b>	<b>(6,820)</b>	<b>17,149</b>	<b>278,952</b>	<b>301,988</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	253,936	—	—	253,936	257,137
<b>Designated</b>					
Church building fund (des)	(7,212)	—	—	(7,212)	204
Policy running reserve	21,900	—	—	21,900	21,900
<b>Restricted</b>					
Bibles fund	—	256	—	256	256
Church building fund (res)	—	(5,524)	—	(5,524)	3,440
Education Trust Fund - Revenue	—	(645)	—	(645)	0
Firm Roots	—	247	—	247	247
Fun day	—	0	—	0	0
Organ fund	—	(2,000)	—	(2,000)	500
Parish Weekend support (res)	—	—	—	—	—
Projector	—	562	—	562	562
PuppetTree	—	—	—	—	—
Remembrance Wreaths	—	—	—	—	—
Saturday Fellowship	—	(356)	—	(356)	—
St Mellitus training	—	—	—	—	—
Uganda trip bursary	—	541	—	541	541
Youth Work Fund - Childrens	—	100	—	100	50
Youth Work Fund - Youth	—	—	—	—	—
<b>Endowment</b>					
Education Trust Fund - Capital	—	—	17,149	17,149	17,149

## Balance sheet

	Total funds	Prior year funds
<b>Fixed assets</b>		
Tangible assets	252,886	252,886
Investments	17,149	17,149
	<b>270,036</b>	<b>270,036</b>
<b>Current assets</b>		
Debtors	3,916	4,448
Cash at bank and in hand	145,397	170,259
	<b>149,313</b>	<b>174,707</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	2,251	1,250
	<b>2,251</b>	<b>1,250</b>
<b>Net current assets less current liabilities</b>	<b>147,061</b>	<b>173,456</b>
<b>Total assets less current liabilities</b>	<b>417,097</b>	<b>443,492</b>
<b>Liabilities</b>		
Creditors: Amounts falling due after more than one year	138,144	141,504
	<b>138,144</b>	<b>141,504</b>
<b>Total net assets less liabilities</b>	<b>278,952</b>	<b>301,988</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	253,936	257,137
<b>Designated</b>		
Policy running reserve	21,900	21,900
Church building fund (des)	(7,212)	204
<b>Restricted</b>		
Projector	562	562
Remembrance Wreaths	—	—
Flower fund	0	0
Education Trust Fund - Revenue	(645)	0
Communications Fund	—	—
Youth Work Fund - Childrens	100	50
Youth Work Fund - Youth	—	—
Church building fund (res)	(5,524)	3,440
Bibles fund	256	256
Uganda trip bursary	541	541
Fun day	0	0
Organ fund	(2,000)	500
Firm Roots	247	247
Saturday Fellowship	(356)	—
<b>Endowment</b>		
Education Trust Fund - Capital	17,149	17,149
<b>Funds of the church</b>	<b>278,952</b>	<b>301,988</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Programme related investments</b>						
Investment - Education Trust Fund -	—	—	—	17,149	17,149	17,149
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>17,149</b>	<b>17,149</b>	<b>17,149</b>
<b>Fixed assets - Tangible assets</b>						
Property - 19 Capeland Close -	249,839	—	—	—	249,839	249,839
Computer equipment -	3,047	—	—	—	3,047	3,047
<b>Totals</b>	<b>252,886</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>252,886</b>	<b>252,886</b>
<b>Current assets - Cash at bank and in hand</b>						
Cash - Lloyds current -	(48,933)	31,159	23,606	—	5,831	861
Cash - Lloyds current -	—	68	—	—	68	68
Cash - CCLA deposit account -	104,056	—	—	—	104,056	104,056
Cash - Flowers account -	(9)	—	9	—	—	—
Cash - Orange prepayment card -	199	—	(199)	—	—	—
Cash - CAF -	70,151	(16,235)	(30,371)	—	23,544	53,791
Cash - CAF -	—	(68)	—	—	(68)	(68)
Cash - CAF Gold -	11,017	—	—	—	11,017	11,009
Cash - Prepaid cards -	1,640	(236)	(578)	—	825	418
Cash - Paypal account -	43	—	—	—	43	43
Cash - Child contact centre current -	(4)	—	4	—	—	—
Cash float - petty cash -	5	—	—	—	5	5
Cash float - flowers -	—	—	26	—	26	26
Cash float - Cafe -	30	—	—	—	30	30
Cash float - Saturday Fellowship -	—	—	15	—	15	15
<b>Totals</b>	<b>138,198</b>	<b>14,687</b>	<b>(7,488)</b>	<b>—</b>	<b>145,397</b>	<b>170,259</b>
<b>Current assets - Debtors</b>						
Prepayments -	2,359	—	—	—	2,359	2,395
Gift Aid Receivable -	1,142	—	730	—	1,873	1,805
Leaders Client Acct -	(1,607)	—	—	—	(1,607)	(1,607)
Accounts Receivable -	1,291	—	—	—	1,291	1,854
<b>Totals</b>	<b>3,185</b>	<b>—</b>	<b>730</b>	<b>—</b>	<b>3,916</b>	<b>4,448</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	62	—	62	476
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>62</b>	<b>—</b>	<b>62</b>	<b>476</b>
<b>Liabilities - Creditors: Amounts falling due after more than one year</b>						
Mortgage on 19 Capeland Close -	138,144	—	—	—	138,144	141,504
<b>Totals</b>	<b>138,144</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>138,144</b>	<b>141,504</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
2014 Accruals -	—	—	—	—	—	774
Accounts Payable -	2,188	—	—	—	2,188	—
<b>Totals</b>	<b>2,188</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,188</b>	<b>774</b>
<b>Grand total</b>	<b>253,936</b>	<b>14,687</b>	<b>(6,820)</b>	<b>17,149</b>	<b>278,952</b>	<b>301,988</b>

## Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
100010 - Giving under Gift Aid	89,516	—	—	—	89,516	90,094
100020 - Giving not Gift Aided	24,370	—	2,277	—	26,648	15,923
100030 - Tax recoverable on giving	21,220	—	—	—	21,220	23,084
100050 - Grant income	2,000	—	—	—	2,000	1,000
100060 - Legacy income	—	—	—	—	—	1,693
Total	137,107	—	2,277	—	139,385	131,795
<b>Income from charitable activities</b>						
100070 - Church Hall Rental Income	2,359	—	—	—	2,359	6,997
100080 - Child Contact Centre Rental Income	—	—	—	—	—	—
100090 - Wedding / Funeral Fee Income	4,149	—	—	—	4,149	10,625
100120 - Resale of books	46	—	—	—	46	547
100125 - Event charges	—	—	—	—	—	420
100126 - Youth event charges	—	—	—	—	—	1,630
100127 - Parish weekend charges	—	—	—	—	—	—
100130 - Theatre income	—	—	—	—	—	—
100150 - Cafe Income	187	—	—	—	187	957
100160 - Munchkins entry charges	—	—	—	—	—	—
Total	6,742	—	—	—	6,742	21,177
<b>Investments</b>						
110100 - Interest & Investment Income	1,197	—	—	—	1,197	1,509
130100 - Rental Income - Curate's house	—	—	—	—	—	4,853
Total	1,197	—	—	—	1,197	6,363
<b>Other income</b>						
100100 - Payment for services	—	—	—	—	—	181
110000 - Sales	809	—	63	—	872	195
Total	809	—	63	—	872	376
<b>INCOME TOTAL</b>	<b>145,857</b>	<b>—</b>	<b>2,340</b>	<b>—</b>	<b>148,197</b>	<b>159,712</b>

## EXPENDITURE

### Expenditure on charitable activities

500341 - Debt advice centre	1,353	—	—	—	1,353	—
Total	1,353	—	—	—	1,353	—

### Expenditure on charitable activities - Parish share

500220 - Parish Share	54,743	—	—	—	54,743	61,263
Total	54,743	—	—	—	54,743	61,263

### Expenditure on charitable activities - Church activities

500230 - Expenses Vicar	1,277	—	—	—	1,277	1,263
500231 - Expenses Curate	985	—	—	—	985	924
500232 - Expenses Pioneer Curate	974	—	—	—	974	—
500233 - Expenses Pioneer Curate (St Peters)	—	—	—	—	—	—
500234 - Theatre	—	—	—	—	—	(129)
500235 - Staff team expenses	362	—	—	—	362	411
500240 - Vicarage/Curate's House	11,670	—	—	—	11,670	4,191
500241 - House Purchase/Sale Costs	—	—	—	—	—	—
500242 - Mortgage interest	5,744	—	—	—	5,744	6,169
500243 - Mortgage capital repayment (budget)	305	—	—	—	305	—
500250 - Salaries	27,707	—	—	—	27,707	32,820
500280 - Church Maintenance	4,941	—	2,500	—	7,441	5,649
500281 - Insurance	511	—	—	—	511	—
500290 - Worship Service Expenses	851	—	—	—	851	1,914
500295 - Worship - Music Expenses	1,217	—	—	—	1,217	1,308
500296 - Worship - Flowers	57	—	—	—	57	409
500300 - SMKK	542	—	—	—	542	639
500305 - Children and Family outreach	144	—	—	—	144	—
500310 - Youth Groups	564	—	—	—	564	608
500330 - Church Admin	4,399	—	—	—	4,399	4,436
500335 - Hospitality	149	—	—	—	149	2,074
500340 - Evangelism/Mission/Outreach	1,157	—	—	—	1,157	1,050
500360 - Messy Church	241	—	—	—	241	1,234
500370 - Gas	2,843	—	—	—	2,843	3,936
500380 - Electricity	2,593	—	—	—	2,593	1,159
500390 - Water	804	—	—	—	804	926
500399 - Church Plant	—	—	—	—	—	—
500400 - Communication Support Group	173	—	—	—	173	315
500420 - Vicar's Retreat	600	—	—	—	600	300
500430 - IT	1,428	—	—	—	1,428	388
500440 - Sound	19	—	—	—	19	70
500450 - Fellowship groups	—	—	—	—	—	—
500451 - Saturday Fellowship	(84)	—	756	—	672	455
500460 - Pastoral/Prayer Ministry/Listening	—	—	—	—	—	—
500470 - Cafe expenditure	66	—	—	—	66	232
500480 - St Matthews	—	—	—	—	—	—
500490 - Side Chapel	—	—	—	—	—	—
500500 - Munchkins	—	—	—	—	—	—
500540 - Financial Charges	60	—	—	—	60	147
500545 - Accounting costs	150	—	—	—	150	150
500560 - Books for resale	—	—	—	—	—	573
500591 - Puppet Tree	—	—	—	—	—	—
500600 - Education	—	—	645	—	645	610

500630 - Firm Roots	—	—	—	—	—	—
500640 - Child Contact Centre costs	—	—	—	—	—	—
500700 - Event costs	—	—	—	—	—	1,863
500701 - Parish weekend	—	—	—	—	—	—
600010 - Lectern	—	—	—	—	—	—
600020 - Building project	—	7,417	16,080	—	23,497	—
600030 - Baptistry	—	—	—	—	—	—
600040 - Love Lache	—	—	—	—	—	1,948
900000 - Depreciation	—	—	—	—	—	2,338
Total	72,459	7,417	19,982	—	99,859	80,394

#### Expenditure on charitable activities - Outward donations

500200 - Mission Giving	12,152	—	—	—	12,152	10,194
500410 - Hardship Fund	140	—	—	—	140	63
500520 - Bursary - Children	—	—	—	—	—	—
500530 - Bursary - Youth	—	—	—	—	—	—
Total	12,292	—	—	—	12,292	10,257

#### Expenditure on charitable activities - Assigned fees

500510 - Wedding / Funeral Fees	2,942	—	—	—	2,942	4,460
Total	2,942	—	—	—	2,942	4,460

#### Other expenditure

500236 - Gifts	41	—	—	—	41	—
Total	41	—	—	—	41	—
<b>EXPENDITURE TOTAL</b>	<b>143,833</b>	<b>7,417</b>	<b>19,982</b>	<b>—</b>	<b>171,233</b>	<b>156,375</b>
<b>GRAND TOTAL</b>	<b>2,023</b>	<b>(7,417)</b>	<b>(17,641)</b>	<b>—</b>	<b>(23,035)</b>	<b>3,336</b>