



**ST NEOTS UNITED REFORMED CHURCH**

**REGISTERED CHARITY 1130767**

**TRUSTEES REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

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## **ST NEOTS UNITED REFORMED CHURCH**

### **Trustees' Report for the year ended 31 December 2021**

#### **Reference and administration details**

Address High Street, St Neots, Cambridgeshire, PE19 1BN

Charity Registered No. 1130767

Minister Reverend Dr R L Mearkle (resigned 31<sup>st</sup> December)

Elders (Trustees) who have served between 1 January 2021 to the date of this report:

Mrs J Gibbs (Church Secretary)  
Mr M Colsell  
Mrs V Corrigan  
Miss E Donaldson (resigned October)  
Mrs H Westcott (resigned October)  
Mrs J Jones  
Mrs M Appleton  
Mrs M Chambers (resigned October)  
Mrs R Charter  
Mrs N Leckie (appointed October)  
Mr L McKenzie (appointed October)

#### **Structure, governance and management**

The church is a member church of the United Reformed Church in Great Britain which was established by the 1972 United Reformed Church Acts. The church has its own constitution which is approved by the Church Meeting. The Trustees consider the Church Meeting to be the decision-making body of the local church.

The church was registered as a charity by the Charity Commission on 27 July 2009.

Elders are nominated to serve as Trustees, subject to their being elected by receiving at least 75% of the votes cast at a Church Meeting. An Elder must have been a church member for 2 years before they are eligible for nomination.

The Induction of Reverend Dr R L Mearkle took place on 2<sup>nd</sup> September 2017. He resigned on December 31<sup>st</sup> 2021.

The church is situated in the Eastern Synod of the United Reformed Church. The Synod meets twice each year and the church is represented by the Minister and a Trustee or appointed Church Member. The church is involved in a number of local ecumenical activities.

The Trustees acknowledge their responsibility to consider the major risks to which the church may be exposed and take the necessary measures to identify those risks and reduce them to an acceptable level.



## **Objectives and activities**

The principal objective of the church 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.

The Trustees consider that the most appropriate way to meet this objective is to provide acts of worship and promote Christian teaching which is in accordance with the traditions of the United Reformed Church. The Trustees also recognise the importance of working closely with other churches in St Neots to develop ecumenical relationships with other Christian groups.

The full accounts for the year ended 31 December 2021 are set out on pages 4 to 9 of this report. The report of the Independent Examiner is set out on page 3.

A Minister in post is paid a salary by the United Reformed Church. None of the other Trustees receive payment for their services to the church and the Trustees acknowledge the contribution from many people who are part of the life of the church.

## **Achievements and performance**

Acts of public worship normally takes place each Sunday morning. Holy Communion is normally celebrated on the third Sunday in each month. Other acts of worship and teaching take place throughout the year. The church is actively involved in Christians Together in St Neots including the Fair Trade and Christian Centre, Christian Performing Arts, ACTIOS (Assisting Christian Teaching in Our Schools), St Neots Christian Aid Committee, and is a weekly participant in the provision of St Neots Foodbank.

Many church members are also heavily involved in other local voluntary organisations. Covid also affected these organisations ability to operate effectively.

However, church life in 2021 has been heavily disrupted by Covid-19, as it was in 2020. Weekly services ended on December 20<sup>th</sup> 2020 and were then available from the Manse via Zoom. It was not until May 2021 that in-person Sunday services restarted, with many Members and Friends still being cautious and continuing to worship at home via YouTube, as we commissioned a new sound system and automated hymnal with camera facilities to provide both live and recorded services. There were no in-person weekly meetings, and hiring of our rooms did not recommence until June, and then only slowly.

Throughout this period of closure normal in-person communication has been available through WhatsApp, and Zoom, with the latter medium being used to hold Elders and Church Meetings. Printed copies of the Sunday services have been supplied to Members and Friends without IT technology. The service has also been available on our website. Our Minister has taken part by rotation with other local church leaders in providing a weekly recorded service on Black Cat, our local independent radio station.

Church Membership has decreased from 49 to 48 during 2021, and the average number attending Sunday worship reduced to 35 (2020:40), although we have recorded an average of 20 viewing the service on YouTube.

## **The policy on reserves**

Responsible financial stewardship calls for the Trustees to provide funds to enable the church to meet its liabilities as they fall due and to set aside a reasonable amount to cover costs that cannot be predicted. The Trustees consider that the equivalent of six months' normal expenditure is an appropriate amount. In the event of the church having reserves that were greatly in excess of its needs, the Trustees would recommend that the church should make donations to support the activities of organisations whose activities were in sympathy with the objectives of the church.

**Declaration**

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's trustees

Mrs Jenny Gibbs  
Church Secretary and Acting Chair of the Trustees  
29<sup>th</sup> March 2022

**ST NEOTS UNITED REFORMED CHURCH**

**ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**TREASURER'S STATEMENT**

I have prepared the accounts on pages 5 to 10 for the year ended 31 December 2021 from the accounting records of the church.

**M D Colsell**

Date: 29 March 2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST NEOTS UNITED REFORMED CHURCH**

I report to the trustees of St Neots United Reformed Church (the Trust) on my examination of the accounts for the year ended 31 December 2021, which are set out on pages 5 to 10.

**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 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with the accounting records.

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

**W R Springbett FCCA**

Brampton  
Huntingdon  
Cambridgeshire

Date: 29 March 2022



**ST NEOTS UNITED REFORMED CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	General Fund	Designated Funds	Total for 2021	Total for 2020
		£	£	£	£
<b>RECEIPTS</b>					
Offertory		23,319	-	23,319	22,717
Income tax refunds under Gift Aid		5,249	-	5,249	7,825
Fund raising and donations	3	35	4,044	4,079	10,978
Monies raised for outside causes	4	-	-	-	222
Room hire		1,777	-	1,777	3,092
Rent from shop unit		12,750	-	12,750	12,750
Bank interest and investment income		537	-	537	424
Covid insurance claim		19,775	-	19,775	-
Wedding and funeral fees		100	-	100	-
Total receipts		<u>63,542</u>	<u>4,044</u>	<u>67,586</u>	<u>58,008</u>
<b>PAYMENTS</b>					
Ministry & Mission Fund		25,008	-	25,008	23,520
Manse costs	5	3,530	-	3,530	3,649
Minister's expenses	6	2,048	-	2,048	2,069
Church running costs	7	14,170	-	14,170	9,262
Church cleaning		2,496	-	2,496	2,741
Outreach	8	1,195	-	1,195	357
Support for outside causes	9	-	-	-	1,019
Maintenance of church building	10	3,940	-	3,940	4,800
Special projects	11	-	1,774	1,774	15,310
Wedding and funeral fees		-	-	-	176
Total payments		<u>52,387</u>	<u>1,774</u>	<u>54,161</u>	<u>62,903</u>
<b>NET RECEIPTS / (PAYMENTS)</b>		11,155	2,270	13,425	(4,895)
<b>CASH FUNDS AT 1 JANUARY 2021</b>		28,336	10,670	39,006	43,901
<b>CASH FUNDS AT 31 DECEMBER 2021</b>		<u>39,491</u>	<u>12,940</u>	<u>52,431</u>	<u>39,006</u>

The notes on pages 7 to 10 form part of these accounts

# ST NEOTS UNITED REFORMED CHURCH

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

	Note	General Fund	Designated Funds	Total for 2121	Total 2020
		£	£	£	£
<b>Assets used for Church purposes (value for insurance purposes)</b>					
Held under statutory trust					
Church building	13	5,947,232	-	5,947,232	5,610,596
Shop unit	13	676,299	-	676,299	638,017
		<u>6,623,531</u>	<u>-</u>	<u>6,623,531</u>	<u>6,248,613</u>
Organ		164,441	-	164,441	156,610
Furnishings and equipment	13	78,441	-	78,441	74,705
		<u>6,866,413</u>	<u>-</u>	<u>6,866,413</u>	<u>6,479,928</u>
<b>Cash funds held</b>					
COIF account		12,409	7,314	19,723	19,721
Barclays account		27,082	5,626	32,708	19,285
		<u>39,491</u>	<u>12,940</u>	<u>52,431</u>	<u>39,006</u>
<b>Other assets (Money owed to the church)</b>					
Gift Aid and GASDS receivable		5,051	-	5,051	4,053
Room Hire		197	-	197	-
		<u>5,248</u>	<u>-</u>	<u>5,248</u>	<u>4,053</u>
<b>Liabilities (Money owed by the church)</b>					
<b>Repayable within 12 months</b>					
Rent received in advance		3,265	-	3,265	3,265
Church running costs		102	-	102	100
Gas, electricity and water		2,070	-	2,070	2,836
Church cleaning		402	-	402	-
		<u>5,839</u>	<u>-</u>	<u>5,839</u>	<u>6,201</u>

**Approved by the Trustees** on 29 March 2022 and signed on their behalf by Mrs Jenny Gibbs

The notes on pages 7 to 10 form part of these accounts

## ST NEOTS UNITED REFORMED CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

#### 1 Accounting policies

The accounts have been prepared in accordance with Section 133 of the Charities Act 2011 using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

#### 2 Fund accounting

**Unrestricted funds** may be used by the church for any of its ordinary purposes

**Designated funds** represent unrestricted funds that the church has set aside for specific designated purposes: they can be transferred back into general funds by the decision of the Church Meeting.

Fund name and purpose	Balance b/f	Receipts in the year	Payments in the year	Transfers in the year	Balance c/f
	£	£	£	£	£
Shop Rents COIF reserve - to provide funds should the shop unit become vacant	7,314	-	-	-	7,314
Fundraising for projects	3,356	4,044	1,774	-	5,626
Total for Designated funds	<u>10,670</u>	<u>4,044</u>	<u>1,774</u>	<u>-</u>	<u>12,940</u>

**Restricted funds** represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds. The Trustees consider that the only restricted funds are those liable for return if unable to be spent. The liability is extinguished when those funds are utilised as required. There were no Restricted Funds at any time during the year.

#### Wilcox Trust

The Wilcox Trust was established in Australia on 3 March 1916 to give financial assistance towards providing a Manse for the Minister, using the investment income received in the year which was £335 (2020 £364). The Trustees of the church have no influence over the management of the Trust or of the distribution of the investment income. Consequently, the Trustees do not consider The Wilcox Trust to be an endowment fund belonging to the church,



# ST NEOTS UNITED REFORMED CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds £	Designated Funds £	Total for 2021 £	Total for 2020 £
<b>3 Fundraising and donations</b>				
Gift Day	-	2,925	2,925	3,560
Craft & Chatter Group and craft stall	-	15	15	175
Donations for Newsletter (Outreach)	35	-	35	65
Other donations and fundraising events	-	104	104	476
Bequests	-	1,000	1,000	6,000
Saturday and Sunday coffee	-	-	-	451
Social events	-	-	-	239
Loose change buckets	-	-	-	12
	<u>35</u>	<u>4,044</u>	<u>4,079</u>	<u>10,978</u>
<b>4 Monies raised for outside causes</b>				
ACTIOS (see Outreach)	-	-	-	162
Victims of Road Traffic Accidents	-	-	-	60
	<u>-</u>	<u>-</u>	<u>-</u>	<u>222</u>
<b>5 Manse costs</b>				
Manse repairs	288	-	288	356
Council Tax	2,474	-	2,474	2,400
Water rates	385	-	385	376
Insurance	298	-	298	288
Service contracts	85	-	85	229
	<u>3,530</u>	<u>-</u>	<u>3,530</u>	<u>3,649</u>
<b>6 Minister's expenses</b>				
Car expenses and allowance	1,501	-	1,501	1,471
Communications ( phone,IT,consummables)	547	-	547	580
Book allowance	-	-	-	18
	<u>2,048</u>	<u>-</u>	<u>2,048</u>	<u>2,069</u>

# ST NEOTS UNITED REFORMED CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds	Designated Funds	Total for 2021	Total for 2020
	£	£	£	£
<b>7 Church running costs</b>				
Insurance	4,556	-	4,556	4,308
Heat, light and water	2,057	-	2,057	3,123
Subscriptions and donations	134	-	134	382
Sundries	25	-	25	6
Bookings Secretary	1,311	-	1,311	1,443
Postage, stationery and telephone	104	-	104	-
Legal and professional fees	5,396	-	5,396	-
Communications ( licences & broadband)	587	-	587	-
	<u>14,170</u>	<u>-</u>	<u>14,170</u>	<u>9,262</u>
<b>8 Outreach</b>				
Pulpit Supply	280	-	280	65
Donations - Foodbank, CTSN, Actios	915	-	915	150
Newsletter	-	-	-	142
	<u>1,195</u>	<u>-</u>	<u>1,195</u>	<u>357</u>
<b>9 Support for outside causes</b>				
ACTIOS	-	-	-	959
Road Traffic Accident Victims	-	-	-	60
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,019</u>
<b>10 Maintenance of church building</b>				
Electrical repairs	759	-	759	729
Boiler service & repair	240	-	240	1,008
Maintenance contracts	761	-	761	1,030
Organ and piano repairs	240	-	240	420
Other repairs and maintenance	907	-	907	911
Break-in damage	852	-	852	-
New capital items and replacements ( Keysafes)	181	-	181	-
Lightning conductor test	-	-	-	504
Compliance costs for Covid-19	-	-	-	198
	<u>3,940</u>	<u>-</u>	<u>3,940</u>	<u>4,800</u>

## ST NEOTS UNITED REFORMED CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

#### 11 Special projects

	Designated fund	Total for 2021	Total for 2020
	£	£	£
Installation of camera for web casting (YouTube)	1,774	1,774	-
Purchase of Digital Hymnary	-	-	2,176
Installation of new audio system	-	-	13,134
	<u>1,774</u>	<u>1,774</u>	<u>15,310</u>

#### 12 Monetary assets

The church monies are not held in separate bank accounts, but for the sake of clarity in these accounts the total of each account is allocated appropriately over the various funds.

#### 13 Assets used for church purposes

The church building and the shop unit are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of St Neots United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. The valuations for the year ended 31 December 2021 are the insured values as at 25 March 2022. The trustees consider that these values are more relevant to these accounts than the insured values at 25 March 2021. The comparative figures show the insured values at 25 March 2021.

#### 14 Assets held for church purposes

URC Eastern Synod has not advised the church of any amount it was holding on behalf of the church at 31 December 2021 (2020 £nil). The use of any such money would be decided by the Church Meeting.

#### 15 Rent deposit account

The lease of the shop at 20 Moores Walk was renewed in 2021 for 25 years. The tenant has paid a rent deposit currently standing at £3,498.96 (2020 £61.25). The money is held in a separate bank account. The tenant is entitled to the interest. The Trustees consider that the rent deposit account should not be included within these accounts as they do not expect the title to the amount in the rent deposit account to pass to the church.

#### 16 Segregation of duties

The Trustees are satisfied that there is an adequate system of internal control, including segregation of duties and scrutiny over the income and expenditure of the church.