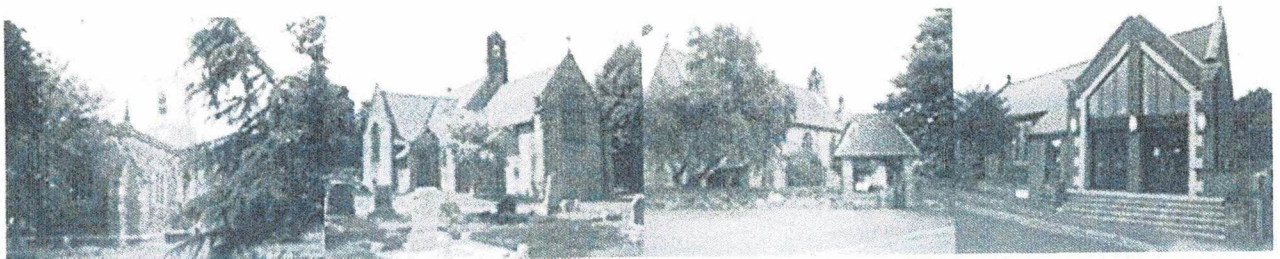




Annual Report & Accounts

Year Ended 31st December 2020



**REPORT OF THE INDEPENDENT EXAMINER
TO THE MEMBERS OF THE RIVERS TEAM MINISTRY PCC**

I report on the accounts of The Rivers Team Ministry PCC for the year ended 31 December 2020.

Respective responsibilities of trustees and examiner:

The DCC is responsible for the preparation of the accounts. You consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report:

My examination was carried out in accordance with the general Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records, It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required for an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement:

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date: 29/04/2022

Signed

Jones H Jones
27 Crimicar Avenue
Sheffield
S10 4EQ

THE PPC OF RIVERS TEAM MINISTRY
FINANCIAL REPORT FOR YEAR ENDED 31st DECEMBER 2020

The 2020 accounts have been prepared on an accruals basis.

In addition to the General Funds, the accounts of the Rivers Team include the following other funds:

Unrestricted or Designated Funds

St Lawrence Church Hall Fund

Restricted Funds

The following Restricted Funds are included:

St Lawrence Churchyard Appeal Fund	- for the upkeep and maintenance of the Churchyard
St Lawrence Christian Education Fund	- for the resourcing of Christian teaching and education
St Lawrence Eric Bower Fund	- to maintain a certain grave & provide flowers in church
St Lawrence Fabric Fund	- for maintaining the fabric of St. Lawrence Church
St Lawrence Poor Fund	- to provide assistance for those in Tinsley in Financial hardship
St Helen's Restoration Fund	- for repairs to the fabric of St Helen's interior or exterior
St Helen's Atkinson Memorial Trust	- income from capital invested may be used for maintenance of the general fabric St Helen's
St Andrew's Centre Fund	- for the development of and running the St Andrew's Centre as a community facility
St Mary's Churchyard Extension Fund	- for the extension of the churchyard at St Mary's
Gift Day Appeals Fund	- specific appeals are made for named charities and the monies collected are distributed accordingly
Centenary Project Fund	- for the celebrations of the centenary year. This fund was opened during the year.

Endowment Funds

The following are included as Endowment Funds. Unless noted separately the income from the investment is for use by the corresponding restricted or designated fund:

St Lawrence Christian Education Fund

St Lawrence Fabric Fund

St Lawrence Poor Fund

St Helen's Belfield Fund

St Helen's M.R & H Atkinson Memorial Trust

COVID-19

COVID-19 has had a significant impact on the Church. From the start of the pandemic in March 2020, most Church services were streamed online on Facebook Live. Facebook's online donations facility was utilised to provide a replacement to open plate donations. Other income streams for the Church evaporated entirely. The church is thankful for the adaptability and hard work of the members to allow the Church to continue in such challenging times.

General Funds

Income

Overall income decreased by £37,307 to £84,056 (2019 - £121,363). This is predominantly due to the impact of the COVID-19 pandemic and lockdown restrictions. Giving income (excluding Gift Aid) has decreased by £25,725 (2020 - £56,934, 2019 - £82,659). Of this £8,330 relates to a one of gift day in 2019, and £14,651 relates to open plate collections and sundry giving which have been impacted by the suspension of worship and other activities during lockdown. Tax recovered under the Gift Aid scheme totalled £12,300 (2019 - £18,321), reflecting the reduction in tax recoverable under the open plate giving scheme. Income from fees for occasional offices decreased by £3,597 (2020 - £9,738, 2019 - £13,335) due to the impact of lockdown on weddings and funerals.

Net rental income from the house at 18, St Georges Drive which has been let on a short-term tenancy throughout 2019, produced a net rental income of £4,626 (2019 - £4,372) in the year after taking into account agents fees and other letting costs. There have been no major costs for repairs and maintenance of the property this year.

The property was revalued at 31 December 2020 at £140,000 and is included in the balance sheet on this basis.

Expenditure

Expenditure decreased to £85,989 (2019 - £114,748). The decrease is primarily due to a decrease in the contribution to the Diocese of £23,425. Cost savings were made in running costs of the buildings and worship and services costs.

The General fund produced an operating deficit of £1,933 (2019 - £6,614 surplus), before the property revaluation of £25,000.

Net transfers of monies from other funds totalled £1,038 (2019 - £1,117 transfer to other funds), details of which can be found in the Fund Movement Summary, meaning that General Fund reserves now stand at £146,386 (2019 - £122,280).

Restricted, Designated and Endowment Funds

St Lawrence Church Hall - Designated Fund

The income and expenditure in respect of St. Lawrence Hall are accounted for separately with any surplus transferred in full to the General Fund.

Income from lettings (2020 - £6,758, 2019 - £6,756) remained consistent and expenditure (2020 - £977, 2019 - £1,609) decreased due to one off repair work in the prior year, therefore an increased surplus of £5,780 (2020 - £5,146) was generated.

The Church Hall was valued at 31 December 2004 at £114,000 and is included in the balance sheet on this basis.

St. Andrew's Development – Restricted Fund.

Income from the use of the Centre decreased significantly due to the effects of COVID-19 (2020 - £1,776, 2019 - £9,198). Income from the rental of the flat at 85 Bonet Lane decreased (2020 - £4,189, 2019 - £5,072). This reflects in a large decrease in total receipts (2020 - £5,975, 2019 - £14,290).

Expenditure decreased overall by £1,540 (2020 - £9,263, 2019 - £10,803) resulting in a deficit of £3,288 (2019 - £3,487 surplus). This was covered by a transfer from the General Fund.

85, Bonet Lane was valued at 31 December 2004 at £125,000 and is included in the balance sheet on this basis.

The fund retained net current assets of £1,500 (2019 - £1,500).

Mission Gift Day Appeals – Restricted Fund.

The PCC is committed to give 10% (a tithe) of the money it received last year from giving to support various mission partners. It aims to hold gift days each year specifically for this and makes up any shortfall from General Funds.

However, in the extraordinary circumstances that 2020 brought, the PCC is not in a financial position to cover the tithe in full. The PCC will gift all money that was generated from activities relating to the Mission Fund to mission partners. Gift days and donations raised £1,568 (2019 - £203) towards our mission giving commitments.

Charitable donations totalled £1,568 (2018 - £9,834). These donations have been committed to be paid to overseas mission partners, with the exception of gifts totalling £200 to be paid to local mission partners.

These sums are accrued in the accounts for payments to be made early in 2020.

No contribution was made to the discretionary fund during the year, and no gifts were paid out of this. The balance remains the same as at the end of 2019 - £2,504.

The PCC reviews its overall commitment to mission giving and the mission partners it supports on an annual basis. The PCC is hopeful that the commitment to mission giving will return in 2021, but all financial information and the financial health of the Church will be considered before such decisions are made.

St. Helen's Restoration – Restricted Fund.

Income totalled £826 (2019 - £243) for the year, and expenditure was incurred totalling £1,315 (2019 - £5,295). The expenditure mainly related to architect fees. This produced a net deficit of £489 (2019 - £5,051) leaving a fund balance of £45,537 (2019 - £45,863).

St. Mary's Churchyard Extension – Restricted Fund.

Income from the additional burial fee was £261 (2019 - £nil). The income from this fee was offset against the costs in the general fund in the current year, to cover additional expenditure.

There was no expenditure on the churchyard during the year (2019 - £2,588). This leaves a fund balance of £1,163 (2019 - £902).

Other Restricted, Designated and Endowment Funds

Full details of other funds can be found from page 7 in the accounts.

These include a number of investments/endowments held with COIF. These were valued on 31st December 2019 at £25,629 (2019 - £23,538).

In order to streamline its accounting processes, the PCC is seeking to reduce the number of restricted funds it holds. To this effect it has, with the agreement of the DCCs adopted a policy of reducing the balances of

restricted funds by calling on them first for any expenditure which legitimately meets the conditions of fund. Where possible the PCC may look to amalgamate funds with similar objectives and conditions.

On behalf of the PCC of the Rivers Team ministry:



Rev P Barringer

Chair

Date: 29th April 2022

THE PCC OF RIVERS TEAM MINISTRY
STATEMENT OF ACCOUNTING POLICIES
YEAR ENDED 31st DECEMBER 2020

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP 2015.

The financial statements have been prepared under a historical cost convention except for the valuation of property owned by the PCC, which is shown as valued at 31st December 2004

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC unless otherwise stated in the appendices. These also include funds designated for a particular purpose by the PCC.

The accounts include all transactions, assets and liabilities for which the PCC can be held responsible in law. They do not include the accounts for other church groups that owe their affiliation to another body, nor those that are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount is quantifiable and its ultimate receipt by the PCC is reasonably certain. Grants relating to future expenditure are carried forward as funds held on deposit.

Income from trading activities is accounted for gross.

Other income

Rental income from letting of church premises is recognised when the rental is due.

Income from investments

Interest entitlements are accounted for as they accrue.

Resources Used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

Fixed Assets

Non consecrated property

Non consecrated property owned by the PCC is included at valuation at 31st December 2004. The property owned by the general fund was revalued at 31 December 2020.

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2)(a) of the Charities Act 1993

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventories, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under (£2,500) or on the repair of movable church furnishings acquired before 1 January 2004 is written off.

Other fixtures, fittings and office equipment

Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

The Rivers Team
Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Voluntary Income					
Incoming resources from donors	69,234	627	—	69,862	103,094
Other voluntary income	35	1,518	—	1,553	876
Income From Operating Activities					
Income from activities related to the church's	16,727	2,037	—	18,765	30,742
Income from fund raising and trading activities	26	—	—	26	63
Income From Property, Savings & Investments					
Net Income from property	4,626	4,189	—	8,815	9,444
Income from investment and savings	3	743	—	746	746
Other Incoming Resources					
Other income	160	650	—	810	382
Total income	90,814	9,766	—	100,580	145,351
<i>Expenditure on:</i>					
Cost Of Activities Relating To The Church's Ministry					
Running cost of buildings	17,709	5,612	—	23,322	27,681
Other running & operating costs	1,574	327	—	1,901	2,178
Worship & services	1,299	641	—	1,941	2,659
Mission & Ministry	—	—	—	—	816
Clergy cost	1,506	—	—	1,506	1,836
Churchyards	1,979	140	—	2,119	3,949
Diocesan and Deanery costs	60,275	—	—	60,275	83,800
Cost of Fundraising and trading activities	384	—	—	384	520
Fundraising and trading activity costs	—	—	—	—	—
Grants and Charitable Gifts	—	—	—	—	—
Gifts to mission	—	1,368	—	1,368	8,850
Grants and other charitable gifts	—	300	—	300	984
Management and Administration Costs					
Church management and administration	250	7,069	—	7,319	6,358
Development and building costs	1,736	1,315	—	3,051	8,328
Other Outgoing Resources					
Finance charges and interest payments	—	—	—	—	—
Governance costs	150	—	—	150	150
Cost of Generating Voluntary Income	101	—	—	101	111
Total expenditure	86,966	16,774	—	103,741	148,224
Gains / losses on investment assets	25,000	—	2,090	27,090	3,176
Net income / (expenditure) resources before transfer	28,847	(7,008)	2,090	23,928	303
<i>Transfers</i>					
Gross transfers between funds - in	5,780	5,155	—	10,936	21,051
Gross transfers between funds - out	(10,522)	(164)	(248)	(10,936)	(21,051)
<i>Other recognised gains / losses</i>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	24,105	(2,018)	1,841	23,928	303
<i>Reconciliation of funds</i>					

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Total funds brought forward	236,280	178,584	23,787	438,652	438,349
Total funds carried forward	260,386	176,566	25,629	462,581	438,652

There may be minor discrepancies in the totals if the pence are not being shown

The Rivers Team
Balance Sheet
As at: 31 December 2020

	As at 31/12/2020	As at 31/12/2019
	£	£
Fixed assets		
Tangible assets	379,000	354,000
Investments	25,629	23,538
	<u>404,629</u>	<u>377,538</u>
Current assets		
Debtors	4,236	10,967
Cash at bank and in hand	60,771	76,599
	<u>65,007</u>	<u>87,567</u>
Liabilities		
Creditors: Amounts falling due in one year	7,055	26,453
Net current assets less current liabilities	<u>57,952</u>	<u>61,114</u>
Total assets less current liabilities	<u>462,581</u>	<u>438,652</u>
Total net assets less liabilities	<u>462,581</u>	<u>438,652</u>
Represented by		
Unrestricted		
Unrestricted - General fund	146,386	122,280
Designated		
Designated - St Andrew's Centre	—	—
Designated - St L: Church Hall	114,000	114,000
Restricted		
Restricted - Centenary Fund	—	2,375
Restricted - St L: Christian Educat.	1,266	1,094
Restricted - St L: Eric Bower Fund	184	304
Restricted - Gift Day Appeals for Mission	—	—
Restricted - St H: Belfield Fund	—	—
Restricted - ST M: Develop	—	—
Restricted - Youth Project	—	—
Restricted - St L: Poor Fund	1,547	1,405
Restricted - St L: Fabric Fund	366	138
Restricted - St M: Churchyard Extension	1,163	902
Restricted - St L: Churchyard Appeal	—	0
Restricted - St Helen's Restoration Fund	45,537	45,863
Restricted - St Andrew's Centre	126,500	126,500
Restricted - Parish Weekend Fund	—	—
Endowment		
Endowment - St L: Poor Fund	5,300	4,548
Endowment - St L: Fabric Fund	4,781	4,584
Endowment - St L: Christian Educat.	3,620	3,470
Endowment - St H: MR&H Atkinson Trust	6,289	5,884
Endowment - St H: Belfield Fund	5,637	5,298

There may be minor discrepancies in the totals if the pence are not being shown

	As at 31/12/2020	As at 31/12/2019
	£	£
Funds of the church	462,581	438,652

There may be minor discrepancies in the totals if the pence are not being shown

The Rivers Team
Fund movement summary
Selected period: 01 January 2020 to 31 December 2020

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Centenary - Centenary Fund	2,375	577	4,406	1,454	—	—	—
General - General fund	122,280	84,056	85,989	1,038	—	25,000	146,386
Youth - Youth Project	—	—	—	—	—	—	—
Poor - St L: Poor Fund	5,954	151	100	—	841	—	6,847
Fabric1 - St L: Fabric Fund	4,722	137	—	—	287	—	5,147
Churchyd1 - St M: Churchyard Extension	902	261	—	—	—	—	1,163
Churchyd2 - St L: Churchyard Appeal	0	—	—	0	—	—	—
Restoratr1 - St Helen's Restoration Fund	45,863	826	1,315	164	—	—	45,537
SACF - St Andrew's Centre	126,500	5,975	9,263	3,288	—	—	126,500
Weekend - Parish Weekend Fund	—	—	—	—	—	—	—
Hall - St L: Church Hall	114,000	6,758	977	(5,780)	—	—	114,000
Education - St L: Christian Educat.	4,565	104	—	—	217	—	4,887
Bower - St L: Eric Bower Fund	304	—	120	—	—	—	184
Mission - Gift Day Appeals for Mission	—	1,568	1,568	—	—	—	—
Atkinson - St H: MR&H Atkinson Trust	5,884	—	—	—	404	—	6,289
Belfield - St H: Belfield Fund	5,298	164	—	(164)	338	—	5,637
Develop - ST M: Develop	—	—	—	—	—	—	—
Totals	438,652	100,580	103,741	—	2,090	25,000	462,581

There may be minor discrepancies in the totals if the pence are not being shown

The Rivers Team
Receipts and payments
Selected period: 01 January 2020 to 31 December 2020

Note	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
Centenary - Centenary Fund (Restricted) Fund			
Income and endowments			
Voluntary Income			
<i>Other voluntary income</i>			
Gifts for specific purposes		577	—
		<u>577</u>	<u>—</u>
Total income and endowments		577	—
Expenditure			
Cost Of Activities Relating To The Church's Ministry			
<i>Worship & services</i>			
Worship - courses & resources		641	—
		<u>641</u>	<u>—</u>
Management and Administration Costs			
<i>Church management and administration</i>			
Staff costs		3,764	—
		<u>3,764</u>	<u>—</u>
Total expenditure		4,406	—
		<u>(3,829)</u>	<u>—</u>
Excess of Income and endowments over Expenditure		2,375	—
Brought forward balance		1,454	2,375
Transfers to/(from)		—	2,375
Total carried forward balance		—	2,375

General - General fund (Unrestricted) Fund

Income and endowments			
Voluntary Income			
<i>Incoming resources from donors</i>			
Planned giving	50,133	52,877	
Open plate collections	4,988	14,656	
Gift days	—	8,330	
Sundry donation	1,812	6,795	
Gift Aid - from general gifts	12,300	18,321	
	<u>69,234</u>	<u>100,980</u>	
<i>Other voluntary income</i>			
Grants - for specific purposes	35	768	
	<u>35</u>	<u>768</u>	
Income From Operating Activities			
<i>Income from activities related to the church's ministry</i>			
Fees - Weddings	618	1,794	
Fees - Funerals use of church	1,811	2,160	
Fees - Funeral churchyard fee	5,930	7,823	
Fees - Other DCC fees	1,377	1,557	
Hall rent and room hire	—	30	
Coffee Morning	231	1,422	
	<u>9,969</u>	<u>14,787</u>	
<i>Income from fund raising and trading activities</i>			
Parish magazine	26	63	

There may be minor discrepancies in the totals if the pence are not being shown

Note

	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
<i>Total Income from fund raising and trading activities</i>		26	63
Income From Property, Savings & Investments			
<i>Net Income from property</i>			
Net Income from property		4,626	4,372
<i>Total Net Income from property</i>		4,626	4,372
Income from investment and savings			
Bank/Building Society interest		3	8
<i>Total Income from investment and savings</i>		3	8
Other Incoming Resources			
<i>Other income</i>			
Income where PCC acts agent		160	—
Other income		—	382
<i>Total Other income</i>		160	382
Total income and endowments		84,056	121,363
Expenditure			
Cost Of Activities Relating To The Church's Ministry			
<i>Running cost of buildings</i>			
Utilities		5,306	7,388
Insurance		7,635	7,486
Security and monitoring		344	1,020
Repairs and decoration		1,350	66
Cleaning		372	269
Contribution to running costs		—	352
Maintenance contracts		1,722	2,595
Other running costs		—	39
<i>Total Running cost of buildings</i>		16,732	19,218
<i>Other running & operating costs</i>			
Equipment		—	291
Consumables		182	—
Website & Internet		149	158
Stationery		42	216
Photocopying		1,198	1,363
<i>Total Other running & operating costs</i>		1,574	2,030
<i>Worship & services</i>			
Waverley Promotion		254	778
Worship - services		638	620
Worship - youth/children's		—	252
Messy Church Resources		406	981
<i>Total Worship & services</i>		1,299	2,634
<i>Mission & Ministry</i>			
Events-Coach/transport		—	161
Youth and childrens ministry		—	339
<i>Total Mission & Ministry</i>		—	500
<i>Clergy cost</i>			
Clergy - travel		63	654
Clergy - telephones		140	280
Clergy - housing		553	609
Clergy - books and resouces		—	16
Clergy - other		750	276
<i>Total Clergy cost</i>		1,506	1,836
<i>Churchyards</i>			
St Mary's churchyard		1,520	—
St George's churchyard		459	1,216
St Helen's churchyard		—	(15)
<i>Total Churchyards</i>		1,979	1,201

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
<i>Diocesan and Deanery costs</i>			
Diocesan Common Fund		60,275	83,700
Deanery subscriptions etc..		—	100
<i>Total Diocesan and Deanery costs</i>		<u>60,275</u>	<u>83,800</u>
Cost of Fundraising and trading activities			
Toddler Church		384	520
<i>Total Cost of Fundraising and trading activities</i>		<u>384</u>	<u>520</u>
Management and Administration Costs			
<i>Church management and administration</i>			
Staff costs		—	20
Training costs		—	1,036
Other admin costs		250	250
<i>Total Church management and administration</i>		<u>250</u>	<u>1,306</u>
Development and building costs			
Building works		1,220	1,438
Legal & Professional fees		516	—
<i>Total Development and building costs</i>		<u>1,736</u>	<u>1,438</u>
Other Outgoing Resources			
<i>Governance costs</i>			
Independent examination		150	150
<i>Total Governance costs</i>		<u>150</u>	<u>150</u>
Cost of Generating Voluntary Income			
Gift Envelopes		101	111
<i>Total Cost of Generating Voluntary Income</i>		<u>101</u>	<u>111</u>
Total expenditure		85,989	114,748
Excess of Income and endowments over Expenditure		(1,933)	6,614
Brought forward balance		122,280	116,783
Transfers to/(from)		1,038	(1,117)
Adjustments		25,000	—
Total carried forward balance		146,386	122,280

Youth - Youth Project (Restricted) Fund

Income and endowments			
Voluntary Income			
<i>Incoming resources from donors</i>			
Sundry donation		—	725
<i>Total Incoming resources from donors</i>		<u>—</u>	<u>725</u>
Total income and endowments		—	725
Expenditure			
Cost Of Activities Relating To The Church's Ministry			
<i>Mission & Ministry</i>			
Youth and childrens ministry		—	315
<i>Total Mission & Ministry</i>		<u>—</u>	<u>315</u>
Total expenditure		—	315
Excess of Income and endowments over Expenditure		—	409
Brought forward balance		—	—
Transfers to/(from)		—	(409)
Total carried forward balance		—	—

There may be minor discrepancies in the totals if the pence are not being shown

Note

From 01 January 2020 01 January 2019
To 31 December 2020 31 December 2019

Poor - St L: Poor Fund (Restricted) Fund

Income and endowments

Income From Property, Savings & Investments

Income from investment and savings

Dividend and share income

151

147

Total Income from investment and savings

151

147

Total income and endowments

151

147

Expenditure

Grants and Charitable Gifts

Grants and other charitable gifts

Other charitable grants

100

—

Total Grants and other charitable gifts

100

—

Total expenditure

100

—

Excess of Income and endowments over Expenditure

51

147

Brought forward balance

1,405

1,258

Transfers to/(from)

90

—

Total carried forward balance

1,547

1,405

Poor - St L: Poor Fund (Endowment) Fund

Brought forward balance

4,548

4,301

Transfers to/(from)

(90)

—

Gains & losses

841

247

Total carried forward balance

5,300

4,548

Fabric1 - St L: Fabric Fund (Restricted) Fund

Income and endowments

Voluntary Income

Incoming resources from donors

Sundry donation

—

325

Total Incoming resources from donors

—

325

Income From Property, Savings & Investments

Income from investment and savings

Dividend and share income

137

134

Total Income from investment and savings

137

134

Total income and endowments

137

460

Expenditure

Cost Of Activities Relating To The Church's Ministry

Running cost of buildings

Other running costs

—

185

Total Running cost of buildings

—

185

Development and building costs

Building works

—

950

Total Development and building costs

—

950

Total expenditure

—

1,135

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
		Excess of Income and endowments over Expenditure	137 (674)
		Brought forward balance	138 693
		Transfers to/(from)	90 120
		Total carried forward balance	366 138

Fabric1 - St L: Fabric Fund (Endowment) Fund

	Brought forward balance	4,584	3,902
	Transfers to/(from)	(90)	—
	Gains & losses	287	681
	Total carried forward balance	4,781	4,584

Churchyd1 - St M: Churchyard Extension (Restricted) Fund

Income and endowments

Income From Operating Activities

Income from activities related to the church's ministry

Fees - Funeral churchyard fee

261 —

Total Income from activities related to the church's ministry

261 —

Total income and endowments

261 —

Expenditure

Cost Of Activities Relating To The Church's Ministry

Churchyards

St Mary's churchyard

— 2,588

Total Churchyards

— 2,588

Total expenditure

— 2,588

Excess of Income and endowments over Expenditure

261 (2,588)

Brought forward balance

902 3,490

Total carried forward balance

1,163 902

Churchyd2 - St L: Churchyard Appeal (Restricted) Fund

	Brought forward balance	0	0
	Transfers to/(from)	0	—
	Total carried forward balance	—	0

There may be minor discrepancies in the totals if the pence are not being shown

Restoratr - St Helen's Restoration Fund (Restricted) Fund**Income and endowments**

Voluntary Income

Incoming resources from donors

Sundry donation

— 72

Total Incoming resources from donors

— 72

Income From Property, Savings & Investments

Income from investment and savings

Dividend and share income

176 171

Total Income from investment and savings

176 171

Other Incoming Resources

Other income

VAT Reclaimed

650 —

Total Other income

650 —

Total income and endowments**826 243****Expenditure**

Development and building costs

Building works

— 3,900

Legal & Professional fees

1,315 1,395

Total Development and building costs

1,315 5,295

Total expenditure**1,315 5,295**

Excess of Income and endowments over Expenditure

(489) (5,051)

Brought forward balance

45,863 50,623

Transfers to/(from)

164 291

Total carried forward balance**45,537 45,863****SACF - St Andrew's Centre (Designated) Fund**

Brought forward balance

— —

Total carried forward balance

— —

SACF - St Andrew's Centre (Restricted) Fund**Income and endowments**

Income From Operating Activities

Income from activities related to the church's ministry

Hall rent and room hire

1,752 9,119

Refreshments

24 78

Total Income from activities related to the church's ministry

1,776 9,198

Income From Property, Savings & Investments

Net Income from property

Net Income from property

4,189 5,072

Total Net Income from property

4,189 5,072

Income from investment and savings

Bank/Building Society interest

9 19

Total Income from investment and savings

9 19

Total income and endowments**5,975 14,290****Expenditure***There may be minor discrepancies in the totals if the pence are not being shown*

Note	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
Cost Of Activities Relating To The Church's Ministry			
<i>Running cost of buildings</i>			
Utilities		3,629	3,817
Insurance		1,307	1,261
Security and monitoring		20	155
Repairs and decoration		—	107
Cleaning		451	535
Contribution to running costs		—	(578)
Maintenance contracts		84	—
	<i>Total Running cost of buildings</i>	<u>5,492</u>	<u>5,298</u>
<i>Other running & operating costs</i>			
Equipment		—	63
Consumables		—	34
Website & Internet		226	—
Stationery		100	51
	<i>Total Other running & operating costs</i>	<u>327</u>	<u>148</u>
<i>Churchyards</i>			
St.Andrews Churchyard		140	160
	<i>Total Churchyards</i>	<u>140</u>	<u>160</u>
Management and Administration Costs			
<i>Church management and administration</i>			
Staff costs		3,304	4,921
Other admin costs		—	130
	<i>Total Church management and administration</i>	<u>3,304</u>	<u>5,051</u>
<i>Development and building costs</i>			
Fittings & Fixtures		—	145
	<i>Total Development and building costs</i>	<u>—</u>	<u>145</u>
Total expenditure		9,263	10,803
Excess of Income and endowments over Expenditure		(3,288)	3,487
Brought forward balance		126,500	126,500
Transfers to/(from)		3,288	(3,487)
Total carried forward balance		126,500	126,500
Weekend - Parish Weekend Fund (Restricted) Fund			
Brought forward balance		—	—
Total carried forward balance		—	—

There may be minor discrepancies in the totals if the pence are not being shown

Note

From 01 January 2020 01 January 2019
To 31 December 2020 31 December 2019

Hall - St L: Church Hall (Designated) Fund**Income and endowments**

Income From Operating Activities

Income from activities related to the church's ministry

Hall rent and room hire

6,758

6,756

Total Income from activities related to the church's ministry

6,758

6,756

Total income and endowments

6,758

6,756

Expenditure

Cost Of Activities Relating To The Church's Ministry

Running cost of buildings

Utilities

98

179

Insurance

673

565

Maintenance contracts

205

364

Total Running cost of buildings

977

1,109

Development and building costs

Fittings & Fixtures

—

500

Total Development and building costs

—

500

Total expenditure

977

1,609

Excess of Income and endowments over Expenditure

5,780

5,146

Brought forward balance

114,000

114,000

Transfers to/(from)

(5,780)

(5,146)

Total carried forward balance

114,000

114,000

Education - St L: Christian Educat. (Restricted) Fund**Income and endowments**

Income From Property, Savings & Investments

Income from investment and savings

Dividend and share income

104

102

Total Income from investment and savings

104

102

Total income and endowments

104

102

Expenditure

Cost Of Activities Relating To The Church's Ministry

Worship & services

Worship - services

—

24

Total Worship & services

—

24

Total expenditure

—

24

Excess of Income and endowments over Expenditure

104

77

Brought forward balance

1,094

1,017

Transfers to/(from)

68

—

Total carried forward balance

1,266

1,094

There may be minor discrepancies in the totals if the pence are not being shown

Note

From 01 January 2020 01 January 2019
To 31 December 2020 31 December 2019

Education - St L: Christian Educat. (Endowment) Fund

Brought forward balance	3,470	2,954
Transfers to/(from)	(68)	—
Gains & losses	217	516
Total carried forward balance	3,620	3,470

Bower - St L: Eric Bower Fund (Restricted) Fund**Expenditure**

Cost Of Activities Relating To The Church's Ministry		
<i>Running cost of buildings</i>		
Other running costs	120	120
<i>Total Running cost of buildings</i>	<i>120</i>	<i>120</i>
Total expenditure	120	120
Excess of Income and endowments over Expenditure	(120)	(120)
Brought forward balance	304	424
Total carried forward balance	184	304

Mission - Gift Day Appeals for Mission (Restricted) Fund**Income and endowments**

Voluntary Income		
<i>Incoming resources from donors</i>		
Planned giving	395	75
Open plate collections	50	—
Sundry donation	—	20
Gift Aid - from general gifts	182	—
<i>Total Incoming resources from donors</i>	<i>627</i>	<i>95</i>
<i>Other voluntary income</i>		
Gifts for specific purposes	731	20
Gift Aid - from specific gifts	210	88
<i>Total Other voluntary income</i>	<i>941</i>	<i>108</i>
Total income and endowments	1,568	203

Expenditure

Grants and Charitable Gifts		
<i>Gifts to mission</i>		
Overseas mission	1,368	4,916
UK mission	—	1,968
Relief agencies	—	1,966
<i>Total Gifts to mission</i>	<i>1,368</i>	<i>8,850</i>
<i>Grants and other charitable gifts</i>		
Other charitable grants	200	984
<i>Total Grants and other charitable gifts</i>	<i>200</i>	<i>984</i>
Total expenditure	1,568	9,834
Excess of Income and endowments over Expenditure	—	(9,630)
Brought forward balance	—	—

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
	Transfers to/(from)	—	9,630
	Total carried forward balance	—	—
Atkinson - St H: MR&H Atkinson Trust (Endowment) Fund			
	Brought forward balance	5,884	4,957
	Gains & losses	404	927
	Total carried forward balance	6,289	5,884
Belfield - St H: Belfield Fund (Restricted) Fund			
Income and endowments			
	Income From Property, Savings & Investments		
	<i>Income from investment and savings</i>		
	Bank/Building Society interest	1	3
	Dividend and share income	162	159
	<i>Total Income from investment and savings</i>	<i>164</i>	<i>162</i>
	Total income and endowments	164	162
Expenditure			
	Cost Of Activities Relating To The Church's Ministry		
	<i>Running cost of buildings</i>		
	Other running costs	—	1,750
	<i>Total Running cost of buildings</i>	<i>—</i>	<i>1,750</i>
	Total expenditure	—	1,750
	Excess of Income and endowments over Expenditure	164	(1,587)
	Brought forward balance	—	1,878
	Transfers to/(from)	(164)	(291)
	Total carried forward balance	—	—
Belfield - St H: Belfield Fund (Endowment) Fund			
	Brought forward balance	5,298	4,494
	Gains & losses	338	803
	Total carried forward balance	5,637	5,298
Develop - ST M: Develop (Restricted) Fund			
Income and endowments			
	Voluntary Income		
	<i>Incoming resources from donors</i>		
	Planned giving	—	100
	Sundry donation	—	796
	<i>Total Incoming resources from donors</i>	<i>—</i>	<i>896</i>
	Total income and endowments	—	896
	Excess of Income and endowments over Expenditure	—	896
	Brought forward balance	—	1,069
	Transfers to/(from)	—	(1,965)
	Total carried forward balance	—	—

There may be minor discrepancies in the totals if the pence are not being shown

The Rivers Team

Statement of Assets and Liabilities (by fund)
As at: 31 December 2020

	Balance	Previous balance
Centenary Fund : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	4,406.38	2,375.07
	<u>4,406.38</u>	<u>2,375.07</u>
<i>Creditors: Amounts falling due after more than one year</i>		
ZZZ11: Inter fund loan account	4,406.38	—
	<u>4,406.38</u>	<u>—</u>
Total for Centenary Fund : Restricted	<u>—</u>	<u>2,375.07</u>
General fund : Unrestricted		
<i>Tangible assets</i>		
ZZ01: House 18 St Georges Drive	140,000.00	115,000.00
	<u>140,000.00</u>	<u>115,000.00</u>
<i>Debtors</i>		
Z05: Accounts Receivable	2,536.79	8,226.44
ZZZ08: Prepayments	1,289.21	1,268.24
ZZZZ01: Current Account General	(12,575.19)	(9,698.48)
ZZZZ02: Deposit Account General	56.71	52.84
ZZZZ03: Current Account Restricted	(1.82)	(1.82)
ZZZZ05: Current Account St Andrews	2,224.26	2,224.26
ZZZZ06: Deposit Account St Andrews	8,335.18	8,335.18
ZZZZ11: Inter fund loan account	150.00	150.00
	<u>2,015.14</u>	<u>10,556.66</u>
<i>Creditors: Amounts falling due in one year</i>		
Z04: Accounts Payable	2,880.00	15,099.20
ZZZ11: Inter fund loan account	(7,251.03)	(11,823.01)
	<u>(4,371.03)</u>	<u>3,276.19</u>
Total for General fund : Unrestricted	<u>146,386.17</u>	<u>122,280.47</u>
St L: Poor Fund : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	187.01	217.65
ZZZZ02: Deposit Account General	564.68	564.68
ZZZZ03: Current Account Restricted	795.93	623.52
	<u>1,547.62</u>	<u>1,405.85</u>
Total for St L: Poor Fund : Restricted	<u>1,547.62</u>	<u>1,405.85</u>

	Balance	Previous balance
St L: Poor Fund : Endowment		
<i>Investments</i>		
ZZ06: COIF Investments	5,300.25	4,458.39
	<u>5,300.25</u>	<u>4,458.39</u>
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	—	22.30
ZZZZ03: Current Account Restricted	—	68.20
	<u>—</u>	<u>90.50</u>
Total for St L: Poor Fund : Endowment	5,300.25	4,548.89
St L: Fabric Fund : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	(942.61)	(942.61)
ZZZZ02: Deposit Account General	427.67	427.67
ZZZZ03: Current Account Restricted	871.26	643.53
	<u>356.32</u>	<u>128.59</u>
<i>Creditors: Amounts falling due after more than one year</i>		
ZZZ11: Inter fund loan account	(10.00)	(10.00)
	<u>(10.00)</u>	<u>(10.00)</u>
Total for St L: Fabric Fund : Restricted	366.32	138.59
St L: Fabric Fund : Endowment		
<i>Investments</i>		
ZZ06: COIF Investments	4,781.49	4,494.06
	<u>4,781.49</u>	<u>4,494.06</u>
<i>Cash at bank and in hand</i>		
ZZZZ03: Current Account Restricted	—	90.08
	<u>—</u>	<u>90.08</u>
Total for St L: Fabric Fund : Endowment	4,781.49	4,584.14
St M: Churchyard Extension : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	7,249.69	6,988.69
ZZZZ02: Deposit Account General	1,703.56	1,703.56
	<u>8,953.25</u>	<u>8,692.25</u>
<i>Creditors: Amounts falling due after more than one year</i>		
ZZZ11: Inter fund loan account	7,790.00	7,790.00
	<u>7,790.00</u>	<u>7,790.00</u>
Total for St M: Churchyard Extension : Restricted	1,163.25	902.25

	Balance	Previous balance
St L: Churchyard Appeal : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	(21.76)	(20.99)
ZZZZ02: Deposit Account General	155.76	155.76
	<u>134.00</u>	<u>134.77</u>
<i>Creditors: Amounts falling due after more than one year</i>		
ZZZ11: Inter fund loan account	134.00	134.00
	<u>134.00</u>	<u>134.00</u>
Total for St L: Churchyard Appeal : Restricted	<u>—</u>	<u>0.77</u>
St Helen's Restoration Fund : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	1,430.83	1,266.72
ZZZZ03: Current Account Restricted	1,434.98	1,434.98
ZZZZ07: Current Account Restoration	42,672.13	43,161.86
	<u>45,537.94</u>	<u>45,863.56</u>
Total for St Helen's Restoration Fund : Restricted	<u>45,537.94</u>	<u>45,863.56</u>
St Andrew's Centre : Restricted		
<i>Tangible assets</i>		
ZZ02: 85 Bonet Lane Flat & Centre	125,000.00	125,000.00
	<u>125,000.00</u>	<u>125,000.00</u>
<i>Debtors</i>		
Z05: Accounts Receivable	668.00	1,750.00
ZZZ08: Prepayments	(402.75)	(384.78)
ZZZZ01: Current Account General	1,700.96	(1,683.11)
ZZZZ05: Current Account St Andrews	(1,249.26)	(1,249.26)
ZZZZ06: Deposit Account St Andrews	(8,228.97)	2,029.50
ZZZZ11: Inter fund loan account	(150.00)	(150.00)
	<u>(7,662.02)</u>	<u>312.35</u>
<i>Creditors: Amounts falling due in one year</i>		
Z04: Accounts Payable	302.63	—
ZZZ11: Inter fund loan account	(9,464.65)	(1,187.65)
	<u>(9,162.02)</u>	<u>(1,187.65)</u>
Total for St Andrew's Centre : Restricted	<u>126,500.00</u>	<u>126,500.00</u>
Parish Weekend Fund : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	(785.63)	(785.63)
ZZZZ03: Current Account Restricted	785.63	785.63
ZZZZ05: Current Account St Andrews	25.00	25.00
ZZZZ06: Deposit Account St Andrews	(25.00)	(25.00)
	<u>—</u>	<u>—</u>
Total for Parish Weekend Fund : Restricted	<u>—</u>	<u>—</u>

	Balance	Previous balance
St L: Church Hall : Designated		
<i>Tangible assets</i>		
ZZ04: Church Hall Tinsley	114,000.00	114,000.00
	<u>114,000.00</u>	<u>114,000.00</u>
Total for St L: Church Hall : Designated	114,000.00	114,000.00
St L: Christian Educat. : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	(112.45)	(112.45)
ZZZZ02: Deposit Account General	695.76	695.76
ZZZZ03: Current Account Restricted	683.67	511.26
	<u>1,266.98</u>	<u>1,094.57</u>
Total for St L: Christian Educat. : Restricted	1,266.98	1,094.57
St L: Christian Educat. : Endowment		
<i>Investments</i>		
ZZ06: COIF Investments	3,620.29	3,402.67
	<u>3,620.29</u>	<u>3,402.67</u>
<i>Cash at bank and in hand</i>		
ZZZZ03: Current Account Restricted	—	68.20
	<u>—</u>	<u>68.20</u>
Total for St L: Christian Educat. : Endowment	3,620.29	3,470.87
St L: Eric Bower Fund : Restricted		
<i>Cash at bank and in hand</i>		
ZZZZ01: Current Account General	(120.00)	(120.00)
ZZZZ02: Deposit Account General	784.14	784.14
	<u>664.14</u>	<u>664.14</u>
<i>Creditors: Amounts falling due after more than one year</i>		
ZZZ11: Inter fund loan account	480.00	360.00
	<u>480.00</u>	<u>360.00</u>
Total for St L: Eric Bower Fund : Restricted	184.14	304.14
Gift Day Appeals for Mission : Restricted		
<i>Debtors</i>		
Z05: Accounts Receivable	474.00	436.50
ZZZ08: Prepayments	(329.00)	(329.00)
ZZZZ01: Current Account General	6,296.83	14,636.83
	<u>6,441.83</u>	<u>14,744.33</u>
<i>Creditors: Amounts falling due in one year</i>		
Z04: Accounts Payable	3,872.78	11,353.92
ZZZ11: Inter fund loan account	2,569.05	3,390.41
	<u>6,441.83</u>	<u>14,744.33</u>
Total for Gift Day Appeals for Mission : Restricted	—	—

	Balance	Previous balance
St H: MR&H Atkinson Trust : Endowment		
<i>Investments</i>		
ZZ06: COIF Investments	6,289.60	5,884.91
	<u>6,289.60</u>	<u>5,884.91</u>
Total for St H: MR&H Atkinson Trust : Endowment	6,289.60	5,884.91
St H: Belfield Fund : Restricted		
<i>Cash at bank and in hand</i>		
TEMP4: Deposit - Treeton	2,206.04	2,041.93
ZZZZ01: Current Account General	(2,206.04)	(2,041.93)
	<u>—</u>	<u>—</u>
Total for St H: Belfield Fund : Restricted	—	—
St H: Belfield Fund : Endowment		
<i>Investments</i>		
ZZ06: COIF Investments	5,637.57	5,298.68
	<u>5,637.57</u>	<u>5,298.68</u>
Total for St H: Belfield Fund : Endowment	5,637.57	5,298.68
ST M: Develop : Restricted		
<i>Debtors</i>		
Z05: Accounts Receivable	245.00	245.00
ZZZ08: Prepayments	(245.00)	(245.00)
ZZZZ01: Current Account General	(141.33)	(141.33)
ZZZZ03: Current Account Restricted	1,487.58	1,487.58
	<u>1,346.25</u>	<u>1,346.25</u>
<i>Creditors: Amounts falling due after more than one year</i>		
ZZZ11: Inter fund loan account	1,346.25	1,346.25
	<u>1,346.25</u>	<u>1,346.25</u>
Total for ST M: Develop : Restricted	—	—
Grand Total	462,581.62	438,652.76