

## **Rayleigh United Reformed Church Charity**

(Alternative name – Christ Church United Reformed Church Charity)  
Charity Registration Number: 1132232



### **Report of the Trustees**

For the year ended 31<sup>st</sup> December 2020.

#### **Mission Statement**

Christ Church aims to promote and nourish faith in God, to tell of God's love, and by working together, to share God's love with the community and wider world.

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

#### **Legal and Administrative Information**

Christ Church United Reformed Church, Rayleigh is a local church of the United Reformed Church in Great Britain and is a member church of Eastern Synod of the United Reformed Church.

The church premises are situated in Crown Hill, Rayleigh SS6 7HA. Christ Church United Reformed Church Rayleigh is a community of people who gather together regularly to worship God in a non-conformist tradition that traces its roots to the Reformation. Christ Church was established as a Congregational Church in 1910 and joined the United Reformed Church at its formation in 1972. The church premises are vested in Eastern Province Trust as trustees and held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the trusts applicable to United Reformed Church properties.

Christ Church United Reformed Church, Rayleigh was registered as a charity on 21 October 2009 (Reg. No. 1132232) to comply with changed legal requirements.

The charity trustees are the members of the Elders Committee, during 2020 they were:

Mrs Joyce Berry  
Mr Keith Berry  
Mrs Barbara Burrell  
Mr Robert Dart  
Mrs Susan Deane  
Miss Jean Hall  
Mr Ian Miller  
Revd Naomi Young-Rodas

**Bankers:** Barclays Bank, 63-65 High Street, Rayleigh, SS6 7EL.

#### **Structure and Governance**

The activities of Christ Church United Reformed Church, Rayleigh are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of Christ Church United Reformed Church, Rayleigh.

The Elders' Meeting is responsible for the spiritual well-being and financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church



Meeting (of all church members wishing to attend) gives guidance on the life and work of the Church, appoints Church Officers, all major initiatives and significant items of church expenditure are also brought to Church Meeting for approval.

The members of the Elders' Meeting are the minister in pastoral charge and up to ten members of Christ Church United Reformed Church, Rayleigh nominated and elected by the members of the Church. Elders having served for 3 years retire by rotation and are eligible for re-election for a further period of 3 years. Following a period of 6 consecutive years as a serving Elder, a period of one year must elapse before the person is eligible for re-election as a serving Elder. There is no limit on the number of periods of service.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders. Due to the restrictions imposed because of the Covid-19 pandemic it was not practical to hold an Annual General Church Meeting to elect new elders in 2020 so it was decided that existing serving elders should serve until April 2021. Church Members were informed of this decision and none objected.

### **Objectives and Activities**

As a local congregation of the United Reformed Church, Christ Church, Rayleigh seeks to advance the Christian faith through its activities and the facilities offered to the community by its building and described more specifically in its mission statement

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- Managing the premises for community use
- Promoting Christian values and services by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Review of Activities and Achievements**

Our normal pattern of services and activities were disrupted during 2020 because of the Covid-19 pandemic which resulted in the church congregation being unable to meet physically. This year many have learnt new IT skills – how to live stream a service, hold meetings on Zoom, singing group practising virtually, the House Group meeting each in front of the own computer screen rather than in one room. Each week since March when the first lockdown began there has been a weekly news-sheet sent by email or delivered to those not on-line to keep people in touch and sharing news, also the Sunday service has been distributed so people can join in the service from their home regardless of whether they are able to access the live streamed service or not. Our Children and Family worker has also prepared activities each week for the younger members of the congregation and Messy Church has been able to happen on-line with the bags containing items for the activities being available for people to collect or delivered to them.

When it was possible to re-open the church for services – the Sunday morning service was held in the church with people wearing face masks and being socially distanced and no congregational singing.

We aim to offer Sunday services over the course of the year that our community finds both beneficial and spiritually fulfilling.



### **Pastoral Care and Church Social Life**

All members and adherents are included in Pastoral Groups and although visiting has not been possible during recent months, members of the congregation are contacted regularly by telephone. Many of the usual activities had to cease from March 2020 due to the pandemic restrictions. However, many members have been keeping in touch with each other either by conversations on doorsteps or in other open spaces. The church employs a Children and Family Worker who liaises with the families of children connected with the church and is also the co-ordinator for the XL mentoring scheme. The work of the XL Mentoring programme has been able to continue during 2020 albeit with more on-line contact than actual meetings with the mentees.

A number of organisations are affiliated to the church, the membership of these organisations is not limited to people who attend Christ Church, Rayleigh. They include the Concord Ladies Club and the Badminton Club, The funds for these organisation are in separate accounts, they have their own committee structure and treasurer, but their total receipts and payments and the balance held at the year end are included in this report.

Separate accounts are also held for the printing and distribution of the monthly church magazine and for the Music Group, again their receipts and payments and year end balances are included in this report.

### **Charitable Works**

Fundraising for other charities continues on a regular basis. As we were not meeting in the church the monthly "envelope in the pew" collection, could not happen as normal, however, many members sent a contribution for the charities so they could be supported (see Note 4).

In addition, the church has a partner church in Zimbabwe, this partnership was established in 2010 and financial assistance has been given to the church in Budiriro for building work, a bore hole and solar pump as well as financial support for their minister's stipend.

At the time of the writing of this report the restrictions imposed because of the pandemic are having an effect on the life and work of the church but are keen to emphasize that the church is not closed but just working differently. The church finances have not been impacted as much as some other churches as members have been very generous and diligent in giving their freewill offertory money although some investments were sold in April 2020 to ensure the church had sufficient funds to meet its ongoing expenditure, particularly to the denomination's Ministry and Mission Fund and to maintain a positive cash-flow.

### **Financial Review**

The accounts for the year are set out on pages 6 to 11. The trustees have taken the opportunity to prepare these financial statements in accordance with the Charities Act 2011 Section 144, using the Receipts and Payments basis available to small charities and the United Reformed Church guidance.

For the church the main source of receipts are the Offertories, including the giving by some members by monthly standing order, hall hire and the income earned by the solar panels installed on the roof of the church. The General fund, after making some transfers to the designated accounts, indicates expenditure in excess of receipts of £12,202 (2019 - £1,936). The designated funds are detailed in Note 2 of the statements and provide reserves to meet various categories of non-routine expenditure. The church was fortunate to receive two legacies, totalling £7,000 in 2020 and these were added to the Bequest Fund. The church



registered with easyfundraising and Amazon Smile, a donation is received when members sign up and spend money with certain retailers on-line, to date a total of £168 has been raised for church funds. After taking into account the increase in the value of the investments held by the church, the total overall funds of the church were approximately £5,500 lower at the end of 2020 compared with December 2019. The Restricted Funds comprise mainly of money given for other charities and the funds of the Other Organisations.

**Reserves** - the trustees consider that a minimum of £5,000 should be held as a reserve in the General Fund to meet expenditure, which is considered satisfactory as some items of exceptional expenditure could be met from the Designated Funds.

**Investment Policy** – as some of the funds are not expected to be expended within the next two years some of the available funds have been placed in investment funds with CCLA Management to provide a better return than was available on Deposit Accounts, the income from the investments held in Designated Funds is included within the general receipts.

**Risk Management** – the trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary and review the risk assessment annually.

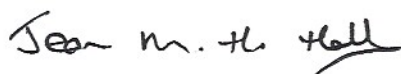
**Safeguarding Policy** – the charity's Safeguarding Policy is based on the one approved by the United Reformed Church and is reviewed regularly, the last such review was carried out in February 2021 and the trustees and other key members of the charity have attended on-line refresher safeguarding training.

**Public Benefit** – the trustees are aware of the Charity Commission guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

**Volunteers** – as would be expected within a church structure many of the activities are carried out by volunteers. The stipendiary minister is paid from the central United Reformed Church's Ministry and Mission Fund to which the church contributes. The work of the church is, therefore, substantially dependent upon the voluntary members and it is not considered appropriate to consider the value of this time.

As mentioned earlier the total receipts and payments figures for the affiliated organisations are included in the charity's receipts and payments accounts. The year end balances are included in the Statement of Assets and Liabilities.

Approved by the Elders and signed on their behalf by:



Church Secretary:

5.9.2021.

Date:

## Independent Examiners' Report to the Members of Christ Church United Reformed Church Charity

We report on the financial statements of the Charity for the year ended 31 December 2020 as set out on pages 6 to 11.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. Our work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and charity's trustees as a body, for our work, for this report, or for the opinions we have formed.

### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is our responsibility to:

- Examine the financial statements under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to our attention.

### Basis of independent examiners' report

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

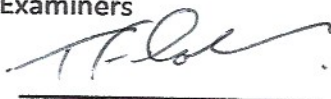
### Independent examiners' statement

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

- a) Which gives us reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 130 of the 2011 Act; and
  - To prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;
  - Have not been met; or
- b) To which, in our opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Independent Examiners

Signature



Name:

Mr T Collins

Date:

5.9.2021

Signature



Mrs L Haworth

Date

5.9.2021



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

## RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £
<b>RECEIPTS</b>						
Offerings	6	50,883			50,883	48,511
Donations		2,835		400	3,235	608
Messy Church		73			73	497
Mustard Seed Toddlers		186			186	180
Holiday Club		0			0	237
Legacies		0	7,000		7,000	0
Monies raised for outside causes	4	0		2,864	2,864	1,725
Budiriro Project	5	0		100	100	2,286
Budiriro Church		0		180	180	180
Communion Fund	3	0		1,080	1,080	1,127
Fundraising	7	568			568	1,311
Property - church/hall users	8	2,755			2,755	6,847
Investment income/interest		2,877			2,877	3,467
Contribution from Bridgwater Drive	10	1,989			1,989	419
Feed In Tariff		4,719			4,719	4,536
Other		101		3,350	3,451	1,620
<b>Total receipts</b>		<b>66,986</b>	<b>7,000</b>	<b>7,975</b>	<b>81,961</b>	<b>73,552</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		40,836			40,836	41,160
Worship Costs	11	1,902		400	2,302	2,578
Communion Fund	3	0		623	623	1,119
Support of outside causes	4	480		3,907	4,387	2,065
Budiriro Project	5	1,562		100	1,662	6,295
Budiriro Church		1,273		180	1,453	1,462
Messy Church/Café Church/Outreach	12	522			522	1,056
Church running costs	13	10,094			10,094	9,373
Administration Costs	14	3,336			3,336	2,140
Maintenance	17	1,905	6,180		8,085	1,896
Minister's Expenses	15	2,727			2,727	1,613
Manse Costs	16	3,782		0	3,782	2,551
Children and Family Worker		8,811		1,798	10,609	9,568
Church magazine		304		10	314	270
Ordination and Induction costs		0			0	4,197
Sundries		155			155	1,083
<b>Total payments</b>		<b>77,689</b>	<b>6,180</b>	<b>7,018</b>	<b>90,887</b>	<b>88,427</b>
<b>NET RECEIPTS / PAYMENTS</b>		<b>-10,703</b>	<b>820</b>	<b>957</b>	<b>-8,926</b>	<b>-14,875</b>
<b>Transfers between funds</b>	2	13,000	-13,000		0	0
<b>Trans from Church Organisations</b>	9	500			500	4,022
<b>Surplus / Deficit for period</b>		<b>2,797</b>	<b>-12,180</b>	<b>957</b>	<b>-8,426</b>	<b>-10,853</b>
<b>Cash &amp; short term deposits b/f</b>		<b>1,382</b>	<b>3,696</b>	<b>249</b>	<b>5,327</b>	<b>10,181</b>
<b>Surplus/Deficit for year</b>		<b>2,797</b>	<b>-12,180</b>	<b>957</b>	<b>-8,426</b>	<b>-10,854</b>
<b>Sale of Investments</b>		<b>3,740</b>	<b>11,260</b>		<b>15,000</b>	<b>6,000</b>
<b>Cash &amp; short term deposits c/f</b>		<b>7,919</b>	<b>2,776</b>	<b>1,206</b>	<b>11,901</b>	<b>5,327</b>
<b>Investment Funds b/f 1 Jan</b>		<b>3,740</b>	<b>82,209</b>	<b>0</b>	<b>85,949</b>	<b>83,060</b>
<b>Sale of investments</b>		<b>-3,740</b>	<b>-11,260</b>		<b>-15,000</b>	<b>-6,000</b>
<b>Unrealised gain on investments</b>			<b>2,940</b>		<b>2,940</b>	<b>8,889</b>
<b>Investment Funds c/f</b>		<b>0</b>	<b>73,890</b>	<b>0</b>	<b>73,890</b>	<b>85,940</b>
<b>Total Church Funds c/f</b>		<b>7,919</b>	<b>76,666</b>	<b>1,206</b>	<b>85,791</b>	<b>91,276</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

## RECEIPTS AND PAYMENTS ACCOUNT (cont'd)

## STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted	Designated	Restricted	This Year	Last Year
	Note	Funds £	Funds £	Funds £	2020	2019
					Total £	Total £
Church Organisations						
Receipts	18			13,885	13,885	19,336
Payments/Transfers Out				4,596	4,596	19,063
Balances b/f 1 Jan				4,136	4,136	3,863
Balances c/f 31 Dec		0	0	13,425	13,425	4,136
Total Consolidated Funds						
Receipts/Gain on investments		67,487	9,941	21,860	99,288	101,776
Payments		77,689	6,180	11,615	95,484	107,489
Transfers between funds		13,000	-13,000	0	0	4,021
Balance b/f		5,121	85,905	4,386	95,412	97,104
Balance c/f		7,919	76,666	14,631	99,216	95,412
Monetary assets						
Church						
Cash		0	0	0	0	0
Bank current account		758	2,167	979	3,904	3,207
Deposit accounts		7,161	609	227	7,997	2,121
Cash and Short Term deposits c/f		7,919	2,776	1,206	11,901	5,328
Investment Assets						
Investments b/f	19	3,740	82,209	0	85,951	83,063
Investments Purchased/Sold/Transferred		-3,740	-11,260	0	-15,000	-6,000
Unrealised Gain		0	2,941	0	2,941	8,888
Investments c/f		0	73,890	0	73,892	85,951
Church		7,919	76,666	1,206	85,793	88,391
Other Organisations						
Cash	18			63	63	100
Bank current account				13,362	13,362	4,035
Church Organisations				13,425	13,425	4,135
Total Monetary Assets						
Cash	20	0	0	62	62	100
Bank		758	2,167	14,342	17,267	7,242
Deposit Accounts		7,161	609	227	7,997	2,121
Total Monetary Assets c/f		7,919	2,776	14,631	25,326	9,463
Investment Assests						
Investments	19	0	73,890	0	73,890	85,949
Total Funds	20	7,919	76,666	14,631	99,216	95,412
Assets used for church purposes						
Buildings under statutory trusts	21	Church buildings				
Liabilities						
Other Charities	4			10	10	

APPROVED by the Trustees on

and signed on their behalf

by

(name) NACHI YOUNG RODAS

(signature) N. Young Rodas

The notes on pages 8 to 11 form part of this financial statement



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

## NOTES

## 1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 145(5)(b), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

## FUND ACCOUNTING

**Unrestricted Funds** - may be used by the church for any of its ordinary purposes.

**Designated Funds** - represent unrestricted funds set aside by the church for specific designated purposes, they can be transferred back into general funds at the church's decision.

**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.

2 DESIGNATED FUNDS	Balance b/fwd £	Receipts / Transfer in	Payments/ Transfer Out	Adjustment investment value	Balance c/fwd
<b>Fund name and purpose</b>					
Church Maintenance	27,527.83	2,000.00	6,180.00		23,347.83
Bequests	51,006.35	7,000.00	15,000.00	2,940.31	45,946.66
Youth/Children Work Reserve Fund	5,671.75				5,671.75
Youth Support	1,701.27				1,701.27
<b>Totals of Designated Funds</b>	<b>85,907.20</b>	<b>9,000.00</b>	<b>21,180.00</b>	<b>2,940.31</b>	<b>76,667.51</b>

3 RESTRICTED FUNDS	Balance b/fwd £	Receipts/ Transfers in year £	Transfers in year £	Payments in Year £	Balance c/fwd £
<b>Fund name and purpose</b>					
Communion	1,790.44	1,080.37	-1,053.00	622.73	1,195.08
<b>Total Restricted Funds</b>	<b>1,790.44</b>	<b>1,080.37</b>	<b>-1,053.00</b>	<b>622.73</b>	<b>1,195.08</b>

4 RESTRICTED FUNDS FOR OUTSIDE CAUSES	Balance b/fwd	Receipts in year £	Transfers in year £	Payments in year £	Balance c/fwd
Commitment for Life	-0.25	180.00		179.75	0.00
Lent Silver Collection - Water Aid	0.00	277.81		277.81	0.00
Bar N Bus	0.00	121.80		121.80	0.00
Christian Aid	0.00	135.50		135.50	0.00
Christmas Appeal	0.00	1,765.00	1,053.00	2,818.00	0.00
HARP	0.00	10.00	250.00	250.00	10.00
Rayleigh Refugee Group	0.00	20.00	230.00	250.00	0.00
Havens Hospice	0.00	50.00		50.00	0.00
Romanian Crestin Trust	0.00	30.00		30.00	0.00
Harvest Appeal - HopeworX	0.00	92.50		92.50	0.00
Harvest Appeal -HARP	0.00	92.50		92.50	0.00
Refugee Action	0.00	89.00		89.00	0.00
<b>Total for Outside Causes</b>	<b>-0.25</b>	<b>2,864.11</b>	<b>1,533.00</b>	<b>4,386.86</b>	<b>10.00</b>

5 BUDIRO	Balance b/fwd	Receipts in year £	Payments from General Funds	Payments in year £	Balance c/fwd
Budiro Project		100	1,562	1,662	0
Budiro Church	0	180	1,273	1,453	0



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

## NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
<b>6 OFFERINGS</b>					
Envelopes	16,174			16,174	16,892
Standing Orders	25,451			25,451	21,184
Loose	555			555	2,115
Gift Aid Tax Refund	8,703			8,703	8,321
<b>Total Offertories</b>	<b>50,883</b>	<b>0</b>	<b>0</b>	<b>50,883</b>	<b>48,511</b>
<b>7 FUNDRAISING</b>					
Christmas Greetings	211			211	0
Quiz Sheets	20			20	72
Sale of Poetry Books	108			108	0
Scrabble	0			0	176
Meals	0			0	352
Easyfundraising	58			58	0
Amazon	6			6	0
Other	166			166	711
<b>Total Fundraising</b>	<b>568</b>	<b>0</b>	<b>0</b>	<b>568</b>	<b>1,311</b>
<b>8 PROPERTY INCOME</b>					
Hall Lettings	2,755			2,755	6,847
<b>Total property income</b>	<b>2,755</b>	<b>0</b>	<b>0</b>	<b>2,755</b>	<b>6,847</b>
<b>9 DONATIONS FROM CHURCH / OTHER ORGANISATIONS</b>					
Concord Club	500			500	426
XL Mentoring Grant			1,798	1,798	3,596
<b>Total donations for use of premises</b>	<b>500</b>	<b>0</b>	<b>1,798</b>	<b>2,298</b>	<b>4,022</b>
<b>10 REFUNDS</b>					
Bridgewater Drive Refunds	1,989			1,989	0
Insurance Refund re Manse	0			0	419
<b>Total Refunds</b>	<b>1,989</b>	<b>0</b>	<b>0</b>	<b>1,989</b>	<b>419</b>
<b>11 WORSHIP COSTS</b>					
Preaching Fees	0			0	416
Worship Costs	197			197	403
RSCM & Organists' Fees	107			107	155
Piano/Organ Tuning	570		400	970	472
Sound System	387			387	0
Flowers	0			0	73
CCLI Licence	637			637	564
Miscellaneous	4			4	495
<b>Total worship costs</b>	<b>1,902</b>	<b>0</b>	<b>400</b>	<b>2,302</b>	<b>2,578</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

## NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
<b>12 Messy Church/Café Church/Mission</b>					
Messy Church	218			218	305
Mustard Seeds Toddlers Group	16			16	197
Holiday Club	80			80	150
Sunday Club	70			70	99
Young Leaders	0			0	0
Harmonie Concert	0			0	150
Christmas Books	138			138	156
<b>Total Project costs</b>	<b>522</b>	<b>0</b>	<b>0</b>	<b>522</b>	<b>1,056</b>
<b>13 CHURCH RUNNING COSTS</b>					
Electricity	1,457			1,457	845
Gas	2,021			2,021	1,174
Insurance	2,194			2,194	2,236
Water rates	65			65	61
Cleaning	3,692			3,692	4,468
Tea/coffee	190			190	311
Kitchen/Toilet costs	0			0	278
Miscellaneous	476			476	0
<b>Total church running costs</b>	<b>10,094</b>	<b>0</b>	<b>0</b>	<b>10,094</b>	<b>9,373</b>
<b>14 ADMINISTRATION COSTS</b>					
Stationery/Postage	27			27	64
Offertory Envelopes	102			102	102
Photocopier	2,508			2,508	1,384
Website	287			287	230
Broadband	383			383	361
Name Badges	30			30	0
<b>Total Administration Costs</b>	<b>3,336</b>	<b>0</b>	<b>0</b>	<b>3,336</b>	<b>2,140</b>
<b>15 MINISTER'S EXPENSES</b>					
Fixed Car Allowance	1,366			1,366	228
Telephone	270			270	288
Travel costs	363			363	708
Spring School	0			0	100
Book Allowance	186			186	93
Other	543			543	197
<b>Total Minister's Expenses</b>	<b>2,727</b>	<b>0</b>	<b>0</b>	<b>2,727</b>	<b>1,613</b>
<b>16 MANSE COSTS</b>					
Council Tax	2,394			2,394	0
Water rates	271			271	630
Telephone/Broadband	348			348	0
Insurance	286			286	471
Maintenance/Redecoration	483			483	1,451
<b>Total Manse Costs</b>	<b>3,782</b>	<b>0</b>	<b>0</b>	<b>3,782</b>	<b>2,552</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

## NOTES - continued

## 17 BUILDINGS

Maintenance - Buildings	927			927	1,052
Car Park - resurfacing	0	6,180		6,180	0
Boiler Service	475			475	186
Fire Extinguishers etc	234			234	400
Pest Control	269			269	258
<b>Buildings</b>	<b>1,905</b>	<b>6,180</b>	<b>0</b>	<b>8,085</b>	<b>1,896</b>

## 18 CHURCH ORGANISATIONS

	Balance b/f	Receipts	Payments	Balance c/f
Church Magazine	77.45	1,023.80	617.92	483.33
Concord Ladies Club	1,112.79	1,051.57	1,656.17	508.19
Badminton Club	155.21	330.00	414.25	70.96
Music Group	286.63	0.00	0.00	286.63
XL Mentoring	2,114.49	10,000.00	612.89	11,501.60
Fairtrade	389.29	1,480.10	1,295.23	574.16
<b>Total of Church Organisations</b>	<b>4,135.86</b>	<b>13,885.47</b>	<b>4,596.46</b>	<b>13,424.87</b>

## 19 INVESTMENTS

	No of Units	Price at 1 Jan 2020 p	Value at 1 Jan 2020 £	Price at 31 Dec 2020 p	Value at 31 Dec 2020 £
<b>Church</b>					
CCLA Fixed Interest Fund	15,044.26	137.24	14,723.56	141.79	15,211.70
CCLA Ethical Investment Fund	5,455.00	5,455.00	14,123.54	5,455.00	15,016.52
CCLA Global Equity Fund	16,951.09	207.06	35,098.93		
Units Sold	7,718.03				
Holding at Year End	9,233.06			246.58	22,766.88
CCLA Property Fund	19,182.81	19,182.81	22,004.60	19,182.81	20,895.83
<b>Total Investments</b>			<b>85,950.63</b>		<b>73,890.93</b>

## 20 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each is allocated appropriately over the various funds. The Church Organisations have their own separate bank accounts. All the investments and deposit funds are held in the Church's name but allocated accordingly to the various funds.

## 21 ASSETS USED FOR CHURCH PURPOSES

The church buildings is vested in Eastern Synod Trust as trustees and is not a church asset. The premises are held for the benefit of Christ Church, Rayleigh United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £ 3,484,923