

# **Independent Wesleyan Church, High St, Rushden, Northants**

## **Trustees' Report for the year ended Oct 31<sup>st</sup> 2020**

The Trustees present their Annual Report and accounts for the 12-month period up to Oct 31<sup>st</sup> 2020.

### **Charitable Object**

The charity is governed by a constitution. This was amended in May 1984, and again in June 2008 and September 2009. The Objects of the Church are:

To advance the Christian faith in accordance with the Confession of Faith in such ways and in such parts of the United Kingdom (or the world in the case of Mission works) as the Trustees (acting according to the will of God as discerned by the Church Members) from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of advice and support in such parts of the United Kingdom or the world as the Trustees (acting as aforesaid) from time to time may think fit.

To advance Christian education and pursue and promote general charitable purposes consistent with the Christian faith in such ways and in such parts of the United Kingdom as the Trustees (acting as aforesaid) from time to time may think fit.

The Church occupies premises which are held by the above listed Property Holding Trustees and the Trust is entirely compatible with the above Objects.

### **Public Benefit**

The Trustees consider that the activities of the Charity are carried out for the public benefit. In particular, two of the charitable purposes as set out by the Charity Commission in its general guidance on public benefit are met:

The advancement of education and  
The advancement of religion

An explanation of these activities is given below in the section "Objectives and Activities"

**Coronavirus Effect** – Due to the restrictions placed on the Church during the period commencing mid-March 2020, all of the normal Church activities – including physical meetings, and also, for some months, Sunday services – have had to be drastically changed to reflect the measures necessary to try to contain the spread of the Covid-19 disease. During part of the year (Nov 2019 to early March 2020) no changes were necessary, but the lockdown introduced by the UK Government in late March 2020 meant that until early August, no services were held at our premises. During this time, the Church Membership were able to keep in touch via meetings held via "Zoom" and services were recorded and placed on Youtube for anyone to tune into. Whilst these were not as enjoyable as meeting physically, they were far better than having no services at all, and many Members took part in the services. Our Minister and his technically-experienced son worked every week to make this possible, and we owe our thanks to them for these innovative substitutes.

When the first lockdown ended in early August, "physical" services were held again until the end of the Financial year (Oct 2020). However, these were limited in that no singing was allowed. Socially distancing, wearing of face coverings (masks) and hand sanitising were all compulsory. Our Members accepted the necessity of these measures and reacted well to the changes – with the majority returning to the services; those still feeling that the services might not be a Covid-safe environment did not all attend, but had access to the services which were placed on Youtube.

**NB! Apart from the last paragraphs, details of specific Church activities mentioned in this report have not been changed to reflect the effect of the Coronavirus Pandemic, as this only affected part of the year.**

### **Organisational Structure and decision-making processes**

Members of the Church are accepted in accordance with the Constitution, which requires them to sincerely express their faith in the Lord Jesus Christ as their personal Saviour, and to give evidence of such faith by their life and conduct.

The Members' Meeting normally takes place four times per year and has the responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 15 Leaders (Elders) who will concentrate on the spiritual side of Church life, and up to 8 Officers (Deacons) who will concentrate on the administrative and financial aspects of the Church (acting under the authority of the Trustees)..

Trustees (currently 6 in number) are also appointed by the Members.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members meeting by the Trustees for guidance, or may be raised by Members for consideration. The Constitution permits decisions to be made at Members meetings by appropriate majorities.

The Church, although independent, is attached to the Wesleyan Reform Union of Churches.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Living Lord. Our Mission Statement is "Seeking to love God, each other, and the wider community - through worship, discipleship, fellowship, service, and outreach"

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These take place each Sunday at 10.45am. There are also occasional services at other times which are advertised both in the Church and in the local press. The Church has a website at [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk). A children's programme operates during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a house group on Wednesday evenings, which seeks to encourage Members to explore together how to live a Biblically-based Christian life, and to spend time in prayer together.

There is a Church prayer meeting on Tuesday mornings, where Members join together in one of two homes to pray for the work of the Church, and for situations & people in particular need.

The Church also runs the following activities:

A short-mat bowls group meets on Tuesday afternoons.

On Wednesday mornings a Parent and Toddler group – these are all open to the general public.

Two youth clubs on Thursday evenings (years 1 to 6, and years 7 to 9)..

A Friday evening Cinema Night showing feature films suitable for families approx every 6-8 weeks

Coffee mornings on Saturdays

A men's meeting to plan events for all ages and study the Bible on alternate Sunday evenings

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service and Safeguarding Agencies.

### **Achievements and Performance**

The Church does not seek to measure its success solely by headcounts of those attending, neither by financial performance, but also in less tangible areas such as fellowship and encouragement. It is appreciated that these are difficult to measure, but the Trustees consider that 2019/20 was another

positive period as far as the life of the Church is concerned. The Trustees report that all meetings continued throughout the year until the first Covid-19 lockdown in mid-March.

The Minister has continued to play a key part in leading and guiding the Church through the year, and has also been involved in taking assemblies at local primary schools on a regular basis. He still serves one of these schools as their Chairman of Governors. The Trustees consider the Church very fortunate to have such a caring and hard-working person as our spiritual leader.

Special note is made of the Christmas 2019 period when two local primary schools again used our Church for their Christmas carol services; on these occasions it was good to again see hundreds of pupils and their families filling our church building. A Christingle service on Christmas Eve also brought a good number of families into our premises – many of these people having no other direct connection with our Church. Unfortunately, Covid-19 restrictions prevented these events being held during the following Christmas 2020 (see more details below)..

Harvest celebrations took place in September 2020, and gifts of produce from this day were given to The Rushden Night Shelter; monetary gifts amounting £220 were given to Tear Fund.

The Church has an active Missions Fund – funded mainly by a percentage of the church collections being allocated for this purpose - and many gifts have been sent to various deserving causes.

### **Financial Review**

The Church continues to raise the funds which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant areas of expenditure relate to the employment of the Minister and the Caretaker/Hall Manager.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying statements/accounts.

In comparison to 2018/19, overall income increased by £2,366 from £57,124 to £59,490 and overall expenditure reduced by £1,300 from £53,235 to £51,935. Gift-Aid refunded by the Inland Revenue amounted to £7,516 – a marginal reduction year-on-year of just £23. Weekly offerings averaged £629, compared to £586 last year. Thank offerings reduced by £68 from £3,747 to £3,687. Income from hiring out our hall reduced drastically from £8,625 to £4,737 – due to the hall being closed during the second half of our financial year (mid-March to October) in line with the government restrictions imposed to try to stop the spread of Covid-19

### **Exceptional Items of Expenditure**

There were no major exceptional items of expenditure this year. However, a total of £212 was spent on the additional cleaning and sanitisation measures necessary because of Covid-19.

Several small items were purchased to enable better audio and video recording and broadcasting of services via “Youtube” from the end of March 2020.

### **Financial Reserves Policy**

The Church currently has no Reserves Policy.

### **The Year Ahead / Sale of Church building**

The Trustees and Officers have continued to meet to discuss the sale of the church building and we instructed our agents to move ahead with this matter. During the year a number of interested parties viewed the premises; some offers were received, but these were unacceptable.. The scheme to change and extend the church hall to provide additional meeting rooms and storage space has not yet been put into action due to a lack of finance to pay for the work. However, a special “Hall Extension Fund” is now in existence to receive donations from members and friends.

Sunday services continued in the church hall from November 2019 through to mid-March 2020, when the first lockdown restrictions were introduced, and then again from August 2020 until the end of October. The latter were limited by the prohibited singing by congregations during the

services; instead the church worship group recorded songs which were used in the services held and broadcasted. A number of funeral services were held in the church but (from late March 2020 with limited attendance of mourners, again due to the Covid restrictions.

### **Coronavirus/Covid-19**

Although this report deals with the year ended Oct 31<sup>st</sup> 2020, the Covid-19 pandemic has in more recent days continued to affect life in the UK (and indeed in most countries of the world). Many churches and businesses have experienced hardship due to their inability to operate normally, or to their full capacity. The Furlough / Job Retention Scheme has given welcome support to those whose staff/workers have been unable to work normally, by enabling these employees to be retained on their payrolls. Our Hall Manager was so affected, and during the period from April to October 2020, we were able to claim a total of £4,255 from the government to help towards continuing to pay her salary (plus a further £426 relating to October 2020 but not paid until November 2020). This has helped the church greatly and has compensated for the drop in hall-hiring income. During the early part of 2021, new vaccines were manufactured and found to be effective against Covid-19. A massive drive to get the country immunised against this dreadful disease is – at the time of writing – proving to be very effective, although new variants of the disease are appearing and making matters difficult by their highly transmissible nature.

## **Independent Examiner's Report**

**to the**

### **Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts for the year ended 31 October 2020, which are set out on the attached pages.

#### **Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters 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. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent examiner's statement**

In connection with my examination, no matters have 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act 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.

*Hannah Rawlings*

.....  
**H R Rawlings**  
BTS Accountancy Services Ltd  
The Hall Thorpe Street  
Raunds  
Northants  
NN9 6LT

24 December 2020

**Rushden High St Independent Wesleyan Church**  
**Receipts and Payments Account for Year ended October 31st 2020**

**RECEIPTS**

	<u>£</u>	<u>£</u>	
Collections		32,742.56	Weekly ave £629.66
Thankofferings - Hall Extn Fund		3,687.00	
Donations: general	305.00		
Funeral	<u>490.00</u>	795.00	
Legacies & Memorials		1,600.00	
Gift Aid - Church	6,855.45		
- Hall Extension Fund	598.58		
- Investment Fund	<u>62.50</u>	7,516.53	
From Investment Fund:			
Stipend	2,150.00		
S.School prizes	<u>0.00</u>	2,150.00	
Hall income		4,737.50	
HMRC JRS Furlough grants		4,255.95	
Sundry:			
WA Funds	126.08		
Easyfundraising	51.23		
Misc sundries	57.00		
Scrap metal (to Hall Extn Fund)	<u>0.00</u>	234.31	
Bowls Club		0.00	
Events received:			
Christingle	143.33		
Karen Baxter (Wed Fellowship)	90.00		
Harvest - Tearfund	220.90		
Christmas cards, Missionary Fund	88.50		
Allsorts Sponsored Child	120.00		
Funeral fees	270.00		
Missionary Fund donation	50.00		
MAF	<u>10.00</u>	992.73	
Donations to Hall Extn Fund		375.10	
NSI Interest Church	345.95		
Hall Extension Fund	<u>57.69</u>	403.64	
<b>Total Receipts</b>		<b><u><u>59,490.32</u></u></b>	

**PAYMENTS**

	<u>£</u>	<u>£</u>
Minister - Stipend	18,808.38	
Expenses	1,200.00	
Sundry costs (MPS)	12.00	
Pension costs	<u>1,660.75</u>	21,681.13
Hall Manager- Salary	12,203.04	
Pension	178.80	
Phone	<u>55.00</u>	12,436.84
Manse costs - Council Tax	2,249.81	
Water	684.00	
Insurance	190.29	
Boiler servicing and safety check	<u>0.00</u>	3,124.10
Hall & Church Property Costs:		
Rotowash service agreement	238.80	
Gas	1,516.53	
Electricity	1,297.48	
Water	500.59	
Insurance	2,200.16	
Fire ext other eqpt servicing	78.00	
Repairs - other	1,233.29	
Cleaning materials	<u>204.33</u>	7,269.18
Covid costs		212.67
Equipment purchases -		
PAT Testing Eqpt	210.00	
Video camera, stand & leads	140.37	
Audio recorder	<u>136.91</u>	487.28
Assessment - WRU HQ	1,147.00	
Circuit	<u>294.00</u>	1,441.00
Donations - WRU	350.00	
Other	<u>100.00</u>	450.00
Visiting Ministers		100.00
S. School - Teaching books/eqpt	0.00	
Prizes	<u>0.00</u>	0.00
Events paid out:		
Christingle	143.33	
Karen Baxter (Wed Fellowship)	90.00	
Harvest - Tearfund	220.90	
Christmas cards, Missionary Fund	88.50	
Allsorts Sponsored Child	120.00	
Funeral fees	270.00	
Missionary Fund donation	50.00	
MAF	<u>10.00</u>	992.73

## Sundry:

Good News papers	198.00		
Auditor	150.00		
Refreshments, Messy Church	218.38		
Christmas tea	103.36		
Come & See breakfasts	77.56		
Christmas banner	59.07		
Council of Churches subscriptions	30.00		
Service of Light refreshments	20.68		
Misc Sundry	106.98		
Offering envelopes	79.03		
Copyright Licence	314.98		
Visiting organist, funeral	60.00	1,418.04	
Gift Aid to Investment Fund		62.50	
Missionary Fund		1,707.80	
Sale of church costs		552.00	
Hall Extension costs		0.00	
<b>Total Payments</b>		<b>51,935.27</b>	
Excess of income		7,555.05	
Balances Brought Forward:			
Nat West	6,160.69		
NSI Bond	35,000.00	41,160.69	
Timing Difference in Payments made to HMRC		-1.20	
		<b>48,714.54</b>	
Balances @ 31st Oct 2020			
Nat West	13,714.54		
NSI Bond	35,000.00	<b>48,714.54</b>	
Bank Balances as above	48,714.54		
Unpaid Invoices @ 31st Oct 2020	74.50		
Due to HMRC	-225.61		
Due from HMRC	426.14	<b>48,989.57</b>	
Church Funds	25,920.26		Increase of £789.32
Legacies & Memorials Fund	8,610.75		Increase of £1600
Hall Extension Fund	13,958.56		Increase of £4,718.37
Bowls Club	500.00		No change
<b>Grand total all funds</b>		<b>48,989.57</b>	Increase of £7107.69



# Rushden Independent Wesleyan Church

## Statement of Assets and Liabilities as at 31<sup>st</sup> October 2020

### Bank Balances

Nat West Bank	13,714.54	
NSI Bond	<u>35,000.00</u>	48,714.54

Debtors – Unpaid invoices	74.50	
Due from HMRC (JRS Grant for Oct '20)	426.14	490.64

Creditor – HMRC		-225.61
-----------------	--	---------

Total		<u>48,979.57</u>
-------	--	------------------

General Church Funds	25,920.26	
Legacies & Memorial Fund	8,610.75	
Hall Development Fund	13,958.56	
Bowls Club Funds	<u>500.00</u>	<u>48,989.57</u>

### Other Assets

Church Investment Fund (Accounts shown separately)

### Property

Church & Church Hall – High Street and Queen Street Rushden, Northants

Manse – 11 South Park, Rushden, Northants

### Equipment

Church organ

Electric piano

Loop system

PA system in the church

Portable PA system

Portable & wall-mounted screens

Projectors

Folding tables and chairs

Upholstered chairs

Dishwasher

Cooker

Rotowash floor cleaner

**Independent Examiner's Report  
to the  
Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts of the Investment Fund for the year ended 31 October 2020, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters 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. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**Independent examiner's statement**

In connection with my examination, no matters have 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act 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.

*Hannah Rawlings*

.....  
**H R Rawlings**

BTS Accountancy Services Ltd  
The Hall Thorpe Street  
Raunds  
Northants  
NN9 6LT

24 December 2020

# RUSHDEN INDEPENDENT WESLEYAN CHURCH TRUST FUND

(Established by endowment 1973 – 46 yrs 10 months)

Restricted Fund Charities Act 1993

## Main Statement of Accounts as at 31st October 2020

<u>Liabilities £</u>		<u>Nominal Value £</u>	<u>Assets £</u>	
Gifts, Legacies, Gift-Aid	15038.03	16587.97	Short term Government Stock	20093.47
Donations received through year	0	24701.08	Medium term Government Stock	29259.69
Gift-Aid refund – current year	62.50	732.04	Long term Government Stock	987.36
	15100.53			
Realisation Reserve	3170.60			
Profit/loss on realisation	nil	3170.60	Lilian Freeman Memorial Trust Fund Assets	7899.24
		6594.74		
General Reserve Fund				
	28709.11			
		35500.00	NSB Income Bond	35500.00
		-35000.00	Less church/HEF holding	-35000.00
<u>Income, year to 31-10-2020</u>				
Government Stock	2174.38	511.25	NWB Reserve Account	511.25
NSI Income Bond	409.37	901.13	NWB Current Account	901.13
Less church interest	-345.95			
Less HEF	-57.69			
NWB Reserve Account	0.45			
	2180.56			
<u>Less expenditure :</u>				
Auditor	-40.00			
Payments to minister's stipend	-2150.00			
	-9.44			
Special Purposes Fund	3928.12			
Youth Holiday Account	504.78			
(lodged with Inv. Fund Oct 2012)				
Lilian Freeman Memorial Fund	8748.44			
	<b><u>60152.14</u></b>	<b><u>50528.21</u></b>		<b><u>60152.14</u></b>

### NOTES

The Balance Sheet is valued at cost. Market value at 31-10-2020 is £65,603.53, reducing by 0.3% from Oct 2019 value of £65,803.54. The balance at bank includes £849.20 belonging to the Lilian Freeman Memorial Trust Fund.

Return on capital employed = 4.26% (general fund) and 3.64% (Lilian Freeman Memorial Trust Fund).

The undistributed interest, dividends & investment gains/losses from the general fund this year moved into negative territory, totalling just minus £9.44; this was set against General Reserves, so there will be no change this coming year to the Youth Holiday or Special Purposes sub-funds. Therefore the figures for these at 01-11-2020 will be - Youth Holiday –still £504.78; Special Purposes – still £3,928.12, with the General Reserves now standing at £28,699.67.

Trustees during 2019/20 - D.J.Trusler, A.E.Butler, R.W.Weekley.

Retiring Trustee eligible for re-election – R.W.Weekley

### Trustee Report

The Balance Sheet totals increased this year by £330.47, from £59821.67 to £60152.14. The market value of the UK Gilts in which we hold investments has not changed over the year as insufficient funds were available for the purchase of additional stock holdings; in any case, to purchase any Gilt Stock worth buying now involves paying a sizeable premium, leading to loss of capital – which the Trustees are required to maintain as far as possible. During the year, the fund continued to perform quite well – considering the negligible rates of interest/dividends that could be obtained, compared to the loss of capital that would be sustained at their maturity dates. Next year, our 8% Treasury Stock matures, meaning the loss of £300.38 income per annum. The Trustees will attempt to replace this with another high-yielding stock, but with the hefty premium incurred, there is no way they will be able to fully compensate for this loss. However, on the plus side, no further maturities are due until 2025, so there will be several years without further significant loss. Expenditure over the past year was slightly greater than income from investments, and this trend is likely to continue unless further purchases of stock are made. Only a significant injection of new capital will facilitate greater investment income, leading to a reversal of this situation.

In view of the state of the Gilt market laid out above, the Trustees have taken the decision that the contribution to stipend for the 12 months from January 2021 will have to remain unchanged at £180 per month. The CPI inflation @ 31<sup>st</sup> October 2020 was 0.7%. Due to the Coronavirus pandemic, the Sunday School was unable to meet for a substantial part of the year, so no prize-giving was held in September. To provide some interest for the few children who attended during the Lockdown periods, the Lilian Freeman Fund paid £31.19 to cover the cost of Activity Sheets, pens etc.

For and on behalf of the trustees

R.W.Weekley Trustee

December 4<sup>th</sup> 2020