

CATERHAM UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1132558

Details

Status	Registered
Legal form	Previously excepted
Registered	2009-11-07
Register	View on the Charity Commission register

Contact

Address	51 Addison Road Caterham CR3 5LU
Phone	01883380745
Email	treasurer@caterhamurc.org
Website	www.caterhamurc.org

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: The charity provides resources and facilities for public worship, pastoral care and spiritual development, both for the congregation and anyone else who wishes to benefit from what the church offers.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£120,378	£108,613	-	-
2023-12-31	£113,257	£102,199	-	-
2022-12-31	£103,427	£105,753	-	-
2021-12-31	£88,292	£86,956	-	-
2020-12-31	£85,750	£116,372	-	-

Trustees

Name	Role	Appointed
ALISON MARY SHEILA CLARKE		2014-04-30
Anne Elizabeth Bailey		2019-04-07
David Paul Hywel Thomas		2024-05-01
Diane Elizabeth Roberts		2023-05-01
HELENE CARTER		2025-03-23
Huw Marshall-Jones		2015-04-27
Joan Margaret Pike		2022-05-01
ROSEMARY CAROL MOULE		2014-04-30
Robert Alan Charlesworth		2022-05-01
Sandra Simpson		2022-05-01

CATERHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132558

Accounts

CATERHAM UNITED REFORMED CHURCH

Treasurer's Report 2024

Sixteen months ago the Church Meeting agreed a small surplus budget so it is pleasing to present a surplus of nearly £12,000 for the year. As I shall explain, this was down to several favourable outcomes but it also includes some caveats.

Income

This has increased by £7,000 this year. I am glad to report that the many of the congregation has met the challenge of increasing their offerings as this is the main source of income (along with the associated Income Tax recovery).

Also income from hiring out the premises has increased so that the church itself and the wider community use our facilities so much. This has led to additional costs as I shall explain but the net surplus of lettings receipts is substantial. Bank interest has also increased significantly this year as deposit account rates are higher than past years.

At the bottom of the second page, I mention the Gift Day that raised nearly £7,000 on a one-off basis and was a tremendous result for the long term purchase of the chairs.

Expenditure

This has increased by £6,500 this year with some larger pluses and minuses:

- ! The church agreed a much reduced rate for the central Ministry and Mission Fund contribution of £7,500. This is in line with others in the SSK Pastorate.
- ! Gas costs was £3,900 up this year and the increased lettings increase this cost but last year the Synod contributed £5,000 towards higher costs so this was misleading.
- ! The insurance premium increased by £1,500 as cover was reassessed and general price rises should this be needed.
- ! Repairs and maintenance of a building this size does add up but we are lucky to have many small jobs done internally. The boilers and clock were higher than past years and the net £1,500 for the chairs were charged here.
- ! Increased use of the premises did lead to a decision to increase the cleaning contract to £1,500 per month.

Balance Sheet and Reserves

The net assets of the Church has increased by £32,000 which is far more than the General Fund. The first note to the accounts explains that there is £25,500 in the Restricted Manse Fund from net rental income. This is ringfenced for a specific use.

There is also the Legacies Fund that has been informally ringfenced for large, special schemes and will be partly used for refreshing the front vestibule soon. The other substantial Building Fund is also there to provide some backup whilst the Organ Fund will need to be replenished after recent expenditure on repairs.

In summary, the finances of the church are healthy and recovered from the reduction during pandemic times. However, the offerings are fragile with several long-retired members of the congregation contributing very generously so £10,000 plus could stop should their circumstances change. Please continue to assess your regular giving when you can and increase it if you feel able.

Richard Wallis, Church Treasurer

**CATERHAM UNITED REFORMED CHURCH
BALANCE SHEET AT 31 DECEMBER 2024**

	Note	2024 £	2023 £	2022 £
CHURCH FUNDS:				
General Fund				
Balance at 1 January		60,271	49,888	54,262
Surplus / (Deficit) for the year		11,765	11,058	-2,326
Unrealised gain/loss on Investment		<u>293</u>	<u>-675</u>	<u>-2,048</u>
		72,329	60,271	49,888
Other Church Funds	1	<u>92,504</u>	<u>72,225</u>	<u>67,970</u>
		<u>164,833</u>	<u>132,496</u>	<u>117,858</u>
Represented by:				
CASH AT BANK				
CAF Bank Ltd (Current and Deposit)		58,434	50,271	41,037
Synod Deposit Account		<u>96,757</u>	<u>72,188</u>	<u>69,118</u>
		155,191	122,459	110,155
INVESTMENTS				
4,500 Shares in Access Intelligence		2,745	2,452	3,127
DEBTORS AND PREPAYMENTS	2	<u>12,141</u>	<u>13,529</u>	<u>11,754</u>
		170,077	138,440	125,036
SUNDRY CREDITORS, ACCRUALS AND PROVISIONS	3	<u>-5,244</u>	<u>-5,944</u>	<u>-7,178</u>
NET ASSETS		<u>164,833</u>	<u>132,496</u>	<u>117,858</u>

INDEPENDENT EXAMINER'S REPORT to the members of Caterham United Reformed Church:

I have examined the Balance Sheet and Accounts as set out on pages 1 - 3, together with the documents and statements submitted to me. My examination included a review of the accounting records kept by the Treasurer and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning 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.

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 Treasurer has not ensured that:
 - proper accounting records are kept in accordance with section 130 of the Charities Act 2011; and
 - accounts have been prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act 2011; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David R Ling, Chartered Accountant

Date 12 Feb 2025

CATERHAM UNITED REFORMED CHURCH

INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 - £	2023 - £	2022 - £
INCOME			
Offerings	48,645	45,841	46,119
Donations	7,753	8,637	9,815
Income tax recovery	13,839	12,233	11,781
Premises lettings	44,431	42,427	34,201
Bank interest	5,235	3,154	836
Sundry income	<u>475</u>	<u>965</u>	<u>675</u>
TOTAL INCOME	<u>120,378</u>	<u>113,257</u>	<u>103,427</u>
EXPENDITURE			
Ministry			
Ministry and Mission	37,381	46,824	46,824
less: Caterham School contribution	0	0	-5,192
Minister's Expenses	0	119	2,878
Accommodation	874	-374	5,539
Outreach	<u>244</u>	<u>388</u>	<u>29</u>
	<u>38,499</u>	<u>46,957</u>	<u>50,078</u>
Utilities			
Gas	11,058	7,185	12,395
Electricity	2,616	2,446	2,084
Telephone / Wi-Fi	1,122	964	865
Water	438	721	400
Insurance	<u>8,985</u>	<u>7,436</u>	<u>6,139</u>
	<u>24,219</u>	<u>18,752</u>	<u>21,883</u>
Fabric			
Repairs and Maintenance	12,383	8,860	9,754
Cleaning and Waste Disposal	<u>20,335</u>	<u>15,010</u>	<u>13,245</u>
	<u>32,718</u>	<u>23,870</u>	<u>22,999</u>
Worship Costs			
Worship Costs (inc Pulpit Supply)	2,224	3,951	2,682
Organists' and Pianists' Fees etc	2,475	2,565	2,485
Music Purchases and Licenses	502	316	247
Maintenance of instruments	<u>3,787</u>	<u>3,375</u>	<u>3,193</u>
	<u>8,988</u>	<u>10,207</u>	<u>8,607</u>
Other Expenditure			
Printing, Copying and Stationery	1,922	1,638	1,659
Sundries	<u>2,267</u>	<u>775</u>	<u>527</u>
	<u>4,189</u>	<u>2,413</u>	<u>2,186</u>
TOTAL EXPENDITURE	<u>108,613</u>	<u>102,199</u>	<u>105,753</u>
SURPLUS / (DEFICIT) FOR THE YEAR	<u>11,765</u>	<u>11,058</u>	<u>-2,326</u>
Carried forward in General Fund			

During the year, a Gift Day was held for 100 new chairs. £6,690 donations have been netted off against £8,154 expenditure (repairs and maintenance) in the above summary.

CATERHAM UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. OTHER CHURCH FUNDS

	Welfare £	Legacies £	Organ £	Building £	J Church £	Manse * £
Balance at 1 January	628	41,048	7,431	19,298	335	3,485
INCOME:						
Donations / Legacies	0	1,000	0	0	0	0
Rental Income	0	0	0	0	0	22,639
Transfer from General Fund	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>1,000</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>22,639</u>
EXPENDITURE:						
Organ Work	0	0	7,729	0	0	0
Manse upkeep	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>629</u>
	<u>0</u>	<u>0</u>	<u>7,729</u>	<u>0</u>	<u>0</u>	<u>629</u>
Balance at 31 December	<u>628</u>	<u>42,048</u>	<u>1,702</u>	<u>22,298</u>	<u>335</u>	<u>25,493</u>

* The Manse Fund is a Restricted Fund. If the monies are not required for future work on the manse they will be remitted to the Synod Manse Fund.

	2024	2023	2022
	£	£	£
Income tax recoverable	4,147	5,451	5,587
Premises lettings	1,588	2,698	1,008
Other amounts owed	0	0	0
Prepayments	<u>6,406</u>	<u>5,380</u>	<u>5,159</u>
	<u>12,141</u>	<u>13,529</u>	<u>11,754</u>

3. SUNDRY CREDITORS, ACCRUALS AND PROVISIONS

	£	£	£
Accrued expenditure	3,704	4,813	6,048
Premises lettings	<u>1,540</u>	<u>1,131</u>	<u>1,130</u>
	<u>5,244</u>	<u>5,944</u>	<u>7,178</u>

4. OTHER COLLECTIONS

During the year, collections for non-church activities and appeals have been made totalling £1,953. These days, with electronic banking, often donors pay direct to the charity and this giving does not go through the church's bank account. These figures do not include those donations.

	£	£	£
Caterham Food Bank	0	275	261
Christian Aid	695	1,107	631
COAT (Caterham Overseas Aid Trust)	658	504	575
Commitment for Life	<u>600</u>	<u>0</u>	<u>750</u>
	<u>1,953</u>	<u>1,886</u>	<u>2,217</u>

"Caterham United Reformed Church Charity" - Registered Charity Number 1132558

CATERHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132558

Accounts

Whilst a pessimistic budget was set in the autumn of 2022, the financial situation of the church turned out much better than expected with a surplus of £11,058. This was down to several reasons:

- £5,000 grant from Southern Synod to cover higher gas and electricity costs for 2022 and 2023.
- £8,000 additional lettings within the year (and in particular the autumn term period) over and above 2022 levels and returning to near pre-pandemic levels
- Around £4,000 less expenditure on the Manse now that the church has tenants earlier than predicted and they cover the costs for which the church was previously responsible.

Income

This increased by just under £10,000 this year. There was £8,200 more lettings income thanks to filling in the fewer and fewer gaps in the schedule and increasing charges where we could. It was double the Covid affected 2021 income and near 2019 levels; though higher prices charged accounts for some of that so usage is lower. The other good news is interest rates have risen so we get a worthwhile amount on our deposit of reserve funds.

The worrying line, however, is the first one. A big thank you for everyone who has increased their standing order recently but I encourage all to think if they are able to give a bit more each year. A quick guide to giving 5% more would, for example be one-tenth of £40 is £4 so a 5% increase would be £2 and could you increase your monthly gift to £42?

Expenditure

The total expenditure is £3,500 less this year. The Ministry and Mission contribution has remained the same (though reduced by £9,000 in 2024).

For utilities, a better price was achieved for the gas and electricity contracts but costs remain much higher than before the Ukraine war started. This year's gas figures are artificially improved by receipt of £5,000 for the autumn of 2022 and winter of 2023 from a one-off Synod grant. Also, the Finance and Administration Committee and then Elders reviewed the insurance cover of the church which had not been done for a few years. Rebuilding costs and other parts coverage now cost more so the premium has risen but it is the Elders/Trustees' fiduciary duty to look after its assets properly.

A building of the size of the church (and its grounds) costs money to maintain but the cleaning, repairs and maintenance were constant this year with David and Robert Charlesworth doing sterling work about the building and Ray Howgego looking after the garden. The lightning conductor was upgraded to current regulations and this was charged direct to the Building Fund (note 1, page 3).

Worship costs were higher as we had to pay for more pulpit supply following the Minister's retirement. There are also costs for maintaining the organ and licenses for the Roots resource Junior Church uses, the Zoom licence and the CCLI copyright scheme. Other costs are the photocopier and minor spend I couldn't classify anywhere else.

Balance Sheet and Reserves

Page 1 shows we have a General Fund of £60,000 and other Funds (or Reserves) of £72,000. That totals more than one year's expenditure but is low when compared to some of our neighbouring churches. Since year end, money has been moved to the Deposit account. The "Other Church Funds" have been designated for specific future uses as the titles suggest so is ringfenced for those uses at Church Meeting's discretion. The exception is the Manse Fund where lettings income goes in and the only spend that can be charged against the Fund is money spent on the Manse itself.

The notes give some details of debtors (money owed to the church), money paid in advance (e.g. insurance for a year paid in June) and money we owe to others (e.g. a month's gas or money received for 2024 bookings but cash received in 2023). Thank you to David Ling for continuing to independently examine the accounts and records of the Church and giving a clean report.

**CATERHAM UNITED REFORMED CHURCH
BALANCE SHEET AT 31 DECEMBER 2023**

	Note	2023 £	2022 £	2021 £
CHURCH FUNDS:				
General Fund				
Balance at 1 January		49,888	54,262	18,711
Surplus / (Deficit) for the year		11,058	-2,326	1,336
Insurance receipt (multiple years)		0	0	33,000
Unrealised gain/loss on Investment		<u>-675</u>	<u>-2,048</u>	<u>1,215</u>
		60,271	49,888	54,262
Other Church Funds	1	<u>72,225</u>	<u>67,970</u>	<u>81,536</u>
		<u><u>132,496</u></u>	<u><u>117,858</u></u>	<u><u>135,798</u></u>
Represented by:				
CASH AT BANK				
CAF Bank Ltd		50,271	41,037	53,128
Synod Deposit Account		<u>72,188</u>	<u>69,118</u>	<u>68,326</u>
		122,459	110,155	121,454
INVESTMENTS				
4,500 Shares in Access Intelligence		2,452	3,127	5,175
DEBTORS AND PREPAYMENTS	2	<u>13,529</u>	<u>11,754</u>	<u>12,985</u>
		138,440	125,036	139,614
SUNDRY CREDITORS, ACCRUALS AND PROVISIONS	3	<u>-5,944</u>	<u>-7,178</u>	<u>-3,816</u>
NET ASSETS		<u><u>132,496</u></u>	<u><u>117,858</u></u>	<u><u>135,798</u></u>

INDEPENDENT EXAMINER'S REPORT to the members of Caterham United Reformed Church:

I have examined the Balance Sheet and Accounts as set out on pages 1 - 3, together with the documents and statements submitted to me. My examination included a review of the accounting records kept by the Treasurer and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning 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.

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 Treasurer has not ensured that:
 - proper accounting records are kept in accordance with section 130 of the Charities Act 2011; and
 - accounts have been prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act 2011; 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 *6 March 2024*

David R Ling, Chartered Accountant

CATERHAM UNITED REFORMED CHURCH

INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2023

	2023 - £	2022 - £	2021 - £
INCOME			
Offerings	45,841	46,119	42,505
Donations	8,637	9,815	10,424
Income tax recovery	12,233	11,781	12,386
Premises lettings	42,427	34,201	21,508
Bank interest	3,154	836	7
Sundry income	<u>965</u>	<u>675</u>	<u>1,462</u>
TOTAL INCOME	<u>113,257</u>	<u>103,427</u>	<u>88,292</u>
 EXPENDITURE			
Ministry			
Ministry and Mission	46,824	46,824	48,190
less: Caterham School contribution	0	-5,192	-7,684
Minister's Expenses	119	2,878	1,648
Accommodation	-374	5,539	4,710
Outreach	<u>388</u>	<u>29</u>	<u>199</u>
	<u>46,957</u>	<u>50,078</u>	<u>47,063</u>
 Utilities			
Gas	7,185	12,395	4,613
Electricity	2,446	2,084	1,756
Telephone / Wi-Fi	964	865	827
Water	721	400	409
Insurance	<u>7,436</u>	<u>6,139</u>	<u>5,785</u>
	<u>18,752</u>	<u>21,883</u>	<u>13,390</u>
 Fabric			
Repairs and Maintenance	8,860	9,754	6,278
Cleaning	<u>15,010</u>	<u>13,245</u>	<u>10,299</u>
	<u>23,870</u>	<u>22,999</u>	<u>16,577</u>
 Worship Costs			
Worship Costs (inc Pulpit Supply)	3,951	2,682	2,286
Organists' and Pianists' Fees etc	2,565	2,485	1,650
Music Purchases and Licenses	316	247	394
Maintenance of instruments	<u>3,375</u>	<u>3,193</u>	<u>2,971</u>
	<u>10,207</u>	<u>8,607</u>	<u>7,301</u>
 Other Expenditure			
Printing, Copying and Stationery	1,638	1,659	1,455
Sundries	<u>775</u>	<u>527</u>	<u>1,170</u>
	<u>2,413</u>	<u>2,186</u>	<u>2,625</u>
TOTAL EXPENDITURE	<u>102,199</u>	<u>105,753</u>	<u>86,956</u>
SURPLUS / (DEFICIT) FOR THE YEAR	<u>11,058</u>	<u>-2,326</u>	<u>1,336</u>
Carried forward in General Fund			

CATERHAM UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. OTHER CHURCH FUNDS

	Welfare £	Legacies £	Organ £	Building £	J Church £	Manse £
Balance at 1 January	628	45,356	5,431	16,220	335	0
INCOME:						
Donations / Legacies	0	500	0	4,000	0	0
Rental Income	0	0	0	0	0	18,229
Transfer from General Fund	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>500</u>	<u>2,000</u>	<u>7,000</u>	<u>0</u>	<u>18,229</u>
EXPENDITURE:						
Organ Work	0	4,808	0	0	0	0
Manse upkeep	0	0	0	0	0	14,744
Lightning Conductor upgrade	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,922</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>4,808</u>	<u>0</u>	<u>3,922</u>	<u>0</u>	<u>14,744</u>
Balance at 31 December	<u>628</u>	<u>41,048</u>	<u>7,431</u>	<u>19,298</u>	<u>335</u>	<u>3,485</u>

2. DEBTORS AND PREPAYMENTS

	2023	2022	2021
	£	£	£
Income tax recoverable	5,451	5,587	6,007
Premises lettings	2,698	1,008	860
Other amounts owed	0	0	1,783
Prepayments	<u>5,380</u>	<u>5,159</u>	<u>4,335</u>
	<u>13,529</u>	<u>11,754</u>	<u>12,985</u>

3. SUNDRY CREDITORS, ACCRUALS AND PROVISIONS

	£	£	£
Accrued expenditure	4,813	6,048	2,329
Premises lettings	<u>1,131</u>	<u>1,130</u>	<u>1,487</u>
	<u>5,944</u>	<u>7,178</u>	<u>3,816</u>

4. OTHER COLLECTIONS

During the year, collections for non-church activities and appeals have been made totalling £1,886. These days, with electronic banking, often donors pay direct to the charity and this giving does not go through the church's bank account. These figures do not include those donations.

	£	£	£
Caterham Food Bank	275	261	163
Christian Aid	1,107	631	0
COAT (Caterham Overseas Aid Trust)	504	575	460
Commitment for Life	<u>0</u>	<u>750</u>	<u>0</u>
	<u>1,886</u>	<u>2,217</u>	<u>623</u>

“Caterham United Reformed Church Charity” - Registered Charity Number 1132558

CATERHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132558

Accounts

**CATERHAM UNITED REFORMED CHURCH
BALANCE SHEET AT 31 DECEMBER 2022**

	Note	2022 £	2021 £	2020 £
CHURCH FUNDS:				
General Fund				
Balance at 1 January		54,262	18,711	47,668
Surplus/(Deficit) for the year		-2,326	1,336	-30,622
Insurance receipt (multiple years)		0	33,000	0
Unrealised gain/loss on Investment		<u>-2,048</u>	<u>1,215</u>	<u>1,665</u>
		49,888	54,262	18,711
Other Church Funds	1	<u>67,970</u>	<u>81,536</u>	<u>81,047</u>
		<u>117,858</u>	<u>135,798</u>	<u>99,758</u>
Represented by:				
CASH AT BANK				
CAF Bank Ltd		41,037	53,128	18,736
Synod Deposit Account		<u>69,118</u>	<u>68,326</u>	<u>68,319</u>
		110,155	121,454	87,055
INVESTMENTS				
4,500 Shares in Access Intelligence		3,127	5,175	3,960
DEBTORS AND PREPAYMENTS				
	2	<u>11,754</u>	<u>12,985</u>	<u>14,036</u>
		125,036	139,614	105,051
SUNDRY CREDITORS, ACCRUALS AND PROVISIONS				
	3	<u>-7,178</u>	<u>-3,816</u>	<u>-5,293</u>
NET ASSETS		<u>117,858</u>	<u>135,798</u>	<u>99,758</u>

INDEPENDENT EXAMINER'S REPORT to the members of Caterham United Reformed Church:

I have examined the Balance Sheet and Accounts as set out on pages 1 - 3, together with the documents and statements submitted to me. My examination included a review of the accounting records kept by the Treasurer and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning 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.

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 Treasurer has not ensured that:
 - proper accounting records are kept in accordance with section 130 of the Charities Act 2011; and
 - accounts have been prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act 2011; 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 *23 February 2023*



David R Ling, Chartered Accountant

CATERHAM UNITED REFORMED CHURCH

INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 - £	2021 - £	2020 - £
INCOME			
Offerings	46,119	42,505	44,304
Donations	9,815	10,424	8,966
Income tax recovery	11,781	12,386	12,112
Premises lettings	34,201	21,508	18,436
Gift Day	0	0	1,000
Bank interest	836	7	494
Sundry income	<u>675</u>	<u>1,462</u>	<u>438</u>
TOTAL INCOME	<u>103,427</u>	<u>88,292</u>	<u>85,750</u>
 EXPENDITURE			
Ministry			
Ministry and Mission	46,824	48,190	47,296
less: Caterham School contribution	-5,192	-7,684	-7,476
Minister's Expenses	2,878	1,648	2,517
Accommodation	5,539	4,710	10,126
Outreach	29	199	70
	<u>50,078</u>	<u>47,063</u>	<u>52,533</u>
Utilities			
Gas	12,395	4,613	6,273
Electricity	2,084	1,756	1,480
Telephone / Wi-Fi	865	827	837
Water	400	409	1,086
Insurance	<u>6,139</u>	<u>5,785</u>	<u>5,466</u>
	<u>21,883</u>	<u>13,390</u>	<u>15,142</u>
Fabric			
Repairs and Maintenance	9,754	6,278	10,186
Gift Day project	0	0	7,732
Caretaker	0	0	9,872
Cleaning	<u>13,245</u>	<u>10,299</u>	<u>10,392</u>
	<u>22,999</u>	<u>16,577</u>	<u>38,182</u>
Worship Costs			
Worship Costs (inc Pulpit Supply)	2,682	2,286	2,315
Organists' and Pianists' Fees etc	2,485	1,650	1,240
Music Purchases and Licenses	247	394	478
Maintenance of instruments	<u>3,193</u>	<u>2,971</u>	<u>3,457</u>
	<u>8,607</u>	<u>7,301</u>	<u>7,490</u>
Other Expenditure			
Printing, Copying and Stationery	1,659	1,455	2,094
Sundries	<u>527</u>	<u>1,170</u>	<u>931</u>
	<u>2,186</u>	<u>2,625</u>	<u>3,025</u>
TOTAL EXPENDITURE	<u>105,753</u>	<u>86,956</u>	<u>116,372</u>
(DEFICIT)/SURPLUS FOR THE YEAR	<u>-2,326</u>	<u>1,336</u>	<u>-30,622</u>
Carried forward in General Fund			

CATERHAM UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. OTHER CHURCH FUNDS

	Welfare £	Legacies £	Organ £	Building £	Flower £	J Church £
Balance at 1 January	628	49,889	3,431	27,000	253	335
INCOME:						
Donations / Legacies	0	1,479	0	0	0	0
Transfer from General Fund	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>3,000</u>	<u>-253</u>	<u>0</u>
	<u>0</u>	<u>1,479</u>	<u>2,000</u>	<u>3,000</u>	<u>-253</u>	<u>0</u>
EXPENDITURE:						
Audio Visual System	0	6,012	0	0	0	0
Building repairs	<u>0</u>	<u>0</u>	<u>0</u>	<u>13,780</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>6,012</u>	<u>0</u>	<u>13,780</u>	<u>0</u>	<u>0</u>
Balance at 31 December	<u>628</u>	<u>45,356</u>	<u>5,431</u>	<u>16,220</u>	<u>0</u>	<u>335</u>

	2022	2021	2020
2. DEBTORS AND PREPAYMENTS			
	£	£	£
Income tax recoverable	5,587	6,007	3,073
Premises lettings	1,008	860	661
Other amounts owed	0	1,783	6,470
Prepayments	<u>5,159</u>	<u>4,335</u>	<u>3,832</u>
	<u>11,754</u>	<u>12,985</u>	<u>14,036</u>

3. SUNDRY CREDITORS, ACCRUALS AND PROVISIONS

	£	£	£
Accrued expenditure	6,048	2,329	3,860
Premises lettings	<u>1,130</u>	<u>1,487</u>	<u>1,433</u>
	<u>7,178</u>	<u>3,816</u>	<u>5,293</u>

4. OTHER COLLECTIONS

During the year, collections for non-church activities and appeals have been made totalling £2,217. These days, with electronic banking, often some money is paid direct to the charity and does not go through the church's bank account. These figures do not include that giving.

	£	£	£
Caterham Food Bank	261	163	0
Christian Aid	631	0	0
COAT	575	460	400
Commitment for Life	<u>750</u>	<u>0</u>	<u>310</u>
	<u>2,217</u>	<u>623</u>	<u>710</u>

"Caterham United Reformed Church Charity" - Registered Charity Number 1132558

CATERHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132558

Accounts

CATERHAM UNITED REFORMED CHURCH

Church Treasurer's Report : Year Ended 31 December 2021

As I write this, we are coming towards the 2 year anniversary of the spectre of Covid affecting all aspects of everyone's lives. It can be difficult to remember that we were not worshipping in the sanctuary a year ago and did not resume there until the end of May. Groups of younger people were able to return to the back premises a couple of months before that.

After setting that scene, the figures for the year can be read in context. The income received by the church was reduced again from 2019 levels because of the restrictions. The most dramatic drop was in premises lettings but there are also lower offerings when we do not meet in person. We are lucky that so many people now give by standing order but I do encourage those that do give that way to consider increasing their giving each year as you may have done if you gave cash or via the envelope scheme before. You need to amend the amount of the standing order, not me. Income from lettings are an important income source for the church. Thank you to Debbie Quinlan who has been Lettings Officer in recent years and is now passing on the task.

Page 2 of the accounts continues by giving a summary of the expenditure of the church. These were also skewed as we did not heat the premises above the minimum necessary nor have them cleaned whilst the rooms were not being used for 5 months. The Ministry and Mission amount is paid to the national URC that in turns pays ministers in churches and other support costs of the church across the country. Caterham School make a contribution to cover the time Julian spends on school work.

We said goodbye to the caretaker last year and we are very grateful to the whole team led by David Charlesworth who have taken over many tasks, both inside and externally, and saved the church the labour costs. Worship costs have remained at a lower level but note 1 does show that we had some major work done on the organ at the start of the year that was charged direct to the Organ Fund.

As mentioned at a Church Meeting, the church made an insurance claim for loss of income. The £33,000 receipt was credited direct to the General Fund (see page 1, first section) as it covered multiple years and multiple categories of income. The General Fund balance of £54,000 is over six months' expenditure which is good but is low compared to some of our neighbouring churches. There are other Funds (see note 1) and we are grateful for those who remember the Church in their will.

Overall we made a small surplus of £1,300 in year which is satisfactory and better than budgeted. However, those at the November Church Meeting will recall that I presented a budget with a loss of over £10,000 for 2022. The General Fund cannot sustain deficits for many years and some big decisions, about achieving balance, will need to be made at the same time as we are seeking a new Minister.

Richard Wallis

**CATERHAM UNITED REFORMED CHURCH
BALANCE SHEET AT 31 DECEMBER 2021**

	Note	2021 £	2020 £	2019 £
CHURCH FUNDS:				
General Fund				
Balance at 1 January		18,711	47,668	36,425
Surplus/(Deficit) for the year		1,336	-30,622	11,558
Insurance receipt (multiple years)		33,000	0	0
Unrealised gain/loss on Investment		<u>1,215</u>	<u>1,665</u>	<u>-315</u>
		54,262	18,711	47,668
Other Church Funds	1	<u>81,536</u>	<u>81,047</u>	<u>71,547</u>
		<u><u>135,798</u></u>	<u><u>99,758</u></u>	<u><u>119,215</u></u>
Represented by:				
CASH AT BANK				
CAF Bank Ltd		53,128	18,736	22,897
Synod Deposit Account		<u>68,326</u>	<u>68,319</u>	<u>87,825</u>
		121,454	87,055	110,722
INVESTMENTS				
4,500 Shares in Access Intelligence		5,175	3,960	2,295
DEBTORS AND PREPAYMENTS	2	<u>12,985</u>	<u>14,036</u>	<u>16,300</u>
		139,614	105,051	129,317
SUNDRY CREDITORS, ACCRUALS AND PROVISIONS	3	<u>-3,816</u>	<u>-5,293</u>	<u>-10,102</u>
NET ASSETS		<u><u>135,798</u></u>	<u><u>99,758</u></u>	<u><u>119,215</u></u>

INDEPENDENT EXAMINER'S REPORT to the members of Caterham United Reformed Church:

I have examined the Balance Sheet and Accounts as set out on pages 1 - 3, together with the documents and statements submitted to me. My examination included a review of the accounting records kept by the Treasurer and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning 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.

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 Treasurer has not ensured that:
 - proper accounting records are kept in accordance with section 130 of the Charities Act 2011; and
 - accounts have been prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act 2011; 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 *10 February 2022*


David R Ling, Chartered Accountant

CATERHAM UNITED REFORMED CHURCH

INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2021

	2021 - £	2020 - £	2019 - £
INCOME			
Offerings			
Envelopes and standing orders	41,849	43,103	45,813
Loose cash	656	1,201	4,095
	<u>42,505</u>	<u>44,304</u>	<u>49,908</u>
Donations	10,424	8,966	12,874
Income tax recovery	12,386	12,112	14,216
Premises lettings	21,508	18,436	43,451
Gift Day	0	1,000	3,173
Bank interest	7	494	501
Sundry income	1,462	438	1,408
TOTAL INCOME	<u>88,292</u>	<u>85,750</u>	<u>125,531</u>
EXPENDITURE			
Ministry			
Ministry and Mission	48,190	47,296	46,828
less: Caterham School contribution	-7,684	-7,476	-7,384
Minister's Expenses	1,648	2,517	2,005
Accommodation	4,710	10,126	5,311
Outreach	199	70	234
	<u>47,063</u>	<u>52,533</u>	<u>46,994</u>
Utilities			
Gas	4,613	6,273	5,539
Electricity	1,756	1,480	2,663
Telephone / Wi-Fi	827	837	922
Water	409	1,086	514
Insurance	5,785	5,466	5,164
	<u>13,390</u>	<u>15,142</u>	<u>14,802</u>
Fabric			
Repairs and Maintenance	6,278	10,186	10,261
Gift Day project	0	7,732	3,995
Caretaker	0	9,872	12,016
Cleaning	10,299	10,392	12,922
	<u>16,577</u>	<u>38,182</u>	<u>39,194</u>
Worship Costs			
Worship Costs	2,286	2,315	4,135
Organists' and Pianists' Fees etc	1,650	1,240	2,747
Music Purchases and Licenses	394	478	339
Maintenance of instruments	2,971	3,457	3,066
	<u>7,301</u>	<u>7,490</u>	<u>10,287</u>
Other Expenditure			
Printing, Copying and Stationery	1,455	2,094	1,994
Subscriptions and Donations	0	0	20
Courses	0	0	16
Sundries	1,170	931	666
	<u>2,625</u>	<u>3,025</u>	<u>2,696</u>
TOTAL EXPENDITURE	<u>86,956</u>	<u>116,372</u>	<u>113,973</u>
SURPLUS/(DEFICIT) FOR THE YEAR	<u>1,336</u>	<u>-30,622</u>	<u>11,558</u>
Carried forward in General Fund			

CATERHAM UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. OTHER CHURCH FUNDS

	Welfare £	Legacies £	Organ £	Building £	Flower £	J Church £
Balance at 1 January	628	39,889	15,942	24,000	253	335
INCOME:						
Donations / Legacies	0	10,000	0	0	0	0
Transfer from General Fund	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>10,000</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
EXPENDITURE:						
Organ repairs	<u>0</u>	<u>0</u>	<u>14,511</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>14,511</u>	<u>0</u>	<u>0</u>	<u>0</u>
Balance at 31 December	<u>628</u>	<u>49,889</u>	<u>3,431</u>	<u>27,000</u>	<u>253</u>	<u>335</u>

	2021	2020	2019
	£	£	£
Income tax recoverable	6,007	3,073	3,670
Premises lettings	860	661	986
Other amounts owed	1,783	6,470	7,535
Prepayments	<u>4,335</u>	<u>3,832</u>	<u>4,109</u>
	<u>12,985</u>	<u>14,036</u>	<u>16,300</u>

3. SUNDRY CREDITORS, ACCRUALS AND PROVISIONS

	£	£	£
Accrued expenditure	2,329	3,860	8,371
Premises lettings	<u>1,487</u>	<u>1,433</u>	<u>1,731</u>
	<u>3,816</u>	<u>5,293</u>	<u>10,102</u>

4. OTHER COLLECTIONS

During the year, collections for non-church activities and appeals have been made totalling £623. Often some money is paid direct to the charity and does not go through the church's bank account. These figures do not include that giving.

	£	£	£
Caterham Food Bank	163	0	180
Christian Aid Week	0	0	1,125
COAT	460	400	553
Commitment for Life	<u>0</u>	<u>310</u>	<u>368</u>
	<u>623</u>	<u>710</u>	<u>2,226</u>

“Caterham United Reformed Church Charity” - Registered Charity Number 1132558

CATERHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132558

Accounts

Church Secretary's Report 2020

This year will not see the usual book of reports from all the groups in the church. This year has been like no other as in March the full force of the corona virus pandemic was unleashed on the country and from 22 March we entered the first lockdown the church closed and weekly activities ceased. We then started to learn new skills. We zoom, we email, we telephone but we have been restricted on seeing each other face to face.

The role of the Serving Elders includes acting as the Trustees for the church. This responsibility assumed even greater importance as guidance was given that during the pandemic the Elders would not only deal with their usual responsibilities but would also fulfil some of the functions of the Church Meeting. The serving Elders at the start of the year were Anne Bailey, Simon Carter, David Charlesworth, Alison Clarke, Jane Holt, Ray Howgego, Daphne Hughes, Huw Marshall-Jones , Pam Marshall-Jones (Church Secretary) , Rosie Moule and Richard Wallis (Church Treasurer). The Elders election could not take place so those due to stand for re-election had their term extended by a year. Jane Holt stood down in May and Ray Howgego in December. The Elders continued to meet on zoom throughout the year and also kept in touch with those on the pastoral lists. We thank them for all they have contributed to the life of the church throughout this difficult and challenging year.

Sadly several of our members have passed away- Muriel Bruce, Enyd Butler and Mary Waters . We remember with gratitude all their service to both this church and others where they have served. We were pleased that Diane Roberts transferred her membership to Caterham from Sanderstead

The year began with the new access system settling down as people entering the premises became accustomed to using the key fobs. We hosted the World Day of Prayer Service and activities for Caterham Churches Together at the beginning of March.. It was a very successful event and we are grateful to Daphne Hughes for all her work in organising this along with a willing team of helpers. This special day was held just a week or so before the first lockdown started.

As well as the lockdown when little was required of a caretaker a number of changes had also taken place over the last year which had impacted on the caretaker's duties changing and reducing them. After discussions with Harold Armstrong it was agreed he would take voluntary redundancy and so we ceased to have a caretaker.

At the beginning of July the government permitted the reopening of churches for private prayer and the Elders began to consider risk assessments and how we could make the church as Covid secure as possible so that people could safely attend services again. We were grateful that during the lockdown David Charlesworth was able when taking his daily exercise to visit the church. Ray Howgego took some of his exercise by working in the church garden. We also arranged for our cleaning company to keep the building clean. We therefore had no problems requiring repairs or major cleaning issues. We were able to focus on social distancing, one way systems, face masks etc . We also spent time considering the issues raised in the various papers

produced by the moderators. On 6 September we were able to hold our first service in church for nearly six months.

We had not returned to normal, we had virtually no lettings, people were still shielding or restricting their contacts outside their homes, we could not socialise after church and we sat apart. But it was lovely to see people again, to see how long hair had grown, to share stories of the lockdown.. We continued to zoom our services so that those at home could still join services. Coffee and chat continued on zoom.

Through the autumn we continued our mixture of services in person and on zoom, holding meetings on zoom and with limited face to face contact. Then came the second short lockdown and finally as the year ended we held our service in church on Christmas Day and then returned to zoom only as the country started the next lockdown. Although the church was not closed by the government the Elders after very careful consideration of the situation and of the Synod Moderators' advice decided we would not hold any in person services. And so the year ended.

We have been concerned for the well being of all our members and friends and have done much to support those who have been unable to get out by shopping, talking on the phone or doorsteps and we are very grateful to all those who have helped in any way. We have also been concerned for the well being of our young people as they faced home schooling and were unable to meet friends and enjoy their normal range of activities. Our Junior Church leaders have done a great job as they have held zoom sessions each week with the children who have attended regularly throughout the year. They have shared via our forum some of the things they have done. Our uniformed organisations have also supported the young people belonging to the Rainbows, Brownies, Guides, Beavers, Cubs and Scouts with zoom meetings, and virtual sleepovers and we appreciate all the efforts made by the leaders in helping the young people through this difficult time.

We particularly thank our minister Julian for all he has done this year in supporting the congregation as well as all he has done with Caterham School. Barry and June Williams have contributed a great deal week by week with the organ and June's lovely solo hymn singing both in church and on zoom services. David Charlesworth as well as heading the property team who have made the church as Covid secure as possible has developed and enhanced our IT so we have been able to worship together virtually every week. We thank our Junior Church and uniformed organisation leaders who have supported and encouraged our young people. We thank Richard Wallis for all he has done to manage the finances of the church as we have seen a considerable fall in income with the loss of lettings for much of the year.

Finally I want to thank each and every one of you for what you have done this year – it maybe a cheerful word, a telephone call, joining a zoom service either on the internet or phone, flowers in the sanctuary, looking after the garden, flushing the water system, winding the clock, collecting shopping. Everyone has helped our community to stay strong and we look forward to a better year in 2021.

Pam Marshall-Jones

**CATERHAM UNITED REFORMED CHURCH
BALANCE SHEET AT 31 DECEMBER 2020**

	Note	2020 £	2019 £	2018 £
CHURCH FUNDS:				
General Fund				
Balance at 1 January		47,668	36,425	37,825
(Deficit)/Surplus for the year		-30,622	11,558	-2,209
Unrealised gain/loss on Investment		<u>1,665</u>	<u>-315</u>	<u>809</u>
		18,711	47,668	36,425
Other Church Funds	1	<u>81,047</u>	<u>71,547</u>	<u>41,793</u>
		<u>99,758</u>	<u>119,215</u>	<u>78,218</u>
Represented by:				
CASH AT BANK				
CAF Bank Ltd		18,736	22,897	33,877
Synod Deposit Account		<u>68,319</u>	<u>87,825</u>	<u>42,323</u>
		87,055	110,722	76,200
INVESTMENTS				
4,500 Shares in Access Intelligence		3,960	2,295	2,610
DEBTORS AND PREPAYMENTS	2	<u>14,036</u>	<u>16,300</u>	<u>10,216</u>
		105,051	129,317	89,026
SUNDRY CREDITORS, ACCRUALS AND PROVISIONS	3	<u>-5,293</u>	<u>-10,102</u>	<u>-10,808</u>
NET ASSETS		<u>99,758</u>	<u>119,215</u>	<u>78,218</u>

INDEPENDENT EXAMINER'S REPORT to the members of Caterham United Reformed Church:

I have examined the Balance Sheet and Accounts as set out on pages 1 - 3, together with the documents and statements submitted to me. My examination included a review of the accounting records kept by the Treasurer and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning 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.

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 Treasurer has not ensured that:
 - proper accounting records are kept in accordance with section 130 of the Charities Act 2011; and
 - accounts have been prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act 2011; 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

David R Ling, Chartered Accountant

CATERHAM UNITED REFORMED CHURCH
INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 - £	2019 - £	2018 - £
INCOME			
Offerings			
Envelopes and standing orders	43,103	45,813	46,507
Loose cash	<u>1,201</u>	<u>4,095</u>	<u>4,950</u>
	44,304	49,908	51,457
Donations	8,966	12,874	2,573
Income tax recovery	12,112	14,216	12,578
Premises lettings	18,436	43,451	48,390
Gift Day	1,000	3,173	8,602
Bank interest	494	501	211
Sundry income	<u>438</u>	<u>1,408</u>	<u>1,129</u>
TOTAL INCOME	<u>85,750</u>	<u>125,531</u>	<u>124,940</u>
EXPENDITURE			
Ministry			
Ministry and Mission	47,296	46,828	46,371
less: Caterham School contribution	-7,476	-7,384	-7,272
Minister's Expenses	2,517	2,005	2,701
Accommodation	10,126	5,311	4,514
Outreach	<u>70</u>	<u>234</u>	<u>826</u>
	<u>52,533</u>	<u>46,994</u>	<u>47,140</u>
Utilities			
Gas	6,273	5,539	6,701
Electricity	1,480	2,663	2,546
Telephone / Wi-Fi	837	922	951
Water	1,086	514	856
Insurance	<u>5,466</u>	<u>5,164</u>	<u>4,874</u>
	<u>15,142</u>	<u>14,802</u>	<u>15,928</u>
Fabric			
Repairs and Maintenance	10,186	10,261	16,942
Gift Day project	7,732	3,995	8,602
Caretaker	9,872	12,016	12,446
Cleaning	<u>10,392</u>	<u>12,922</u>	<u>11,883</u>
	<u>38,182</u>	<u>39,194</u>	<u>49,873</u>
Worship Costs			
Worship Costs	2,315	4,135	3,762
Organists' and Pianists' Fees etc	1,240	2,747	2,720
Music Purchases and Licenses	478	339	437
Maintenance of instruments	<u>3,457</u>	<u>3,066</u>	<u>3,985</u>
	<u>7,490</u>	<u>10,287</u>	<u>10,904</u>
Other Expenditure			
Printing, Copying and Stationery	2,094	1,994	2,453
Subscriptions and Donations	0	20	145
Courses	0	16	83
Sundries	<u>931</u>	<u>666</u>	<u>623</u>
	<u>3,025</u>	<u>2,696</u>	<u>3,174</u>
TOTAL EXPENDITURE	<u>116,372</u>	<u>113,973</u>	<u>127,149</u>
(DEFICIT)/SURPLUS FOR THE YEAR	<u>-30,622</u>	<u>11,558</u>	<u>-2,209</u>
Carried forward in General Fund			

CATERHAM UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. OTHER CHURCH FUNDS

	Welfare £	Legacies £	Organ £	Building £	Flower £	J Church £
Balance at 1 January	628	35,389	13,942	21,000	253	335
INCOME:						
Donations / Legacies	0	4,500	0	0	0	0
Transfer from General Fund	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>4,500</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
EXPENDITURE:						
Organ repairs	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Balance at 31 December	<u>628</u>	<u>39,889</u>	<u>15,942</u>	<u>24,000</u>	<u>253</u>	<u>335</u>

	2020	2019	2018
2. DEBTORS AND PREPAYMENTS			
	£	£	£
Income tax recoverable	3,073	3,670	4,228
Premises lettings	661	986	2,090
Other amounts owed	6,470	7,535	-
Prepayments	<u>3,832</u>	<u>4,109</u>	<u>3,898</u>
	<u>14,036</u>	<u>16,300</u>	<u>10,216</u>

3. SUNDRY CREDITORS, ACCRUALS AND PROVISIONS

	£	£	£
Accrued expenditure	3,860	8,371	8,766
Premises lettings	<u>1,433</u>	<u>1,731</u>	<u>2,042</u>
	<u>5,293</u>	<u>10,102</u>	<u>10,808</u>

4. OTHER COLLECTIONS

During the year, collections for non-church activities and appeals have been made totalling £400. On occasion, some money is paid direct to the charity and does not go through the church's bank account.

	£	£	£
Caterham Food Bank	0	180	232
Christian Aid Week	0	1,125	1,130
COAT	400	553	553
Commitment for Life	<u>310</u>	<u>368</u>	<u>668</u>
	<u>710</u>	<u>2,226</u>	<u>2,583</u>

“Caterham United Reformed Church Charity” - Registered Charity Number 1132558

**CATERHAM UNITED REFORMED CHURCH
BALANCE SHEET AT 31 DECEMBER 2020**

	Note	2020 £	2019 £	2018 £
CHURCH FUNDS:				
General Fund				
Balance at 1 January		47,668	36,425	37,825
(Deficit)/Surplus for the year		-30,622	11,558	-2,209
Unrealised gain/loss on Investment		<u>1,665</u>	<u>-315</u>	<u>809</u>
		18,711	47,668	36,425
Other Church Funds	1	<u>81,047</u>	<u>71,547</u>	<u>41,793</u>
		<u>99,758</u>	<u>119,215</u>	<u>78,218</u>
Represented by:				
CASH AT BANK				
CAF Bank Ltd		18,736	22,897	33,877
Synod Deposit Account		<u>68,319</u>	<u>87,825</u>	<u>42,323</u>
		87,055	110,722	76,200
INVESTMENTS				
4,500 Shares in Access Intelligence		3,960	2,295	2,610
DEBTORS AND PREPAYMENTS	2	<u>14,036</u>	<u>16,300</u>	<u>10,216</u>
		105,051	129,317	89,026
SUNDRY CREDITORS, ACCRUALS AND PROVISIONS	3	<u>-5,293</u>	<u>-10,102</u>	<u>-10,808</u>
NET ASSETS		<u>99,758</u>	<u>119,215</u>	<u>78,218</u>

INDEPENDENT EXAMINER'S REPORT to the members of Caterham United Reformed Church:

I have examined the Balance Sheet and Accounts as set out on pages 1 - 3, together with the documents and statements submitted to me. My examination included a review of the accounting records kept by the Treasurer and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning 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.

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 Treasurer has not ensured that:
 - proper accounting records are kept in accordance with section 130 of the Charities Act 2011; and
 - accounts have been prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act 2011; 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

David R Ling, Chartered Accountant

CATERHAM UNITED REFORMED CHURCH
INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 - £	2019 - £	2018 - £
INCOME			
Offerings			
Envelopes and standing orders	43,103	45,813	46,507
Loose cash	<u>1,201</u>	<u>4,095</u>	<u>4,950</u>
	44,304	49,908	51,457
Donations	8,966	12,874	2,573
Income tax recovery	12,112	14,216	12,578
Premises lettings	18,436	43,451	48,390
Gift Day	1,000	3,173	8,602
Bank interest	494	501	211
Sundry income	<u>438</u>	<u>1,408</u>	<u>1,129</u>
TOTAL INCOME	<u>85,750</u>	<u>125,531</u>	<u>124,940</u>
EXPENDITURE			
Ministry			
Ministry and Mission	47,296	46,828	46,371
less: Caterham School contribution	-7,476	-7,384	-7,272
Minister's Expenses	2,517	2,005	2,701
Accommodation	10,126	5,311	4,514
Outreach	<u>70</u>	<u>234</u>	<u>826</u>
	<u>52,533</u>	<u>46,994</u>	<u>47,140</u>
Utilities			
Gas	6,273	5,539	6,701
Electricity	1,480	2,663	2,546
Telephone / Wi-Fi	837	922	951
Water	1,086	514	856
Insurance	<u>5,466</u>	<u>5,164</u>	<u>4,874</u>
	<u>15,142</u>	<u>14,802</u>	<u>15,928</u>
Fabric			
Repairs and Maintenance	10,186	10,261	16,942
Gift Day project	7,732	3,995	8,602
Caretaker	9,872	12,016	12,446
Cleaning	<u>10,392</u>	<u>12,922</u>	<u>11,883</u>
	<u>38,182</u>	<u>39,194</u>	<u>49,873</u>
Worship Costs			
Worship Costs	2,315	4,135	3,762
Organists' and Pianists' Fees etc	1,240	2,747	2,720
Music Purchases and Licenses	478	339	437
Maintenance of instruments	<u>3,457</u>	<u>3,066</u>	<u>3,985</u>
	<u>7,490</u>	<u>10,287</u>	<u>10,904</u>
Other Expenditure			
Printing, Copying and Stationery	2,094	1,994	2,453
Subscriptions and Donations	0	20	145
Courses	0	16	83
Sundries	<u>931</u>	<u>666</u>	<u>623</u>
	<u>3,025</u>	<u>2,696</u>	<u>3,174</u>
TOTAL EXPENDITURE	<u>116,372</u>	<u>113,973</u>	<u>127,149</u>
(DEFICIT)/SURPLUS FOR THE YEAR	<u>-30,622</u>	<u>11,558</u>	<u>-2,209</u>
Carried forward in General Fund			

CATERHAM UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. OTHER CHURCH FUNDS

	Welfare £	Legacies £	Organ £	Building £	Flower £	J Church £
Balance at 1 January	628	35,389	13,942	21,000	253	335
INCOME:						
Donations / Legacies	0	4,500	0	0	0	0
Transfer from General Fund	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>4,500</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
EXPENDITURE:						
Organ repairs	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Balance at 31 December	<u>628</u>	<u>39,889</u>	<u>15,942</u>	<u>24,000</u>	<u>253</u>	<u>335</u>

	2020	2019	2018
2. DEBTORS AND PREPAYMENTS			
	£	£	£
Income tax recoverable	3,073	3,670	4,228
Premises lettings	661	986	2,090
Other amounts owed	6,470	7,535	-
Prepayments	<u>3,832</u>	<u>4,109</u>	<u>3,898</u>
	<u>14,036</u>	<u>16,300</u>	<u>10,216</u>

3. SUNDRY CREDITORS, ACCRUALS AND PROVISIONS

	£	£	£
Accrued expenditure	3,860	8,371	8,766
Premises lettings	<u>1,433</u>	<u>1,731</u>	<u>2,042</u>
	<u>5,293</u>	<u>10,102</u>	<u>10,808</u>

4. OTHER COLLECTIONS

During the year, collections for non-church activities and appeals have been made totalling £400. On occasion, some money is paid direct to the charity and does not go through the church's bank account.

	£	£	£
Caterham Food Bank	0	180	232
Christian Aid Week	0	1,125	1,130
COAT	400	553	553
Commitment for Life	<u>310</u>	<u>368</u>	<u>668</u>
	<u>710</u>	<u>2,226</u>	<u>2,583</u>

“Caterham United Reformed Church Charity” - Registered Charity Number 1132558