

## 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 £
<b>CHURCH FUNDS:</b>				
<b>General Fund</b>				
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
<b>Other Church Funds</b>	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>
<b>Represented by:</b>				
<b>CASH AT BANK</b>				
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
<b>INVESTMENTS</b>				
4,500 Shares in Access Intelligence		3,960	2,295	2,610
<b>DEBTORS AND PREPAYMENTS</b>	2	<u>14,036</u>	<u>16,300</u>	<u>10,216</u>
		105,051	129,317	89,026
<b>SUNDRY CREDITORS, ACCRUALS AND PROVISIONS</b>	3	<u>-5,293</u>	<u>-10,102</u>	<u>-10,808</u>
<b>NET ASSETS</b>		<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 - £
<b>INCOME</b>			
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>
<b>TOTAL INCOME</b>	<b><u>85,750</u></b>	<b><u>125,531</u></b>	<b><u>124,940</u></b>
<b>EXPENDITURE</b>			
<b>Ministry</b>			
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>
<b>Utilities</b>			
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>
<b>Fabric</b>			
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>
<b>Worship Costs</b>			
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>
<b>Other Expenditure</b>			
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>
<b>TOTAL EXPENDITURE</b>	<b><u>116,372</u></b>	<b><u>113,973</u></b>	<b><u>127,149</u></b>
<b>(DEFICIT)/SURPLUS FOR THE YEAR</b>	<b><u>-30,622</u></b>	<b><u>11,558</u></b>	<b><u>-2,209</u></b>
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
<b>INCOME:</b>						
Donations / Legacies	0	4,500	0	0	0	0
Transfer from General Fund	0	0	2,000	3,000	0	0
	<u>0</u>	<u>4,500</u>	<u>2,000</u>	<u>3,000</u>	<u>0</u>	<u>0</u>
<b>EXPENDITURE:</b>						
Organ repairs	0	0	0	0	0	0
	<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>

### 2. DEBTORS AND PREPAYMENTS

	2020	2019	2018
	£	£	£
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**

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