

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		1,215	1,665	-315
		<u>54,262</u>	<u>18,711</u>	<u>47,668</u>
Other Church Funds	1	<u>81,536</u>	<u>81,047</u>	<u>71,547</u>
		<u>135,798</u>	<u>99,758</u>	<u>119,215</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>135,798</u>	<u>99,758</u>	<u>119,215</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	0	0	2,000	3,000	0	0
	0	10,000	2,000	3,000	0	0
EXPENDITURE:						
Organ repairs	0	0	14,511	0	0	0
	0	0	14,511	0	0	0
Balance at 31 December	628	49,889	3,431	27,000	253	335

2. DEBTORS AND PREPAYMENTS

	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	4,335	3,832	4,109
	<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	1,487	1,433	1,731
	<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	0	310	368
	<u>623</u>	<u>710</u>	<u>2,226</u>

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