

**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		-2,048	1,215	1,665
		<u>49,888</u>	<u>54,262</u>	<u>18,711</u>
Other Church Funds	1	<u>67,970</u>	<u>81,536</u>	<u>81,047</u>
		<u><u>117,858</u></u>	<u><u>135,798</u></u>	<u><u>99,758</u></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><u>117,858</u></u>	<u><u>135,798</u></u>	<u><u>99,758</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 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	0	0	2,000	3,000	-253	0
	0	1,479	2,000	3,000	-253	0
EXPENDITURE:						
Audio Visual System	0	6,012	0	0	0	0
Building repairs	0	0	0	13,780	0	0
	0	6,012	0	13,780	0	0
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
	£	£	£
Income tax recoverable	5,587	6,007	3,073
Premises lettings	1,008	860	661
Other amounts owed	0	1,783	6,470
Prepayments	5,159	4,335	3,832
	<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	1,130	1,487	1,433
	<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	750	0	310
	<u>2,217</u>	<u>623</u>	<u>710</u>

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