

GRACE CHURCH YATE
REPORT & FINANCIAL STATEMENTS
31 DECEMBER 2020

Charity Number 1133210

GRACE CHURCH YATE
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020

Contents	Pages
Trustees' Annual Report	1 - 3
Reference & Administrative Information	4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the financial statements	8 - 15
The following pages do not form part of the Financial Statements	
Detailed Statement of Financial Activities	17 - 18

GRACE CHURCH YATE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

STRUCTURE GOVERNANCE AND MANAGEMENT

A constitution governs the charitable assets of the church from a legal perspective in accordance with the requirements of charity law. Regulations affecting the spiritual governance of the church are contained in a separate document entitled "Rules and Regulations".

In this church it shall be the Elders and Deacons, not otherwise disqualified from being trustees, who together, by the nature of their responsibilities, shall be the charity trustees, referred to in the Constitution as the "Office Bearers".

There must be a minimum of three Office Bearers at all times. The Church Members' Meeting, acting in accordance with the procedures set out in the constitution, shall appoint, remove and accept the resignation of Office Bearers.

The charity seeks to appoint new trustees as and when the current trustees see a requirement for additional trustees as part of the continuing nature of the charity. Training new trustees starts with an assessment that individuals meet criteria set out in the bible, then a period of testing is undertaken, before a final recommendation is made by the trustees to a general church meeting for recognising a new individual joining the team of trustees.

CHARITY OBJECTIVES

The principal object of the charity is the advancement of the Christian faith according to Baptist principles and in accordance with the Basis of Faith as stated in its constitution. The charity may also carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The charity seeks to fulfil this objective by being a local church with a wide scope of different activities which include property ownership for holding public meetings, provision of housing and fund raising.

MAIN ACTIVITIES FOR PUBLIC BENEFIT

The church runs meetings open to all the public including worship, children's clubs and meetings for older folk. The church gives funds for the relief of poverty in the UK and overseas.

The church proclaims the gospel as described in the Basis of Faith in the constitution and encourages believers in the exercise of this faith.

The trustees have given due consideration to Charity Commission published guidance on the operation of the public benefit requirement and consider the open meetings, support for non-members, running of children's clubs, relief of poverty and provision of housing meet these requirements.

ACHIEVEMENTS IN THE YEAR

The Global pandemic of Covid-19 has substantially reduced many of these activities during the year. Worship services have been continued when the church was able to do this under the emergency rules to contain Covid-19 that were effective during the year.

Other meetings of children and older folk were suspended during the emergency.

GRACE CHURCH YATE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2020

The gospel was preached consistently over the year in accordance with the Basis of Faith set out in the constitution.

Support for other UK and overseas charities was maintained, with particular relief given to people in countries that could only provide limited or no government support following their governments' restrictions imposed to fight the Covid-19 infection.

The church purchased a property in Yate in 2012 and moved into the property in August 2013 after some initial development.

The church built a new church hall which caters for a larger number of people during 2019 and it was opened for church meetings towards the end of 2019. Some aspects of the development of the site continued into 2020 and there is a limited amount of work which will be completed in 2021.

The church rented residential flats from part of the property during the year. Income from these rents is considered part of the general funds of the church and is available to fund any activities of the church, including continuing property development and loan repayments.

FINANCIAL REVIEW

The church expenditure on Charitable activities is set out in Note 4 and 5 and amounts to £71,991. Of this expenditure £17,194 is for managing the rental properties which generate their own income to cover these costs. The remaining £54,797 included a profit on disposal of a property arising when the full-time elder resigned from the church and sold his property in which the church shared ownership. The profit on this disposal was £22,240, The remaining £77,037 is considered by the Trustees as expenditure in pursuit of the normal activities of a church. The reduced expenditure mainly arises from Mr Heaps resignation, and the reduction in wages that followed.

The church expenditure on the development of the buildings amounted to £78,049 in the year. The church began holding meetings in the new church hall in 2019, however some aspects of the development were not complete by the end of the year. The year 2020 has seen widespread economic disruption due to the Covid 19 pandemic and completion of the final stages of the development has been delayed, but the building is expected to be completed in 2021.

The Trustees seek to maintain cash balances of a minimum of £20,000 to carry on the normal church activities for several months if no income is received during those months. The Trustees will monitor the cash reserves carefully in the foreseeable future and reduce expenditure appropriately to manage cash reserves.

The cash balances of the church at the year end were £212,066. This represents cash more than £20,000, the target cash holding.

The Trustees expect most of the cash reserves to be used in 2021 completing the property development and to commence repaying the loans which have been taken out to enable the church to develop the site.

The Trustees are expecting all loans to be repaid over a period of 12 to 14 years.

THE IMPACT OF COVID 19 ON THE CHARITY

The funds of the charity are mainly raised from the members by voluntary donations and rental income from residential properties. Both sources are dependent on the personal circumstances of individuals. The full impact of a general economic slowdown resulting from the Covid 19 virus and control measures in society are unknown and difficult to predict. During the year the church has received funds into the general fund which have maintained the general fund income. Income has reduced to restricted funds

GRACE CHURCH YATE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2020

as the development work on the church buildings have moved towards completion, and the need for money to complete the building has reduced.

The Trustees will monitor income and reduce expenditure where necessary to maintain the viability of the church overall.

Activities of the church have been reduced under government control measures. Some activities have been continued using internet technology to replace large meetings of people. This has been used for church services and prayer meetings.

Gifts to relieve poverty in the UK and overseas have included a focus on overseas aid when overseas governments have been unable to provide support for particular groups of people who were badly affected by steps taken to control the virus in their countries.

Signed on behalf of the Trustees

Derek Morland
Trustee: Deacon

Date: 16th August 2021

GRACE CHURCH YATE

REFERENCE & ADMINISTRATIVE INFORMATION

YEAR ENDED 31 DECEMBER 2020

Registered charity name Grace Church Yate

Charity registration number 1133210

The charity changed its name to Grace Church Yate, in March 2013.

The Charity's main address is:

c/o Mr JR Gulliford
20 Frampton End Road
Frampton Cotterell
Bristol BS36 2JZ

TRUSTEES

The trustees who managed the charity during the year were:

Mr R Gulliford	Mr J Barber
Mr P Heaps (Resigned 30 Sep 2020)	Mr D Morland
Mr JA Gulliford	Mr K Rawlings
Mr JR Gulliford	Mr S Walker-Cox
Mr G Williams	Mr P Jeal
	Mr C Prendergast (Appointed 9 Sep 2020)

TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees

Derek Morland
Trustee: Deacon

Date: 16th August 2021

GRACE CHURCH YATE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GRACE CHURCH YATE

YEAR ENDED 31 DECEMBER 2020

I report to the trustees on my examination of the accounts of Grace Church Yate (the Charity) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Neil Kingston FCA
Burton Sweet Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 16th August 2021

GRACE CHURCH YATE

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOME					
Donations	2	112,166	112,603	224,769	350,550
Investment income	3	82,752	-	82,752	83,074
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL INCOME		194,918	112,603	307,521	433,624
EXPENDITURE on					
Raising Funds	4	17,194	-	17,194	13,669
Charitable activities	5	54,797	52,489	107,286	148,589
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL EXPENDITURE		71,991	52,489	124,480	162,258
NET INCOME	8	122,927	60,114	183,041	271,366
TRANSFERS Between Funds					
16/17		60,154	(60,154)	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
NET MOVEMENT IN FUNDS		183,081	(40)	183,041	271,366
RECONCILIATION OF FUNDS					
Total funds brought forward		1,684,068	40	1,684,108	1,412,742
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	16/17	1,867,149	-	1,867,149	1,684,108
		<hr/>	<hr/>	<hr/>	<hr/>

The Statement of Financial Activities includes all gains and losses in the year and therefore a Statement of Comprehensive Income has not been prepared.

All of the above amounts relate to continuing activities.

Prior year fund comparatives for 2019 are included in note 10.

GRACE CHURCH YATE**BALANCE SHEET****YEAR ENDED 31 DECEMBER 2020**

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible assets	11	1,268,236	1,230,187
Investments	12	1,400,000	1,400,000
TOTAL FIXED ASSETS		2,668,236	2,630,187
CURRENT ASSETS			
Debtors	13	-	515
Cash at Bank		212,066	107,013
		212,066	107,528
CREDITORS: Amounts falling due within one year	14	(6,153)	(44,607)
NET CURRENT ASSETS		205,913	62,921
TOTAL ASSETS LESS CURRENT LIABILITIES		2,874,149	2,693,108
CREDITORS: Amounts falling due after more than one year	15	(1,007,000)	(1,009,000)
TOTAL NET ASSETS		1,867,149	1,684,108
THE FUNDS OF THE CHARITY			
Restricted income funds	16	-	40
Unrestricted income funds	17	1,867,149	1,684,068
TOTAL CHARITY FUNDS	18	1,867,149	1,684,108

These financial statements were approved by the members of the committee on the 16th August 2021 and are signed on their behalf by:

D Morland
Trustee: Deacon

The notes on pages 8 to 15 form part of these financial statements.

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom Accountancy Standards, the Charities Act 2011 and the Charities Statement of Recommended Practice (FRS 102) based thereon.

The COVID-19 pandemic during the year has brought many uncertainties to the global economy. Along with other similar charities and organisations, the impact of this on the charity is highlighted in further detail within the Trustees' Annual Report. Notwithstanding these uncertainties, the Trustees have chosen to prepare the financial statements on a going concern basis given the free reserves held by the charity and the careful planning of the Trustees.

The charity is a Public Benefit entity.

Income

Income is recognised in the accounts when the charity becomes entitled to the income, it is probable that the income will be received, and the value can be measured reliably.

Expenditure

Expenditure is recognised when a present legal or constructive obligation exists, which can be measured reliably.

Most expenditure is for meeting the church objectives i.e., operating as a church.

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs are considered not to be for the direct objectives of the church.

Fund Designation

Unrestricted funds

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds

Designated funds are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.

Restricted funds

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Fixed assets

All fixed assets are recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold property	0% per year
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1. ACCOUNTING POLICIES (continued)

In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the trustees that the estimated residual value of each property is not materially different from the carrying value.

Investments

Investment property is held at valuation. The Trustees conducted their own valuation of the investment properties at the year end.

2. DONATIONS

2020	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Donations	<u>112,166</u>	<u>112,603</u>	<u>224,769</u>	<u>350,550</u>
 2019	 Unrestricted Funds £	 Restricted Funds £	 Total Funds 2019 £	
Donations	<u>102,372</u>	<u>248,178</u>	<u>350,550</u>	

3. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Rent receivable	82,727	-	82,727	82,883
Bank Interest	25	-	25	191
	<u>82,752</u>	<u>-</u>	<u>82,752</u>	<u>83,074</u>

The 2019 rent receivable are all unrestricted funds.

4. COSTS OF RAISING FUNDS BY FUND TYPE AND ACTIVITY

2020	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Management of Property for Rent	<u>17,194</u>	<u>-</u>	<u>17,194</u>	<u>13,669</u>
 2019	 Unrestricted Funds £	 Restricted Funds £	 Total Funds 2019 £	
Management of Property for Rent	<u>13,669</u>	<u>-</u>	<u>13,669</u>	

GRACE CHURCH YATE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

5. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE AND ACTIVITY

2020	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Church building and general costs	10,334	-	10,334	29,956
Wages	36,280	-	36,280	51,237
Outreach and preaching	1,256	-	1,256	2,084
Missionary and social support	27,547	52,489	80,036	63,812
Governance Costs (Note 5)	1,620	-	1,620	1,500
Profit on disposal of property	(22,240)	-	(22,240)	-
Church Activities	54,797	52,489	107,286	148,589

2019	Unrestricted Funds	Restricted Funds	Total Funds 2019	
	£	£	£	
Church building and general costs	29,956	-	29,956	
Wages	51,237	-	51,237	
Outreach and preaching	2,084	-	2,084	
Missionary and social support	33,119	30,693	63,812	
Governance Costs (Note 5)	1,500	-	1,500	
Church Activities	117,896	30,693	148,589	

6. GRANTS

Included within missionary and social support are grants paid during the year, which are summarised as follows:

	2020	2019
	£	£
Organisations		
Lanka Evangelical Fellowship of Churches (Sri Lanka)	37,224	28,282
Illyrian Gospel Trust	15,320	-
Lebanon Baptist Church	12,727	-
Forest Fold Baptist Church (Cyprus support)	6,655	6,424
Star Fish Asia (Khanpur School)	3,800	3,000
Morning Star Children's Centre (South Africa)	375	6,125
Grace Baptist Church Epsom (Albania support)		1,881
Illyrian Gospel Trust		1,070
Rydale Evangelical Church		1,125
Caring for Life	100	1,813
Christian Books Worldwide		300
		-
Individuals		
Youssef Naciri	2,220	4,540
Swanson A	500	
Individuals for Preaching expenses	313	959
Total	79,234	55,519

GRACE CHURCH YATE
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

7. GOVERNANCE COSTS

	Unrestricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£
Independent Examiner's fee	1,620	1,620	1,500
	<u>1,620</u>	<u>1,620</u>	<u>1,500</u>

The Independent Examiners Fee paid in 2019 was from Unrestricted funds

8. NET INCOME

This is stated after charging:

	2020	2019
	£	£
Profit on disposal of property	(22,240)	-
Independent Examiner's fee	<u>1,620</u>	<u>1,500</u>

9. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2020	2019
	£	£
Wages and salaries	33,157	47,395
Social security costs	1,228	1,471
Pension contributions	1,896	2,371
	<u>36,280</u>	<u>51,237</u>

Particulars of employees:

The average number of employees during the year was as follows:

	2020	2019
	No	No
Full Time Ministry	1	1
Training	-	1
	<u>1</u>	<u>2</u>

No employee received remuneration of more than £60,000 during the year (2019 – Nil).

The key management personnel comprise of the full time Elder, who resigned on 30th September 2020.

His total employee benefits were £36,280 (2019 - £43,533).

(These costs include Gross Pay, Employers Pension costs and Employers National Insurance)

GRACE CHURCH YATE
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

10. PRIOR YEAR FUND COMPARATIVES

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
INCOME				
Donations	2	102,372	248,178	350,550
Investment income	3	83,074	-	83,074
TOTAL INCOME		<u>185,446</u>	<u>248,178</u>	<u>433,624</u>
EXPENDITURE on				
Raising Funds	4	13,669	-	13,669
Charitable activities	5	117,896	30,693	148,589
TOTAL EXPENDITURE		<u>131,565</u>	<u>30,693</u>	<u>162,258</u>
NET INCOME	8	53,881	217,485	271,366
TRANSFERS between funds 16/17		<u>217,445</u>	<u>(217,445)</u>	<u>-</u>
NET MOVEMENT IN FUNDS		271,326	40	271,366
RECONCILIATION OF FUNDS				
Total funds brought forward		<u>1,412,742</u>	<u>-</u>	<u>1,412,742</u>
TOTAL FUNDS CARRIED FORWARD	16/17	<u>1,684,068</u>	<u>40</u>	<u>1,684,108</u>

11. TANGIBLE FIXED ASSETS

	Freehold Property £
COST	
At 1 January 2020	1,230,187
Additions in the year	78,049
Disposals in the year	(40,000)
At 31 December 2020	<u>1,268,236</u>
DEPRECIATION	
At 1 January 2020	-
Charge for the year	-
At 31 December 2020	<u>-</u>
NET BOOK VALUE	
At 31 December 2020	<u>1,268,236</u>
At 31 December 2019	<u>1,230,187</u>

GRACE CHURCH YATE
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

12 INVESTMENTS

	Investment Property £
COST and VALUATION	
At 1 January 2020	<u>1,400,000</u>
At 31 December 2020	<u><u>1,400,000</u></u>

Investment property has been separated from property held for operational use as a tangible fixed asset in the year 2019, as the rental property was substantially completed during that year. In the previous year (2018) the building work was not substantially completed.

Some work is continuing on the site into 2021, but mainly relates to property held for use in church activity. The value of the residential rental property is not considered to be affected by the Covid-19 pandemic. The rental income of the properties have remained substantially the same as the previous year during the pandemic in 2020.

13 DEBTORS: Amounts falling due within one year

	2020 £	2019 £
Rent in Arrears	-	515
	<u>-</u>	<u>515</u>

14 CREDITORS: Amounts falling due within one year

	2020 £	2019 £
Accruals	1,560	1,850
Rent in Advance	2,593	2,757
Personal Loans	2,000	40,000
	<u>6,153</u>	<u>44,607</u>

15 CREDITORS: Amounts falling due after more than one year

	2020 £	2019 £
Loans repayable in the periods:		
2-3 years	2,000	4,000
Over 10 years	1,005,000	1,005,000
	<u>1,007,000</u>	<u>1,009,000</u>

All loans are unsecured.

16. RESTRICTED INCOME FUNDS

2020	Balance at 1 Jan 2020 £	Income £	Expenditure £	Fund Transfers £	Balance at 31 Dec 2020 £
Gifts earmarked for specific recipients	40	52,449	52,489	-	-
Gifts for property loan repayments and development	-	60,154	-	(60,154)	-
	40	112,603	(52,489)	(60,154)	-

Gifts for loan repayments are used to repay loans and are transferred to repay from general funds.

Gifts for property development are transferred to general funds to cover development expenses which become general funds.

2019	Balance at 1 Jan 2019 £	Income £	Expenditure £	Fund Transfers £	Balance at 31 Dec 2019 £
Gifts earmarked for specific recipients	-	30,733	(30,693)	-	40
Gifts for property loan repayments and development	-	217,445	-	(217,445)	-
	-	248,178	(30,693)	(217,445)	40

17. UNRESTRICTED INCOME FUNDS

2020	Balance at 1 Jan 2020 £	Income £	Expenditure £	Fund Transfers £	Balance at 31 Dec 2020 £
General Funds	1,684,068	194,918	(71,991)	60,154	1,867,149
	1,684,068	194,918	(71,991)	60,154	1,867,149

2019	Balance at 1 Jan 2019 £	Income £	Expenditure £	Fund Transfers £	Balance at 31 Dec 2019 £
General Funds	1,412,742	185,446	(131,565)	217,445	1,684,068
	1,412,742	185,446	(131,565)	217,445	1,684,068

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

2020	Fixed assets	Net current	Long term	Total
	£	assets	liabilities	£
		£	£	
Unrestricted Income Funds:				
General Funds	2,668,236	205,913	(1,007,000)	1,867,149
Restricted Income Funds	-	-	-	-
Total Funds	2,668,236	205,913	(1,007,000)	1,867,149

2019	Fixed assets	Net current	Long term	Total
	£	assets	liabilities	£
		£	£	
Unrestricted Income Funds:				
General Funds	2,630,187	62,881	(1,009,000)	1,684,068
Restricted Income Funds	-	40	-	40
Total Funds	2,630,187	62,921	(1,009,000)	1,684,108

19. RELATED PARTY TRANSACTIONS

Mr JR Gulliford was paid travel expenses when on church activities outside the UK of £1,114 (2019 £3,912). No other Trustee expenses have been waived or reimbursed during the current or previous years.

Mr P Heaps is the full time elder of the church and was paid a salary of £33,157 and pension contributions of £1,896 in the year for that role. (2019: Salary £39,896, Pension £2,221). Mr P Heaps resigned from his position on 30th September 2020

Mr JR Gulliford had made a loan to the church, the balance at the year-end was £30,000 (2019: £30,000). There is no interest charged on the loan.

Mr JA Gulliford had made a loan to the church of £10,000 which was repaid in the year. The balance at the year-end was £ nil (2019: £10,000). There was no interest charged on the loan.

Mr R Gulliford had made a loan to the church, the balance at the year-end was £15,000 (2019: £15,000). There is no interest charged on the loan.