

SANDERSTEAD UNITED REFORMED CHURCH

England & Wales · Charity number 1134178

Details

Other names SANDERSTEAD UNITED REFORMED CHURCH CHARITY

Status Registered

Legal form Previously excepted

Registered 2010-02-08

Register [View on the Charity Commission register](#)

Contact

Address 28 Briton Hill Road
South Croydon
Surrey
CR2 0JL

Phone 07799264850

Email admin@surc.org.uk

Website www.surc.org.uk

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: Religious Activities

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£196,836	£152,961	-	-
2023-12-31	£156,338	£141,628	-	-
2022-12-31	£153,379	£140,849	-	-
2021-12-31	£227,960	£148,462	-	-
2020-12-31	£99,969	£134,591	-	-

Trustees

Name	Role	Appointed
Barbara Elizabeth Hill		2023-01-01
CAROLINE CHRISTINE MELROSE		2022-01-01
Deborah Knight		2025-01-01
Elizabeth Kathleen Nicholls Mrs		2025-01-01
Hilary Joy Grainger		2026-01-01
JULIE MARGARET BARRINGTON		2022-01-01
Jennifer Margaret Russell		2024-01-01
Jonathan Forbes Dean		2026-01-01
MALCOLM HEATH DALTON		2021-01-01
Michael Reed-Leah		2025-01-01
ROBIN LESLIE WORTHINGTON		2013-03-22
Richard James Griffin		2024-01-01
Roger Brimble		2025-01-01
Shirley Carol Steel		2026-01-01

SANDERSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1134178

Accounts



Sanderstead
United Reformed Church

Sanderstead Hill, South Croydon, Surrey CR2 0HB

Sanderstead United Reformed Church

End of Year Financial Statements

Year ending 31 December 2024

Charity Registration Number: 1134178

Sanderstead United Reformed Church

Sanderstead Hill

Sanderstead

Surrey

CR2 0HB



Sanderstead United Reformed Church

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Sanderstead United Reformed Church

Legal & Administrative Information

For the year ended 31 December 2024

START OF FINANCIAL YEAR	1st January 2024
END OF FINANCIAL YEAR	31st December 2024

TRUSTEES AT 31ST DECEMBER 2024	Julie Barrington Linda Currion Malcolm Dalton Barbara Gregory Richard Griffin Barbara Hill Caroline Melrose Yvonne Murdoch Jenny Russell Ian Spring Shirley Steele Lyndon Thomas Freda Watson-Steward Robin Worthington
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The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS	Registered with the Charity Commission 8th February 2010.
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GOVERNING INSTRUMENT	Trusts distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).
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OBJECTS	The object of this 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.
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CORRESPONDENCE ADDRESS	Mr Ian Spring The Farmhouse 28 Briton Hill Road Sanderstead South Croydon Surrey CR2 0JL
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PRIMARY BANKERS	Virgin Money 30 St Vincent Place Glasgow G1 2HL	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
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INDEPENDENT EXAMINER	Joanna Goodridge MICB JG & Associates TBXH@ Sunley House Bedford Park, Croydon, CR0 2AP
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Sanderstead United Reformed Church

Trustees' Report

For the year ended 31 December 2024

This report includes information required by the Charities (Accounts and Reports) Regulations 2016 and the Statement of Recommended Practice for Accounting by Charities 2005.

The Church Elders who are also the Charity Trustees present their report together with the unaudited financial statements of the charity for the year to 31st December 2024.

Sanderstead United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the Southern Synod of the Church. It was registered as a Charity on 8th February 2010 with Charity Number 1134178.

The Church building and manse are vested in URC Southern Synod Trust Ltd as trustees and held for the benefit of Sanderstead United Reformed Church in accordance with the trusts applicable to URC properties .

Objectives & Activities

The activities of Sanderstead United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of The United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Sanderstead United Reformed Church. The governing document of the Charity is a statement adopted by the Church Meeting on 20th September 2009.

As a local congregation of the United Reformed Church, Sanderstead United Reformed Church seeks to advance the Christian religion through its activities and facilities offered to the community. The Church has for many years been engaged in a wide variety of activities, linking the worshipping life of the Church with the wider community in which it serves, as part of our outreach initiative. Activities included are as follows:

- Pastoral work & links to Abbeyfield Care Home
- Youth & children's work, Scouts and a Toddler Group
- Social & fundraising events such as fayres and quizzes
- Arts activities include the Parlour Players Amateur Dramatic Group, Literary Society, Music concerts and a Choir
- Lawn Tennis Club
- Scottish Country Dance Group
- Women's Guild and a Working Circle – providing knitted goods to various organisations.

Full details of all its activities can be found on the Church website at www.surc.org.uk.

The Elders' Meeting is aware of the Charity Commissioner's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by: -

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.



Financial Review

During 2024, the Church made a surplus of £44k, which was significantly better than the previous year's £13k surplus, and also the budgeted deficit for 2024. The main reason for this was due to the Church receiving legacies and significant donations in memory of loved ones during the year totaling in excess of £40k. The Trustees are mindful of the loss of these members to the Church family, their contribution to the work and life of the Church and to the loss of their on-going regular financial contribution to the Church.

In addition, the Church benefitted from having a full year of interest from the reserves invested in the Flagstone platform. Also, the Minister post at the Church remained vacant during 2024 so we continued to be able to rent out the manse for the full year.

The Finance Committee and Trustees continue to monitor all expenditure closely and after a review, we have transferred our electricity supplier to Octopus Energy. We became aware that gas costs had increased significantly during 2023 and investigations proved that the Church had been using excessive gas to heat water which had been leaking. The aging pipework was replaced during 2024, at considerable cost, to address the issue and gas costs have now reduced.

Members of the Church have approved a deficit budget for 2025. This is primarily due to Trustees being prudent and not anticipating any legacy income, a request to increase our Ministry & Mission giving by 5%, and a reduction in our expected manse rental income in the light of our long-awaited new minister joining the Church in the summer of 2025. The Trustees are mindful of the precarious nature of the Church finances, and will be working with the new minister to review the longer-term prospects for the Church.

Reserves Policy

The Church had previously experienced a period of reserves being severely depleted and now replenishes those reserves when able and uses them to provide a secure platform from which to continue to deliver the Church's objectives. The Designated Funds have been established for specific purposes and these are explained in the notes to the accounts.

The investment of the reserves has been reviewed at regular intervals during 2024 by a panel elected by the Trustees, with a view to maximizing the return gained on investments and ensuring that they are compliant with FCSO limits.

Trustees Responsibilities

The Charities Act 2011 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 trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:

Julie Barrington
Treasurer

Date: 16 April 2025



Independent Examiner's Report on the Accounts

Report to the members of Sanderstead United Reformed Church on the accounts for the year ended 31st December 2024 set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year section 144(2) of the Charity's Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

1)

- to keep accounting records have not been kept in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or
- accounting records comply with the accounting requirements of the Act 2011 have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joanna Goodridge MICB

Dated: 17th June 2025

JG & Associates

TBXH@ Sunley House
Bedford Park
Croydon
CR0 2AP



Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	£121,011	-	-	£121,011	£87,015
Activities for generating funds	£31,589	-	-	£31,589	£29,986
Investment income	£17,140	-	-	£17,140	£10,425
Other incoming resources	£27,095	-	-	£27,095	£28,913
Total income	£196,836	-	-	£196,836	£156,338
Resources used					
Charitable activities					
Ministerial costs	£1,868	-	-	£1,868	£1,923
URC Ministry & Mission Fund	£56,760	-	-	£56,760	£51,600
Church costs	£79,966	-	-	£79,966	£74,505
Teaching costs	£8,057	-	-	£8,057	£7,691
Communications and outreach	£4,235	-	-	£4,235	£3,840
Donations	£2,075	-	-	£2,075	£2,069
Total expenditure	£152,961	-	-	£152,961	£141,628
Net income / (expenditure) resources before transfer	£43,875	-	-	£43,875	£14,710
Transfers					
Gross transfers between funds - in	£17,500	-	-	£17,500	£16,000
Gross transfers between funds - out	(£17,500)	-	-	(£17,500)	(£16,000)
Other recognised gains / losses					
Gains/losses on investment assets	£78	-	-	£78	(£1,335)
Net movement in funds	£43,953	-	-	£43,953	£13,375
Total funds brought forward	£376,769	-	-	£376,769	£363,395
Total funds carried forward	£420,722	-	-	£420,722	£376,769
Represented by					
Unrestricted					
General fund	£140,299	-	-	£140,299	£147,379
Legacy	£157,517	-	-	£157,517	£123,565
Designated					
Care	£6,220	-	-	£6,220	£5,720
Maintenance	£3,305	-	-	£3,305	£2,969
Manse Letting	£65,388	-	-	£65,388	£41,900
New Car	£15,104	-	-	£15,104	£15,104
Office Equipment	£7,622	-	-	£7,622	£7,622
Organ	£12,550	-	-	£12,550	£11,848
Special Maintenance	£12,716	-	-	£12,716	£20,663
Total funds	£420,722	-	-	£420,722	£376,769

**Balance Sheet detailed**

Class and code	Description	As at 31/12/2024	As at 31/12/2023
Fixed assets			
1053	Charity Property Fund 17632 units	£21,026	£20,948
	Total Fixed assets	£21,026	£20,948
Current assets			
1001	CAF Bank Current Account	£2,023	£3,432
1002	CAF Bank Deposit Account	£44,782	£47,054
1003	Virgin Money Current Account	£1,695	£1,373
1004	Flagstone Investments	£346,700	£292,324
Z052	Debtors and Prepayments	£7,076	£18,450
	Total Current assets	£402,276	£362,633
Liabilities			
Z04	Accounts Payable	£2,580	£6,612
Z041	Accruals	-	£200
	Total Liabilities	£2,580	£6,812
	Net Asset surplus (deficit)	£420,722	£376,769
Reserves			
	Excess/(deficit) to date	£43,875	£302,235
Z01	Starting balances	£376,769	£75,869
Z02	Other gains/(losses)	£78	(£1,335)
Z03	Gains and losses own use	-	-
	Total Reserves	£420,722	£376,769
	Represented by Funds		
	General (Unrestricted)	£296,693	£269,821
	Designated	£124,029	£106,949
	Restricted	-	-
	Total	£420,722	£376,769



Notes to the Financial Statements For the year ended 31st December 2024

1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared under the Historical Cost Convention in accordance with the Charities Act 2011, Statement of Recommended Practice "Accounting and Reporting by Charities (SORP 2015)". The accounts have been prepared on an ongoing basis. The charity meets the definition of a Public Benefit Entity under FRS102. No restatement was required in making the transition to FRS102. The date of transition was 1st January 2015.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC (Southern Province) Trust Ltd who hold them upon trust for purposes connected with Sanderstead URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Car	25% straight line (over 4 years)
Furniture	10% straight line (over 10 years)
Equipment, including Audio Visual	33.33% straight line (over 3 years)

Investment assets: These are stated at mid-market values on the balance sheet date. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.



2. Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset – Investments						
1053: Charity Property Fund 17632 units	£16,086	£4,940	-	-	£21,026	£20,948
Total	£16,086	£4,940	-	-	£21,026	£20,948
Fixed Asset - Tangible Assets						
1050: Equipment	(£4,600)	£4,600	-	-	-	-
1051: Furniture	(£1,682)	£1,682	-	-	-	-
Total	(£6,282)	£6,282	-	-	-	-
Current Asset - Cash At Bank And In Hand						
1001: CAF Bank Current Account	(£22,178)	£34,006	(£9,805)	-	£2,023	£3,432
1002: CAF Bank Deposit Account	(£43,847)	£79,824	£8,805	-	£44,782	£47,054
1003: Virgin Money Current Account	£4,192	(£2,496)	-	-	£1,695	£1,373
1004: Flagstone Investments	£346,700	-	-	-	£346,700	£292,324
Total	£284,866	£111,334	(£1,000)	-	£395,200	£344,183
Current Asset - Debtors						
Z052: Debtors and Prepayments	£6,112	(£36)	£1,000	-	£7,076	£18,450
Total	£6,112	(£36)	£1,000	-	£7,076	£18,450
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	£3,423	(£843)	-	-	£2,580	£6,612
Z041: Accruals	(£458)	£458	-	-	-	£200
Total	£2,965	(£385)	-	-	£2,580	£6,812
Net total assets	£297,816	£122,906	-	-	£420,722	£376,769

3. Designated Funds

Designated funds are ones where amounts of money have been set aside by Church Meeting for specific purposes. Such designation is not permanent and such funds can be re-designated back to the General Fund, or to another fund, by Church Meeting.

The church operates nine Designated Funds as approved by Church Meeting:

- Care - established to provide the minister with resources to expend for local social purposes.
- Legacy - established to receive and record the spending of legacies. Transfers have been made to unrestricted funds where no designated purpose for Legacy funds has been established.
- Maintenance - established to fund the maintenance of the church and manse properties; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Premises Committee.
- New Car - this provides for the replacement of the minister's car and is funded by transfers from the General Fund.
- Office equipment - to provide for the purchase of office equipment and is funded by regular budgeted transfers from the General Fund. Once equipment is purchased it is deemed to be a General Fund asset and its cost is transferred.
- Organ - this provides for major expenditure incurred from time to time on repairing or servicing the organ and is funded by regular budgeted transfers from the General Fund and occasional donations.
- Special Maintenance - established to fund planned major maintenance expenditure or significant emergency or unexpected expenditure. It receives regular budgeted transfers from the General Fund. The fund is administered by the Premises Committee.
- Reserve - established to set aside resources to protect the long-term financial position of the church. It has been funded by occasional transfers from the General Fund.
- Manse – established to receive income from letting the manse during the minister vacancy period and to provide resources to cover manse costs.



4. Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Manse							
Designated	£41,900	£26,000	£2,512	-	-	-	£65,388
Sub-totals	£41,900	£26,000	£2,512	-	-	-	£65,388
General							
Unrestricted	£146,256	£136,884	£126,541	(£17,500)	£78	-	£139,176
Sub-totals	£146,256	£136,884	£126,541	(£17,500)	£78	-	£139,176
Maint							
Designated	£2,662	-	£7,664	£8,000	-	-	£2,998
Sub-totals	£2,662	-	£7,664	£8,000	-	-	£2,998
SpecMaint							
Designated	£22,093	-	£15,947	£8,000	-	-	£14,146
Sub-totals	£22,093	-	£15,947	£8,000	-	-	£14,146
Car							
Designated	£15,104	-	-	-	-	-	£15,104
Sub-totals	£15,104	-	-	-	-	-	£15,104
Legacy							
Unrestricted	£123,565	£33,952	-	-	-	-	£157,517
Sub-totals	£123,565	£33,952	-	-	-	-	£157,517
Care							
Designated	£5,720	-	-	£500	-	-	£6,220
Sub-totals	£5,720	-	-	£500	-	-	£6,220
Organ							
Designated	£11,848	-	£298	£1,000	-	-	£12,550
Sub-totals	£11,848	-	£298	£1,000	-	-	£12,550
Office							
Designated	£7,622	-	-	-	-	-	£7,622
Sub-totals	£7,622	-	-	-	-	-	£7,622
Totals	£376,769	£196,836	£152,961	-	£78	-	£420,722

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

5. INCOMING RESOURCES

Incoming resources from generated funds

1101 - Giving Standing order	£52,216	-	-	-	£52,216	£51,918
1102 - Envelope scheme	-	-	-	-	-	£162
1103 - Cash collections	£2,089	-	-	-	£2,089	£1,445
1105 - Private Donations	£5,865	-	-	-	£5,865	£4,024
1106 - Tax recovered	£16,281	-	-	-	£16,281	£15,222
1107 - Catering income	£518	-	-	-	£518	£464
1109 - Community	£1,327	-	-	-	£1,327	£1,650
1110 - Legacies	£33,952	-	-	-	£33,952	£3,000
1111 - Directories	£56	-	-	-	£56	£74
1124 - Literary Society	£700	-	-	-	£700	£1,000
1125 - Toddler Group	£1,000	-	-	-	£1,000	£1,000
1126 - Parlour Players	£3,000	-	-	-	£3,000	£2,500



Financial Statements 2024

1127 – Womens' Guild	£400	-	-	-	£400	£450
1128 - Working Circle	£200	-	-	-	£200	£300
1129 - Scottish Country Dance Group	£1,500	-	-	-	£1,500	£2,750
1130 - Tennis Club	£300	-	-	-	£300	£250
1151 - Commitment for Life	£794	-	-	-	£794	-
1155 - Shuktara	£65	-	-	-	£65	-
1161 - DEC	-	-	-	-	-	£423
1163 - The Childrens' Society	£212	-	-	-	£212	£260
1250 - Sundry income	£535	-	-	-	£535	£123
1200 - Hall Letting Revenue	£24,932	-	-	-	£24,932	£24,218
1210 - Annual Fair	£1,301	-	-	-	£1,301	£1,276
1212 - Plant Sale	£435	-	-	-	£435	£454
1214 - Social evenings	£647	-	-	-	£647	-
1215 - Concerts	£2,770	-	-	-	£2,770	£1,000
1219 - Social Events	-	-	-	-	-	£2,496
1220 - Weddings and funerals fees	£1,505	-	-	-	£1,505	£542
1201 - Bank Interest	£15,808	-	-	-	£15,808	£9,414
1202 - Dividends	£1,332	-	-	-	£1,332	£1,010
Incoming resources from generated funds Totals	£169,740	-	-	-	£169,740	£127,425
Other incoming resources						
1253 - Manse Rental Income	-	£26,000	-	-	£26,000	£24,000
1254 - URC Building Grant	-	-	-	-	-	£4,000
1256 - Cafe Church	£1,095	-	-	-	£1,095	£913
Other incoming resources Totals	£1,095	£26,000	-	-	£27,095	£28,913
Incoming resources Grand totals	£170,836	£26,000	-	-	£196,836	£156,338

RESOURCES USED

Charitable activities

3003 - Manse outgoings	-	£790	-	-	£790	£979
3005 - Ministerial expenses	£20	-	-	-	£20	-
3009 - Manse insurance	-	£1,058	-	-	£1,058	£944
3000 - Ministry and Mission Fund	£56,760	-	-	-	£56,760	£51,600
2001 - Manse repairs and redecorations	-	£664	-	-	£664	£1,523
2002 - Hall repairs and redecorations	-	£1,330	-	-	£1,330	£3,102
2003 - Pavilion repairs and redecoration	-	-	-	-	-	£660
2004 - Church repairs and redecorations	-	£360	-	-	£360	-
2005 - Roof repairs	-	-	-	-	-	£1,300
2006 - Grounds upkeep	-	£1,421	-	-	£1,421	£872
2010 - Electrical repairs	-	£4,847	-	-	£4,847	£1,095
2011 - Boiler repairs	-	-	-	-	-	£480
2013 - Fire alarm and extinguishers	-	£880	-	-	£880	£768
2014 - Plumbing repairs	-	£11,760	-	-	£11,760	£4,812
2015 - Organ maintenance	-	£298	-	-	£298	-
2016 - Piano maintenance	-	-	-	-	-	£20
2020 - Sundry maintenance	-	£2,388	-	-	£2,388	£3,969
2030 - Special cleaning	-	£625	-	-	£625	-
3071 - Secretarial assistance	£4,996	-	-	-	£4,996	£4,573
3075 - Sound sundries	£230	-	-	-	£230	£3,150
3080 - Church keeper salary	£16,981	-	-	-	£16,981	£15,763
3081 - Cleaning & Materials	£1,513	-	-	-	£1,513	£1,946
3082 - Electricity	£7,584	-	-	-	£7,584	£2,214
3083 - Gas	£15,018	-	-	-	£15,018	£21,006
3085 - Water	£1,108	-	-	-	£1,108	(£291)
3086 - Insurance	£6,563	-	-	-	£6,563	£6,223
3095 - Bank charges	£66	-	-	-	£66	£62
3096 - Sundry expenses	£1,335	-	-	-	£1,335	£1,258
3004 - Pulpit supply	£403	-	-	-	£403	£293
3006 – Non-stipendary Minister expenses	-	-	-	-	-	£105
3020 - Organist fees	£6,076	-	-	-	£6,076	£5,676



Financial Statements 2024

3021 - Choir and music	£1,430	-	-	-	£1,430	£1,497
3051 - Youth work	£149	-	-	-	£149	£120
2260 - Local social work	-	-	-	-	-	£148
3070 - Office & Accounts Costs	£3,133	-	-	-	£3,133	£2,561
3072 - Postage & Stationery	£383	-	-	-	£383	£354
3073 - Telephone & Broadband	£719	-	-	-	£719	£777
4001 - Donations paid	£2,075	-	-	-	£2,075	£1,791
4002 - Retirement gifts	-	-	-	-	-	£278
Charitable activities Totals	£126,541	£26,420	-	-	£152,961	£141,628
Resources used Grand totals	£126,541	£26,420	-	-	£152,961	£141,628

6. Staff Costs and Numbers

	2024	2023
	£	£
Gross Wages and Salaries	£21,977	£20,336

Employees who were engaged in each of the following activities:

	2024	2023
	TOTAL	TOTAL
Activities in furtherance of organisation's objectives	1	1
Management and administration	1	1
Total	2	2

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

7.Trustees & Other Related Parties

	2024	2023
Number of Trustees who were paid expenses	0	0
Total amount paid	£0	£0

This is in addition to ministerial expenses identified separately in these accounts. No further payments were made to Trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a Trustee or any person connected with them.

8.Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

9.Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to



continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

10. Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

SANDERSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1134178

Accounts



*Sanderstead
United Reformed Church*

Sanderstead Hill, South Croydon, Surrey CR2 0HB

Sanderstead United Reformed Church

End of Year Financial Statements

Year ending 31 December 2023

Charity Registration Number: 1134178

**Sanderstead United Reformed Church
Sanderstead Hill
Sanderstead
Surrey
CR2 0HB**



Sanderstead United Reformed Church

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Sanderstead United Reformed Church

Legal & Administrative Information

For the year ended 31 December 2023

START OF FINANCIAL YEAR 1st January 2023

END OF FINANCIAL YEAR 31st December 2023

TRUSTEES AT 31ST DECEMBER 2023 Julie Barrington
Linda Currion
Malcolm Dalton
Barbara Gregory
Barbara Hill
Caroline Melrose
Yvonne Murdoch
Ian Spring
Shirley Steele
Lyndon Thomas
Sylvia Trickey
Freda Watson-Steward
Robin Worthington

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS Registered with the Charity Commission 8th February 2010.

GOVERNING INSTRUMENT Trusts distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

OBJECTS The object of this 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.

CORRESPONDENCE ADDRESS Mr Ian Spring
The Farmhouse
28 Briton Hill Road
Sanderstead
South Croydon
Surrey CR2 0JL

PRIMARY BANKERS Virgin Money
30 St Vincent Place
Glasgow
G1 2HL
CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ

INDEPENDENT EXAMINER Joanna Goodridge MICB
JG & Associates
TBXH@ Sunley House
Bedford Park
Croydon
CR0 2AP



Sanderstead United Reformed Church

Trustees' Report

For the year ended 31 December 2023

This report includes information required by the Charities (Accounts and Reports) Regulations 2016 and the Statement of Recommended Practice for Accounting by Charities 2005.

The Church Elders who are also the Charity Trustees present their report together with the unaudited financial statements of the charity for the year to 31st December 2023.

Sanderstead United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the Southern Synod of the Church. It was registered as a Charity on 8th February 2010 with Charity Number 1134178.

The Church building and manse are vested in URC Southern Synod Trust Ltd as trustees and held for the benefit of Sanderstead United Reformed Church in accordance with the trusts applicable to URC properties .

Objectives & Activities

The activities of Sanderstead United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of The United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Sanderstead United Reformed Church. The governing document of the Charity is a statement adopted by the Church Meeting on 20th September 2009.

As a local congregation of the United Reformed Church, Sanderstead United Reformed Church seeks to advance the Christian religion through its activities and facilities offered to the community. The Church has for many years been engaged in a wide variety of activities, linking the worshipping life of the Church with the wider community in which it serves, as part of our outreach initiative. Activities included are as follows:

- Pastoral work & links to Abbeyfield Care Home
- Youth & children's work, Scouts and a Toddler Group
- Social & fundraising events such as fayres and quizzes
- Arts activities include the Parlour Players Amateur Dramatic Group, Literary Society, Music concerts and a Choir
- Lawn Tennis Club
- Scottish Country Dance Group
- Women's Guild and a Working Circle – providing knitted goods to various organisations.

Full details of all its activities can be found on the Church website at www.surc.org.uk.

The Elders' Meeting is aware of the Charity Commissioner's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by: -

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.



Financial Review

During 2023, the Church made a surplus of £13k, which was slightly better than the previous year's £11k surplus. We were able to increase our income by moving our reserves to a more lucrative platform, which generated an additional £8k in interest. Lettings continue to show signs of recovery, but are still only about 50% of the pre-pandemic levels. The Minister post at the Church remains vacant so we continued to be able to rent out our manse for the full year which increased income by £3k. Income from social events, weddings & funerals and Café Church have all increased during 2023. The annual TRIO Appeal (The Responsibility is Ours) generated several one-off donations as well as increases to regular giving by a few. However, the year on year decline in voluntary income remains a concern and is due to the reduction in the number of members due to natural causes.

We continue to monitor all expenditure closely and maintenance repairs during the year were less than during 2022. An outstanding water issue was resolved during the year, and the final payment was less than we had prudently provided for. Gas costs have increased significantly during 2023 and investigations have proved that the Church has been using excessive gas to heat water which has been leaking. The aging pipework is currently being replaced to address the issue.

Members of the Church have approved a deficit budget for 2024. This is primarily due to a request to increase our Ministry & Mission giving and a reduction in our expected manse rental income in the anticipation of having a permanent minister appointed during the year. The Trustees are mindful of the precarious nature of the Church finances, and with this in mind the longer-term prospects for the Church are being reviewed. A Forward Planning Group has been established to review the challenges faced by the Church and to make suggestions to deal with the declining membership.

Reserves Policy

The Church had previously experienced a period of reserves being severely depleted and now replenishes those reserves when able and uses them to provide a secure platform from which to continue to deliver the Church's objectives. The Designated Funds have been established for specific purposes and these are explained in the notes to the accounts.

The investment of the reserves has been reviewed during 2023, with a view to maximizing the return gained on investments and ensuring that they are compliant with FCSO limits. A new platform is now being used, with a panel elected by the Trustees to monitor.

Trustees Responsibilities

The Charities Act 2011 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 trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:

Julie Barrington
Treasurer
Date: 6 May 2024



Independent Examiner's Report on the Accounts

Report to the members of Sanderstead United Reformed Church on the accounts for the year ended 31st December 2023 set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year section 144(2) of the Charity's Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- 1)
 - to keep accounting records have not been kept in accordance with section 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or
 - accounting records comply with the accounting requirements of the Act 2011 have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joanna Goodridge MICB

Dated: 22nd July 2024

JG & Associates
TBXH@ Sunley House
Bedford Park
Croydon
CR0 2AP



Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds	-	-	-	-	-
Voluntary income	£87,015	-	-	£87,015	£95,969
Activities for generating funds	£29,986	-	-	£29,986	£25,940
Investment income	£10,425	-	-	£10,425	£2,176
Incoming resources from charitable activities	-	-	-	-	-
Other incoming resources	£28,913	-	-	£28,913	£29,295
Total income	£156,338	-	-	£156,338	£153,379
Resources used					
Charitable activities	-	-	-	-	-
Ministerial costs	£1,923	-	-	£1,923	£4,274
URC Ministry & Mission Fund	£51,600	-	-	£51,600	£51,600
Church costs	£74,505	-	-	£74,505	£70,421
Teaching costs	£7,691	-	-	£7,691	£7,103
Communications and outreach	£3,840	-	-	£3,840	£4,233
Donations	£2,069	-	-	£2,069	£3,218
Total expenditure	£141,628	-	-	£141,628	£140,850
Net income / (expenditure) resources before transfer	£14,710	-	-	£14,710	£12,530
Transfers					
Gross transfers between funds – in	£16,000	-	-	£16,000	£18,000
Gross transfers between funds - out	(£16,000)	-	-	(£16,000)	(£18,000)
Other recognised gains / losses					
Gains/losses on investment assets	(£1,335)	-	-	(£1,335)	(£1,903)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	£13,375	-	-	£13,375	£10,627
Total funds brought forward	£363,395	-	-	£363,395	£352,768
Total funds carried forward	£376,769	-	-	£376,769	£363,395
Represented by					
Unrestricted					
General fund	£147,379	-	-	£147,379	£160,331
Legacy	£123,565	-	-	£123,565	£120,565
Designated					
Care	£5,720	-	-	£5,720	£4,868
Maintenance	£2,969	-	-	£2,969	£2,113
Manse Letting	£41,900	-	-	£41,900	£21,346
New Car	£15,104	-	-	£15,104	£15,104
Office Equipment	£7,622	-	-	£7,622	£7,622
Organ	£11,848	-	-	£11,848	£10,848
Special Maintenance	£20,663	-	-	£20,663	£20,597
Total funds	£376,769	-	-	£376,769	£363,395

**Balance Sheet detailed**

Class and code	Description	As at 31/12/2023	As at 31/12/2022
Fixed assets			
1053	Charity Property Fund 17632 units	£20,948	£22,283
	Total Fixed assets	£20,948	£22,283
Current assets			
1001	CafBank current account	£3,432	£1,102
1002	CafBank Deposit account	£47,054	£122,594
1003	Clydesdale current account	£1,373	£5,581
1004	Deposit Investments	£292,324	£50,000
1005	Shawbrook Bank - 1 Year	-	£150,000
Z052	Debtors and prepayments	£18,450	£19,075
	Total Current assets	£362,633	£348,352
Liabilities			
Z04	Accounts Payable	£6,612	£7,113
Z041	Accruals	£200	£127
	Total Liabilities	£6,812	£7,240
	Net Asset surplus (deficit)	£376,769	£363,395
Reserves			
	Excess/(deficit) to date	£14,710	£287,525
Z01	Starting balances	£363,395	£77,772
Z02	Other gains/(losses)	(£1,335)	(£1,903)
	Total Reserves	£376,769	£363,395
	Represented by Funds		
	General (Unrestricted)	£269,821	£279,773
	Designated	£106,949	£83,622
	Total	£376,769	£363,395



Notes to the Financial Statements

For the year ended 31st December 2023

1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared under the Historical Cost Convention in accordance with the Charities Act 2011, Statement of Recommended Practice "Accounting and Reporting by Charities (SORP 2015)". The accounts have been prepared on an ongoing basis. The charity meets the definition of a Public Benefit Entity under FRS102. No restatement was required in making the transition to FRS102. The date of transition was 1st January 2015.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC (Southern Province) Trust Ltd who hold them upon trust for purposes connected with Sanderstead URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

- | | |
|-------------------------------------|-------------------------------------|
| • Car | 25% straight line (over 4 years) |
| • Furniture | 10% straight line (over 10 years) |
| • Equipment, including Audio Visual | 33.33% straight line (over 3 years) |

Investment assets: These are stated at mid-market values on the balance sheet date. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.



2. Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
1053: Charity Property Fund 17632 units	£16,008	£4,940	-	-	£20,948	£22,283
Total	£16,008	£4,940	-	-	£20,948	£22,283
Fixed Asset - Tangible Assets						
1050: Equipment	(£4,600)	£4,600	-	-	-	-
1051: Furniture	(£1,682)	£1,682	-	-	-	-
Total	(£6,282)	£6,282	-	-	-	-
Current Asset - Cash At Bank And In Hand						
1001: CafBank current account	(£21,188)	£34,426	(£9,805)	-	£3,432	£1,102
1002: CafBank Deposit account	(£24,075)	£62,324	£8,805	-	£47,054	£122,594
1003: Clydesdale current account	£3,869	(£2,496)	-	-	£1,373	£5,581
1004: Deposit Investments	£292,324	-	-	-	£292,324	£50,000
1005: Shawbrook Bank - 1 Year	-	-	-	-	-	£150,000
Total	£250,929	£94,254	(£1,000)	-	£344,183	£329,277
Current Asset - Debtors						
Z052: Debtors and prepayments	£17,486	(£36)	£1,000	-	£18,450	£19,075
Total	£17,486	(£36)	£1,000	-	£18,450	£19,075
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	£7,455	(£843)	-	-	£6,612	£7,113
Z041: Accruals	(£258)	£458	-	-	£200	£127
Total	£7,197	(£385)	-	-	£6,812	£7,240
Net total assets	£270,944	£105,826	-	-	£376,769	£363,395

3. Designated Funds

Designated funds are ones where amounts of money have been set aside by Church Meeting for specific purposes. Such designation is not permanent and such funds can be re-designated back to the General Fund, or to another fund, by Church Meeting.

The church operates nine Designated Funds as approved by Church Meeting:

1. Care - established to provide the minister with resources to expend for local social purposes.
2. Legacy - established to receive and record the spending of legacies. Transfers have been made to unrestricted funds where no designated purpose for Legacy funds has been established.
3. Maintenance - established to fund the maintenance of the church and manse properties; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Premises Committee.
4. New Car - this provides for the replacement of the minister's car and is funded by transfers from the General Fund.
5. Office equipment - to provide for the purchase of office equipment and is funded by regular budgeted transfers from the General Fund. Once equipment is purchased it is deemed to be a General Fund asset and its cost is transferred.
6. Organ - this provides for major expenditure incurred from time to time on repairing or servicing the organ and is funded by regular budgeted transfers from the General Fund and occasional donations.
7. Special Maintenance - established to fund planned major maintenance expenditure or significant emergency or unexpected expenditure. It receives regular budgeted transfers from the General Fund. The fund is administered by the Premises Committee.
8. Reserve - established to set aside resources to protect the long term financial position of the church. It has been funded by occasional transfers from the General Fund.
9. Manse – established to receive income from letting the manse during the minister vacancy period and to provide resources to cover manse costs.



4. Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Manse								
	Designated	£21,346	£24,000	£3,446	-	-	-	£41,900
	Sub-totals	£21,346	£24,000	£3,446	-	-	-	£41,900
General								
	Unrestricted	£159,208	£125,338	£120,955	(£16,000)	(£1,335)	-	£146,256
	Sub-totals	£159,208	£125,338	£120,955	(£16,000)	(£1,335)	-	£146,256
Maint								
	Designated	£1,806	-	£6,144	£7,000	-	-	£2,662
	Sub-totals	£1,806	-	£6,144	£7,000	-	-	£2,662
SpecMaint								
	Designated	£22,027	£4,000	£10,934	£7,000	-	-	£22,093
	Sub-totals	£22,027	£4,000	£10,934	£7,000	-	-	£22,093
Car								
	Designated	£15,104	-	-	-	-	-	£15,104
	Sub-totals	£15,104	-	-	-	-	-	£15,104
Legacy								
	Unrestricted	£120,565	£3,000	-	-	-	-	£123,565
	Sub-totals	£120,565	£3,000	-	-	-	-	£123,565
Care								
	Designated	£4,868	-	£148	£1,000	-	-	£5,720
	Sub-totals	£4,868	-	£148	£1,000	-	-	£5,720
Organ								
	Designated	£10,848	-	-	£1,000	-	-	£11,848
	Sub-totals	£10,848	-	-	£1,000	-	-	£11,848
Office								
	Designated	£7,622	-	-	-	-	-	£7,622
	Sub-totals	£7,622	-	-	-	-	-	£7,622
	Totals	£363,395	£156,338	£141,628	-	(£1,335)	-	£376,769

5. Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOMING RESOURCES						
Incoming resources from generated funds						
1101 - Giving Standing order	£51,918	-	-	-	£51,918	£57,157
1102 - Envelope scheme	£162	-	-	-	£162	£866
1103 - Cash collections	£1,445	-	-	-	£1,445	£732
1105 - Private Donations	£4,024	-	-	-	£4,024	£6,918
1106 - Tax recovered	£15,222	-	-	-	£15,222	£16,000
1107 - Catering income	£464	-	-	-	£464	£337
1109 - Community	£1,650	-	-	-	£1,650	£1,793
1110 - Legacies	£3,000	-	-	-	£3,000	£3,750
1111 - Directories	£74	-	-	-	£74	£3
1124 - Literary Society	£1,000	-	-	-	£1,000	£1,100
1125 - Toddler Group	£1,000	-	-	-	£1,000	-
1126 - Parlour Players	£2,500	-	-	-	£2,500	£4,500
1127 - Womens Guild	£450	-	-	-	£450	£300
1128 - Working Circle	£300	-	-	-	£300	£300
1129 - Scottish Country Dance Group	£2,750	-	-	-	£2,750	£1,250
1130 - Tennis Club	£250	-	-	-	£250	£350



Financial Statements 2023

1151 - Commitment for Life	-	-	-	-	£218
1161 - DEC	£423	-	-	£423	-
1163 - The Childrens Society	£260	-	-	£260	£148
1250 - Sundry income	£123	-	-	£123	£247
1200 - Hall Letting Revenue	£24,218	-	-	£24,218	£21,501
1210 - Annual Fair	£1,276	-	-	£1,276	£1,410
1212 - Plant Sale	£454	-	-	£454	-
1215 - Concerts	£1,000	-	-	£1,000	£1,000
1219 - Social Events	£2,496	-	-	£2,496	£2,028
1220 - Weddings and funerals fees	£542	-	-	£542	-
1201 - Bank Interest	£9,414	-	-	£9,414	£1,265
1202 - Dividends	£1,010	-	-	£1,010	£910
Incoming resources from generated funds Totals	£127,425	-	-	£127,425	£124,085
Other incoming resources					
1252 - Insurance claim	-	-	-	-	£6
1253 - Manse Rental Income	-	£24,000	-	£24,000	£20,150
1254 - URC Building Grant	-	£4,000	-	£4,000	£8,533
1255 - AV Income	-	-	-	-	£300
1256 - Cafe Church	£913	-	-	£913	£306
Other incoming resources Totals	£913	£28,000	-	£28,913	£29,295
Incoming resources Grand totals	£128,338	£28,000	-	£156,338	£153,379

RESOURCES USED

Charitable activities

3003 - Manse outgoings	-	£979	-	£979	£3,112
3005 - Ministerial expenses	-	-	-	-	£23
3009 - Manse insurance	-	£944	-	£944	£892
3010 - Manse water	-	-	-	-	£248
3000 - Ministry and Mission Fund	£51,600	-	-	£51,600	£51,600
2001 - Manse repairs and redecorations	-	£1,523	-	£1,523	£22,220
2002 - Hall repairs and redecorations	-	£3,102	-	£3,102	£10
2003 - Pavilion repairs and redecoration	-	£660	-	£660	£279
2004 - Church repairs and redecorations	-	-	-	-	£2,603
2005 - Roof repairs	-	£1,300	-	£1,300	£1,441
2006 - Grounds upkeep	-	£872	-	£872	£927
2010 - Electrical repairs	-	£1,095	-	£1,095	£920
2011 - Boiler repairs	-	£480	-	£480	£420
2012 - Gas Equipment repairs and maintenance	-	-	-	-	£431
2013 - Fire alarm and extinguishers	-	£768	-	£768	£447
2014 - Plumbing repairs	-	£4,812	-	£4,812	£15
2015 - Organ maintenance	-	-	-	-	£0
2016 - Piano maintenance	-	£20	-	£20	£100
2017 - Door repairs	-	-	-	-	£102
2019 - Double Glazing	-	-	-	-	£120
2020 - Sundry maintenance	-	£3,969	-	£3,969	£1,218
3071 - Secretarial assistance	£4,573	-	-	£4,573	£4,364
3075 - Sound sundries	£3,150	-	-	£3,150	£380
3080 - Church keeper salary	£15,763	-	-	£15,763	£15,125
3081 - Cleaning materials	£1,946	-	-	£1,946	£1,672
3082 - Electricity	£2,214	-	-	£2,214	£3,113
3083 - Gas	£21,006	-	-	£21,006	£6,164
3085 - Water	(£291)	-	-	(£291)	£426
3086 - Insurance	£6,223	-	-	£6,223	£6,042
3095 - Bank charges	£62	-	-	£62	£83
3096 - Sundry expenses	£1,258	-	-	£1,258	£1,802
3004 - Pulpit supply	£293	-	-	£293	£303
3006 - Nonstipendary Minister expenses	£105	-	-	£105	£177
3020 - Organist fees	£5,676	-	-	£5,676	£5,676
3021 - Choir and music	£1,497	-	-	£1,497	£838
3051 - Youth work	£120	-	-	£120	£109
2260 - Local social work	-	£148	-	£148	£506
3070 - Office running	£2,561	-	-	£2,561	£2,370
3072 - Postage stationary	£354	-	-	£354	£528



3073 - Telephone Broadband	£777	-	-	-	£777	£830
4001 - Donations paid	£1,791	-	-	-	£1,791	£3,218
4002 - Retirement gifts	£278	-	-	-	£278	-
Charitable activities Totals	£120,955	£20,673	-	-	£141,628	£140,850
Resources used Grand totals	£120,955	£20,673	-	-	£141,628	£140,850

6. Staff Costs and Numbers

	2023	2022
	£	£
Gross Wages and Salaries	<u>£20,336</u>	<u>£19,487</u>

Employees who were engaged in each of the following activities:

	2023	2022
	TOTAL	TOTAL
Activities in furtherance of organisation's objectives	1	1
Supporting programs		
Management and administration	1	1
Other		
Total	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

7. Trustees & Other Related Parties

	2023	2022
Number of Trustees who were paid expenses	<u>0</u>	<u>4</u>
Total amount paid	<u>£0</u>	<u>£757</u>

This is in addition to ministerial expenses identified separately in these accounts. No further payments were made to Trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a Trustee or any person connected with them.

8. Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

9. Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.



10. Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

SANDERSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1134178

Accounts



*Sanderstead
United Reformed Church*

Sanderstead Hill, South Croydon, Surrey CR2 0HB

Sanderstead United Reformed Church

End of Year Financial Statements

Year ending 31 December 2022

Charity Registration Number: 1134178

**Sanderstead United Reformed Church
Sanderstead Hill
Sanderstead
Surrey
CR2 0HB**



Sanderstead United Reformed Church

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Sanderstead United Reformed Church

Legal & Administrative Information

For the year ended 31 December 2022

START OF FINANCIAL YEAR 1st January 2022

END OF FINANCIAL YEAR 31st December 2022

TRUSTEES AT 31ST DECEMBER 2022 Julie Barrington
Linda Currion
Malcolm Dalton
Jonathan Dean
Barbara Gregory
Philip Jesse
Yvonne Murdoch
Judy Sadler
Ian Spring
Shirley Steele
Lyndon Thomas
Sylvia Trickey
Freda Watson-Steward
Robin Worthington

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS Registered with the Charity Commission 8th February 2010.

GOVERNING INSTRUMENT Trusts distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

OBJECTS The object of this 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.

CORRESPONDENCE ADDRESS Mr Brian Dymond
25 Sanderstead Court
Addington Road
South Croydon
Surrey CR2 8RA

PRIMARY BANKERS Clydesdale Bank
35 Regent Street
London SW1Y 4ND
CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ

INDEPENDENT EXAMINER Joanna Goodridge MICB
JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



Sanderstead United Reformed Church

Trustees' Report

For the year ended 31 December 2022

This report includes information required by the Charities (Accounts and Reports) Regulations 2016 and the Statement of Recommended Practice for Accounting by Charities 2005.

The Church Elders who are also the Charity Trustees present their report together with the unaudited financial statements of the charity for the year to 31st December 2022.

Sanderstead United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the Southern Synod of the Church. It was registered as a Charity on 8th February 2010 with Charity Number 1134178.

The Church building and manse are vested in URC Southern Synod Trust Ltd as trustees and held for the benefit of Sanderstead United Reformed Church in accordance with the trusts applicable to URC properties .

Objectives & Activities

The activities of Sanderstead United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of The United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Sanderstead United Reformed Church. The governing document of the Charity is a statement adopted by the Church Meeting on 20th September 2009.

As a local congregation of the United Reformed Church, Sanderstead United Reformed Church seeks to advance the Christian religion through its activities and facilities offered to the community. The Church has for many years been engaged in a wide variety of activities, linking the worshipping life of the Church with the wider community in which it serves, as part of our outreach initiative. Activities included are as follows:

- Pastoral work & links to Abbeyfield Care Home
- Youth & children's work, Scouts and a Toddler Group
- Social & fundraising events such as fayres and jumble sales
- Arts activities include the Parlour Players Amateur Dramatic Group, Literary Society, Music concerts and a Choir
- Lawn Tennis Club
- Scottish Country Dance Group
- Women's Guild and a Working Circle – providing knitted goods to various organisations.

Full details of all its activities can be found on the Church website at www.surc.org.uk.

The Elders' Meeting is aware of the Charity Commissioner's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by: -

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.



Financial Review

During 2022, the Church made a surplus of £11k, which was better than expected. It was, however, significantly less than the surplus made in 2021 of £82k, but this was due to several exceptional sources of income during the previous year, which included a substantial legacy and an insurance claim for the impact of Covid during 2020 and 2021. The Church had agreed on a deficit budget for 2022 of £-17k, but we managed to keep expenditures lower than budget and income was better than expected. Our main source of additional income was due in no small part to the sterling work of our lettings volunteers who managed to replace several of our long-term users lost through the Covid pandemic. In addition, a concerted effort was made to increase money raised through social events, with the Jubilee providing an additional opportunity for fundraising during the year. This had the benefit of not only increasing money raised from the generosity of Church members and friends, but also the opportunity to socialize with others. A further initiative began in the autumn when Café Church was established.

In addition to a couple of legacies, we also decided to make our TRIO Appeal (The Responsibility Is Ours) an annual event, and was repeated in the autumn on the Anniversary of the Church. This saw Members making one off donations, or increasing their regular giving to support Church funds. The Church Minister post remains vacant, so we are able to continue to rent out the manse and offset any expenditure on the manse against this income, which included a significant refurbishment of the garage during the year.

Our aging buildings remain a concern for the Church, with regular maintenance carried out as necessary and with the help from the URC Property Fund. The Church has again had to set a deficit budget for 2023, and the Trustees are mindful of the precarious nature of the Church finances, and with this in mind, the longer-term prospects for the Church are being reviewed.

Reserves Policy

The Church had previously experienced a period of reserves being severely depleted and now replenishes those reserves when able and uses them to provide a secure platform from which to continue to deliver the Church's objectives. The Designated Funds have been established for specific purposes and these are explained in the notes to the accounts.

The investment of the reserves has been reviewed during 2023, with a view to maximizing the return gained on investments and ensuring that they are compliant with FCSO limits. A new platform is now being used, with a panel elected by the Trustees to monitor.

Trustees Responsibilities

The Charities Act 2011 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 trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:

Julie Barrington
Treasurer
Date: 17 June 2023



Independent Examiner's Report on the Accounts

Report to the members of Sanderstead United Reformed Church on the accounts for the year ended 31st December 2022 set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year section 144(2) of the Charity's Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- 1)
 - to keep accounting records have not been kept in accordance with section 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or
 - accounting records comply with the accounting requirements of the Act 2011 have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joanna Goodridge MICB

Dated: 18th September 2023

JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	£95,969	—	—	£95,969	£108,338
Activities for generating funds	£25,939	—	—	£25,939	£18,397
Investment income	£2,175	—	—	£2,175	£1,916
Other incoming resources	£29,294	—	—	£29,294	£99,307
Total income	£153,379	—	—	£153,379	£227,959
Resources used					
Charitable activities					
Ministerial costs	£4,274	—	—	£4,274	£1,859
URC Ministry & Mission Fund	£51,600	—	—	£51,600	£51,600
Church costs	£70,421	—	—	£70,421	£81,867
Teaching costs	£7,103	—	—	£7,103	£6,401
Communications and outreach	£4,233	—	—	£4,233	£4,063
Donations	£3,217	—	—	£3,217	£2,669
Total expenditure	£140,849	—	—	£140,849	£148,462
Gains / losses on investment assets	(£1,903)	—	—	(£1,903)	£2,293
Net income / (expenditure) resources before transfer	£10,626	—	—	£10,626	£81,790
Transfers					
Gross transfers between funds - in	£18,000	—	—	£18,000	£45,288
Gross transfers between funds - out	(£18,000)	—	—	(£18,000)	(£45,288)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	£10,626	—	—	£10,626	£81,790
Total funds brought forward	£352,767	—	—	£352,767	£270,977
Total funds carried forward	£363,394	—	—	£363,394	£352,767
Represented by					
Unrestricted					
General fund	£159,208	—	—	£159,208	£162,479
Legacy	£120,564	—	—	£120,564	£116,814
Designated					
Care	£4,868	—	—	£4,868	£5,373
Maintenance	£1,805	—	—	£1,805	£1,727
Manse Letting	£21,346	—	—	£21,346	£19,164
New Car	£15,104	—	—	£15,104	£15,104
Office Equipment	£7,622	—	—	£7,622	£7,622
Organ	£10,847	—	—	£10,847	£10,104
Special Maintenance	£22,027	—	—	£22,027	£14,377

**Balance sheet**

Class and code	Description	This year	Last year
Fixed assets			
1050	Equipment	—	—
1051	Furniture	—	—
1052	Car	—	—
1053	Charity Property Fund 17632 units	£22,283	£24,186
1054	AV Equipment	—	—
	Total Fixed assets	£22,283	£24,186
Current assets			
1001	CafBank current account	£1,102	(£50)
1002	CafBank Deposit account	£122,593	£83,203
1003	Clydesdale current account	£5,580	£1,788
1004	Deposit Investments	£50,000	£50,000
1005	Shawbrook Bank - 1 Year	£150,000	£150,000
Z05	Debtors and prepayments	£19,075	£51,413
	Total Current assets	£348,351	£336,355
Liabilities			
Z04	Accounts Payable	£7,113	£7,610
Z04	Accruals	£127	£164
	Total Liabilities	£7,240	£7,774
	Net Asset surplus(deficit)	£363,394	£352,767
Reserves			
	Excess / (deficit) to date	£12,529	£79,497
Z01	Starting balances	£352,767	£270,977
Z02	Other gains/(losses)	(£1,903)	£2,293
Z03	Gains and losses own use	—	—
	Total Reserves	£363,394	£352,767
	Represented by funds		
	Unrestricted	£279,772	£279,294
	Designated	£83,621	£73,473
	Restricted	—	—
	Endowment	—	—
	Total	£363,394	£352,767



Notes to the Financial Statements

For the year ended 31st December 2022

1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared under the Historical Cost Convention in accordance with the Charities Act 2011, Statement of Recommended Practice "Accounting and Reporting by Charities (SORP 2015)". The accounts have been prepared on an ongoing basis. The charity meets the definition of a Public Benefit Entity under FRS102. No restatement was required in making the transition to FRS102. The date of transition was 1st January 2015.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC (Southern Province) Trust Ltd who hold them upon trust for purposes connected with Sanderstead URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

- | | |
|-------------------------------------|-------------------------------------|
| • Car | 25% straight line (over 4 years) |
| • Furniture | 10% straight line (over 10 years) |
| • Equipment, including Audio Visual | 33.33% straight line (over 3 years) |

Investment assets: These are stated at mid-market values on the balance sheet date. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.



2. Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Investments						
Charity Property Fund 17632 units -	£17,342	£4,940	—	—	£22,283	£24,186
Totals	£17,342	£4,940	—	—	£22,283	£24,186
Fixed assets - Tangible assets						
Equipment -	(£4,600)	£4,600	—	—	—	—
Furniture -	(£1,682)	£1,682	—	—	—	—
Totals	(£6,282)	£6,282	—	—	—	—
Current assets - Cash at bank and in hand						
CafBank current account -	£427	£8,174	(£7,500)	—	£1,102	(£50)
CafBank Deposit account -	£53,769	£62,324	£6,500	—	£122,593	£83,203
Clydesdale current account -	£5,077	£503	—	—	£5,580	£1,788
Deposit Investments -	£50,000	—	—	—	£50,000	£50,000
Shawbrook Bank - 1 Year -	£150,000	—	—	—	£150,000	£150,000
Totals	£259,274	£71,001	(£1,000)	—	£329,276	£284,942
Current assets - Debtors						
Debtors and prepayments -	£18,110	(£35)	£1,000	—	£19,075	£51,413
Totals	£18,110	(£35)	£1,000	—	£19,075	£51,413
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	£7,881	(£768)	—	—	£7,113	£7,610
Accruals -	(£331)	£458	—	—	£127	£164
Totals	£7,550	(£310)	—	—	£7,240	£7,774
Grand total	£280,895	£82,498	—	—	£363,394	£352,767

3. Designated Funds

Designated funds are ones where amounts of money have been set aside by Church Meeting for specific purposes. Such designation is not permanent and such funds can be re-designated back to the General Fund, or to another fund, by Church Meeting.

The church operates nine Designated Funds as approved by Church Meeting:

1. Care - established to provide the minister with resources to expend for local social purposes.
2. Legacy - established to receive and record the spending of legacies. Transfers have been made to unrestricted funds where no designated purpose for Legacy funds has been established.
3. Maintenance - established to fund the maintenance of the church and manse properties; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Premises Committee.
4. New Car - this provides for the replacement of the minister's car and is funded by transfers from the General Fund.
5. Office equipment - to provide for the purchase of office equipment and is funded by regular budgeted transfers from the General Fund. Once equipment is purchased it is deemed to be a General Fund asset and its cost is transferred.
6. Organ - this provides for major expenditure incurred from time to time on repairing or servicing the organ and is funded by regular budgeted transfers from the General Fund and occasional donations.
7. Special Maintenance - established to fund planned major maintenance expenditure or significant emergency or unexpected expenditure. It receives regular budgeted transfers from the General Fund. The fund is administered by the Premises Committee.
8. Reserve - established to set aside resources to protect the long term financial position of the church. It has been funded by occasional transfers from the General Fund.
9. Manse – established to receive income from letting the manse during the minister vacancy period and to provide resources to cover manse costs.



4. Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
Manse - Manse Letting							
Designated	£19,164	£28,682	£26,501	—	—	—	£21,346
Sub-total for Manse	£19,164	£28,682	£26,501	—	—	—	£21,346
General - General fund							
Unrestricted	£162,479	£120,946	£104,314	(£18,000)	(£1,903)	—	£159,208
Sub-total for General	£162,479	£120,946	£104,314	(£18,000)	(£1,903)	—	£159,208
Maint - Maintenance							
Designated	£1,727	—	£6,921	£7,000	—	—	£1,805
Restricted	—	—	—	—	—	—	—
Sub-total for Maint	£1,727	—	£6,921	£7,000	—	—	£1,805
SpecMaint - Special Maintenance							
Designated	£14,377	—	£2,350	£10,000	—	—	£22,027
Restricted	—	—	—	—	—	—	—
Sub-total for SpecMaint	£14,377	—	£2,350	£10,000	—	—	£22,027
Car - New Car							
Designated	£15,104	—	—	—	—	—	£15,104
Sub-total for Car	£15,104	—	—	—	—	—	£15,104
Legacy - Legacy							
Unrestricted	£116,814	£3,750	—	—	—	—	£120,564
Designated	—	—	—	—	—	—	—
Sub-total for Legacy	£116,814	£3,750	—	—	—	—	£120,564
Care - Care							
Designated	£5,373	—	£505	—	—	—	£4,868
Restricted	—	—	—	—	—	—	—
Sub-total for Care	£5,373	—	£505	—	—	—	£4,868
Organ - Organ							
Designated	£10,104	—	£256	£1,000	—	—	£10,847
Sub-total for Organ	£10,104	—	£256	£1,000	—	—	£10,847
Office - Office Equipment							
Designated	£7,622	—	—	—	—	—	£7,622
Sub-total for Office	£7,622	—	—	—	—	—	£7,622
Grand total	£352,767	£153,379	£140,849	—	(£1,903)	—	£363,394

Analysis of income and expenditure

5. Incoming resources from generated funds - Voluntary income

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1101 - Giving Standing order	£57,157	—	—	—	£57,157	£53,243
1102 - Envelope scheme	£865	—	—	—	£865	£1,253
1103 - Cash collections	£731	—	—	—	£731	£110
1105 - Private Donations	£6,918	—	—	—	£6,918	£10,928
1106 - Tax recovered	£16,000	—	—	—	£16,000	£15,845
1107 - Catering income	£337	—	—	—	£337	£106
1109 - Community	£1,793	—	—	—	£1,793	£1,950
1110 - Legacies	£3,750	—	—	—	£3,750	£24,113
1111 - Directories	£2	—	—	—	£2	£60
1124 - Literary Society	£1,100	—	—	—	£1,100	—
1126 - Parlour Players	£4,500	—	—	—	£4,500	—
1127 - Womens Guild	£300	—	—	—	£300	£600
1128 - Working Circle	£300	—	—	—	£300	—



1129 - Scottish Country Dance Group	£1,250	—	—	—	£1,250	—
1130 - Tennis Club	£350	—	—	—	£350	—
1151 - Commitment for Life	£218	—	—	—	£218	—
1163 - The Childrens Society	£148	—	—	—	£148	£10
1250 - Sundry income	£247	—	—	—	£247	£118
Total	£95,969	—	—	—	£95,969	£108,338

6. Incoming resources from generated funds - Activities for generating funds

1200 - Hall Letting Revenue	£21,501	—	—	—	£21,501	£15,269
1210 - Annual Fair	£1,410	—	—	—	£1,410	£1,389
1215 - Concerts	£1,000	—	—	—	£1,000	—
1219 - Social Events	£2,028	—	—	—	£2,028	£1,704
1220 - Weddings and funerals fees	—	—	—	—	—	£35
Total	£25,939	—	—	—	£25,939	£18,397

7. Incoming resources from generated funds - Investment income

1201 - Bank Interest	£1,265	—	—	—	£1,265	£996
1202 - Dividends	£910	—	—	—	£910	£920
Total	£2,175	—	—	—	£2,175	£1,916

8. Other incoming resources

1252 - Insurance claim	£5	—	—	—	£5	£65,601
1253 - Manse Rental Income	—	£20,150	—	—	£20,150	£19,250
1254 - URC Building Grant	—	£8,532	—	—	£8,532	£14,456
1255 - AV Income	£300	—	—	—	£300	—
1256 - Cafe Church	£305	—	—	—	£305	—
Total	£611	£28,682	—	—	£29,294	£99,307
INCOME TOTAL	£124,696	£28,682	—	—	£153,379	£227,959

9. Charitable activities - Ministerial costs

3003 - Manse outgoings	—	£3,111	—	—	£3,111	£943
3005 - Ministerial expenses	£22	—	—	—	£22	£243
3009 - Manse insurance	—	£891	—	—	£891	£915
3010 - Manse water	—	£248	—	—	£248	(£242)
Total	£22	£4,251	—	—	£4,274	£1,859

10. Charitable activities - URC Ministry & Mission Fund

3000 - Ministry and Mission Fund	£51,600	—	—	—	£51,600	£51,600
Total	£51,600	—	—	—	£51,600	£51,600



11. Charitable activities - Church costs

2001 - Manse repairs and redecorations	(£30)	£22,249	—	—	£22,219	£30
2002 - Hall repairs and redecorations	—	£9	—	—	£9	£3,748
2003 - Pavilion repairs and redecoration	—	£278	—	—	£278	—
2004 - Church repairs and redecorations	—	£2,602	—	—	£2,602	£22,800
2005 - Roof repairs	—	£1,440	—	—	£1,440	£260
2006 - Grounds upkeep	—	£926	—	—	£926	£446
2010 - Electrical repairs	—	£919	—	—	£919	£7,816
2011 - Boiler repairs	—	£420	—	—	£420	£3,594
2012 - Gas Equipment repairs and maintenance	—	£430	—	—	£430	—
2013 - Fire alarm and extinguishers	(£218)	£664	—	—	£446	£618
2014 - Plumbing repairs	—	£14	—	—	£14	£1,150
2015 - Organ maintenance	(£256)	£256	—	—	£0	£255
2016 - Piano maintenance	—	£100	—	—	£100	—
2017 - Door repairs	—	£102	—	—	£102	—
2019 - Double Glazing	—	£120	—	—	£120	—
2020 - Sundry maintenance	(£22)	£1,240	—	—	£1,218	£365
3071 - Secretarial assistance	£4,363	—	—	—	£4,363	£3,281
3075 - Sound sundries	£379	—	—	—	£379	—
3080 - Church keeper salary	£15,124	—	—	—	£15,124	£14,952
3081 - Cleaning materials	£1,672	—	—	—	£1,672	£951
3082 - Electricity	£3,113	—	—	—	£3,113	£2,763
3083 - Gas	£6,163	—	—	—	£6,163	£3,553
3085 - Water	£425	—	—	—	£425	£6,850
3086 - Insurance	£6,041	—	—	—	£6,041	£5,657
3095 - Bank charges	£82	—	—	—	£82	£121
3096 - Sundry expenses	£1,801	—	—	—	£1,801	£2,324
3097 - Depreciation of furniture and equipment	—	—	—	—	—	£328
Total	£38,643	£31,777	—	—	£70,421	£81,867

12. Charitable activities - Teaching costs

3004 - Pulpit supply	£303	—	—	—	£303	£302
3006 - Nonstipendary Minister expenses	£177	—	—	—	£177	—
3020 - Organist fees	£5,676	—	—	—	£5,676	£5,307
3021 - Choir and music	£838	—	—	—	£838	£791
3051 - Youth work	£109	—	—	—	£109	—
Total	£7,103	—	—	—	£7,103	£6,401

13. Charitable activities - Communications and outreach

2260 - Local social work	—	£505	—	—	£505	—
3070 - Office running	£2,370	—	—	—	£2,370	£2,734
3072 - Postage stationary	£527	—	—	—	£527	£519
3073 - Telephone Broadband	£829	—	—	—	£829	£810
Total	£3,727	£505	—	—	£4,233	£4,063

14. Charitable activities - Donations

4001 - Donations paid	£3,217	—	—	—	£3,217	£2,399
4002 - Retirement gifts	—	—	—	—	—	£270
Total	£3,217	—	—	—	£3,217	£2,669

EXPENDITURE TOTAL	£104,314	£36,534	—	—	£140,849	£148,462
GRAND TOTAL	£20,381	(£7,851)	—	—	£12,529	£79,497



15. Staff Costs and Numbers

	2022	2021
	£	£
Gross Wages and Salaries	<u>£19,487</u>	<u>£18,233</u>

Employees who were engaged in each of the following activities:

	2022	2021
	TOTAL	TOTAL
Activities in furtherance of organisation's objectives	1	1
Supporting programs		
Management and administration	1	1
Other		
Total	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

16. Trustees & Other Related Parties

	2022	2021
Number of Trustees who were paid expenses	<u>4</u>	<u>4</u>
Total amount paid	<u>£757</u>	<u>£1,509</u>

This is in addition to ministerial expenses identified separately in these accounts. No further payments were made to Trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a Trustee or any person connected with them.

17. Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

18. Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

19. Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

SANDERSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1134178

Accounts



*Sanderstead
United Reformed Church*

Sanderstead Hill, South Croydon, Surrey CR2 0HB

Sanderstead United Reformed Church

End of Year Financial Statements

Year ending 31 December 2021

Charity Registration Number: 1134178

**Sanderstead United Reformed Church
Sanderstead Hill
Sanderstead
Surrey
CR2 0HB**



Sanderstead United Reformed Church

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**Sanderstead United Reformed Church****Legal & Administrative Information****For the year ended 31 December 2021****START OF FINANCIAL YEAR** 1st January 2021**END OF FINANCIAL YEAR** 31st December 2021**TRUSTEES AT 31ST DECEMBER 2021** Linda Currion
Malcolm Dalton
Jonathan Dean
Richard Griffin
Philip Jesse
Caroline Melrose
Jenny Russell
Judy Sadler
Ian Spring
Shirley Steele
Lyndon Thomas
Sylvia Trickey
Freda Watson-Steward
Robin Worthington

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS Registered with the Charity Commission 8th February 2010.**GOVERNING INSTRUMENT** Trusts distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).**OBJECTS** The object of this 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.**CORRESPONDENCE ADDRESS** Mr Brian Dymond
25 Sanderstead Court
Addington Road
South Croydon
Surrey CR2 8RA**PRIMARY BANKERS** Clydesdale Bank
35 Regent Street
London SW1Y 4ND
CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ**INDEPENDENT EXAMINER** Joanna Goodridge MICB
JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



Sanderstead United Reformed Church

Trustees' Report

For the year ended 31 December 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2016 and the Statement of Recommended Practice for Accounting by Charities 2005.

The Church Elders who are also the Charity Trustees present their report together with the unaudited financial statements of the charity for the year to 31st December 2021.

Sanderstead United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the Southern Synod of the Church. It was registered as a Charity on 8th February 2010 with Charity Number 1134178.

The Church building and manse are vested in URC Southern Synod Trust Ltd as trustees and held for the benefit of Sanderstead United Reformed Church in accordance with the trusts applicable to URC properties .

Objectives & Activities

The activities of Sanderstead United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of The United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Sanderstead United Reformed Church. The governing document of the Charity is a statement adopted by the Church Meeting on 20th September 2009.

As a local congregation of the United Reformed Church, Sanderstead United Reformed Church seeks to advance the Christian religion through its activities and facilities offered to the community. The Church has for many years been engaged in a wide variety of activities, linking the worshipping life of the Church with the wider community in which it serves, as part of our outreach initiative. Activities included are as follows:

- Pastoral work & links to Abbeyfield Care Home
- Youth & children's work, Scouts and a Toddler Group
- Social & fundraising events such as fayres and jumble sales
- Arts activities include the Parlour Players Amateur Dramatic Group, Literary Society, Music concerts and a Choir
- Lawn Tennis Club
- Scottish Country Dance Group
- Women's Guild and a Working Circle – providing knitted goods to various organisations.

Full details of all its activities can be found on the Church website at www.surc.org.uk.

The Elders' Meeting is aware of the Charity Commissioner's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by: -

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.



Financial Review

During 2021, the Church made a significant surplus of £82k compared to the deficit suffered during 2020 of £-35k, a change of £117k. Almost half of this is due to a successful insurance claim for the impact of Covid during 2020 and 2021, and The Church received almost £66k covering the 2 years. As the Covid restrictions reduced, we were able to start letting the Church facilities once more from September 2021, resulting in a £9k increase for lettings income on the previous year.

We also benefitted from very substantial legacies totaling £24k. In addition, a TRIO Appeal (The Responsibility Is Ours) on the 90th Anniversary of The Church saw Members making one off donations, or increasing their regular giving to support Church funds. The Church Minister post remains vacant, so we are able to continue to rent out the manse and this was for a full year during 2021 compared to a part year during 2020.

Significant maintenance works were completed during the year on a subsidence issue, with costs totaling £23k, although this was partially offset by a grant of £11k from the URC Property Fund. Further maintenance work on the electrics and boiler were also completed during the year. We were able to also negotiate a reduction to our Ministry & Mission Fund contribution to URC, due to our depleted membership.

Trustees are aware that 2021 was not a typical year for many reasons including Covid, insurance claims, 90th anniversary appeal, legacies and the minister vacancy. 2021 saw many one off items and we are mindful of the underlying trend for a deficit. Deficit recovery plans are discussed regularly, and new initiatives are being tried. This includes the introduction of annual TRIO appeals, an "Open Door" Café and increased social events. The impact of the initiatives, as well as the longer term prospects for the Church, is kept under review by the Trustees.

Reserves Policy

The Church had previously experienced a period of reserves being severely depleted and now replenishes those reserves when able and uses them to provide a secure platform from which to continue to deliver the Church's objectives. The Designated Funds have been established for specific purposes and these are explained in the notes to the accounts.

Trustees Responsibilities

The Charities Act 2011 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 trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:

Julie Barrington
Treasurer
Date: 6 November 2022



Independent Examiner's Report on the Accounts

Report to the members of Sanderstead United Reformed Church on the accounts for the year ended 31st December 2021 set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year section 144(2) of the Charity's Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- 1)
 - to keep accounting records have not been kept in accordance with section 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or
 - accounting records comply with the accounting requirements of the Act 2011 have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joanna Goodridge MICB

Dated: 30th December 2022

JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	£108,339	—	—	£108,339	£80,548
Activities for generating funds	£18,398	—	—	£18,398	£9,006
Investment income	£1,917	—	—	£1,917	£3,415
Other incoming resources	£99,307	—	—	£99,307	£7,000
Total income	£227,960	—	—	£227,960	£99,969
Resources used					
Charitable activities					
Ministerial costs	£1,859	—	—	£1,859	£4,563
URC Ministry & Mission Fund	£51,600	—	—	£51,600	£61,176
Church costs	£81,868	—	—	£81,868	£55,460
Teaching costs	£6,401	—	—	£6,401	£4,637
Communications and outreach	£4,064	—	—	£4,064	£4,511
Donations	£2,670	—	—	£2,670	£4,243
Total expenditure	£148,462	—	—	£148,462	£134,591
Net income / (expenditure) resources before transfer	£79,498	—	—	£79,498	(£34,622)
Transfers					
Gross transfers between funds - in	£45,288	—	—	£45,288	£17,804
Gross transfers between funds - out	(£45,288)	—	—	(£45,288)	(£17,804)
Other recognised gains / (losses)					
Gains / (losses) on investment assets	£2,293	—	—	£2,293	(£580)
Net movement in funds	£81,791	—	—	£81,791	(£35,202)
Total funds brought forward	£270,977	—	—	£270,977	£306,179
Total funds carried forward	£352,768	—	—	£352,768	£270,977
Represented by					
Unrestricted					
General fund	£162,479	—	—	£162,479	£141,104
Legacy	£116,815	—	—	£116,815	£92,702
Designated					
Care	£5,374	—	—	£5,374	£4,874
Maintenance	£1,728	—	—	£1,728	(£2,227)
Manse Letting	£19,164	—	—	£19,164	£2,048
New Car	£15,104	—	—	£15,104	£15,104
Office Equipment	£7,622	—	—	£7,622	£6,622
Organ	£10,104	—	—	£10,104	£8,316
Special Maintenance	£14,377	—	—	£14,377	£2,434
Total funds carried forward	£352,768	—	—	£352,768	£270,977

**Balance sheet**

Class and code	Description	This year	Last year
Fixed assets			
1050	Equipment	—	—
1051	Furniture	—	£328
1052	Car	—	—
1053	Charity Property Fund 17632 units	£24,186	£21,893
1054	AV Equipment	—	—
	Total Fixed assets	£24,186	£22,221
Current assets			
1001	CafBank current account	(£50)	£277
1002	CafBank Deposit account	£83,204	£35,832
1003	Clydesdale current account	£1,789	£1,997
1004	Shawbrook Bank – 60 day	£50,000	£50,000
1005	Shawbrook Bank - 1 Year	£150,000	£150,000
Z05	Debtors and prepayments	£51,413	£16,736
	Total Current assets	£336,356	£254,841
Liabilities			
Z04	Accounts Payable	£7,610	£2,651
Z04	Accruals	£164	£3,434
	Total Liabilities	£7,774	£6,085
	Net Asset surplus(deficit)	£352,768	£270,977
Reserves			
	Excess / (deficit) to date	£79,498	(£34,622)
Z01	Starting balances	£270,977	£306,179
Z02	Gains/(losses) on investment assets	£2,293	(£580)
Z03	Gains and losses own use	—	—
	Total Reserves	£352,768	£270,977
Represented by funds			
	Unrestricted	£279,294	£233,806
	Designated	£73,473	£37,171
	Restricted	—	—
	Endowment	—	—
	Total	£352,768	£270,977



Notes to the Financial Statements For the year ended 31st December 2021

1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared under the Historical Cost Convention in accordance with the Charities Act 2011, Statement of Recommended Practice "Accounting and Reporting by Charities (SORP 2015). The accounts have been prepared on an ongoing basis. The charity meets the definition of a Public Benefit Entity under FRS102. No restatement was required in making the transition to FRS102. The date of transition was 1st January 2015.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC (Southern Province) Trust Ltd who hold them upon trust for purposes connected with Sanderstead URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

- | | |
|-------------------------------------|-------------------------------------|
| • Car | 25% straight line (over 4 years) |
| • Furniture | 10% straight line (over 10 years) |
| • Equipment, including Audio Visual | 33.33% straight line (over 3 years) |

Investment assets: These are stated at mid-market values on the balance sheet date. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.



2. Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Investments						
Charity Property Fund 17632 units -	£19,246	£4,940	—	—	£24,186	£21,893
Totals	£19,246	£4,940	—	—	£24,186	£21,893
Fixed assets - Tangible assets						
Equipment -	(£4,600)	£4,600	—	—	—	—
Furniture -	(£1,682)	£1,682	—	—	—	£328
Totals	(£6,282)	£6,282	—	—	—	£328
Current assets - Cash at bank and in hand						
CafBank current account -	£20,499	(£13,049)	(£7,500)	—	(£50)	£277
CafBank Deposit account -	£14,380	£62,324	£6,500	—	£83,204	£35,832
Clydesdale current account -	£1,285	£504	—	—	£1,789	£1,997
Shawbrook Bank - 60day -	£50,000	—	—	—	£50,000	£50,000
Shawbrook Bank - 1 Year -	£150,000	—	—	—	£150,000	£150,000
Totals	£236,164	£49,779	(£1,000)	—	£284,943	£238,105
Current assets - Debtors						
Debtors and prepayments -	£39,449	£10,964	£1,000	—	£51,413	£16,736
Totals	£39,449	£10,964	£1,000	—	£51,413	£16,736
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	£8,159	(£385)	—	—	£7,774	£6,085
Totals	£8,159	(£385)	—	—	£7,774	£6,085
Grand total	£280,417	£72,350	—	—	£352,768	£270,977

3. Designated Funds

Designated funds are ones where amounts of money have been set aside by Church Meeting for specific purposes. Such designation is not permanent and such funds can be re-designated back to the General Fund, or to another fund, by Church Meeting.

The church operates nine Designated Funds as approved by Church Meeting:

1. Care - established to provide the minister with resources to expend for local social purposes.
2. Legacy - established to receive and record the spending of legacies. Transfers have been made to unrestricted funds where no designated purpose for Legacy funds has been established.
3. Maintenance - established to fund the maintenance of the church and manse properties; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Premises Committee.
4. New Car - this provides for the replacement of the minister's car and is funded by transfers from the General Fund.
5. Office equipment - to provide for the purchase of office equipment and is funded by regular budgeted transfers from the General Fund. Once equipment is purchased it is deemed to be a General Fund asset and its cost is transferred.
6. Organ - this provides for major expenditure incurred from time to time on repairing or servicing the organ and is funded by regular budgeted transfers from the General Fund and occasional donations.
7. Special Maintenance - established to fund planned major maintenance expenditure or significant emergency or unexpected expenditure. It receives regular budgeted transfers from the General Fund. The fund is administered by the Premises Committee.
8. Reserve - established to set aside resources to protect the long term financial position of the church. It has been funded by occasional transfers from the General Fund.
9. Manse – established to receive income from letting the manse during the minister vacancy period and to provide resources to cover manse costs.



4. Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Manse - Manse Letting						
Designated	£2,048	£19,250	£2,133	—	—	£19,164
Sub-total for Manse	£2,048	£19,250	£2,133	—	—	£19,164
General - General fund						
Unrestricted	£141,104	£170,141	£105,771	(£45,288)	£2,293	£162,479
Sub-total for General	£141,104	£170,141	£105,771	(£45,288)	£2,293	£162,479
Maint - Maintenance						
Designated	(£2,227)	—	£3,046	£7,000	—	£1,728
Restricted	—	—	—	—	—	—
Sub-total for Maint	(£2,227)	—	£3,046	£7,000	—	£1,728
SpecMaint - Special Maintenance						
Designated	£2,434	£14,456	£37,513	£35,000	—	£14,377
Restricted	—	—	—	—	—	—
Sub-total for SpecMaint	£2,434	£14,456	£37,513	£35,000	—	£14,377
Car - New Car						
Designated	£15,104	—	—	—	—	£15,104
Sub-total for Car	£15,104	—	—	—	—	£15,104
Legacy - Legacy						
Unrestricted	£92,702	£24,113	—	—	—	£116,815
Designated	—	—	—	—	—	—
Sub-total for Legacy	£92,702	£24,113	—	—	—	£116,815
Care - Care						
Designated	£4,874	—	—	£500	—	£5,374
Restricted	—	—	—	—	—	—
Sub-total for Care	£4,874	—	—	£500	—	£5,374
Organ - Organ						
Designated	£8,316	—	£0	£1,788	—	£10,104
Sub-total for Organ	£8,316	—	£0	£1,788	—	£10,104
Office - Office Equipment						
Designated	£6,622	—	—	£1,000	—	£7,622
Sub-total for Office	£6,622	—	—	£1,000	—	£7,622
Grand total	£270,977	£227,960	£148,462	—	£2,293	£352,768

5. Analysis of income and expenditure

Incoming resources from generated funds - Voluntary income

	General	Designated	Restricted	Endowment	This year	Last Year
1101 - Giving Standing order	£53,243	—	—	—	£53,243	£50,105
1102 - Envelope scheme	£1,254	—	—	—	£1,254	£3,735
1103 - Cash collections	£111	—	—	—	£111	£376
1105 - Private Donations	£10,929	—	—	—	£10,929	£3,030
1106 - Tax recovered	£15,846	—	—	—	£15,846	£13,580
1107 - Catering income	£106	—	—	—	£106	£95
1109 - Community	£1,950	—	—	—	£1,950	£1,869
1110 - Legacies	£24,113	—	—	—	£24,113	—
1111 - Directories	£60	—	—	—	£60	£3
1124 - Literary Society	—	—	—	—	—	£1,100
1125 - Toddler Group	—	—	—	—	—	£1,300
1126 - Parlour Players	—	—	—	—	—	£2,500
1127 - Womens Guild	£600	—	—	—	£600	—
1129 - Scottish Country Dance Group	—	—	—	—	—	£2,250
1130 - Tennis Club	—	—	—	—	—	£250
1163 - The Childrens Society	£10	—	—	—	£10	£238
1250 - Sundry income	£118	—	—	—	£118	£118
Total	£108,339	—	—	—	£108,339	£80,548



6. Incoming resources from generated funds - Activities for generating funds

1200 - Hall Letting Revenue	£15,269	—	—	—	£15,269	£7,308
1210 - Annual Fair	£1,389	—	—	—	£1,389	£4
1215 - Concerts	—	—	—	—	—	£804
1218 - Ebay	—	—	—	—	—	£890
1219 - Social Events	£1,704	—	—	—	£1,704	—
1220 - Weddings and funerals fees	£35	—	—	—	£35	—
Total	£18,398	—	—	—	£18,398	£9,006

7. Incoming resources from generated funds - Investment income

1201 - Bank Interest	£996	—	—	—	£996	£2,579
1202 - Dividends	£920	—	—	—	£920	£837
Total	£1,917	—	—	—	£1,917	£3,415

8. Other incoming resources

1252 - Insurance claim	£65,601	—	—	—	£65,601	—
1253 - Manse Rental Income	—	£19,250	—	—	£19,250	£7,000
1254 - URC Building Grant	—	£14,456	—	—	£14,456	—
Total	£65,601	£33,706	—	—	£99,307	£7,000

INCOME TOTAL	£194,254	£33,706	—	—	£227,960	£99,969
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9. Charitable activities - Ministerial costs

3003 - Manse outgoings	—	£943	—	—	£943	£1,147
3005 - Ministerial expenses	£243	—	—	—	£243	£764
3008 - Manse council tax	—	—	—	—	—	£1,427
3009 - Manse insurance	—	£915	—	—	£915	£936
3010 - Manse water	(£517)	£275	—	—	(£242)	£290
Total	(£274)	£2,133	—	—	£1,859	£4,563

10. Charitable activities - URC Ministry & Mission Fund

3000 - Ministry and Mission Fund	£51,600	—	—	—	£51,600	£61,176
Total	£51,600	—	—	—	£51,600	£61,176



11. Charitable activities - Church costs

2001 - Manse repairs and redecorations	£30	—	—	—	£30	£1,417
2002 - Hall repairs and redecorations	—	£3,748	—	—	£3,748	—
2003 - Pavilion repairs and redecoration	—	—	—	—	—	£59
2004 - Church repairs and redecorations	—	£22,800	—	—	£22,800	£75
2005 - Roof repairs	—	£260	—	—	£260	£650
2006 - Grounds upkeep	—	£446	—	—	£446	£723
2007 - Flat repair and redecoration	—	—	—	—	—	£50
2010 - Electrical repairs	—	£7,817	—	—	£7,817	£400
2011 - Boiler repairs	—	£3,594	—	—	£3,594	£552
2013 - Fire alarm and extinguishers	£218	£400	—	—	£618	£550
2014 - Plumbing repairs	—	£1,150	—	—	£1,150	£932
2015 - Organ maintenance	£256	£0	—	—	£256	£720
2016 - Piano maintenance	—	—	—	—	—	£85
2017 - Door repairs	—	—	—	—	—	£11
2019 - Double Glazing	—	—	—	—	—	£149
2020 - Sundry maintenance	£22	£344	—	—	£366	£693
2030 - Special cleaning	—	—	—	—	—	£200
3071 - Secretarial assistance	£3,281	—	—	—	£3,281	£3,693
3080 - Church keeper salary	£14,953	—	—	—	£14,953	£14,672
3081 - Cleaning materials	£951	—	—	—	£951	£1,865
3082 - Electricity	£2,763	—	—	—	£2,763	£4,846
3083 - Gas	£3,554	—	—	—	£3,554	£4,789
3085 - Water	£6,850	—	—	—	£6,850	£2,792
3086 - Insurance	£5,657	—	—	—	£5,657	£5,212
3095 - Bank charges	£121	—	—	—	£121	£65
3096 - Sundry expenses	£2,324	—	—	—	£2,324	£1,127
3097 - Depreciation of furniture and equipment	£328	—	—	—	£328	£9,132
Total	£41,309	£40,558	—	—	£81,868	£55,460

12. Charitable activities - Teaching costs

3004 - Pulpit supply	£303	—	—	—	£303	£214
3020 - Organist fees	£5,307	—	—	—	£5,307	£3,729
3021 - Choir and music	£792	—	—	—	£792	£694
Total	£6,401	—	—	—	£6,401	£4,637

13. Charitable activities - Communications and outreach

3070 - Office running	£2,734	—	—	—	£2,734	£2,493
3072 - Postage stationery	£520	—	—	—	£520	£227
3073 - Telephone Broadband	£810	—	—	—	£810	£1,791
Total	£4,064	—	—	—	£4,064	£4,511

14. Charitable activities - Donations

4001 - Donations paid	£2,400	—	—	—	£2,400	£3,443
4002 - Retirement gifts	£270	—	—	—	£270	£800
Total	£2,670	—	—	—	£2,670	£4,243
EXPENDITURE TOTAL	£105,771	£42,692	—	—	£148,462	£134,591

GRAND TOTAL	£88,483	(£8,986)	—	—	£79,498	(£34,622)
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**15. Staff Costs and Numbers**

	2021	2020
	£	£
Gross Wages and Salaries	<u>£14,713</u>	<u>£18,364</u>

Employees who were engaged in each of the following activities:

	2021	2020
	TOTAL	TOTAL
Activities in furtherance of organisation's objectives	1	1
Supporting programs		
Management and administration	1	1
Other		
Total	<u><u>2</u></u>	<u><u>2</u></u>

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

16. Trustees & Other Related Parties

	2021	2020
Number of Trustees who were paid expenses	<u>8</u>	<u>4</u>
Total amount paid	<u><u>£1,509</u></u>	<u><u>£1,031</u></u>

This is in addition to ministerial expenses identified separately in these accounts. No further payments were made to Trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a Trustee or any person connected with them.

17. Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

18. Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

19. Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

SANDERSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1134178

Accounts



*Sanderstead
United Reformed Church*

Sanderstead Hill, South Croydon, Surrey CR2 0HB

Sanderstead United Reformed Church

End of Year Financial Statements

Year ending 31 December 2020

Charity Registration Number: 1134178

**Sanderstead United Reformed Church
Sanderstead Hill
Sanderstead
Surrey
CR2 0HB**



Sanderstead United Reformed Church

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Sanderstead United Reformed Church

Legal & Administrative Information

For the year ended 31 December 2020

START OF FINANCIAL YEAR 1st January 2020

END OF FINANCIAL YEAR 31st December 2020

TRUSTEES AT 31ST DECEMBER 2020 Jonathan Dean
Brenda Fosker
Barbara Gregory
Richard Griffin
Philip Jesse
Caroline Melrose
Jenny Russell
Shirley Steele
Lyndon Thomas
Robert Trickey
Sylvia Trickey
Robin Worthington

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS Registered with the Charity Commission 8th February 2010.

GOVERNING INSTRUMENT Trusts distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

OBJECTS The object of this 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.

CORRESPONDENCE ADDRESS Mr Brian Dymond
25 Sanderstead Court
Addington Road
South Croydon
Surrey CR2 8RA

PRIMARY BANKERS Clydesdale Bank
35 Regent Street
London SW1Y 4ND
CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ

INDEPENDENT EXAMINER Joanna Goodridge MICB
JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



Independent Examiner's Report on the Accounts

Report to the members of Sanderstead United Reformed Church on the accounts for the year ended 31st December 2020 set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year section 144(2) of the Charity's Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- 1)
 - to keep accounting records have not been kept in accordance with section 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or
 - accounting records comply with the accounting requirements of the Act 2011 have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joanna Goodridge MICB

Dated: 12th October 2021

JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



Sanderstead United Reformed Church

Trustees' Report

For the year ended 31 December 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2016 and the Statement of Recommended Practice for Accounting by Charities 2005.

The Church Elders who are also the Charity Trustees present their report together with the unaudited financial statements of the charity for the year to 31st December 2020.

Sanderstead United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the Southern Synod of the Church. It was registered as a Charity on 8th February 2010 with Charity Number 1134178.

The Church building and manse are vested in URC Southern Synod Trust Ltd as trustees and held for the benefit of Sanderstead United Reformed Church in accordance with the trusts applicable to URC properties .

Objectives & Activities

The activities of Sanderstead United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of The United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Sanderstead United Reformed Church. The governing document of the Charity is a statement adopted by the Church Meeting on 20th September 2009.

As a local congregation of the United Reformed Church, Sanderstead United Reformed Church seeks to advance the Christian religion through its activities and facilities offered to the community. The Church has for many years been engaged in a wide variety of activities, linking the worshipping life of the Church with the wider community in which it serves, as part of our outreach initiative. Activities included are as follows:

- Pastoral work & links to Abbeyfield Care Home
- Youth & children's work, Scouts and a Toddler Group
- Social & fundraising events such as fayres and jumble sales
- Arts activities include the Parlour Players Amateur Dramatic Group, Literary Society, Music concerts and a Choir
- Lawn Tennis Club
- Scottish Country Dance Group
- Women's Guild and a Working Circle – providing knitted goods to various organisations.

Full details of all its activities can be found on the Church website at www.surc.org.uk.

The Elders' Meeting is aware of the Charity Commissioner's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by: -

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.



Financial Review

The Church's total income at £100k (2019 £158k) was a significant decrease on the previous year. This was due to the impact of the pandemic upon the Church lettings income, a reduction in regular giving by members due to the decline in membership with a subsequent reduction in gift aid and the inability to pursue fundraising activities due to Covid 19. The Minister post became vacant during the year and this provided a new source of income for 2020, as the Church was able to rent out the vacant manse. Rental income of £7k is included under "Other Income". Overall the expenses were lower in 2020 than the previous year, as regular worship and use of the buildings was discontinued due to the pandemic. The Church made a loss of £35k compared with a loss of £24k in the previous year.

Reserves Policy

The Church had previously experienced a period of reserves being severely depleted and now replenishes those reserves when able and uses them to provide a secure platform from which to continue to deliver the Church's objectives. The Designated Funds have been established for specific purposes and these are explained in the notes to the accounts.

Trustees Responsibilities

The Charities Act 2011 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 trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:

R L Worthington

Robin Worthington, Trustee
Date: 12 October 2021



Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	£80,548	—	—	£80,548	£104,880
Activities for generating funds	£9,006	—	—	£9,006	£51,398
Investment income	£3,415	—	—	£3,415	£1,353
Other incoming resources	£7,000	—	—	£7,000	—
Total income	£99,969	—	—	£99,969	£157,630
Resources used					
Charitable activities					
Ministerial costs	£4,563	—	—	£4,563	£7,912
URC Ministry & Mission Fund	£61,176	—	—	£61,176	£61,800
Church costs	£55,460	—	—	£55,460	£95,310
Teaching costs	£4,637	—	—	£4,637	£6,389
Communications and outreach	£4,511	—	—	£4,511	£6,187
Donations	£4,243	—	—	£4,243	£3,417
Total expenditure	£134,591	—	—	£134,591	£181,015
Net income / (expenditure) resources before transfer	(£34,622)	—	—	(£34,622)	(£23,385)
Transfers					
Gross transfers between funds - in	£17,804	—	—	£17,804	£63,806
Gross transfers between funds - out	(£17,804)	—	—	(£17,804)	(£63,806)
Other recognised gains / losses					
Gains / losses on investment assets	(£580)	—	—	(£580)	(£470)
Net movement in funds	(£35,202)	—	—	(£35,202)	(£23,855)
Total funds brought forward	£306,179	—	—	£306,179	£330,034
Total funds carried forward	£270,977	—	—	£270,977	£306,179
Represented by					
Unrestricted					
General fund	£141,104	—	—	£141,104	£172,348
Legacy	£92,702	—	—	£92,702	£101,506
Designated					
Care	£4,874	—	—	£4,874	£4,374
Maintenance	(£2,227)	—	—	(£2,227)	(£748)
Manse Letting	£2,048	—	—	£2,048	—
New Car	£15,104	—	—	£15,104	£15,104
Office Equipment	£6,622	—	—	£6,622	£5,622
Organ	£8,316	—	—	£8,316	£8,536
Special Maintenance	£2,434	—	—	£2,434	(£563)
Total funds carried forward	£270,977	—	—	£270,977	£306,179

**Balance sheet**

Class and code	Description	This year	Last year
Fixed assets			
1050	Equipment	—	—
1051	Furniture	£328	£656
1052	Car	—	—
1053	Charity Property Fund 17632 units	£21,893	£22,473
1054	AV Equipment	—	£8,804
	Total Fixed assets	£22,221	£31,933
Current assets			
1001	CafBank current account	£277	£558
1002	CafBank Deposit account	£35,832	£59,427
1003	Clydesdale current account	£1,997	£2,315
1004	Shawbrook Bank - 60day	£50,000	£50,000
1005	Shawbrook Bank - 1 Year	£150,000	£150,000
Z05	Debtors and prepayments	£16,736	£18,311
	Total Current assets	£254,841	£280,610
Liabilities			
Z04	Accounts Payable	£2,651	£4,191
Z04	Accruals	£3,434	£2,174
	Total Liabilities	£6,085	£6,365
	Net Asset surplus(deficit)	£270,977	£306,179
Reserves			
	Excess / (deficit) to date	(£34,622)	(£23,385)
Z01	Starting balances	£306,179	£330,034
Z02	Gains/(losses) on investment assets	(£580)	(£470)
Z03	Gains and losses own use	—	—
	Total Reserves	£270,977	£306,179
Represented by funds			
	Unrestricted	£233,806	£273,853
	Designated	£37,171	£32,325
	Restricted	—	—
	Endowment	—	—
	Total	£270,977	£306,179



Notes to the Financial Statements

For the year ended 31st December 2020

1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared under the Historical Cost Convention in accordance with the Charities Act 2011, Statement of Recommended Practice "Accounting and Reporting by Charities (SORP 2015)". The accounts have been prepared on an ongoing basis. The charity meets the definition of a Public Benefit Entity under FRS102. No restatement was required in making the transition to FRS102. The date of transition was 1st January 2015.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC (Southern Province) Trust Ltd who hold them upon trust for purposes connected with Sanderstead URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

- | | |
|-------------------------------------|-------------------------------------|
| • Car | 25% straight line (over 4 years) |
| • Furniture | 10% straight line (over 10 years) |
| • Equipment, including Audio Visual | 33.33% straight line (over 3 years) |

The depreciation charge for the Audio Visual equipment is offset by an annual transfer from Legacy funds.

Investment assets: These are stated at mid-market values on the balance sheet date. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.



2. Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Investments						
Charity Property Fund 17632 units -	£16,953	£4,940	—	—	£21,893	£22,473
Totals	£16,953	£4,940	—	—	£21,893	£22,473
Fixed assets - Tangible assets						
Equipment -	(£4,600)	£4,600	—	—	—	—
Furniture -	(£1,354)	£1,682	—	—	£328	£656
AV Equipment -	—	—	—	—	—	£8,804
Totals	(£5,954)	£6,282	—	—	£328	£9,460
Current assets - Cash at bank and in hand						
CafBank current account -	£45,879	(£38,102)	(£7,500)	—	£277	£558
CafBank Deposit account -	(£32,993)	£62,324	£6,500	—	£35,832	£59,427
Clydesdale current account -	£1,493	£504	—	—	£1,997	£2,315
Shawbrook Bank - 60day -	£50,000	—	—	—	£50,000	£50,000
Shawbrook Bank - 1 Year -	£150,000	—	—	—	£150,000	£150,000
Totals	£214,380	£24,726	(£1,000)	—	£238,105	£262,299
Current assets - Debtors						
Debtors and prepayments -	£15,772	(£36)	£1,000	—	£16,736	£18,311
Totals	£15,772	(£36)	£1,000	—	£16,736	£18,311
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	£6,221	(£136)	—	—	£6,085	£6,365
Totals	£6,221	(£136)	—	—	£6,085	£6,365
Grand total	£234,929	£36,048	—	—	£270,977	£306,179

3. Designated Funds

Designated funds are ones where amounts of money have been set aside by Church Meeting for specific purposes. Such designation is not permanent and such funds can be re-designated back to the General Fund, or to another fund, by Church Meeting.

The church operates eight Designated Funds as approved by Church Meeting:

1. Care - established to provide the minister with resources to expend for local social purposes.
2. Legacy - established to receive and record the spending of legacies. Transfers have been made to unrestricted funds where no designated purpose for Legacy funds has been established.
3. Maintenance - established to fund the maintenance of the church and manse properties; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Premises Committee.
4. New Car - this provides for the replacement of the minister's car and is funded by transfers from the General Fund.
5. Office equipment - to provide for the purchase of office equipment and is funded by regular budgeted transfers from the General Fund. Once equipment is purchased it is deemed to be a General Fund asset and its cost is transferred.
6. Organ - this provides for major expenditure incurred from time to time on repairing or servicing the organ and is funded by regular budgeted transfers from the General Fund and occasional donations.
7. Special Maintenance - established to fund planned major maintenance expenditure or significant emergency or unexpected expenditure. It receives regular budgeted transfers from the General Fund. The fund is administered by the Premises Committee.
8. Reserve - established to set aside resources to protect the long term financial position of the church. It has been funded by occasional transfers from the General Fund.



4. Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Manse - Manse Letting						
Designated	—	£7,000	£4,952	—	—	£2,048
Sub-total for Manse	—	£7,000	£4,952	—	—	£2,048
General - General fund						
Unrestricted	£172,348	£92,969	£123,436	(£196)	(£580)	£141,104
Sub-total for General	£172,348	£92,969	£123,436	(£196)	(£580)	£141,104
Maint - Maintenance						
Designated	(£748)	—	£4,979	£3,500	—	(£2,227)
Restricted	—	—	—	—	—	—
Sub-total for Maint	(£748)	—	£4,979	£3,500	—	(£2,227)
SpecMaint - Special Maintenance						
Designated	(£563)	—	£503	£3,500	—	£2,434
Restricted	—	—	—	—	—	—
Sub-total for SpecMaint	(£563)	—	£503	£3,500	—	£2,434
Car - New Car						
Designated	£15,104	—	—	—	—	£15,104
Sub-total for Car	£15,104	—	—	—	—	£15,104
Legacy - Legacy						
Unrestricted	£101,506	—	—	(£8,804)	—	£92,702
Designated	—	—	—	—	—	—
Sub-total for Legacy	£101,506	—	—	(£8,804)	—	£92,702
Care - Care						
Designated	£4,374	—	—	£500	—	£4,874
Restricted	—	—	—	—	—	—
Sub-total for Care	£4,374	—	—	£500	—	£4,874
Organ - Organ						
Designated	£8,536	—	£720	£500	—	£8,316
Sub-total for Organ	£8,536	—	£720	£500	—	£8,316
Office - Office Equipment						
Designated	£5,622	—	—	£1,000	—	£6,622
Sub-total for Office	£5,622	—	—	£1,000	—	£6,622
Grand total	£306,179	£99,969	£134,591	—	(£580)	£270,977

5. Analysis of income and expenditure

Incoming resources from generated funds - Voluntary income

	Unrestricted	Designated	Restricted	Endowment	Total	Last year
					This year	
1101 - Giving Standing order	£50,105	—	—	—	£50,105	£53,825
1102 - Envelope scheme	£3,735	—	—	—	£3,735	£7,159
1103 - Cash collections	£376	—	—	—	£376	£1,805
1105 - Private Donations	£3,030	—	—	—	£3,030	£3,695
1106 - Tax recovered	£13,580	—	—	—	£13,580	£17,000
1107 - Catering income	£95	—	—	—	£95	£460
1109 - Community	£1,869	—	—	—	£1,869	£1,184
1110 - Legacies	—	—	—	—	—	£10,000
1111 - Directories	£3	—	—	—	£3	£123
1124 - Literary Society	£1,100	—	—	—	£1,100	£1,000
1125 - Toddler Group	£1,300	—	—	—	£1,300	£1,000
1126 - Parlour Players	£2,500	—	—	—	£2,500	£3,000
1127 - Womens Guild	—	—	—	—	—	£490
1128 - Working Circle	—	—	—	—	—	£380
1129 - Scottish Country Dance Group	£2,250	—	—	—	£2,250	£2,500
1130 - Tennis Club	£250	—	—	—	£250	£500
1163 - The Childrens Society	£238	—	—	—	£238	£156
1168 - Shelter	—	—	—	—	—	£210
1250 - Sundry income	£118	—	—	—	£118	£393
Total	£80,548	—	—	—	£80,548	£104,880



6. Incoming resources from generated funds - Activities for generating funds

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
1200 - Hall Letting Revenue	£7,308	—	—	—	£7,308	£44,277
1210 - Annual Fair	£4	—	—	—	£4	£1,441
1211 - Jumble Sale	—	—	—	—	—	£1,390
1212 - Plant Sale	—	—	—	—	—	£372
1214 - Social evenings	—	—	—	—	—	£257
1215 - Concerts	£804	—	—	—	£804	£812
1218 - Ebay	£890	—	—	—	£890	£2,850
Total	£9,006	—	—	—	£9,006	£51,398

7. Incoming resources from generated funds - Investment income

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
1201 - Bank Interest	£2,579	—	—	—	£2,579	£412
1202 - Dividends	£837	—	—	—	£837	£941
Total	£3,415	—	—	—	£3,415	£1,353

8. Other Incoming resources

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
1253 - Manse Rental Income	—	£7,000	—	—	£7,000	—
Total	—	£7,000	—	—	£7,000	—
INCOME TOTAL	£92,969	£7,000	—	—	£99,969	£157,630

9. Charitable activities - Ministerial costs

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
3003 - Manse outgoings	£222	£925	—	—	£1,147	£797
3005 - Ministerial expenses	£764	—	—	—	£764	£2,957
3008 - Manse council tax	(£359)	£1,786	—	—	£1,427	£2,848
3009 - Manse insurance	—	£936	—	—	£936	£794
3010 - Manse water	£48	£242	—	—	£290	£516
Total	£675	£3,888	—	—	£4,563	£7,912

10. Charitable activities - URC Ministry & Mission Fund

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
3000 - Ministry and Mission Fund	£61,176	—	—	—	£61,176	£61,800
Total	£61,176	—	—	—	£61,176	£61,800



11. Charitable activities - Church costs

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2001 - Manse repairs & redecorations	—	£1,417	—	—	£1,417	£1,590
2002 - Hall repairs and redecorations	—	—	—	—	—	£150
2003 - Pavilion repairs & redecoration	—	£59	—	—	£59	£1,025
2004 - Church repairs & redecoration	—	£75	—	—	£75	£470
2005 - Roof repairs	—	£650	—	—	£650	£2,260
2006 - Grounds upkeep	—	£723	—	—	£723	£7,723
2007 - Flat repair and redecoration	—	£50	—	—	£50	—
2010 - Electrical repairs	—	£400	—	—	£400	£1,073
2011 - Boiler repairs	—	£552	—	—	£552	£23,370
2013 - Fire alarm and extinguishers	—	£550	—	—	£550	£420
2014 - Plumbing repairs	—	£932	—	—	£932	£450
2015 - Organ maintenance	—	£720	—	—	£720	£234
2016 - Piano maintenance	—	£85	—	—	£85	£180
2017 - Door repairs	—	£11	—	—	£11	£15
2019 - Double Glazing	—	£149	—	—	£149	—
2020 - Sundry maintenance	—	£693	—	—	£693	£1,528
2030 - Special cleaning	—	£200	—	—	£200	—
3071 - Secretarial assistance	£3,693	—	—	—	£3,693	£5,804
3080 - Church keeper salary	£14,672	—	—	—	£14,672	£14,108
3081 - Cleaning materials	£1,865	—	—	—	£1,865	£2,767
3082 - Electricity	£4,846	—	—	—	£4,846	£5,441
3083 - Gas	£4,789	—	—	—	£4,789	£6,997
3085 - Water	£2,792	—	—	—	£2,792	£2,708
3086 - Insurance	£5,212	—	—	—	£5,212	£5,019
3095 - Bank charges	£65	—	—	—	£65	£60
3096 - Sundry expenses	£1,127	—	—	—	£1,127	£2,782
3097 - Deprec'n of furniture & equip	£9,132	—	—	—	£9,132	£9,136
Total	£48,195	£7,266	—	—	£55,460	£95,310

12. Charitable activities - Teaching costs

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
3004 - Pulpit supply	£214	—	—	—	£214	£91
3020 - Organist fees	£3,729	—	—	—	£3,729	£5,590
3021 - Choir and music	£694	—	—	—	£694	£669
3042 - Junior church expenses	—	—	—	—	—	£40
Total	£4,637	—	—	—	£4,637	£6,389

13. Charitable activities - Communications and outreach

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
3060 - Links with other churches	—	—	—	—	—	£184
3070 - Office running	£2,493	—	—	—	£2,493	£2,895
3072 - Postage stationary	£227	—	—	—	£227	£1,140
3073 - Telephone Broadband	£1,791	—	—	—	£1,791	£1,968
Total	£4,511	—	—	—	£4,511	£6,187

**14. Charitable activities - Donations**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
4001 - Donations paid	£3,443	—	—	—	£3,443	£3,377
4002 - Retirement gifts	£800	—	—	—	£800	£40
Total	£4,243	—	—	—	£4,243	£3,417
EXPENDITURE TOTAL	£123,436	£11,154	—	—	£134,591	£181,015
GRAND TOTAL	(£30,467)	(£4,154)	—	—	(£34,622)	(£23,385)

15. Staff Costs and Numbers

	2020	2019
	£	£
Gross Wages and Salaries	£18,364	£19,912

Employees who were engaged in each of the following activities:

	2020	2019
	TOTAL	TOTAL
Activities in furtherance of organisation's objectives	1	1
Supporting programs		
Management and administration	1	1
Other		
Total	2	2

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

16. Trustees & Other Related Parties

	2020	2019
Number of Trustees who were paid expenses	4	5
Total amount paid	£1,031	£2,203

This is in addition to ministerial expenses identified separately in these accounts. No further payments were made to Trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a Trustee or any person connected with them.

17. Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

18. Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to



continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

19. Public Benefit

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.