



*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
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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	
					This year	Last 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	—
<hr/>						
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

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u> <u>This year</u>	<u>Last year</u>
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

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u> <u>This year</u>	<u>Last year</u>
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

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u> <u>This year</u>	<u>Last year</u>
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

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
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.