



*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

<b>PRIMARY BANKERS</b>	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



## **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](http://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 90<sup>th</sup> 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, 90<sup>th</sup> 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: 30<sup>th</sup> 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
<b>Incoming resources</b>					
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
<b>Total income</b>	<b>£227,960</b>	<b>—</b>	<b>—</b>	<b>£227,960</b>	<b>£99,969</b>
<b>Resources used</b>					
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
<b>Total expenditure</b>	<b>£148,462</b>	<b>—</b>	<b>—</b>	<b>£148,462</b>	<b>£134,591</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>£79,498</b>	<b>—</b>	<b>—</b>	<b>£79,498</b>	<b>(£34,622)</b>
<b>Transfers</b>					
Gross transfers between funds - in	£45,288	—	—	£45,288	£17,804
Gross transfers between funds - out	(£45,288)	—	—	(£45,288)	(£17,804)
<b>Other recognised gains / (losses)</b>					
Gains / (losses) on investment assets	£2,293	—	—	£2,293	(£580)
<b>Net movement in funds</b>	<b>£81,791</b>	<b>—</b>	<b>—</b>	<b>£81,791</b>	<b>(£35,202)</b>
<b>Total funds brought forward</b>	<b>£270,977</b>	<b>—</b>	<b>—</b>	<b>£270,977</b>	<b>£306,179</b>
<b>Total funds carried forward</b>	<b>£352,768</b>	<b>—</b>	<b>—</b>	<b>£352,768</b>	<b>£270,977</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	£162,479	—	—	£162,479	£141,104
Legacy	£116,815	—	—	£116,815	£92,702
<b>Designated</b>					
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
<b>Total funds carried forward</b>	<b>£352,768</b>	<b>—</b>	<b>—</b>	<b>£352,768</b>	<b>£270,977</b>



## Balance sheet

Class and code	Description	This year	Last year
<b>Fixed assets</b>			
1050	Equipment	—	—
1051	Furniture	—	£328
1052	Car	—	—
1053	Charity Property Fund 17632 units	£24,186	£21,893
1054	AV Equipment	—	—
	<b>Total Fixed assets</b>	<b>£24,186</b>	<b>£22,221</b>
<b>Current assets</b>			
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
	<b>Total Current assets</b>	<b>£336,356</b>	<b>£254,841</b>
<b>Liabilities</b>			
Z04	Accounts Payable	£7,610	£2,651
Z04	Accruals	£164	£3,434
	<b>Total Liabilities</b>	<b>£7,774</b>	<b>£6,085</b>
	<b>Net Asset surplus(deficit)</b>	<b>£352,768</b>	<b>£270,977</b>
<b>Reserves</b>			
	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	—	—
	<b>Total Reserves</b>	<b>£352,768</b>	<b>£270,977</b>
	<b>Represented by funds</b>		
	Unrestricted	£279,294	£233,806
	Designated	£73,473	£37,171
	Restricted	—	—
	Endowment	—	—
	<b>Total</b>	<b>£352,768</b>	<b>£270,977</b>





## 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 1<sup>st</sup> 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
<b>Fixed assets - Investments</b>						
Charity Property Fund 17632 units -	£19,246	£4,940	—	—	£24,186	£21,893
<b>Totals</b>	<b>£19,246</b>	<b>£4,940</b>	<b>—</b>	<b>—</b>	<b>£24,186</b>	<b>£21,893</b>
<b>Fixed assets - Tangible assets</b>						
Equipment -	(£4,600)	£4,600	—	—	—	—
Furniture -	(£1,682)	£1,682	—	—	—	£328
<b>Totals</b>	<b>(£6,282)</b>	<b>£6,282</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£328</b>
<b>Current assets - Cash at bank and in hand</b>						
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
<b>Totals</b>	<b>£236,164</b>	<b>£49,779</b>	<b>(£1,000)</b>	<b>—</b>	<b>£284,943</b>	<b>£238,105</b>
<b>Current assets - Debtors</b>						
Debtors and prepayments -	£39,449	£10,964	£1,000	—	£51,413	£16,736
<b>Totals</b>	<b>£39,449</b>	<b>£10,964</b>	<b>£1,000</b>	<b>—</b>	<b>£51,413</b>	<b>£16,736</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Accounts Payable -	£8,159	(£385)	—	—	£7,774	£6,085
<b>Totals</b>	<b>£8,159</b>	<b>(£385)</b>	<b>—</b>	<b>—</b>	<b>£7,774</b>	<b>£6,085</b>
<b>Grand total</b>	<b>£280,417</b>	<b>£72,350</b>	<b>—</b>	<b>—</b>	<b>£352,768</b>	<b>£270,977</b>

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

#### 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
<b>Total</b>	<b>£108,339</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£108,339</b>	<b>£80,548</b>



## 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	—
<b>Total</b>	<b>£18,398</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£18,398</b>	<b>£9,006</b>

## 7. Incoming resources from generated funds - Investment income

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

## 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	—
<b>Total</b>	<b>£65,601</b>	<b>£33,706</b>	<b>—</b>	<b>—</b>	<b>£99,307</b>	<b>£7,000</b>

<b>INCOME TOTAL</b>	<b>£194,254</b>	<b>£33,706</b>	<b>—</b>	<b>—</b>	<b>£227,960</b>	<b>£99,969</b>
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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
<b>Total</b>	<b>(£274)</b>	<b>£2,133</b>	<b>—</b>	<b>—</b>	<b>£1,859</b>	<b>£4,563</b>

## 10. Charitable activities - URC Ministry & Mission Fund

3000 - Ministry and Mission Fund	£51,600	—	—	—	£51,600	£61,176
<b>Total</b>	<b>£51,600</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£51,600</b>	<b>£61,176</b>



### 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
<b>Total</b>	<b>£41,309</b>	<b>£40,558</b>	<b>—</b>	<b>—</b>	<b>£81,868</b>	<b>£55,460</b>

### 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
<b>Total</b>	<b>£6,401</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£6,401</b>	<b>£4,637</b>

### 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
<b>Total</b>	<b>£4,064</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£4,064</b>	<b>£4,511</b>

### 14. Charitable activities - Donations

4001 - Donations paid	£2,400	—	—	—	£2,400	£3,443
4002 - Retirement gifts	£270	—	—	—	£270	£800
<b>Total</b>	<b>£2,670</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£2,670</b>	<b>£4,243</b>

<b>EXPENDITURE TOTAL</b>	<b>£105,771</b>	<b>£42,692</b>	<b>—</b>	<b>—</b>	<b>£148,462</b>	<b>£134,591</b>
<b>GRAND TOTAL</b>	<b>£88,483</b>	<b>(£8,986)</b>	<b>—</b>	<b>—</b>	<b>£79,498</b>	<b>(£34,622)</b>

**15. Staff Costs and Numbers**

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

Employees who were engaged in each of the following activities:

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

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

**16. Trustees & Other Related Parties**

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