



*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 Currian
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

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
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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 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:

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	£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



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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.