



FREE CHURCH
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to the North*



Annual Congregational Meeting 2024

EMMANUEL CHURCH MORECAMBE
ANNUAL CONGREGATIONAL MEETING 25TH FEBRUARY 2024
At Emmanuel Church, Marine Rd East at 12.00pm

AGENDA

1. **Opening Prayer**
2. **Minutes of the Meeting of 2023**
3. **Matters Arising**
4. **Minister's Report**
5. **Wardens Report**
6. **Approval of accounts to 31st December 2023**
7. **Election of Officers**
 - a) Churchwardens
 - b) Delegates
 - c) Church Council
8. **Resolutions**
9. **Any other business**
10. **Closing Prayer**
11. **Signing of Forms**

Report of the Presbyter in Charge for the Annual Meeting February 25th 2024 A.D.

2023 has been a year of incredible transformation for Emmanuel Church Morecambe. Even before my official arrival as Pastor I was privileged to attend the annual meeting for 2023 in February of that year hosted in the Hardman's living room chaired by Bishop John. Joe and Jill were the last two parishioners of the previous congregation and the church had been closed for worship since 2019 aside from occasional special services such as the funeral of the previous minister the late Bishop McClean of beloved memory. We owe a debt of gratitude to warden emeritus Joe for his diligent work when he kept the vacant building ticking over as he and a handful of other faithful Christians in the wider FCE family, prayed and hoped against all odds that someday the Lord might bring revival and once again establish a worshipping community to call this church a spiritual home.

Answering the call of God to flee Church of England and minister in a faithfully orthodox, biblically sound Anglican church, my family and I were led by God through our friend the Rev'd Matthew Firth to the Free Church of England, where we were warmly welcomed by Bishop John Fenwick and charged with the seemingly impossible task of bringing new life into this beautiful old church building.

We began in June by coming up from Leicestershire on our days off and using holiday time whilst still serving in the CofE to renovate the church hall and transform it into the Community Store. Our initial partner organization a small Community Interest Company very unexpectedly withdrew their support and thus our funding for a stipend (salary) disappeared and we were forced to step out in faith and take on running all aspects of the store ourselves. Kat and Louise deserve huge thanks for their efforts at this! Over the last few months, the store has morphed into part pantry and part charity store with a strong missional ethos of blessing the community and sharing the good news of Jesus Christ. Alongside the store on Fridays, we also run the Community Café and warm space which has a similar goal and sees dozens of visitors per week.

In July when we launched our very first service which was my licensing as minister and reception into the FCE, we were blessed to be joined by Father Tony and Mrs Chere Welty on a short-term mission trip from the Reformed Episcopal Church in the USA, their parish in Shreveport Louisiana has become the sister parish of Emmanuel and we remain good friends. But aside from the Welty's we weren't sure if anyone would show up to worship the following week after launch! God clearly had plans to grow this re-plant for His glory as week-by-week people simply appeared. Each week the church became less cluttered and more tidy and minor repairs occurred too. It is a true miracle from God to see how in six short months He has built a people from almost nothing. Repairs to the building are important but the beating heart of this church, is the people who gather to worship God here, thank you for being such a faithful and dedicated church family. The launch of our monthly Jacob's joiner luncheons deepened fellowship and we have added a weekly bible study on Wednesday evenings followed by Mighty Men's group. Sometimes I beat myself up for not doing more for the Lord and our church family, that said I often pause during my prayers and simply marvel at what the Lord has done in our midst in such a short amount of time. *"Once you were not a people, but now you are God's people; once you had not received mercy, but now you have received mercy."* 1 Peter 2:10

As you will read in the acting Treasurer's report, we began with only a few hundred pounds in the bank and the Lord has richly provided over twenty thousand pounds and continues to build up our reserves for the important gospel work we have to do here in the years ahead. God is far kinder to us than we deserve and it's comforting to see how He has met our needs.

Later in the year we were joined by our student intern, Thomas Purell who has grown steadily in his skills as a pastor and gospel worker, we were also blessed to have Prof Colin Parsons join us as our organist, like all of us he is another Christian drawn in to find a home at Emmanuel!

We have lost a handful of folks for various reasons which is a cause of grief, all have left peaceably and although I'd prefer, they remain praying often for their return (not least for their own spiritual wellbeing) I understand their reasons. Despite this, even in the dark cold months where the heating struggled to keep us warm Emmanuel has remained strong with a dedicated core group worshipping and serving God and each other week on week. I firmly believe as the warm weather returns and we step up our mission and ministry work we will see God bring in many more wandering believers and fresh converts into our congregation.

Emmanuel has repeatedly been described as a safe harbour in a world gone mad and amidst rampant error in other churches. Whether people have been drawn here via my YouTube ministry or through our local efforts in mission and ministry I praise God that He built a people here so quickly and continues to add to our number. I'm also deeply thankful to Christ that He has preserved the FCE from doctrinal corruption and has called me here to pastor you all, doing my best to teach from God's word and love you as Christ loves His bride. Without your constant support and prayers Katerina and I simply couldn't do what we do for Christ. Thank you for being such a loving and faithful family of believers.

I pray in 2024 we become known for what we are for more than what we are against, and the people of Morecambe encounter the Living Lord Jesus Christ through us. The challenges are many, the evil one clearly wants to destroy our church family and the workload is high but it's so clear that God is using Emmanuel for His glory, to reach Morecambe and beyond for His glory. My vision which I believe is from God is to build around this church nothing less than a vibrant, growing, spiritually mature Christian community based upon strong biblical values and marked by our love for Christ and one another. Together under God's sovereign hand we can fulfil the prophecy spoken over Emmanuel by an American visitor in August 2023 "In God's power you will build the Kingdom here with sword and shovel".

This report is respectfully submitted.

Your servant in Christ,



The Rev'd Brett Murphy
Presbyter-in-Charge
Emmanuel Free Church of England Morecambe

25/02/2024 A.D.

Emmanuel Church – Acting Warden's Report

This year has been a year of challenges and let downs, surprises and stresses. We took on Emmanuel and didn't really know what we were in for, we didn't know the extent of the damage to the building, having been told that repairs had been conducted recently, including roof work etc. We were promised a stipend which ultimately fell through. There have been delays and hinderances. Weve had Satan come against us more than once and suffered from illness. Its been a rollercoaster of a ride, where for me at least, its often felt like I'm in a dark tunnel holding on for dear life.

But...

It's also been a year of blessings, and joy, of community and love. Despite the exhaustion, Ive felt fulfilled, knowing I am where God clearly wants us to be, and doing His will. I am so thankful for the community that has sprung up around us and supported us, not just financially, but emotionally, spiritually and physically. I don't know what the future will hold, but I can see God's hand on all our lives individually and as a church family, and I trust that He will guide us into a bright future at Emmanuel, if we continue to follow Him faithfully.

As the fabric and items of the church and building are the warden's responsibility, I guess I should speak a bit about the condition of the church, how we found it, what we have done this last 6 months and a bit of what we hope to do in the future, our vision for Emmanuel. Eventually, myself and the new warden will need to go through the whole church and write an inventory of all items.

When we came to Emmanuel, the open church area was filled nearly to the rafters with boxes. Over the months beforehand, the CIC had been delivering items for the Community store.

The absolutely filthy state of the church is something I cannot overstate enough. There was dust over an inch thick on nearly every surface, rats' droppings, mouldy disintegrating carpet, maggots, bibles and other books turning to dust in your hands, moth eaten curtains and cushions. The air was damp and dusty. There were paint flecks and plaster pieces all over the floor, general rubbish had been left all around, piles of random vases, crockery, books, papers etc. The paint on the walls was turning to dust and bubbling with water damage, it still is in many areas! Brett and I spent a month before we even moved here, travelling back and forth between Leicester and Morecambe, cleaning the church, ripping up carpet and disposing of rubbish. I remember not knowing where to start, and starting on one area, just to end up distracted by another area that needed done, it was completely overwhelming.

As time went on, and with help from Tony and Cherie once they arrived in July, we gradually started to tackle the grot. It has taken many months of hard work, often working on days off and late into the night to get the church looking like it does today. We are still a long way off from getting the church completely renovated and repaired, but its unrecognisable from how it looked when we first arrived here.

The Hall

The Hall has been completely repainted this year and many holes repaired. The Community Store stock and racking was donated to us by the CIC and the counter was made by Rev. Brett, Thom and Fr. Tony using pallets and benchtops which were donated. Big thanks are due to Louise for helping with everything store related right from the beginning before we even moved here. Louise has been a constant blessing to us, always positive and giving her all to helping out.

The hall needs a completely new roof which we hope to tackle in 2024. We have been blessed by a

local roofer Shaun Drinkwater who has patched the roof free of charge as much as he could and has given us a very charitable quote for the new roof. We will need to source grants for this moving forward. We were also blessed with help from our friends from our old parish, James & Tara Kendrick who repaired guttering along the side of the church and hall. Big thanks also to Tony who has installed new lighting along the alleyway and beside the hall door to make it safer leaving the store and church at night, particularly in winter. He also installed cameras for the organist. New garment rails were installed by Rev. Brett and Mike for the community store and more are planned for 2024, along with more displays and a middle aisle.

The toilet attached to the hall near the kitchen which most people don't even realise is there has now become unusable due to the ceiling collapsing and the floor starting to give way. Eventually it is our vision to see both toilets demolished and the large open area between the hall and the church completely enclosed to become new toilets and possibly some storage.

Kitchen

The kitchen will eventually need to be completely renovated. The wall between the kitchen and hall had water running down inside it caused by badly fitting flashing, and it has caused a lot of damage. This was repaired by James Kendrick as above, but there is still a leak between the kitchen and hall which will hopefully be fixed with the new hall roof. Some of the carpet was pulled up in the kitchen to reveal lovely floorboards which we intend to sand and polish. The kitchen will soon become the Sunday School room, once it is cleared and the dangerous areas cordoned off. Big thanks to Maggie, Lauren and Julie for helping to clear the carpet and the big task of cleaning the cupboards. Thankfully the kitchen has a working oven and 2 fridges, one of which is now being used in the café area. Eventually it is our intention to put a full industrial kitchen in to coincide with the café.

Vestry

The vestry will need a big renovation to remove the window which has rotten through and is letting cold air and water in. This caused significant damage to the wall and many of the items in the room were water damaged and grew mould. We saved as much as possible but we will need new carpet, a new chest of drawers, desk and wardrobe in the future. The room will also need painted.

Café/Fellowship area

We were gifted new tables and chairs for the café shortly after moving here. The couch and armchairs were free online with delivery donated. The other furniture was already in the church when we moved here. It is our intention to turn the area into a proper café in the future with more armchairs, rugs, a barista cappuccino machine, counter area, cakes and other drinks available. We would like to see it as a Christian Art café with local artists contributing.

Eventually the whole church will need the floors sanded and polished. A new log burner will be installed in 2024 in the café area.

Worship Space

The worship space has been a main focus since arriving and it's a very usable space. The chairs were bought just before the church closed 4 years ago, replacing the pews, however they are not church chairs and we will be looking to replace them for similar chairs that lock together (a fire safety suggestion) and which have a storage shelf for bibles etc. The stained-glass window above the altar will need to be repaired, with the crack filled with a special glue. There were plastic coverings over the back of the glass outside to protect it, but most of those have fallen off so this is something that should be replaced in the future also. The structure is sound. The children's area was added shortly after we moved in (the furniture is on loan from us). The rug was donated. We would like to see a

wooden structure made to encourage the kids to play inside this area during church.

Thanks to Alan and Jay the flower room in the corner is slowly getting more organised. Once it is completely cleared, we plan to use the space as a quiet area with comfortable armchairs for praying before or after the service, Christian counselling, breastfeeding etc. Thank you to everyone who helped with our working bee.

Tech Desk

We were blessed to have a new sound system and projector donated to us by Mike and Olween Wood, a laptop and video system for livestreaming was donated by Mike and Sammy Sherrieff. Thank you to all. In the future we will need to allocate a larger area to setup a sound and IT desk for doing the livestreams etc. Perhaps the quiet room will be used for this at some stage.

Church Entry, Bell Tower

We are really eager to use the main entrance to the church instead of the side door, but first the bell tower needs to be renovated. The roof and some wooden beams need to be replaced, and the whole front of the church will need repointed. Our roofer Shaun has been up in a cherry picker to assess the damage and what needs to be done. At the same time, we hope to relocate the stairs used to access the bell ringing room so it comes out into the church instead of into the disabled toilet as it does now. All plastering will need redone.

The disabled toilet will need to be completely renovated once the bell tower and pointing has been completed and will need to comply with disability regulations. There are grants available for making your building more accessible so we are hoping to receive funding for this when the time comes.

Organ

Thanks to Prof Colin Parsons who has started renovating and restoring the organ. The pipes will be painted gold and the woodwork surrounding it has been shellacked and polished at no cost to us. A camera system has been installed to enable Colin to see whats going on from his stall.

Other items

An fellow Anglican from USA who would like to remain anonymous donated the following after watching Rev. Brett's online ministry. He wanted to bless us as we revitalize Emmanuel.

- *Pascal Candle stand

- *Advent Candle stand

- *Chalice & Paten

- *Incense Censor

- *Cruet Set

- *Pew bibles were kindly donated by various online supporters

- *A purple chasuble was donated by someone who would like to remain anonymous who watches Brett's online ministry.

- *25 Mission praise books were kindly donated by Maureen.

A microwave was kindly donated by Sandra.

A soup warmer was kindly donated by Morgan.

A lending library was established and various people have contributed biblically sound books to it.

Tablecloths and a new altar cloth was kindly made and donated by Julie.

Thankyou to PT for making homemade bread for communion every week.

Other Works

Thank you to Morgan who completed a full building survey and heat loss survey of the church at no cost to us.

A very big thank you to Joseph Hardman for his years of dedicated service to Emmanuel as warden, especially during the closure. Mr Hardman retired from his role a month or so after we arrived and I stepped into his shoes as acting warden until we could make it official. I look forward to being Minister's warden in 2024 and I look forward to working with the People's warden, Mike Sheriff as we continue to repair and transform Emmanuel into a building fit for purpose again.

I respectfully submit this report



Mrs Katerina Murphy
Acting Warden
Emmanuel Free Church of England, Morecambe

Emmanuel Church Morecambe – Acting Treasurer's Report 2023

The 2023 accounts for Emmanuel will be a bit all over the place this year as we transitioned from an empty church to a lively spirit filled community with lots going on! It also took a very long time to gain access to the church accounts, of which one, the reserve account we still cannot access. The banking was very much stuck in the past with cheques only and no internet banking. We have also had a battle to have the monthly statements sent to us and we are still following up on this for the reserve account. This is just one of those hurdles you come up against when doing a church replant into a previously used but now dormant church. There were numerous signatories on the accounts with differing circumstances which made it difficult to provide all the details the bank needed. If we had been starting from scratch or going into a very small but active congregation things would have likely been very different. In any case, I think being laid back Aussies has helped us navigate all the drama this year, as we just rolled with the setbacks and continued pushing forward albeit at a snail's pace sometimes.

2023 started off with no congregation, no services and no income except for the hall rental for dog training but we had very large expenses due to the insurers raising the fee to over £1600 a month due to the building being vacant. This meant that to continue to protect the building, Bp John had to transfer funds (£15000) from the reserve account to cover the shortfall which has left the reserve account dwindled. However, what a blessing to have a reserve account for situations such as this. This account holds what is left from those faithful brothers and sisters in Christ who worshipped here at Emmanuel before us. What a wonderful provision to have left behind enough money to sustain the building until such time as it could be reopened again.

In March they had to upgrade the fire extinguishers and in September we were required to conduct a fire assessment in order to continue being insured. This was another significant drain on the accounts (£1212).

Stipend

In July, the FCE made a provision for Rev. Brett's stipend via a couple who offered to support his ministry financially using income from their CIC. It was a big leap of faith for us to leave the security of the CofE especially with a young family and move to Morecambe, but we trusted God and the promises made by those who also became our friends, but unfortunately, they didn't have our best interests at heart and ultimately, after promising this support they postponed and finally withdrew their promise of support altogether in September. To ensure we had food on the table and a roof over our heads this meant that the FCE Central Stipend Fund started supporting Rev. Brett financially with hope and faith that God would provide and that we would be able to renew Emmanuel and eventually support ourselves in ministry.

As God blessed us, we have been able to repay a portion of what we had borrowed from the stipend fund (£7500) and as of Dec 31st 2023 we owe £6546.03 (which was repaid in full in February 2024). As our income fluctuates and we have so many expenses including renovations needed in 2024, we will continue to rely on the stipend fund and continue to repay what we have borrowed as funds allow, hoping and praying that in the not too distant future the congregation will grow to a size that will be able to fully support its minister.

Insurance

After we arrived in July, we requested the insurance be reduced back to the original amount because the building was no longer vacant. Unfortunately, they were not forthcoming and it took many emails back and forth, an in-person assessment and assistance from FCE Central office to get them to finally amend it and when the time came to renew in December we decided to go with a Christian Insurer, Kingdom Bank who has insured the church and the vicarage for less than half of what the other insurer was offering! Praise God! Please note, this payment won't appear on the accounts for 2023 as it was paid in January.

Clergy/Church Expenses

When we started at Emmanuel, there was only £400 left in the main account. Rev. Brett chose not to claim his petrol and other clergy related expenses in 2023 in order to cut down on costs in this early stage of church planting. We considered this our tithe. We did have to purchase many items to get the hall and other areas of the church to a usable condition but we decided we wouldn't claim those amounts until the bank account was in better shape. Please note, this was claimed in Feb 2024 so these expenses won't appear on the 2023 accounts.

A new service register and service booklets were purchased in September, ie. Church expenses.

Giving

We weren't sure what to expect, starting a church from scratch, the church was an absolute mess when we arrived, we couldn't even open officially for worship for a month or more due to Health & Safety. We had no idea if we would be worshipping alone with just with our family of 4 every Sunday but with God's amazing provision every week since we arrived, we have been blessed with more and more people joining Emmanuel.

We have seen God call many locals to join us, and due to Rev. Brett's online ministry we've also had many joins us from much further afield, as far away as Ireland, Wales, Scotland & Plymouth, and even overseas such as France and the USA.

Visitors and locals alike have been keen to support the ministry of Emmanuel so we started using the offertory plate during services from the moment we arrived. Visitors were also keen to support us with one off donations via cheque or direct deposit and we also had some cash donations given through the community store, into our church donation boxes and directly to us.

Leaving the CoE caused quite a stir on social media online, with many people keen to support us financially so in August we set up our online Just Giving page where people can make donations towards all the work of Emmanuel. The Just Giving is also linked every Sunday on our live stream for folk to tithe their weekly donation. In just 5 months, the Just Giving page has raised just less than £10000!

We have had 3 people sign up to standing orders this year and we hope that more will consider signing up to a standing order in 2024 as it means we can plan more effectively and have a reliable income. A standing order means that even when your away on holiday or sick, you can make sure your supporting Emmanuel.

We have also had 8 people provide their details for Gift Aid which means we can claim an extra 25% on every donation. If you pay tax, please do consider filling in a Gift Aid form or using the envelopes provided on the table just inside the door. Please note, gift aid from 2023 is claimed in 2024, so it will not appear in the 2023 accounts. I have estimated that we will be able to receive approx. £1700 in Gift Aid for 2023, and possibly another £2000 if we qualify for Small Donations Scheme.

Grants

We were surprised but thankful to be anonymously nominated for a grant of £130 from Ecclesiastical Insurance. In 2024 we hope to secure bigger grants in order to replace the hall roof, repair the bell tower and hopefully renovate the kitchen enough to at least make it more usable.

Living Hope Community Store

Living Hope Community Store has gone from strength to strength. Despite a rocky start after our partner and supplier pulled out in September, we have continued moving forward and transforming the store into something we can be proud of. Due to our partner pulling out, we've been unable to restock our food, cleaning and baby products. Thankfully however, we did have a large stockpile of many items, especially hygiene products which has meant we can have been able to continue providing a good array of toiletries to the community.

It felt natural to expand the store to include a charity shop in September. This was something we had actually planned to incorporate before we even moved to Morecambe and the community embraced it, donating a never-ending supply of clothing, homewares, toys and other goods. But the lack of new item supply has meant our store income has been reducing going into 2024. We hope to partner with other charities and re-distribution centres to enable us to offer food and other items again in the future. However, ultimately, we trust that God is leading the store in the ways he wants. While the store started as a means to an end, its primary focus has always been to reach out and help the community of Morecambe and beyond. A way for us to show Christ's love and for the church to bless others and be involved in the community around us. This vision has certainly been achieved which you can read about more fully in the Community Store report.

Please note, in order to start the community store, the hall underwent a massive overhaul with Rev. Brett and I renovating the space over the course of a month or so in May/June. This consisted of extensive cleaning, fixing numerous holes in the ceiling and walls, combating mould and water damage and repainting the whole hall ourselves using hired scaffolding, all while protecting ourselves from lead paint poisoning. Some of the expenses for this was paid for by the CIC, we were given a charity discount for some items and other items were donated by us. However, there are some

expenses which, as mentioned previously, we chose not to claim until the bank accounts had gotten more stable. In Feb 2024 we claimed back some of these expenses (£547.72) so they will not appear on the accounts for this year.

Approx £100 was spent using cash donated specifically to pay for additional items for the Christmas Hampers but as this cash was used directly, it has not been included in the accounts.

50% of the overall cost of Gas and Electric from June onwards is counted as an expense under Living Hope Utilities as this includes associated costs for 12 hours a week of utility use. From July to September the hall was also used every Thursday for 6 hours restock.

FCE Costs

The FCE is based on a congregational model where the church financially supports its own minister and the ministries of the church itself via donations, fundraising, grants etc. All FCE churches do however give a small amount every year to Central Trust to cover administration costs and other expenses such as the bishop's travel costs and accommodation and meals for those representing Emmanuel at Convocation. This comes under FCE Quota, ND Quota and Convocation dues. Its really a very small amount to contribute to the running of our Northern diocese and the wider FCE.

Building Works

In April, some windows were replaced (£1450). Our gas boiler had a new fan fitted (£400) just before winter really set in which meant we had some heating in the church however, it is still challenging to heat such a large area. After some discussion and researching we bought a new wood burner to be installed in 2024 which will hopefully help to heat the church better and for considerably less financially. Please note, we were charged approx. £1100 for gas for the December usage but this payment wasn't taken until January so it won't show on these accounts for 2023.

A few reflections... Looking at the accounts, its daunting to see £26000+ in expenses, but remember that nearly £12000 of that was before we moved here, and was beyond our control. Thankfully our insurance is much lower now. The other large expense is paying Rev. Bretts stipend which is not really an 'expense' per se.

There is a lot to do still. It would be easy to look at the £22000 in the account and think its smooth sailing from here, but out of that over £6000 is owed to the stipend fund, the January gas bill was £1100, we owe the FCE Quota and Convocation dues in March, our new insurance of over £3000 was paid in January and Rev. Brett finally claimed all his 2023 receipts (£1100) in January. That actually leaves us with around £9500 going into 2024 which is fantastic, but its only enough to support Rev. Brett for about 4 more months, and that's not including other church expenditures.

We shouldn't see this as a negative though. How amazing is it that we started with £400 and in 6 months we actually have money in the pot! At the same time, we shouldn't be complacent. It's a fine line between giving, fundraising etc and the need for a reliable income to cover all our costs going into the future including the responsibility we have as a church to provide for Rev. Brett and his family, but also being thankful for everything he has provided and 100% reliant and trusting on God to continue to provide. It's a balance between the nature of God to supernaturally provide and to work through people to do His bidding on earth. We are to steward and use for His glory, what God has blessed us with. That includes us individually, but also collectively stewarding our funds well as a church.

Its abundantly clear we have been blessed beyond measure by the generosity of people donating to Emmanuel. In 6 short months we have been donated approx. £31000! That's astounding! As the treasurer and Vicar's wife who worries and stresses about the finances both in church and our own

family, I want to thank you all so much for trusting us and supporting us financially. It was really scary to step out in faith and ask God to provide, but He answers prayers and I'm so thankful to everyone who has supported Emmanuel. Although there are so many challenges ahead, it's clear that we are where we were meant to be and I know that He will provide and 'Emmanuel' (God is with us).

This report is respectfully submitted,

A handwritten signature in black ink, appearing to read 'Katerina', with a long, sweeping horizontal stroke at the end.

Mrs Katerina Murphy
Acting Treasurer

NB. You may have noticed from my rudimentary report that I've never been a Treasurer before and I don't actually want to be one! If you have been blessed with a mind for numbers and would like to be the church Treasurer, please let us know!

Emmanuel, Morecambe

Income & Expenditure 1 January to 31 December 2023

<u>Income</u>	<u>2022</u>	<u>, 2023</u>
Plate/Cash Donations		£2,839.70
Standing Orders		£5,661.50
Just Giving		£9,936.37
Other Donations (cheques, DD)	£315.20	£4,940.00
Gift Aid tax refund		
Bank Interest	£54.46	
Legacies	£500.00	
Funeral Fees	£100.00	
Grants		£130.00
Living Hope Community Store		£7,759.98
Dog trainers rent of hall	£2,622.00	£1,472.00
	£3,591.66	£32,739.55

<u>Expenditure</u>	<u>2022</u>	<u>2023</u>
Water Plus	£122.23	£31.45
Electric	£398.56	£329.90
Gas	£5,878.65	£159.72
Insurance	£1,781.79	£12,971.11
FCE Quota	£800.00	£800.00
N.D. Quota	£300.00	£300.00
Convocation Dues	£168.00	£168.00
Bank Charges		£48.00
Clergy Expenses		£211.69
Church Expenses		
Parsonage Expenses		
Living Hope Expenses		
Living Hope Utilities		£222.26
FCE Stipend Fund*		£7,500.00
Clergy Benevolent Fund		
Home Mission Fund		
	£10,520.77	£22,742.13

Building Work Payments

Roof work	£2,500.00	
Heating Repairs		£1,400.00
Organ tuning	£150.00	
Garden maintenance	£921.54	£1,212.00
Fire		
Misc: sanitizer, cleaning, etc		

General repairs	£350.00	£1,450.00
	£3,921.54	£4,062.00

Total income £3,591.66 £32,739.55

Total Expenditure £13,370.77 £26,804.13

Excess of income over expenditure

£5,935.42

Brought forward (2022)

Carried forward (2023)

NatWest c/a £1,674.32
 NatWest d/a £24,718.13

Natwest c/a £22,609.71
 Natwest reserve
 Total £22,609.71

Income £3,591.66

TOTAL INCOME £55,349.26

TOTAL EXPENDITURE £26,804.13

BALANCE £28,545.13

* Balance owed to the Stipend Fund for 2023 £6546.03