

Emmanuel United Reformed And Methodist Church

Report and Financial Statements

Year ended 31 August 2021

Member of both the Methodist and United Reformed Churches

Bromsgrove and Redditch Methodist Circuit
URC West Midlands Synod

No 5/18
Church No 6C19

Emmanuel Church

Trustees Annual Report on Finance and Governance

Basis of preparation and legal framework

The Trustees present their report with the financial statements of the charity for the year ended 31 August 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Full Name of Charity / Church:

Emmanuel United Reformed and Methodist Church Redditch

Registration Charity Number (if a Registered Charity):

1143847

Date of registration (if registered as a Charity)

19 September 2011

Main communication address:

Emmanuel Church, Ecumenical Centre,
6 Evesham Walk,
Redditch, Worcestershire B97 4EX

The Elders of Emmanuel Church Redditch are the Charity Trustees, membership being made up of Church office holders, Minister and representatives appointed by the Church at the Annual Church Meeting (ACM).

Treasurer: Mr Keith Thomas

Keith Thomas acted as the principal officer overseeing the day to day financial management and accounting for the Church during the year.

Independent examiner: Mr David Burman ICAEW

Investment Bankers: Central Finance Board of the Methodist Church
Trustees for Methodist Church Purposes (TMCP)

Current Account: HSBC PLC Redditch

Trustees for the period of these accounts

Minister: Rev James Hamilton from July 18th 2020

Elders: Ann Gee, Kay Bradley, Janet Chaney, Elaine Cooke (until May 2021), Glenys Hall, Olive Hall, Jackie Marsh, Jason Pearce, Tony Pitt, Lyn Renhard, Mike Schofield, Pearl Swanborough, Stan Taylor (until January 2021), Keith Thomas, Mary Thomas, Ros Williams, Fiona White,

Further information on our Trustees is in Appendix A

Aims and organisation

Background

Emmanuel Church Redditch is a 'Local Ecumenical Project' (LEP). Its constitution embodies the aims and organisation of both the Methodist and United Reformed Churches.

These are:

The Methodist Church

- a) The Christian faith in accordance with the doctrinal standards and discipline of The Methodist Church.
- b) Any charitable purpose for the time being of any Connexional, District, Circuit, local or other organisation of The Methodist Church.
- c) Any charitable purpose for the time being of any society or institution subsidiary or ancillary to The Methodist Church.
- d) Any purpose for the time being of any charity being a charity subsidiary or ancillary to The Methodist Church.

The United Reformed Church

The provision of public worship in viable congregations through England, Wales and Scotland carried out through faithful ordained and lay ministry in our churches. Our main charitable activities are: ministry, education & learning, youth & children's work and mission. This latter includes: supporting local community service, and fostering ecumenical and interfaith relationships at all levels.

To advance the Christian religion for the benefit of the public in accordance with the doctrines, principles and usages, and the Scheme of Union of the United Reformed Church.

The constitutional aims of Emmanuel Church Redditch are:

- a) The celebration of public worship;
- b) The teaching of the Christian faith;
- c) Mission and evangelism;
- d) Pastoral work, including visiting the sick and the bereaved;
- e) The provision of facilities with a Christian ethos for the local community, including (but not restricted to) the elderly, the young and other groups with special needs.
- f) The support of other charities in the UK and overseas.

Our commitments and actions arise fundamentally from our convictions as followers of Jesus Christ, and the essential goodness of God made plain in Christ. But we believe and are convinced that the actions, ministries, partnerships and commitments arising from our Christian faith and practice offer significant public benefit, to the local community and wider society, in a time when mutual care, support and respect is so much needed.

The Church exists

- To increase awareness of God's presence and to celebrate God's love;
- To help people to learn and grow as Christians, through mutual support and care;
- To be a good neighbour to people in need and challenge injustice.

Emmanuel Church Vision Statement

"Emmanuel Church is a part of the Christian presence in Redditch Town Centre and welcomes all irrespective of gender, ethnicity, sexual orientation or disability. Its purpose is to be a worshipping and witnessing community, serving and supporting all, and to be committed to the causes of justice and peace and the care of creation."

Public Benefit

The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.

Structure, Governance and Management

The governing document for the Church is the constitution based on the Model Governing Document for a Single Congregation Local Ecumenical Partnership version 12/01/2010 signed and agreed by the Methodist and United Reformed Churches on the 13/07/2011.

Day to day management of the Church is undertaken by the Church Elders along with the Minister.

The Trustees are appointed at the ACM of the Church.

The Church Meeting is responsible for all decision making, but allows designated sub groups the authority to make decisions within a closely managed remit.

These sub groups are:

Elders, Finance and Property, World Mission and Service, Worship, Pastoral and Discipleship, Junior Church, Social and Catering.

Trustee Training

A range of guidance produced by Methodist Connexion and the United Reformed Church to support the effective running of the Church and the role of Trustees is given to the Church Trustees at various meetings and / or training sessions. New Trustees are assigned a long standing Trustee to take them through their responsibilities and duties. They attend training days for new Trustees run by either the Methodist or URC Church governing bodies. They are provided with a copy of the previous 12 months minutes of Church and Elders Meetings and accounts.

Related Parties

The Church is a constituent member of the Bromsgrove and Redditch Methodist Circuit (5/18) which is part of the Birmingham Methodist District and is accountable to the Methodist Conference. It is also part of the United Reformed Church West Midlands Synod (6C19) which is accountable to the United Reformed Church.

The Church makes annual donations to 'The Methodist World Mission Fund', 'The Methodist Property Fund', and occasionally to these related parties.

The internal organisations linked to this church are:

Craft Club, Tuesday Fellowship, Guiding including Rainbows and Brownies, Tots & Co, Contact Centre, Indoor Bowls and Scrabble Club.

Review of the Year

So much has changed since our last Annual Church Meeting in July 2019 when we said farewell to Revd Steve Levett and reflected on what we, as a congregation, were grateful for. In September 2019, we welcomed Revd Ian Ring as our interim minister and in January 2020, after prayerfully following the United Reformed Church procedure for seeking a new minister, we issued a call to Revd James Hamilton. When the COVID19 pandemic struck in March 2020, the decision was made to close the Ecumenical Centre and so began a period of challenge for us all – ministers, staff, elders, and congregation.

How we as a church coped, adapted, and survived during this financial year will be touched on in the following reports.

As reported last year, once the lockdown began our community building, the Ecumenical Centre, was closed to the general public. This stopped our income streams from the coffee bar (£500 per month) and the hiring of rooms (£900 per month). From September 2020 we partially opened the building, coffee bar for 2 mornings per week and only one group meeting in the Centre at a time. By July 2021 Government guidelines had removed all Covid-19 restrictions. However, guidelines from the Methodist Church and the URC encouraged us to continue with the measures for minimising the spread of the virus, like facemasks still to be worn when moving about in the centre, and keeping physical distance from each other outside our known 'bubbles'. Income from room hire did improve, but nowhere near 'normal' and the coffee bar covered its costs and provided a service to the general public, and was not expected to generate previous years income.

During this financial year, we continued to furlough our staff, but the rules were much more flexible and our staff could work part time, rather than all or nothing. As such we were able to claim £23,544 in government furlough grants, which went a long way to minimise the losses.

Worship returned to the Sanctuary for a short time in the Autumn, but went back to digital worship from November 2020 to May 2021, this time using recorded video and also 'broadcasting' it on our YouTube channel.

Membership

Membership at 31st August 2021 was 102, down by 3 for 31st August 2020. There have been 5 losses from death, one 'ceased to meet' but also the addition of 3 new members.

Activities, Hospitality & Outreach

The last 12 months have been stop and start for Hospitality and Outreach. Safety from Covid19 through the measures put in place by the Centre Manager and Elders has become part of our hospitality and very much welcomed by customers and volunteers,

Activities

The Centre has seen many of the community groups return. The What's On Guide is regularly updated and is available around the Centre to pick up and take away or for download from the Emmanuel Church website. There continues to be something on offer around the national 5 ways to wellbeing; connect, be active, give, keep learning and take notice.

The Church run activities of bowls, Bible book club, Craft Club and coffee shop are up and running.

Outreach - Ecumenical and community partnerships

Ecumenical work through Faith at Work in Worcestershire has restarted with Chaplaincy to the Kingfisher Shopping Centre shop workers. We visit people in their work place and listen to their concerns. For some years we have provided shop workers with cards, mince pies and other refreshments which are well received, free of charge and this is often a talking point as we get nearer to Christmas.

Messy Church for families that has been available online over lockdown restarted in person over the summer. There are plans for a Messy light party Sunday 31st October at Stephens 4-6pm continuing monthly thereafter. Promotion of these events takes place on Facebook or through church bulletins. We work with church members from the Holy Trinity Parish and Mount Carmel and thanks go to Jan, Chris and Julie at Emmanuel for their continued support of this activity.

Within the Joint Ministries role for Churches Together in Redditch, contact has been made with the 19 churches who make up the membership of this group. The aim of Joint Ministries is to foster good relationships amongst churches and to represent Churches Together in the voluntary and community sector. As part of this we attend the Redditch Wellness Partnership, a group of community, voluntary and public sector organisations with an interest in health and wellbeing.

Coffee Shop

The Narthex is used 3 times a week to run a coffee shop selling Fair Trade refreshments and small items of prepacked sundries. Groups such as a charity Onside Advocacy, chaplains from the Alex Hospital and a group from the local Connect service also meet up in the coffee shop. Thank you to the many volunteers who continue to provide customers with a welcome space and great service, it is very much appreciated.

Narthex Redevelopment

This was on hold through out the year while waiting for the financial situation of the church to stabilise.

Environment

Our solar panels and roof insulation continue to reduce the building's carbon footprint. The Covid lockdowns saved energy through the usually expensive winter period.

The Ecumenical Centre

To open the building safely has been a task. We have had to update current health and safety procedures and write COVID 19 procedures, spend hours reading through every Government update. At one point all the relevant government paperwork for the building amounted to two lever arch files! Because our building came under the relevant guidelines for Places of Worship, Community Centres & charities, Essential services, Hospitality, Events Businesses & offices, we have had to adhere to all the rules for all these areas. Each area has had different expectations and reopening timelines.

The way we hire our spaces has had to change. There have been many i's to dot and t's to cross. We have arrived at a workable place to keep everyone as safe as we can. It is much more work than 18 months ago, but we believe it is well worth it

Risk Management

The major risks have been identified and recorded by the Trustees with professional advice taken as required. This is normally from the Methodist Birmingham District or the United Reformed Church West Midlands Synod. An annual review process is undertaken and recorded. Income and Expenditure is monitored and is compared with the approved annual budget at the bi-monthly Finance and Property Meeting, in order to detect trends as part of the risk management process to avoid unforeseen calls on reserves.

The Church Meeting agrees to the signatures for the current account and investment accounts. Our building is part of the Kingfisher Shopping Centre and benefits from the 24 hour monitoring of our Fire Detection equipment as well as being included in the Shopping Centre Sprinkler system.

Full insurance is taken out to cover the Trustees and Volunteers as well as the building and its contents.

Organisations not belonging to the Church who are hiring any of our facilities must have their own indemnity insurance. This is stipulated in our conditions of room hire.

Our Fire and Health and Safety procedures are updated for any changes and reviewed each year.

We have training in hygiene for the kitchen users and at least one member of staff in first aid. Our staff and Trustees have attended safeguarding training run by the Methodist Church.

Reserves Policy

The Reserves Policy for the Church is to hold a minimum sum equivalent to 6 months' average expenditure of the General Fund, plus the accumulated value of the Mary Gatecliff Legacy. This is considered to meet any unforeseen item of major expenditure on the Church building and to be able to continue funding planned activities including the assessment payable to the Bromsgrove and Redditch Circuit and to the United Reformed Church West Midlands Synod. In addition, the Church from time to time designates reserves for specific purposes allied to its aims and objectives. Current designated reserves are outlined in the financial statements.

Safeguarding

Every person has a value and dignity which comes directly from the creation of male and female in God's own image and likeness. Christians see this potential as fulfilled by God's re-creation of us in Christ. Among other things this implies a duty to value all people as bearing the image of God and therefore to protect them from harm.

Methodist Connexional practice outlines commitment to the following principles:

- the care and nurture of, and respectful pastoral ministry with, all children, young people and adults
- the safeguarding and protection of all children, young people and adults when they are vulnerable
- the establishing of safe, caring communities which provide a loving environment where there is informed vigilance as to the dangers of abuse.
- We will carefully select and train all those with any responsibility within the Church, in line with Safer Recruitment principles, including the use of criminal records disclosures and registration with the relevant vetting and barring schemes.
- We will respond without delay to every complaint made which suggests that an adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to work with anyone who has suffered abuse, developing with them an appropriate ministry of informed pastoral care.
- We will seek to challenge any abuse of power, especially by anyone in a position of trust.
- We will seek to offer pastoral care and support, including supervision and referral to the proper authorities, to any member of our church community known to have offended against a child, young person or vulnerable adult.
- In all these principles we will follow legislation, guidance and recognised good practice.

Emmanuel Church Redditch commits itself to ensuring the implementation of Connexional Safeguarding Policy; government legislation, guidance and safe practice in the circuit and in the churches.

Emmanuel Church Redditch commits itself to the provision of support, advice and training for lay and ordained people that will ensure people are clear and confident about their roles and responsibilities in safeguarding and promoting the welfare of children and adults who may be vulnerable. The Church meeting has appointed two safeguarding officers, one with responsibility for children and the other for vulnerable adults. The Church Safeguarding Policy is reviewed and approved annually at the Annual Church Meeting.

Finance Review

Statement of Financial Activities (SOFA)

On the 31st August 2021 our overall assets totalled £2,062,258 with £662,944 in the General Fund and £1,399,315 in the Reserve Fund. This is a large increase from last year, but all due to investment gains totalling £209,001 and revaluation of our properties of £90,500 as they were reflecting 2017 valuations. However, investment income did not recover, and was still only 1.8% return rather than 3%.

We held a special church meeting on Sunday 25th July 2021 to discuss the ongoing losses we are experiencing. It was agreed that we can sell up to £48,000 of our stocks and shares (realising the investment gains over the last few years). This would cover 2 years of predicted losses. This will enable us to carry on with the current expenditure and not have to change the employment contracts of our staff. As such £12,000 was sold and this added to a further £12,000 from TMCP previous income, was transferred to our Reserve Fund CFB account, where it was used to create a 'Pandemic Recovery Fund' to cover expected losses for next financial year.

Our final year deficit in the General Fund was £19,593, in the Reserve Fund we had a small deficit of £197. Total incoming funds were £178,227 with total expenditure of £197,724.

Balance Sheet

No changes have been made to the investments or fixed assets.

Looking forward to next year.

We are expecting a long continuation of losses of around £2,000 a month. A review will take place every 6 months (from September 2021) to assess the situation.

Statement of Financial Activities (SOFA) for the year ended 31 August 2021

	Notes to the accounts	General Fund (Unrestricted)	Designated Funds (unrestricted)	Restricted Funds	Endowment Funds	Total 2020-21
		£	£	£	£	£
Income						
1 Offerings	4	47,258				47,258
2 Gift aid	5	8,003				8,003
3 Donations and Legacies	6	66				66
4 Interest and investment income	7	6,864	2	18,142		25,008
6 Income from investment properties	8	10,636				10,636
7 Grants	9 & 37	46,071		7,483		53,554
8 Room Hire	10	18,515				18,515
9 Internal organisations	11		540			540
10 Other charitable income	12 & 36	9,404	5,245			14,649
11 Total income		146,815	5,787	25,625	-	178,227
Expenditure						
12 Circuit assessment or share	13	15,000				15,000
13 URC Ministry Fund	13	41,501				41,501
14 Grants and donations	14	-				-
15 Employment Expenses, Incl Tax and Pension	15	61,863		23,780		85,644
16 Property maintenance	16	16,387		2,042		18,429
17 Insurance, utilities etc	17	8,473				8,473
18 Depreciation	18					-
19 Office expenses	19	10,095				10,095
20 Other expenditure	20	13,088	5,245			18,333
21 Internal organisations	21		250			250
22 Total charitable expenditure		166,408	5,495	25,822	-	197,724
23 Net Loss/Gain Income Expenditure		(19,593)	292	(197)	0	(19,497)
24 Gains/(losses) on monetary investments	22	806	51,314	156,881		209,001
25 Gains/(losses) on investment properties	23	45,000		45,500		90,500
26 Net income/(expenditure)		26,213	51,606	202,185	0	280,004
27 Transfers between funds	24					-
28 Other gains/(losses)	25					-
29 Net movement in funds		26,213	51,606	202,185	0	280,004
30 Total funds brought forward		210,334	374,791	1,197,130		1,782,255
31 Total funds carried forward		236,547	426,396	1,399,315	-	2,062,258

Statement of Financial Activities (SOFA) for the year ended 31 August 2020

	Notes to the accounts	General Fund (Unrestricted) £	Designated Funds (unrestricted) £	Restricted Funds £	Endowment Funds £	Total 2019-20 £
Income						
1 Offerings	4	39,061				39,061
2 Gift aid	4	13,530				13,530
3 Donations and Legacies	4	593	10,000			10,593
4 Interest and investment income	5	7,599	-	20,875		28,474
5 Income from investment properties	5	10,294				10,294
6 Grants	6 & 34	30,400				30,400
7 Room Hire	7	23,460				23,460
8 Other charitable income	8	12,519	5,192			17,711
9 Internal organisations	9		860			860
10 Total income		137,456	16,052	20,875	-	174,384
Expenditure						
11 Circuit assessment or share	10	15,000				15,000
12 URC Ministry Fund	10	35,835				35,835
13 Grants and donations	11	134				134
14 Employment Costs	12	58,581		23,442		82,023
15 Property maintenance	13	22,212	-			22,212
16 Utilities etc	14	5,794				5,794
17 Depreciation	15	-				-
18 Office expenses	16	11,178				11,178
19 Other expenditure	17	7,910	5,192	12,918		26,020
20 Internal organisations	18		415			415
21 Total charitable expenditure		156,644	5,607	36,360	0	198,610
22 Net Loss/Gain Income Expenditure		(19,187)	10,445	(15,484)	0	(24,227)
23 Gains/(losses) on monetary investments	19	(79)	(6,950)	(20,600)		(27,629)
24 Gains/(losses) on investment properties	20					0
25 Net income/(expenditure)		(19,266)	3,495	(36,084)	0	(51,855)
26 Transfers between funds	21					0
27 Other gains/(losses)	22					0
28 Net movement in funds		(19,266)	3,495	(36,084)	0	(51,855)
29 Total funds brought forward		229,600	371,296	1,233,214	0	1,834,110
30 Total funds carried forward		210,334	374,791	1,197,130	0	1,782,255

Balance Sheet as at 31 August 2021

Notes to the
Accounts

		General Fund (Unrestricted)	Designated Funds (Unrestricted)	Restricted Funds	Endowment Funds	Totals 2021	Totals 2020
		£	£	£	£	£	£
Fixed Assets							
Church building and other property	27					0	
Investment properties	28	225,000		230,500		455,500	365,000
Investments	29					0	
Total fixed assets		225,000	0	230,500	0	455,500	365,000
Current Assets							
Debtors and prepayments	30	3,878		13,202		17,080	10,921
Loans by the Churches	31					0	
Investments with TMCP	32	7,373	357,518	1,071,681		1,436,572	1,251,571
Central Finance Board Deposits	33	11,634	68,878	83,932		164,444	156,482
Cash at Bank and in hand	34	12,880	0			12,880	9,871
Total current assets		35,765	426,396	1,168,815	0	1,630,976	1,428,845
Current liabilities							
Creditors (due in under 1 year)	35	24,217				24,217	11,590
Grants payable within 2021-22	36					0	
Total current liabilities		24,217	0	0	0	24,217	11,590
Net current assets/liabilities		11,547	426,396	1,168,815	0	1,606,758	1,417,255
Total assets less current liabilities		236,547	426,396	1,399,315	0	2,062,258	1,782,255
662,944							
Long term liabilities (due after more than one year)							
Grants payable after 2021-22						0	
Loans to the Church						0	
						0	
Net assets		236,547	426,396	1,399,315	0	2,062,258	1,782,255
Funds of the Church							
General Fund (Unrestricted)		236,547				236,547	
Designated Funds (Unrestricted)			426,396			426,396	
Total Unrestricted Funds						662,944	0
Restricted Funds				1,399,315		1,399,315	
Endowment Funds					0	0	
Total Funds		236,547	426,396	1,399,315	0	2,062,258	0

Signed

Church Treasurer

Notes to the Accounts**1. Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with the exception of investment property and other investments which are included at market value, as modified by the revaluation of certain assets.

2. Funds

The funds held constitute: General Funds held for any purpose of the Church which are Unrestricted and Restricted funds which are held for a narrower purpose including those for internal organisations. There are no Endowment funds. Details of each material fund are disclosed in notes 28 and 29. Any funds may be represented by more than just cash.

Investments

The funds that support the various funds are held by TMCP (Trustees for Methodist Church Purposes) in Trustees Interest Funds on which interest is credited to the accounts each month. These are regarded as medium and long term investments.

TMCP is the legal owner and Custodian Trustee of all Methodist Model Trust property, including Legacies, Endowments and Accumulated Funds. Trust property is held for and on behalf of local Managing Trustees who are responsible for the day to day management of trust property. TMCP ensure that, through providing guidance and acting under their direction, the Managing Trustees comply with charity law and Methodist law and polity as determined by the Methodist Conference.

Capital commitments and contingent liabilities

With the continuing reduction in income from investment dividends, room hire and coffee bar we have sold £24,000 of shares in the reserve fund and created a Pandemic Recovery Fund to give our General Fund enough cash to sustain expected losses next financial year. We also have insurance cover for loss in income and we have already had an interim payment of £6,000. When we will get the rest is unknown, but being handled by Williams Pitt Chartered Loss Adjusters, George House, 84 Richardshaw Lane, Pudsey, Leeds, LS28 6BN

3. Accounting policies**Basis**

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment. When the grant is recurrent over more than one year the balance payable in future years is treated as a provision for future commitments in the Balance Sheet against the appropriate fund, the provision being released in future years as instalments are paid in accordance with the originally agreed terms.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

The freehold property is shown at most recent valuation, which was 2022

Investment Properties

Investment properties - no property is currently deemed to not be held for the long term purposes of the charity.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

Debtors and Prepayments

Debtors include outstanding bills due.

Creditors

Creditors include outstandings relating to collections and utility bills

House Rental Income

All the rental income from the Reserve Fund house, 42 Harport Road, is used to support the General Fund, as is the income from 75 Prospect Hill

TMCP Management Charges

The Trustees for Methodist Church Purpose (TMCP), charge 0.285% of our TMCP assets to cover the work they are doing in managing our investments.

This year that charge was £4,094.09 for managing a total value of £1,436,571.86

SOFA**Emmanuel Methodist / URC Redditch****Notes to Accounts
Income**

				2021	2020
	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
4. Donations and Offerings					
Free will offerings					
Collections - Envelopes and Standing Orders	46,073			46,073	37,925
Collections - Loose	1,185			1,185	1,136
Total Offerings	47,258			47,258	39,061
5. Gift Aid					
Tax credits Envelopes and Standing Orgers	8,003			8,003	8,268
Tax Credit Loose for 2 years				-	5,262
Total Gift Aid	8,003			8,003	13,530
6. Donations					
Uniformed Organisations				-	78
Church of Grace				-	320
Tuesday Fellowship				-	75
Craft Club				-	-
Anon	66			66	120
	66			66	593
6. Legacies					
Lynfa Morgan				-	10,000
				-	
	-	-	-	-	10,000
Total Donations and Legacies	66	-	-	66	10,593
7. Interest and Investment Income					
	£	£	£	£	£
Interest From CFB Accounts	120	2	81	204	662
Interest From Bank Account				-	5
Dividends From TMCP				-	330
Dividends From Mary Gatecliff Legacy	6,744			6,744	6,602
Dividends from Reserve Fund			18,061	18,061	20,875
Total Interest and Dividend Income	6,864	2	18,142	25,008	28,474
8. House Rents	10,636			10,636	10,294
9. Grants					
	£	£	£	£	£
Government Furlough	16,071		7,483	23,554	
Redditch URC Trust	30,000			30,000	30,400
<i>Details of Redditch Trust in note 34</i>	46,071		7,483	53,554	30,400

SOFA Contd.**Emmanuel Methodist / URC Redditch****Notes to Accounts****Income****10. Room Lettings**

	Unrestricted	Designated	Restricted	2021 Total	2020 Total
	£		£	£	£
Offices	15,764			15,764	17,274
Regular Room Hiring	2,751			2,751	5,797
Add Hoc Hiring				-	388
	18,515			18,515	23,460

11. Internal Organisations

	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
Craft Club		140		140	848
Tuesday Fellowship - Interest Account				-	12
Godly Play				-	-
Social Committee				-	-
Flower Fund		400		400	-
				-	-
	-	540		540	860

12. Other Charitable income

	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
Printing				-	9
Special Efforts				-	-
Betty Whitaker Teas				-	-
Saltmine Panto Surplus				-	322
Collections on behalf of others		5,245		5,245	5,192
Misc. Income	13			13	
Books				-	14
Organ Fun Day				-	-
Stretch and Pray				-	60
Magazine	90			90	53
Funeral Fees				-	-
Cross charged for work at Beacon Church				-	456
Tots				-	403
Insurance Claim - Loss of Income Interim	6,000			6,000	2,848
Other	1,615			1,615	658
Solar Panels	773			773	1,471
Catering	913			913	6,225
	9,404	5,245	-	14,649	17,710

Catering	913	913	6,225
<i>Net Catering less expenses</i>	<i>176</i>	<i>176</i>	<i>3,427</i>

TOTALS

146,815	5,787	25,625	178,227	174,383
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SOFA Contd.

Emmanuel Methodist / URC Redditch

**Notes to Accounts
Expenditure**

			2021	2020
	Unrestricted	Designated	Restricted	Total
	£	£	£	£
14. Circuit and URC Assessments				
Bromsgrove and Redditch Methodist Circuit	15,000			15,000
URC West Midlands Synod	41,501			35,835
TOTALS	56,501			50,835
15. Grants and donations				
URC Synod Margret Marshal			-	50
People in Need			-	84
Faith at Work in Worcestershire			-	-
TOTALS	-		-	134
16. Employment Costs				
Wages, salaries and benefits in kind	50,994		20,751	71,745
Employees National Insurance	3,411		911	4,322
Employers National Insurance	914		245	1,159
Employees Pension Contribution	2,382		645	3,027
Employers Pension Contributions	2,978		996	3,974
Employee Travel	1,184		233	1,417
TOTALS	61,863	-	23,780	85,644
17. Property Maintenance				
Major Repairs/Projects				
Building COVID	1,784		2,042	3,826
Kitchen Ventilation	3,496			3,496
New MCB switchboard in Boiler Room			-	4,091
Refurbished Office Copier / Printer			-	1,650
			-	-
Maintenance and Contracts				
Building Maintenance - Jeremy Powell			-	3,535
PAT Electrical Appliances and Repairs	2,124			2,124
Gas Boilers			-	264
Building Contents Insurance	2,342			2,342
House Insurance (42 and 75)			-	656
ADT Fire Smoke Detectors	935			935
Door and CCTV Security			-	-
Fire Extinguishers	185			185
Lift Maintenance	2,388			2,388
Lift Insurance Inspections			-	1,464
Miscellaneous items	3,135			3,135
TOTALS	16,387	-	2,042	18,429
18. Utilities				
Electricity	2,941			2,941
Gas	4,583			4,583
Water	949			949
TOTALS	8,473	-	-	5,794

Notes to Accounts
Expenditure

				2021	2020
	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
19. Depreciation					
NONE	-	-	-	-	-
20. Office Expenses	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
Telephone	793			793	972
Internet Email and Web Site	710			710	635
Magazine	582			582	579
Leaflets				-	225
Paper	1,757			1,757	573
Printer Toner	1,053			1,053	867
Bin Collection BIFFA	3,039			3,039	2,771
Sanatory Bins - Cannon Hygiene	780			780	1,791
Cleaning Materials - Patterson's	961			961	2,249
Misc. items	418			418	516
TOTALS	10,095	-	-	10,095	11,179
21. Other Expenditure	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
Minister Expenses	3,936			3,936	491
Musicians				-	129
Preaching				-	88
Junior Church	70			70	285
Bank Charges	414			414	563
Misc.	321			321	1,092
Credit card transactions in last 2 weeks Aug 2020	532			532	
Accruals - Accounts examination costs backdated	5,160			5,160	
Catering Expenses	736			736	2,797
Church Expenses				-	-
Music and Words Licence	654			654	737
TV Licence	158			158	155
St Stephens (OASIS) Parking for Staff and Minister	605			605	275
Flowers and Bulbs from Where Next				-	245
Books				-	170
Church Offering Envelopes				-	184
Subscriptions, CTR, BARN	80			80	80
Misc.	424			424	500
Collections on Behalf of others see note 33		5,245		5,245	5,192
Reserve Fund Expenditure - Other				-	-
Training				-	120
Centre refurbishment fund				-	-
Finance / Property and H&S Support				-	3,779
Narthex Improvements				-	5,511
COVID-19 Building Changes				-	3,627
TOTALS	13,088	5,245	-	18,333	26,019
22. Internal Organisations	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
Craft Club		250		250	415
Tuesday Fellowship				-	-
Godly Play				-	-
Social Committee				-	-
Harriet Smith - Young people				-	-
Benevolent Fund				-	-
TOTALS	-	250	-	250	415
TOTAL EXPENDITURE	166,408	5,495	25,822	197,724	198,610

SOFA Contd.**Notes to Accounts****Emmanuel Methodist / URC Redditch**

	Unrestricted	Designated	Restricted	2021 Total	2020 Total
	£	£	£	£	£
23. Gains/(losses) on monetary investments					
TMCP Interest Fund	806			806	(79)
TMCP Mixed Managed Fund		2,372		2,372	(232)
TMCP Mary Gatecliff		48,942		48,942	(6,718)
TMCP Reserve Fund			156,881	156,881	(20,600)
	806	51,314	156,881	209,001	(27,629)
24. Gains/(losses) on investment properties					
75 Prospect Hill	45,000			45,000	
42 Harport Road			43,000	43,000	
2 Acres Land Arrow Valley			2,500	2,500	
	45,000	0	45,500	90,500	0
25. Transfers between funds					
	£	£	£	£	£
	0	0	0	0	0
	0	0	0	0	0
26. Other Gains/(losses)					
	£	£	£	£	£
	0	0	0	0	0
	0	0	0	0	0

BALANCE SHEET**Notes to Accounts
Fixed Assets**

27. Church Buildings	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
None	0	0	0	0	0
Total	0	0	0	0	0
28. Investment Properties	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
Houses for Lay Workers					
75 Prospect Hill	225,000			225,000	180,000
42 Harport Road			218,000	218,000	175,000
2 Acres Land Arrow Valley			12,500	12,500	10,000
Total	225,000	0	230,500	455,500	365,000
29. Investments	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
None	0	0	0	0	0
Total	0	0	0	0	0
30. Debtors and prepayments					
Methodist Circuit pre-paid monthly assessment	1,250			1,250	1,250
Room Hire Invoices not yet paid (but were in Sept)	2,628			2,628	0
Owed by General Fund to Reserve Fund see note 35			13,202	13,202	9,671
Total	3,878	0	13,202	17,080	10,921
31. Loans by the Church	Unrestricted	Designated	Restricted	Total	Total
	£	£	£	£	£
None	0	0	0	0	0
Total	0	0	0	0	0

Notes to Accounts

32. Investments with TMCP

Page 18

Detailed analysis of individual fund movements

GENERAL FUND

Description	Opening Balance	Income	Expenditure	Transfers	Revaluation gains/losses	Closing Balance
General Fund not designated	210,334	146,815	166,408		45,806	236,547

GENERAL FUND DESIGNATED

Description	Opening Balance	Income	Expenditure	Transfers	Revaluation gains/losses	Closing Balance
Legacy Investments TMCP	306,205				51,314	357,518
Legacy Investments CFB	36,484					36,484
Centre Refurbishment	5,269					5,269
Ipsely Housing Trust	23,032					23,032
Sanctuary Development	-					-
Social Committee	47					47
Central Maintenance Fund	-					-
Godly Play	461					461
Choir Accounts	385					385
Craft Club	888	140	250			778
Flower Fund	60	400				460
H. Smith	941					941
Women's (Tuesday) Fellowship	733	2				735
Benevolent Fund	286					286
Collections on behalf of others	0	5,245	5,245			0
						-
Totals	374,791	5,787	5,495	-	51,314	426,396

RESTRICTED FUNDS

Description	Opening Balance	Income	Expenditure	Transfers	Revaluation gains/losses	Closing Balance
Emmanuel Reserve Fund	1,194,873	25,623	25,822	- 24,000	202,381	1,373,055
Women's (Tuesday) Fellowship	1,000					1,000
Govier Fund	1,257	2				1,259
Pandemic Recovery Fund	-			24,000		24,000
						-
Totals	1,197,130	25,625	25,822	-	202,381	1,399,314

Endowment Funds

Restricted Fund Name	Opening Balance	Income	Expenditure	Transfers	Revaluation gains/losses	Closing Balance
						-
						-
						-
Totals					-	-

Fund purposes

Analysis of Investment Movements

Description	Carrying market value at beginning of year	Additions to Investment	Disposals at carrying value	Net gain/loss on revaluation	Carrying market value at end of year
Houses					
42 Harport Road	175,000			43,000	218,000
2 acres Arrow Valley land	10,000			2,500	12,500
75 Prospect Hill	180,000			45,000	225,000
Totals	365,000	-	-	90,500	455,500

TMCP Funds					
Legacy Fund un-designated	6,567			806	7,373
Legacy Fund designated	306,205			51,314	357,518
Reserve Fund	938,800			156,881	1,095,681
Totals	1,251,571	-	-	209,001	1,460,572

Loans and creditors due after one year

Loans

Source	Amount brought forward £	New borrowings £	Loan interest £	Repayable in the year £	Balance at year end £
NONE					

Repayment due

Totals

Due within 12 months	
Due after more than 12 months	
Total	

Purpose of loans

Creditors due after one year

Name of creditor	Amount on 31-Aug-2021	Amount on 31-Aug-2020
NONE		-
		-
Total		

Payment to Trustees

Payments made to trustees for additional services provided to the Church by agreement with the Church Council Meeting

£

This year

Nil

Last year

Nil

Number of trustees who were paid expenses

None

None

None

None

Nature of the expenses

If there are no payments to Trustees, please record no expenses were paid.

Emmanuel Methodist / URC Redditch

	2021	2020
37 Collections		
3 Generate		219
Action for Children	267	
All We Can (MRDF)	267	262
Bible Society		120
Bromsgrove and Redditch Circuit Lay Preacher Training		
Camphill Family		
Centre Users (Victim Support and Carers Care Line)		513
Christian Aid	267	1,202
Churches Together in Redditch		
Commitment For Life		245
Dharpur Hospital	267	
Disaster Emergency - Hurricane Mozambique		
Disaster Emergency Appeal	760	
Easter Offerings - Methodist World Mission	592	
Food Bank	668	
Food Parcels		100
Give thanks for Vaccine	848	
Methodist Fund for Human Need		195
Methodist Homes for the Aged - include Keith Bradley Memorial		
Mustard Seed		
Nixon Memorial Hospital		308
Primrose Hospice -Graham Mosley memorial Concert		
RADIATE - Redditch Winter Shelter		400
Rev Ian Ring Farewell Gift		400
Samaritans		111
Save the Children - Girl Guide Service		78
Shelter at Christmas	673	
Touchstone	134	211
Toys for Prisoners	505	
Water Aid - Lynfa Morgan memorial service		827
Total Collections	5,245	5,192

Craft Club Giving

Frances Watson		
REACHIC Period Poverty		200
Emmanuel Church	150	
Teams 4 U - Shoe Box Transport		215
Disaster Emergency Committee	100	
	250	415

This report is for information only and does not form any part of these accounts other than an explanation of where the URC Redditch Trust Grants come from and the state of that fund.

38 URC Trust Fund - Last Published Accounts

	Unrestricted	Restricted	Total	Last Year
Balance 1st January 2021	409,983	1,375,444	1,785,427	1,555,723
Income <i>Re-valuation</i>	32,784	173,408	206,192	244,783
<i>Interest and Dividends</i>	7,827	41,400	49,227	49,482
Expenditure Emmanuel Monthly		30,000	30,000	28,620
			-	
			-	
Fire Doors				17,737
Other projects		2,394	2,394	-
			-	-
Admin Costs to Trust	1,243	6,573	7,816	7,305
Sub Total	1,243	38,967	40,210	53,662
Income Less Expenditure (excluding revaluation)	6,584	2,434	9,017	- 4,180
Balance 31st Dec 2021	449,351	1,551,285	2,000,636	1,796,326

This Trust is managed by the Trustees of the URC West Midlands Synod

It was established from legacies in 1825

The purpose being the support of the cost of a Minister and payment of major building projects
Emmanuel Church Redditch has first claim on the income from the fund, but other churches
in the West Midlands Synod can ask for grants.

CHURCH COUNCIL MEMBERSHIP & Direct Employees**MINISTER**

Rev Ian Ring followed by Rev James Hamilton

Employees

		Per Week
Hospitality and Outreach	Sharon Forrest	25 hours
Lay Pastor	Sarah Leeson	37.5 hours
Centre Manager	Nicki Farnes	20 hours
Tots	Laura Darby	4 hours
House Keeper	Caren Price Hunt	20 hours
Finance assistant	Lucy West	5 hours

CHURCH ELDERS

Ann Gee	Mike Schofield
Fiona White	Olive Hall
Glenys Hall	Pearl Swanborough
Jackie Marsh	Ros Williams
Kay Bradley	Tony Pitt
Lyn Renhard	Janet Chaney
Mary Thomas	Keith Thomas

CHURCH SAFEGUARDING CO-ORDINATOR

Children and Young People	Jan Channer
Vulnerable Adults	Sarah Leeson

GDPR CO-ORDINATOR

Mike Schofield

CHURCH REPRESENTATIVES TO OTHER BODIES**1 Methodist Circuit Meeting**

Keith Thomas	Lyn Renhard
Fiona White	Chris Allured

2 URC West Midlands Synod

Jackie Marsh and Olive Hall

3 Churches Together in Redditch

Jackie Marsh	Tony Pitt
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4 Radiate Redditch (formerly Redditch Winter Shelter)

Sharon Forrest	Sarah Leeson
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5 Redditch Town Centre Churches

Tony Pitt

6 Women's World Day of Prayer

Margaret Lockwood

7 Christian Aid Week

Jackie Marsh

8 Carers Careline

Angela Vaughan

9 DSP

Nicki Farnes

DECLARATIONS

Treasurer

I confirm that I have prepared the accounts from the records of the Church and that they include all funds under the control of the Church Council.

Signature of Treasurer

Date

Name

Address

Presentation to the Church Council Meeting for approval.

I confirm that the Accounts were, or will be, presented to the Church Council Meeting on

and were approved.

Signature of the Chair of the meeting

Name of the Chair of the meeting

Date

Independent Examiner's Report to the Trustees of the

Emmanuel Methodist / URC Redditch

Church

This Report is on the Church Accounts for the year ended 31st August

2021

Respective responsibilities of Trustees and Examiner

The Church's trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Actual Signed Document is Kept at Emmanuel Church and External Examiners

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 you as 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:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 130 of the Charities Act 2011.
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

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.

Name

D.R.BURMAN

Signature

D. R. Burman

Relevant Professional qualification or body

ICAEW

Address

BRUNSWICK HOUSE
BIRMINGHAM ROAD
REDDITCH B97 6DY

Date

Actual Signed Document is Kept at Emmanuel Church and External Examiners