



**Glenorchy URC Exmouth
Charity number 1144853
Trustees Report
Financial Statements
Church Organisations Accounts
(appendices A1-A2, B1 - B5, C)
for the year ended 31 December 2022**

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2022

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION

Glenorchy United Reformed Church Charity is a local church of the United Reformed Church of Great Britain, and is a member of the South West Synod of the Church. It was registered on 1st December 2011 as Charity Number 1144853.

Glenorchy Church has church buildings at Exeter Road, Exmouth.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1st January 2022 until the date this report was approved are:-

Mrs. Lyn Bellamy

Mrs Sheila Brain

Mrs. Jean Curl

Mrs Pamela Diffey

Mrs. Jenny Newman (Church Secretary)

Lady Angela Morland

The Church buildings and the Manse (at 24 Halsdon Avenue Exmouth) are vested in the South West Synod Trust company as trustees and held for the benefit of Glenorchy United Reformed Church in accordance with the trusts applicable to U.R.C. properties.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The activities of Glenorchy United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Glenorchy Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 19th November 2009. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister and up to 9 members of Glenorchy Church nominated and elected by the members of the Church in Church Meeting. Elders are elected for a three-year term, and may then seek re-election if they wish. Elders who have served two consecutive three year terms must have at least one year's sabbatical, and can then be considered for re-election, if they wish. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. They are assisted in the administration of the Church and its property by the General Purposes Committee, and the Finance Committee. The Elders' Meeting normally meets 11 times during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Glenorchy United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings. This is described more specifically in its mission statement as "inspired and guided by the Holy Spirit, we express the love of Christ both within our own fellowship, and in partnership with other churches and Christian groups in Exmouth. Our mission strategy aims to develop our Christian faith and offer community outreach to vulnerable people, including children and young families." The Elders' Meeting is aware of the Charities Commission'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:

- (a) 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
- (b) promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

An example of this was the setting up of the Work Club, in July 2011, to offer help and assistance to those in the community who are unemployed and seeking to find employment, This provision is much appreciated within the community.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

After a long period of vacancy, we were pleased to welcome our new minister, Revd Janine Atkinson, who came into post in October 2022, bringing a fresh impetus to our activities.

Developing the Faith – the main activity is Sunday morning worship in the church. These services are not only for the regular worshippers, but also for any member of the public wishing to attend. It was good that by the beginning of 2022 the restrictions due to the Covid 19 epidemic had finally been lifted and church life was able to return almost to normal. Numbers attending worship have increased, though not to pre-Covid levels. We decided to continue our contact with those members of the congregation still unable to attend, through the circulation of a weekly Reflection, provided by the Minister leading worship on that Sunday. This is circulated by email, with a printed copy for those unable to receive it that way, and is also published on our website. The monthly **Review** magazine is a key means of sharing news of the fellowship and activities, and the website is kept up-to-date with the latest information.

Community Outreach – Normal activities through which Glenorchy Church aims to engage with the public were able to resume in 2022, including the Saturday shoppers coffee mornings, the weekly Art group and the midweek Music Concerts, In addition, there is the monthly Walking group which continues to take advantage of the beautiful environs around Exmouth.

Most of the regular outside lettings have returned to the Church hall, through which we engage with a variety of local community groups.

We continued to join with other churches in support of the much-needed Community Larder/Foodbank, based at the Salvation Army, and the “Open Door” Centre.

Glenorchy Church works to serve those in need through our Mission Committee, by seeking social justice, both locally and abroad, and working with other Christian groups, such as “Christian Aid”, and “Commitment For Life”, as well as agencies abroad. The Church actively supports “Fairtrade.” It was possible to resume our fundraising activities for our chosen charities, and voluntary donations for the various causes were generously maintained.

As mentioned previously in this report, the setting up of the Work Club, to reach out to those unemployed and seeking employment, is regarded as very successful, and is an effort to provide further engagement with the local community. This activity is funded partly by the URC South West Synod and partly through outside grants.

Glenorchy Church is aware of and adheres to the “Good Practice Guide” for safeguarding children and young people in churches. The Church has in place a Child Protection Policy as well a policy for the Safeguarding of Vulnerable Adults. The Church also seeks to address health and safety issues at all times.

The Church is also aware that these activities and events could not take place without the help of the many volunteers who give of their time and energy, to whom the Church is very grateful.

2022 FINANCIAL REVIEW

General Summary

There was a deficit of £20,861 at the end of 2022 which was a decrease of £33,471 from the 2021 surplus.

Income (of £75,212) was exceeded by expenditure (of £96,073), so reserves were used to meet the increased costs as monies were again reduced due to changes in membership and attendance resulting from the continuing effects resulting from the Covid-19 pandemic.

Receipts

Income of £75,212 was a 10.2% decrease on the £83,748 in 2021. This was essentially due to reduced offerings, whilst most other forms of income for the two years were roughly the same as both had reduced activities due to pandemic effects, though there were increased special collections. Some increased hall rents offset the loss of some Manse rental costs due to the termination of the lease.

Offerings still remain the largest single item of income and account for 46% of total income.

The Church is grateful for this continued financial support of all those of our Church and in the community.

Payments

Expenditure has seen an increase from £71,138 in 2021 to £96,073 this year. This was mainly due to increased Church utilities and running costs, and increased Manse costs, mainly due to the refurbishment which ended in 2023.

Church utilities costs have increased from £7,502 in 2021 to £10,368 in 2022, whilst Church running costs showed an increase from £12,804 in 2021 to £17,612 in 2022.

The Manse costs increased with the ending let to tenants in the fourth quarter, and the start of the refurbishment completed in the first quarter of 2023. (Cost increasing from £3,197 in 2021 to £13,298 in 2022).

The Ministry & Mission payments showed a small decrease from £35,652 in 2021 to £33,792 in 2022. This cost remains our largest single expenditure, accounting for 36.6% of our expenditure.

Church Organisations

The appendices show the financial activity, and the current state of the various church groups, which are financially autonomous within the church itself. Due to the Covid-19 pandemic many church activities have continued to be adversely impacted. Despite the reduced activity, the organisations managed their finances as well as they could in the circumstances.

As in previous years those accounts have been drawn up by the various members concerned, these were then examined and found correct by Mrs. Sheila Johnstone to whom our thanks must be recorded.

Investments

Cash reserves were required to be utilised to cover the deficit resulting from increased Church costs and Manse refurbishment, whilst short term investments also showed a 12% reduction in value.

Future Outlook

Effort has to be made to ensure that we balance income and expenditure, and to continue to manage our finances, especially as we are in a period of uncertainty and change, though we are also working to best utilise the assets at our disposal given the challenging environment. It is prudent that certain money is put aside as insurance against the unexpected, and to furnish future projects/refurbishments.

Future revenues will likely be under comparative strain due to the loss of the lease rental income from the Manse. Completion of the Manse refurbishment in the first quarter should be covered by legacies which will also restore some of the other loss of reserves.

Unrestricted funds:-

Ideally the Elders meeting would wish to have in hand an amount equal to at least 6 months' regular expenditure as "free" reserves, to meet future shortfalls in income or unexpected expense. The Reserve fund has sufficient balance at present, to meet such a commitment.

General expenditure in the running of the Church should be met from normal income. The weekly free will offering envelopes and Gift Aiding (for tax payers) and direct bank debiting, may be an area worthy of further promotion.

There is a need that we continue to manage our reserves to obtain the correct mix of cash reserves, investments, and funding for possible future refurbishments/ deficits/projects.

Conclusions

It is true to say that we have paid our bills, and managed whilst navigating a challenging time. Let us hope with careful management we will still be able to balance the Church finances in the foreseeable future.

Thanks need to be recorded, to members of the General Purposes committee, and to all the fellowship at Glenorchy for their individual contributions to the life and witness of the church.

Thanks also to our appointed accounts examiner Mr. Ian Harrison for his valued help and advice.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

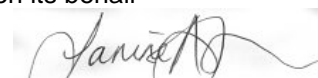
RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
RECEIPTS					
Offerings		34,448		34,448	41,084
Lettings, Ground & Advert Rents	4	18,988		18,988	18,210
Concerts			1,751	1,751	337
Young Church & Alloments				0	0
Special Collections for Others	3	1,673	3,644	5,317	1,674
Investments Income	12	4,628		4,628	4,587
Sales & Other Income		1,692		1,692	1,584
Tax Grants & Refunds		7,498		7,498	8,342
Grants & Donations & Inheritance		890		890	7,930
Total receipts		69,817	5,395	75,212	83,748
PAYMENTS					
Ministry & Mission Fund		33,792		33,792	35,652
Ministry/Group Expenses		1,418		1,418	459
Utilities, Insurance & Licences	5	10,368		10,368	7,502
Running Costs	5	17,612		17,612	12,804
Maintenance of Church Buildings	8	5,569		5,569	9,689
Manse Running Costs	9	13,298		13,298	3,197
YoungChurch & Allotment	6	78		78	77
Donations to Charity	7	3,088	3,441	6,529	1,758
Other		7,409		7,409	0
Total payments		92,632	3,441	96,073	71,138
NET RECEIPTS / (PAYMENTS)		-22,815	1,954	-20,861	12,610
TRANSFERS Gold / 90 day To Current		35,725		35,725	8,000
TRANSFERS Current to Gold & Synod		0		0	15,000
CASH FUNDS b/fwd 1 January		14,348	4,256	18,604	12,871
CASH FUNDS c/fwd 31 December		27,258	6,210	33,468	18,481
STATEMENT OF ASSETS AND LIABILITIES					
Monetary assets					
Cash		0	0	0	7,578
CAF and Natwest Bank Accounts		27,257	6,210	33,467	46,752
Scottish Widows 90 Day		20,493	50,000	70,493	70,254
Glenorchy Held Investments		16,438	0	16,438	18,769
Synod Trust Deposit Investments		131,376	0	131,376	150,012
Total monetary assets	10	195,564	56,210	251,774	293,365
Assets used for church purposes					
Church Buildings & Manse	11			5,103,021	4,821,861
Church Furnishings & Equipment	11			736,228	701,167
Liabilities					
				0	0

APPROVED by the Church Meeting held on 21st May 2023 and signed on its behalf

by Revd Janine Atkinson (Chair)

(signature)



The notes on pages 2 and 3 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022 NOTES**1 ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

2a Unrestricted Funds may be used by the church for any of its ordinary purposes.

2b Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

No funds were classified as Designated in current accounting year.

2c Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Concerts	1,868	1,751	0	3,619
Difibrilator	1,342	0		1,342
Junior Church / Mission	885	0	0	885
Allotment	130	66	78	118
Social Outings	31	0	0	31
Totals for restricted funds	4,256	1,817	78	5,995

	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
3 MONIES FOR OUTSIDE CAUSES				
International Causes		2,052	2,052	0
National & Local Causes		1,592	1,592	1,674
Totals raised for outside causes		3,644	3,644	1,674

4 PROPERTY INCOME

Rents for Lettings to Church	9,943		9,943	5,960
Rent for Manse	8,815		8,815	12,000
Review Adverts	230		230	250
Total property income	18,988		18,988	18,210

5 CHURCH RUNNING COSTS

Gas and electricity	4,856		4,856	2,873
Insurance	4,082		4,082	3,887
Water rates	413		413	212
Licences and music	1,017	0	1,017	530
Stationery and photocopying	4,409		4,409	3,910
General Expenses	3,546		3,546	2,836
Cleaning/caretaking	9,657		9,657	6,058
Total church running costs	27,980	0	27,980	20,306

	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
6 PROGRAMME ACTIVITY COSTS				
Messy Church		0	0	0
Allotment		78	78	77
Total programme activity costs		78	78	77

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
7 SUPPORT OF OUTSIDE CAUSES				
Open Door	3,000	0	3,000	0
CREE for Ukraine	0	1,737	1,737	0
Pakistan Floods	0	0	0	0
Combat Stress	88	0	88	84
Commitment for Life	0	1,704	1,704	1,674
Total support of outside causes	3,088	3,441	6,529	1,758
8 MAINTENANCE OF CHURCH BUILDINGS				
Major Repairs / improvements	0	0	0	3,186
Minor Repairs Routine Maintenance	5,569	0	5,569	6,503
Total maintenance of Church Buildings	5,569	0	5,569	9,689
9 MAINTENANCE OF MANSE				
Agents Fees	1,126		1,126	1,200
Repairs Routine Maintenance-	11,617		11,617	1,997
Other, Ins/Water/Council Tax Charges	555		555	0
Total maintenance of Manse	13,298		13,298	3,197

10 MONETARY ASSETS: The church monies are not held in separate accounts but for the sake of this financial statement the total for each account is allocated appropriately over the various accounts

11 ASSETS USED FOR CHURCH PURPOSES

The Church Building and the manse at 24 Halsdon Road, Exmouth, are vested in the URC Southwestern Synod Trust as trustees and not church assets. They are held for the benefit of Glenorchy URC in accordance with the statutory trusts applicable URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £403,929.43 and the manse for £350,884. The church contents are insured by the church for £608,208

INVESTMENTS HELD FOR CHURCH PURPOSES

The Synod Trust company holds on behalf of the church, investments representing money received as legacies & gifts. The release of this money is decided by the church alone. Amounts received during the year are included these accounts. The value of the investments and deposits and the treatment of income is as follows

	Interest/Income	Value @	Value @
	in 2022	2022	2021
CAF Current / Natwest Current	13	32,530	11,027
CAF Gold /Natwest Business Reserve	2	937	35,725
Scottish Widows 90 Day Account	239	70,493	70,254
Glenorchy held COIF Ethical Investment Fund	513	16,438	18,769
Synod Trust Held COIF Ethical Investment Fund	4,100	131,376	150,012
	4,628	251,774	285,787
Interest included in Unrestricted Funds			

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2022

Allan G Jackson, bookkeeper

February 2023

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Glenorchy URC for the year ended 31 December 2022, which are set out on pages 1 to 3.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Ian Harrison
12th April 2023

Name and address of the Independent Examiner:

Ian Harrison
21 Barton Close
Exton
Exeter
EX3 0PE

Appendix "A1"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Statement of Collections for and Payments to Good Causes.

Shown in Church Accounts

Name of Outside Cause	Raised	Donated
Commitment For Life	£1,704.00	£1,704.00
Combat Stress	£88.00	£88.00
CREE for Ukraine	£1,737.00	£1,737.00

Totals

£3,529.00

£3,529.00

Shown In Accounts Held By Church Groups

HospiceCare (MissionCommittee)	£470.00
Seeway Trust for Rehoboth (Mission Committee)	£820.00
Mercy Ships (Mission Committee)	£470.00

Totals

£0.00

£1,760.00

Monies Collected & Given to Good Causes

TOTAL

£3,529.00

£5,289.00

Appendix "A2"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
Statement of Money Held in Accounts on Behalf of
Young Church

Income		Expenditure	
Balance B/F from 2020	£835	Expenditure	
Collections & Donations From Church Funds	—	Total	—
	£0		£0
		Balance @ 31/12/2021	£835
Total	£835	Total	£835

Examined as part of Church Accounts

Appendix "A3"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
Statement of Money Held in Accounts on Behalf of.
Glenorchy Allotment

Income		Expenditure	
Balance B/F from 2020	£208	Rent	£77
Coffee Morning	—	Maintenance	
	£0	Balance @ 31/12/2021	£131
	£208		£208

Examined as part of Church Accounts

Appendix "B 1"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Catering Committee**

Income		Expenditure	
Balance B/F from 2020			
Nationwide	1020.44	Coffee, Tea & Biscuits	0.00
Cash in Hand	<u>145.85</u>		
	1166.29		
Coffee Mornings	0.00		
		Total	<u>0.00</u>
	<u>0.00</u>	Balance @ 31/12/2021	
		Nationwide	1020.44
		Cash in hand	<u>145.85</u>
			1166.29
Total	1166.29	Total	1166.29

Due to the COVID19 Pandemic the coffee mornings were cancelled to July 2021. All consumables were donated to The Exmouth Larder to avoid waste.

Examined and found correct.on 11/02/21
By Brian J Fisher

Appendix "B 2"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Art Group**

Income		Expenditure	
Balance B/F from 2019		Church Donation	0.00
Bank	155.52		
Takings	<u>73.93</u>		
	229.45		0.00
Total		Bank Balance	395.52
		Cash in Hand	<u>149.93</u>
Takings 2021	316.00		
		Balance C/F 2020	<u>545.45</u>
	545.45		545.45

Prepared By Diane Austen

Examined and found correct on 27/01/21
By Brian J Fisher

Appendix "B 3"

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021 CHURCH ORGANISATIONS ACCOUNTS Flower Fund

Income		Expenditure	
Balance B/F from 2020			
Cash	£121.57	Flowers	239.13
Nationwide Bank	431.09	Silk Arrangement	0.00
Total	<hr/> 552.66		<hr/> 239.13
Donations	60.00		
From Church	0.00		
Interest	<hr/> 1.87	Bank @ 31/12/2020	312.96
Total	61.87	Cash in hand	<hr/> 62.44
		Balance C/F to 2021	375.40
TSB A/c Closed Balance			
	<div>614.53</div>		<div>614.53</div>

Prepared by Mrs Lyn Bellamy on 08/01/2022

Examined on and found correct on 11/02/22
Brian J Fisher

Appendix "B 4 "

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021 CHURCH ORGANISATIONS ACCOUNTS Table Tennis Club

Income		Expenditure	
Balance B/F from 2020	£0.00		
Bank Account	£0.00	Church Gift Day	£0.00
Subscriptions	£0.00		
	<hr/> £0.00	Total	£0.00
		Closure of Bank A/C	£0.00
Total	<div>£0.00</div>	Total	<div>£0.00</div>

Prepared by David Lee

Appendix "B 5"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Mission Committee**

Income		Expenditure	
Balance B/F from 2020	£49.11	Donations:-	
Mission Boxes	£396.15	Prison Fellowship	£380.00
Donations	£417.00	Seeway Trust - for Rehoboth	£480.00
Lunch (Cancelled)			
Ticket Money			
Donated	£105.50	Bible Society	£380.00
Concert	£220.00		
Gift Aid	£124.75		
Coffee & Cake			
Morning	£225.46		
		Total	£1,240.00
		Balance C/F to 2021	£297.97
Total	£1,537.97	Total	£1,537.97

Prepared by David Lee

Examined on and found correct on 11/04/21
Brian J Fisher

Appendix "C"
GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Glenorchy Work Club

Income		Expenditure	
2019 Balance B/F	£6,245.94	Imprest	£200.00
SW Synod Grant January	£750.00	Wi-fi extender	£49.98
SW Synod Grant April	£750.00	Laptops	£1,847.77
SW Synod Grant July	£1,000.00		
SW Synod Grant October	£1,000.00		
Glenorchy grant & broadband + extender	£1,524.99		
Viscount Amory Trust	£500.00	Cheques Total	£2,097.75
		Co-ordinator	£10,200.00
Anonymous donor	£1,000.00	Zen Phone and Broadband	£516.47
Lottery Coimmunity Fund	£7,500.00		
DCC Locality budget	£1,500.00	Total Expenses	£12,814.22
Norman Family Trust	£1,000.00		
		Balance CF to 2021	£9,956.71
Total	£22,770.93	Total	£22,770.93

Prepared by Rev Peter Brain February 2022

Examined and found correct by
Brian J Fisher on 17/03/2022