

# ST. ANDREW'S CHURCH, BENTLEY

England & Wales · Charity number 1147432

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2012-05-24

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** St. Andrews Community Church  
Churchill Road  
Walsall  
WS2 0AA

**Phone** 01902604044

**Email** [bishoppaul@btinternet.com](mailto:bishoppaul@btinternet.com)

## Activities

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**Objects:** THE OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH IN UNION WITH AND ACCORDING TO THE PRINCIPLES AND PRACTICES OF THE FREE CHURCH OF ENGLAND OTHERWISE CALLED THE REFORMED EPISCOPAL CHURCH CONTAINED WITHIN THE DECLARATION OF PRINCIPLES AS STATED IN SCHEDULE 1.

**Activities:** St. Andrew's Church is committed to the advancement of the Christian faith in union with and according to the principles and practices of the Free Church of England, otherwise called the Reformed Episcopal Church. In planning our activities, we have considered the Charity Commission's guidance on public benefit, in particular, the specific guidance on charities for the advancement of religion.

## Classification

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- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Walsall

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£121,321	£107,720	-	-
2023-12-31	£111,156	£126,678	-	-
2022-12-31	£77,706	£86,929	-	-
2021-12-31	£79,630	£79,924	-	-
2020-12-31	£103,340	£72,691	-	-

## Trustees

Name	Role	Appointed
<b>RIGHT REVD PAUL NIGEL HUNT BSC, MSC</b>	Chair	2012-04-02
Daniel Michael Booth		2018-03-01
Elizabeth Garratt		2020-03-01
Eva Wildman		2017-02-28
JUNE GLADYS CRITCH		2012-04-02
MARGARET THORLEY		2012-04-02
MR MIKE BARLOW		2012-04-02
MR TED CRITCH		2012-04-02
MRS DEANNE YARNALL		2012-04-02
Matthew Spiers		2021-09-01
PAUL REYNOLDS		2012-04-02
Rev MARK ANDREW SPIERS		2012-04-02

**ST. ANDREW'S CHURCH, BENTLEY**

England & Wales - Charity number 1147432

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# Accounts

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**REGISTERED CHARITY NUMBER 1147432**

**ST. ANDREW'S CHURCH, BENTLEY**

**31ST DECEMBER 2024**

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4. Trustees' annual report
7. Independent examiner's report to the trustees'
8. Statement of financial activities
9. Balance sheet
10. Notes to the accounts

## **ST. ANDREW'S CHURCH, BENTLEY**

### **TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

#### **REFERENCE AND ADMINISTRATION DETAILS**

Registered Charity Number **1147432**

Principle Address: 329 Wolverhampton Road West  
Willenhall  
West Midlands WV13 2RL

**Date of registration:** 24th May 2012

#### **Trustees are as stated below:**

##### **Church Council**

Bishop Paul Hunt  
Mr Edward Critch  
Mrs June Critch  
Reverend Mark Spiers  
Mrs Deanne Yarnall

##### **Churchwardens**

Miss Elizabeth Garratt  
Mr Daniel Booth

##### **Delegates**

Mr Matthew Spiers  
Reverend Henry Birtley

##### **Alternate Delegate**

Mrs Denise Birtley

**Governing document:** Constitution adopted 20th February 2012

**Company Bankers:** HSBC Bank Plc  
Market Place  
Willenhall  
West Midlands  
WV13 2AA

**Independent examiner:** Keval Dattani ACA  
BK Plus Limited  
Azzurri House  
Walsall Road  
Aldridge  
WS9 0RB

**ST. ANDREW'S CHURCH, BENTLEY  
TRUSTEES' ANNUAL REPORT (CONTINUED)  
OBJECTIVES AND ACTIVITIES**

St. Andrew's Church is committed to the advancement of the Christian faith in union with and according to the principles and practices of the Free Church of England, otherwise called the Reformed Episcopal Church contained within the Declaration of Principles as stated in Schedule 1.

In planning our activities for the year, St. Andrew's Church have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer,
- Encouraging faith commitment,
- Assisting adherents to develop Christian virtues and helping to conduct themselves in a socially responsible way in wider society,
- Maintaining communion with all Christian Churches,
- Contribution to the spiritual and moral education of children and young people by organising Sunday schools and similar groups (including uniformed organisations affiliated to national bodies),
- Holding prayer meetings, lectures and special services to mark Christian festivals and civic occasions,
- Arranging functions, open days, meals and entertainment to which members of the general public are invited,
- Providing comfort to elderly, housebound, sick and bereaved people,
- Providing and distributing literature along with maintaining a website to enlighten others about the Christian faith.

To facilitate this work, it is important that we maintain the fabric of St. Andrew's Church.

**ACHIEVEMENTS AND PERFORMANCE**

**Church statistics**

62	(2023 – 62)	Memberships
64	(2023 – 72)	Communion Services
1011	(2023 – 770)	Communicated
1	(2023 – 6)	Baptisms
10	(2023 - 0)	Confirmations
37	(2023 – 28)	Funerals
1	(2023 – 5)	Ashes
4	(2023 – 4)	Weddings
1	(2023 – 0)	Vows renewed

**GOING CONCERN**

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees annual report.

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT (CONTINUED)**

**OBJECTIVES AND ACTIVITIES (CONTINUED)**

**RESERVES POLICY**

The Trustees have reviewed the reserves of charity. Their review included a consideration of the nature of the income and expenditure streams, the requirement to match variable income with fixed commitments and a consideration of the nature of the reserves. As a result of this review, it was concluded that in order to allow the charity to be managed efficiently and to ensure sufficient reserves were available to provide uninterrupted services, a unrestricted income fund equivalent to at least 20% of the charity's management and administration expenses should be maintained. In addition, amounts are to be set aside, out of this fund, in order to ensure funds are available for specific expenditure envisaged in the next financial year as appropriate.

**REVIEW OF ACTIVITIES AND FINANCIAL POSITION**

The total income, including investment income of £176 (2023 - £245), was £121,321 (2023 - £111,156).

The total resources expended, were £107,720 (2023 - £126,678).

The statement of financial activities, which is shown on page 7 of the accounts, summarises the charity's incoming resources and how their resources have been expended.

An analysis of the charity's incoming resources are shown on pages 10 and 11 of the accounts.

An analysis of the charity's resources expended are shown on pages 11, 12 and 13 of the accounts.

The charity's total reserves at 31st December 2024 are £380,084 (2023 - £366,483), being a surplus of unrestricted income funds of £365,770 (2023 - £361,169) and a surplus of restricted capital funds of £14,314 (2023 - £5,314).

**DECLARATION**

The trustees' declare that they have approved the Trustees' Report above.



.....  
**Signed on behalf of the Charity's trustees**

Bishop P.N. Hunt

Date: 20-10-25

**ST. ANDREW'S CHURCH, BENTLEY**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES' OF ST. ANDREW'S CHURCH, BENTLEY**

I report to the Trustees on my examination of the financial statements of St. Andrew's Church for the year ended 31st December 2024.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity you are responsible for the preparation of the financial statements.

Having satisfied myself that the financial statements of the charity are not required to be audited under Section 145 of the Charities Act 2011 (the 2011 Act) and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**INDEPENDENT EXAMINER'S STATEMENT**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of the Charities Act; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....  
**Keval Dattani ACA (Independent Examiner)**  
**BK Plus Limited**  
**Azzurri House,**  
**Walsall Road, Aldridge WS9 0RB**  
**Date: 30-10-25**

**ST. ANDREW'S CHURCH, BENTLEY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

	Notes	Unrestricted Funds £	2024 Restricted funds £	Total £	2023 Total Funds £
<b>INCOMING RESOURCES</b>					
Receipts from donors	2	30,854	-	30,854	47,815
Activities for generating funds	3	6,563	-	6,563	5,569
Income from church activities	4	27,676	-	27,676	23,502
Other income	5	16,994	39,058	56,052	34,025
		<u>82,087</u>	<u>39,058</u>	<u>121,145</u>	<u>110,911</u>
<b>INVESTMENT INCOME</b>	6	176	-	176	245
<b>TOTAL INCOMING RESOURCES</b>		<u>82,263</u>	<u>39,058</u>	<u>121,321</u>	<u>111,156</u>
<b>RESOURCES EXPENDED</b>					
Costs attributed to generating funds	7	3,757	-	3,757	2,452
Cost attributed to church activities	8	11,619	-	11,619	11,297
Management and administration expenses	9	62,286	30,058	92,344	112,929
		<u>77,662</u>	<u>30,058</u>	<u>107,720</u>	<u>126,678</u>
<b>INTEREST PAYABLE</b>	10	-	-	-	-
<b>TOTAL RESOURCES EXPENDED</b>		<u>77,662</u>	<u>30,058</u>	<u>107,720</u>	<u>126,678</u>
<b>NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR</b>		4,601	9,000	13,601	(15,522)
<b>TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2023</b>		<u>361,169</u>	<u>5,314</u>	<u>366,483</u>	<u>382,005</u>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2024</b>	13	<u>365,770</u>	<u>14,314</u>	<u>380,084</u>	<u>366,483</u>

**ST. ANDREW'S CHURCH, BENTLEY**

**BALANCE SHEET**

**31ST DECEMBER 2024**

	Notes	2024		2023	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	11		350,000		350,000
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		23,534		22,745	
Debtors	12	6,550		=	
		30,084		<u>22,745</u>	
<b>CREDITORS – Amount falling due within one year</b>					
	13	-		6,262	
<b>NET CURRENT ASSETS</b>					
			30,084		16,483
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
			<u>380,084</u>		<u>366,483</u>
<b>RESERVES</b>					
	14		<u>380,084</u>		<u>366,483</u>

The accounts on pages 7 to 14 were approved by the Board of Trustees' on 20-10-25 and signed on its behalf by:-



Trustee – Bishop P.N. Hunt

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES**

**Accounting convention**

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102).

**Tangible fixed assets**

On transition to FRS102 a previous valuation of the freehold land and building was taken as the deemed cost and this value has been used in the accounts.

The freehold land and building will continue to be shown at this value and not depreciated.

A depreciation charge and related accumulated depreciation balance would not be material as the freehold land and building has a long remaining useful life.

**Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

All incoming resources are disclosed gross, without deduction of related expenditure.

**Resources expended**

Expenditure is accounted for on a receipts basis and includes direct charitable expenditure, which relates to the furtherance of the charity's objects, together with management and administration expenditure, which is of a general nature.

**Allocations and apportionment of costs**

All direct charitable expenditure is allocated to relevant projects run throughout the year.

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Going concern**

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis. At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees' Annual Report.

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

2. RECEIPTS FROM DONORS	Unrestricted funds £	2024		Total £	2023 Total Funds £
		Restricted funds £			
Collections	23,868	-		23,868	23,811
Donations and in memory	4,766	-		4,766	6,550
Sale of gold donations	2,220	-		2,220	-
Gift Aid Claim	-	-		-	17,454
	<hr/>	<hr/>		<hr/>	<hr/>
	30,854	-		30,854	47,815
	<hr/>	<hr/>		<hr/>	<hr/>
<b>3. ACTIVITIES FOR GENERATING FUNDS</b>					
Flowers fund	447	-		447	752
Fun days	3,418	-		3,418	3,214
Harvest auction	275	-		275	440
Harvest donations	304	-		304	-
Social events	442	-		442	523
Community group	887	-		887	640
Community group repay	790	-		790	-
	<hr/>	<hr/>		<hr/>	<hr/>
	6,563	-		6,563	5,569
	<hr/>	<hr/>		<hr/>	<hr/>
<b>4. INCOME FROM CHURCH ACTIVITIES</b>					
Youth club subscriptions	-	-		-	-
Community hire	14,593	-		14,593	9,354
Weddings and funerals	7,212	-		7,212	7,960
Luncheons	4,020	-		4,020	3,843
Christmas meal	632	-		632	608
Coffee and chat	482	-		482	417
Food for events	572	-		572	250
Jubilee/coronation donations	-	-		-	570
Mental health group	165	-		165	500
	<hr/>	<hr/>		<hr/>	<hr/>
	27,676	-		27,676	23,502
	<hr/>	<hr/>		<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

<b>5. OTHER INCOME</b>	<b>Unrestricted Funds £</b>	<b>2024 Restricted Funds £</b>	<b>Total £</b>	<b>2023 Total Funds £</b>
Insurance claim	-	-	-	4,315
Income into office	4,000	-	4,000	2,082
General Fund payment	3,071	-	3,071	2,476
SD payments	1,383	-	1,383	2,761
Denom publications	-	-	-	243
Bishops' support fund	330	-	330	360
YB Editor	-	-	-	-
Bishop John's Books	-	-	-	92
DBS Checks	24	-	24	228
FCECT repayment	2,493	-	2,493	2,773
Wall grants and donations	542	-	542	15,180
FCE hoods/badges	162	-	162	237
HMF Grant	300	-	300	300
St Jude's, Walsall	1,065	-	1,065	1,676
St Jude's hall	-	39,058	39,058	-
Other	2,931	-	2,931	-
Retreat	693	-	693	-
Memorial sticks	-	-	-	59
TWiGG	-	-	-	-
Office general fund	-	-	-	1,136
Refunds	-	-	-	107
	<hr/>	<hr/>	<hr/>	<hr/>
	16,994	39,058	56,052	34,025
	<hr/>	<hr/>	<hr/>	<hr/>
<b>6. INVESTMENT INCOME</b>				
Bank interest received	176	-	176	245
	<hr/>	<hr/>	<hr/>	<hr/>
<b>7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS</b>				
Sweets	-	-	-	-
Flowers	851	-	851	860
Social events	783	-	783	240
Harvest	303	-	303	-
Community group	1,218	-	1,218	1,159
Christmas meal	602	-	602	-
	<hr/>	<hr/>	<hr/>	<hr/>
	3,757	-	3,757	2,259
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

8. COSTS ATTRIBUTED TO FURTHERANCE OF CHURCH ACTIVITIES	Unrestricted funds £	2024	Total £	2023
		Restricted funds £		Total funds £
Youth club	-	-	-	-
Luncheon club: -				
Food	3,546	-	3,546	3,602
Hall hire	-	-	-	-
Missionary	2,110	-	2,110	2,034
Organists	-	-	-	-
Funeral costs	5,100	-	5,100	4,565
Communion wine	120	-	120	182
King's coronation/Queen's jubilee	-	-	-	603
Church hospitality	413	-	413	311
Helping Hands	30	-	30	193
Church music	300	-	300	-
	<hr/>	<hr/>	<hr/>	<hr/>
	11,619	-	11,619	11,490
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**9. MANAGEMENT AND ADMINISTRATION EXPENSES**

	Unrestricted funds £	Restricted funds £	Total £	Total funds £
Stipend and National Insurance	26,021	-	26,021	25,327
Clergy benevolent fund	320	-	320	320
Stipend fund	-	-	-	-
Water rates	534	-	534	435
Rates	1,525	-	1,525	1,314
Insurance	1,558	-	1,558	1,877
Light and heat	11,432	-	11,432	8,904
Telephone	1,222	-	1,222	952
Bank charges	206	-	206	175
Printing, postage and stationery: -				
Photocopier lease	731	-	731	708
Postage & Stationery	248	-	248	220
Sundries: -				
General	2,417	-	2,417	2,220
Photocopying	646	-	646	646
Books, aids and music	290	-	290	301
Copyright licence	189	-	189	181
Gifts	75	-	75	222
TWiGG	38	-	38	132
Repairs and maintenance: -				
Window cleaning	455	-	455	375
Church Maintenance	-	-	-	260
Church and house items	1,943	-	1,943	995
Church wall	-	-	-	39,868
Fire protection	376	-	376	264
Corner plot grassed	2,070	-	2,070	-
Garden	976	-	976	590
Lychgate	-	-	-	7,662
Bin collection	240	-	240	330
Messy church	26	-	26	155
New sound equipment	-	-	-	-
Hymnal Plus	-	-	-	2,883
Minibus Insurance/Lease/MOT	1,763	-	1,763	1,649
Diocesan costs: -				
Denomination and general secretary	-	-	-	5,126
Denomination quotas etc.	3,434	-	3,434	2,548
Southern diocese costs	-	-	-	2,764
Central Trust costs	-	-	-	2,493
Accounts	690	-	690	-
St Jude's Walsall	2,861	-	2,861	1,033
St Jude's hall	-	30,058	30,058	-
	62,286	30,058	92,344	112,929

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**10. INTEREST PAYABLE**

Interest payable on loan from the denomination

-	-	-	-
_____	_____	_____	_____

**11. TANGIBLE FIXED ASSETS**

**COST OR VALUATION**

At 31st December 2023 and at 31st December 2024

Freehold Land and Buildings £	Total £
350,000	350,000
_____	_____

A previous valuation of St. Andrew's Church freehold land and building, of £350,000, has been taken to represent the deemed cost of the property and this value has been included in the accounts.

**12. DEBTORS**

Owed by Denom  
Owed by FCECT  
Owed by Diocese

2024 £	2023 £
3,263	-
1,879	-
1,408	-
_____	_____
6,550	-
_____	_____

**13. CREDITORS DUE AFTER ONE YEAR**

Monies owed to Bishop P.N. Hunt  
Monies owed to others

2024 £	2023 £
-	103
-	6,159
_____	_____
-	6,262
_____	_____

**14. RESERVES**

	<b>2023</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Restricted capital funds	14,314	5,314
Unrestricted income surplus funds	365,770	361,169
	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<b>380,084</b>	<b>366,483</b>
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**ST. ANDREW'S CHURCH, BENTLEY**

England & Wales - Charity number 1147432

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# Accounts

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**REGISTERED CHARITY NUMBER 1147432**

**ST. ANDREW'S CHURCH, BENTLEY**

**31ST DECEMBER 2023**

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6. Independent examiner's report to the trustees'
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**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31ST DECEMBER 2023**

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

**REFERENCE AND ADMINISTRATION DETAILS**

Registered Charity Number **1147432**

Principle Address: 329 Wolverhampton Road West  
Willenhall  
West Midlands WV13 2RL

Date of registration: 24th May 2012

**Trustees are as stated below:**

**Church Council**

Bishop Paul Hunt  
Mr Edward Critch  
Mrs June Critch  
Reverend Mark Spiers  
Mrs Deanne Yarnall

**Churchwardens**

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Mr Daniel Booth

**Delegates**

Mr Matthew Spiers  
Reverend Henry Birtley (appointed 23 March 2023)

**Alternate Delegate**

Mrs Denise Birtley (appointed 23 March 2023)

Governing document: Constitution adopted 20th February 2012

Company Bankers: HSBC Bank Plc  
Market Place  
Willenhall  
West Midlands  
WV13 2AA

Independent examiner: Christopher Hession C.A.  
BK Plus Limited  
Azzurri House  
Walsall Road  
Aldridge  
WS9 0RB

**ST. ANDREW'S CHURCH, BENTLEY  
TRUSTEES' ANNUAL REPORT (CONTINUED)  
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- Worship and prayer,
- Encouraging faith commitment,
- Assisting adherents to develop Christian virtues and helping to conduct themselves in a socially responsible way in wider society,
- Maintaining communion with all Christian Churches,
- Contribution to the spiritual and moral education of children and young people by organising Sunday schools and similar groups (including uniformed organisations affiliated to national bodies),
- Holding prayer meetings, lectures and special services to mark Christian festivals and civic occasions,
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- Providing comfort to elderly, housebound, sick and bereaved people,
- Providing and distributing literature along with maintaining a website to enlighten others about the Christian faith.

To facilitate this work, it is important that we maintain the fabric of St. Andrew's Church.

**ACHIEVEMENTS AND PERFORMANCE**

**Church statistics**

62	(2022 – 62)	Memberships
72	(2022 – 72)	Communion Services
770	(2022 – 667)	Communicated
6	(2022 – 9)	Baptisms
0	(2022 - 1)	Confirmations
28	(2022 – 26)	Funerals
5	(2022 – 4)	Ashes
4	(2022 – 2)	Weddings
0	(2022 – 0)	Vows renewed

**GOING CONCERN**

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees annual report.

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT (CONTINUED)**

**OBJECTIVES AND ACTIVITIES (CONTINUED)**

**RESERVES POLICY**

The Trustees have reviewed the reserves of charity. Their review included a consideration of the nature of the income and expenditure streams, the requirement to match variable income with fixed commitments and a consideration of the nature of the reserves. As a result of this review, it was concluded that in order to allow the charity to be managed efficiently and to ensure sufficient reserves were available to provide uninterrupted services, a unrestricted income fund equivalent to at least 20% of the charity's management and administration expenses should be maintained. In addition, amounts are to be set aside, out of this fund, in order to ensure funds are available for specific expenditure envisaged in the next financial year as appropriate.

**REVIEW OF ACTIVITIES AND FINANCIAL POSITION**

The total income, including investment income of £245 (2022 - £25), was £111,156 (2022 - £77,706).

The total resources expended, were £126,678 (2022 - £86,929).

The statement of financial activities, which is shown on page 7 of the accounts, summarises the charity's incoming resources and how their resources have been expended.

An analysis of the charity's incoming resources are shown on pages 10 and 11 of the accounts.

An analysis of the charity's resources expended are shown on pages 11, 12 and 13 of the accounts.

The charity's total reserves at 31st December 2023 are £366,483 (2022 - £382,005), being a surplus of unrestricted income funds of £361,169 (2022 - £376,691) and a surplus of restricted capital funds of £5,314 (2022 - £5,314).

**DECLARATION**

The trustees' declare that they have approved the Trustees' Report above.



Signed on behalf of the Charity's trustees

Bishop P.N. Hunt

Date: 1-7-24

**ST. ANDREW'S CHURCH, BENTLEY**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES' OF ST. ANDREW'S CHURCH,  
BENTLEY**

I report to the Trustees on my examination of the financial statements of St. Andrew's Church for the year ended 31st December 2023.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity you are responsible for the preparation of the financial statements.

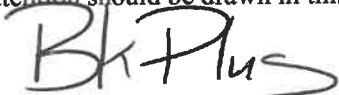
Having satisfied myself that the financial statements of the charity are not required to be audited under Section 145 of the Charities Act 2011 (the 2011 Act) and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**INDEPENDENT EXAMINER'S STATEMENT**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of the Charities Act; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....  
**Christopher Hession C.A. (Independent Examiner)**

**BK Plus Limited**

**Azzurri House,**

**Walsall Road, Aldridge WS9 0RB**

**Date: 16.10.24**

**ST. ANDREW'S CHURCH, BENTLEY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31ST DECEMBER 2023**

	Notes	2023 Unrestricted Funds £	2023 Restricted funds £	Total £	2022 Total Funds £
<b>INCOMING RESOURCES</b>					
Receipts from donors	2	47,815	-	47,815	31,762
Activities for generating funds	3	5,569	-	5,569	15,339
Income from church activities	4	23,002	-	23,002	18,803
Other income	5	34,525	-	34,525	11,777
		<u>110,911</u>	<u>-</u>	<u>110,911</u>	<u>77,681</u>
<b>INVESTMENT INCOME</b>	6	245	-	245	25
<b>TOTAL INCOMING RESOURCES</b>		<u>111,156</u>	<u>-</u>	<u>111,156</u>	<u>77,706</u>
<b>RESOURCES EXPENDED</b>					
Costs attributed to generating funds	7	2,452	-	2,452	14,536
Cost attributed to church activities	8	11,297	-	11,297	7,622
Management and administration expenses	9	112,929	-	112,929	64,771
		<u>126,678</u>	<u>-</u>	<u>126,678</u>	<u>86,929</u>
<b>INTEREST PAYABLE</b>	10	-	-	-	-
<b>TOTAL RESOURCES EXPENDED</b>		<u>126,678</u>	<u>-</u>	<u>126,678</u>	<u>86,929</u>
<b>NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR</b>		<u>(15,522)</u>	<u>-</u>	<u>(15,522)</u>	<u>(9,223)</u>
<b>TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2022</b>		<u>376,691</u>	<u>5,314</u>	<u>382,005</u>	<u>391,228</u>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2023</b>	13	<u>361,169</u>	<u>5,314</u>	<u>366,483</u>	<u>382,005</u>


**ST. ANDREW'S CHURCH, BENTLEY**

**BALANCE SHEET**

**31ST DECEMBER 2023**

	Notes	2023		2022	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	11		350,000		350,000
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		22,745		39,045	
<b>CREDITORS – Amount falling due within one year</b>	12	6,262		7,040	
<b>NET CURRENT ASSETS</b>			16,483		32,005
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			366,483		382,005
<b>RESERVES</b>	13		366,483		382,005

The accounts on pages 7 to 14 were approved by the Board of Trustees' on 1-7-24 and signed on its behalf by:-

  
 .....  
 Trustee – Bishop P.N. Hunt

**1. ACCOUNTING POLICIES**

**Accounting convention**

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102).

**Tangible fixed assets**

On transition to FRS102 a previous valuation of the freehold land and building was taken as the deemed cost and this value has been used in the accounts.

The freehold land and building will continue to be shown at this value and not depreciated.

A depreciation charge and related accumulated depreciation balance would not be material as the freehold land and building has a long remaining useful life.

**Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

All incoming resources are disclosed gross, without deduction of related expenditure.

**Resources expended**

Expenditure is accounted for on a receipts basis and includes direct charitable expenditure, which relates to the furtherance of the charity's objects, together with management and administration expenditure, which is of a general nature.

**Allocations and apportionment of costs**

All direct charitable expenditure is allocated to relevant projects run throughout the year.

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Going concern**

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis. At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees' Annual Report.

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2023**

2. RECEIPTS FROM DONORS	Unrestricted funds £	2023		2022 Total Funds £
		Restricted funds £	Total £	
Collections	23,811	-	23,811	21,345
Donations and in memory	6,550	-	6,550	1,698
Newsletter donations	-	-	-	-
Gift Aid Claim	17,454	-	17,454	8,719
	<hr/>	<hr/>	<hr/>	<hr/>
	47,815	-	47,815	31,762
	<hr/>	<hr/>	<hr/>	<hr/>
<b>3. ACTIVITIES FOR GENERATING FUNDS</b>				
Flowers fund	752	-	752	526
Spring fun day	950	-	950	-
Harvest auction	440	-	440	424
Summer fayre	1,184	-	1,184	700
Christmas fayre	1,080	-	1,080	700
Social events	523	-	523	495
Community group	640	-	640	12,494
	<hr/>	<hr/>	<hr/>	<hr/>
	5,569	-	5,569	15,339
	<hr/>	<hr/>	<hr/>	<hr/>
<b>4. INCOME FROM CHURCH ACTIVITIES</b>				
Youth club subscriptions	-	-	-	-
Community hire	9,354	-	9,354	9,100
Weddings and funerals	7,960	-	7,960	3,068
Luncheons	3,843	-	3,843	4,140
Christmas meal	608	-	608	-
Coffee and chat	417	-	417	425
Helping Hand	250	-	250	1,075
Jubilee/coronation donations	570	-	570	535
Ukraine appeal	-	-	-	460
	<hr/>	<hr/>	<hr/>	<hr/>
	23,002	-	23,002	18,803
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2023**

5. OTHER INCOME	2023			2022 Total Funds £
	Unrestricted Funds £	Restricted Funds £	Total £	
Insurance claim	4,315	-	4,315	-
Income into office	2,082	-	2,082	2,500
General Fund payment	2,476	-	2,476	565
SD payments	2,761	-	2,761	850
Denom publications	243	-	243	-
Bishops' support fund	360	-	360	-
YB Editor	-	-	-	715
Bishop John's Books	92	-	92	-
DBS Checks	228	-	228	96
FCECT repayment	2,773	-	2,773	1,591
Wall grants and donations	15,180	-	15,180	-
FCE hoods/badges	237	-	237	-
HMF Grant	300	-	300	300
St Jude's, Walsall	1,676	-	1,676	2,012
Home Mission Fund repayment	-	-	-	3,092
Energy refund	-	-	-	56
Memorial sticks	59	-	59	-
TWiGG	500	-	500	-
Office general fund	1,136	-	1,136	-
Refunds	107	-	107	-
	<u>34,525</u>	<u>-</u>	<u>34,525</u>	<u>11,777</u>
<b>6. INVESTMENT INCOME</b>				
Bank interest received	245	-	245	25
	<u>245</u>	<u>-</u>	<u>245</u>	<u>25</u>
<b>7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS</b>				
Sweets	-	-	-	-
Flowers	860	-	860	726
Social events	240	-	240	-
Fayre/Harvest/Choir	-	-	-	-
Community group	1,159	-	1,159	13,810
Easter	193	-	193	-
	<u>2,452</u>	<u>-</u>	<u>2,452</u>	<u>14,536</u>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2023**

8. COSTS ATTRIBUTED TO FURTHERANCE OF CHURCH ACTIVITIES	2023		Total £	2022 Total funds £
	Unrestricted funds £	Restricted funds £		
Youth club	-	-	-	-
Luncheon club: -				
Food	3,602	-	3,602	3,363
Hall hire	-	-	-	-
Missionary	2,034	-	2,034	580
Organists	-	-	-	490
Funeral costs	4,565	-	4,565	1,120
Communion wine	182	-	182	141
King's coronation/Queen's jubilee	603	-	603	775
Church hospitality	311	-	311	672
Helping Hands	-	-	-	481
	<hr/>	<hr/>	<hr/>	<hr/>
	11,297	-	11,297	7,622

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2023

9. MANAGEMENT AND ADMINISTRATION EXPENSES

	Unrestricted funds £	2023 Restricted funds £	Total £	2022 Total funds £
Stipend and National Insurance	25,327	-	25,327	23,048
Clergy benevolent fund	320	-	320	320
Stipend fund	-	-	-	-
Water rates	435	-	435	509
Rates	1,314	-	1,314	1,143
Insurance	1,877	-	1,877	1,817
Light and heat	8,904	-	8,904	3,845
Telephone	952	-	952	706
Bank charges	175	-	175	227
Printing, postage and stationery: -				
Photocopier lease	708	-	708	830
Postage & Stationery	220	-	220	180
Sundries: -				
General	2,220	-	2,220	1,644
Photocopying	646	-	646	746
Books, aids and music	301	-	301	170
Copyright licence	181	-	181	169
Gifts	222	-	222	2,083
TWiGG	132	-	132	-
Repairs and maintenance: -				
Window cleaning	375	-	375	260
Church Maintenance	260	-	260	2,395
Church and house items	995	-	995	-
Church wall	39,868	-	39,868	-
Fire protection	264	-	264	99
Harlesden organ tuning	-	-	-	-
Garden	590	-	590	1,034
Lychgate	7,662	-	7,662	-
Bin collection	330	-	330	303
Messy church	155	-	155	295
New sound equipment	-	-	-	6,915
Hymnal Plus	2,883	-	2,883	-
Minibus Insurance/Lease/MOT	1,649	-	1,649	1,752
Diocesan costs: -				
Denomination and general secretary	5,126	-	5,126	3,943
Denomination quotas etc.	2,548	-	2,548	2,552
Southern diocese costs	2,764	-	2,764	2,759
Central Trust costs	2,493	-	2,493	2,773
Accounts	-	-	-	1,320
St Jude's Walsall	1,033	-	1,033	934
	<hr/>		<hr/>	<hr/>
	112,929	-	112,929	64,771
	<hr/>		<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**10. INTEREST PAYABLE**

Interest payable on loan from the denomination

_____	_____	_____

**11. TANGIBLE FIXED ASSETS**

**COST OR VALUATION**

At 31st December 2022 and at 31st December 2023

Freehold Land and Buildings £	Total £
350,000	350,000
_____	_____

A previous valuation of St. Andrew's Church freehold land and building, of £350,000, has been taken to represent the deemed cost of the property and this value has been included in the accounts.

**12. CREDITORS DUE AFTER ONE YEAR**

Monies owed to Bishop P.N. Hunt  
Monies owed to others

2023 £	2022 £
103	1,486
6,159	5,554
_____	_____
6,262	7,040
_____	_____
2023 £	2022 £
5,314	5,314
361,169	376,691
_____	_____
366,483	382,005
_____	_____

**13. RESERVES**

Restricted capital funds  
Unrestricted income surplus funds

**TOTAL FUNDS**

**ST. ANDREW'S CHURCH, BENTLEY**

England & Wales - Charity number 1147432

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# Accounts

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**REGISTERED CHARITY NUMBER 1147432**

**ST. ANDREW'S CHURCH, BENTLEY**

**31ST DECEMBER 2022**

## CONTENTS

3. Trustees' annual report
6. Independent examiner's report to the trustees'
7. Statement of financial activities
8. Balance sheet
9. Notes to the accounts

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31ST DECEMBER 2022**

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

**REFERENCE AND ADMINISTRATION DETAILS**

Registered Charity Number **1147432**

Principle Address: 329 Wolverhampton Road West  
Willenhall  
West Midlands WV13 2RL

**Date of registration:** 24th May 2012

**Trustees are as stated below:**

**Church Council**

Bishop Paul Hunt  
Mr Edward Critch  
Mrs June Critch  
Reverend Mark Spiers  
Mrs Eva Wildman  
Mrs Margaret Thorley  
Mrs Deanne Yarnall

**Churchwardens**

Miss Elizabeth Garratt  
Mr Daniel Booth

**Delegates**

Mr Matthew Spiers  
Reverend Henry Birtley (appointed 23 March 2023)

**Alternate Delegate**

Mrs Denise Birtley (appointed 23 March 2023)

**Governing document:** Constitution adopted 20th February 2012

**Company Bankers:** HSBC Bank Plc  
Market Place  
Willenhall  
West Midlands  
WV13 2AA

**Independent examiner:** Christopher Hession C.A.  
BK Plus Limited  
Azzurri House  
Walsall Road  
Aldridge  
WS9 0RB

**ST. ANDREW'S CHURCH, BENTLEY  
TRUSTEES' ANNUAL REPORT (CONTINUED)  
OBJECTIVES AND ACTIVITIES**

St. Andrew's Church is committed to the advancement of the Christian faith in union with and according to the principles and practices of the Free Church of England, otherwise called the Reformed Episcopal Church contained within the Declaration of Principles as stated in Schedule 1.

In planning our activities for the year, St. Andrew's Church have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer,
- Encouraging faith commitment,
- Assisting adherents to develop Christian virtues and helping to conduct themselves in a socially responsible way in wider society,
- Maintaining communion with all Christian Churches,
- Contribution to the spiritual and moral education of children and young people by organising Sunday schools and similar groups (including uniformed organisations affiliated to national bodies),
- Holding prayer meetings, lectures and special services to mark Christian festivals and civic occasions,
- Arranging functions, open days, meals and entertainment to which members of the general public are invited,
- Providing comfort to elderly, housebound, sick and bereaved people,
- Providing and distributing literature along with maintaining a website to enlighten others about the Christian faith.

To facilitate this work, it is important that we maintain the fabric of St. Andrew's Church.

**ACHIEVEMENTS AND PERFORMANCE**

**Church statistics**

62	(2021 – 70)	Memberships
72	(2021 – 65)	Communion Services
667	(2021 – 581)	Communicated
9	(2021 – 4)	Baptisms
1	(2021 – 0)	Confirmations
26	(2021 – 42)	Funerals
4	(2021 – 4)	Ashes
2	(2021 – 0)	Weddings
0	(2021 – 1)	Vows renewed

**GOING CONCERN**

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees annual report.

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT (CONTINUED)**

**OBJECTIVES AND ACTIVITIES (CONTINUED)**

**RESERVES POLICY**

The Trustees have reviewed the reserves of charity. Their review included a consideration of the nature of the income and expenditure streams, the requirement to match variable income with fixed commitments and a consideration of the nature of the reserves. As a result of this review, it was concluded that in order to allow the charity to be managed efficiently and to ensure sufficient reserves were available to provide uninterrupted services, a unrestricted income fund equivalent to at least 20% of the charity's management and administration expenses should be maintained. In addition, amounts are to be set aside, out of this fund, in order to ensure funds are available for specific expenditure envisaged in the next financial year as appropriate.

**REVIEW OF ACTIVITIES AND FINANCIAL POSITION**

The total income, including investment income of £25 (2021 - £1), was £77,706 (2021 - £79,631).

The total resources expended, were £86,929 (2021 - £79,924).

The statement of financial activities, which is shown on page 7 of the accounts, summarises the charity's incoming resources and how their resources have been expended.


An analysis of the charity's incoming resources are shown on pages 10 and 11 of the accounts.

An analysis of the charity's resources expended are shown on pages 11, 12 and 13 of the accounts.

The charity's total reserves at 31st December 2022 are £382,005 (2021 - £391,228), being a surplus of unrestricted income funds of £376,691 (2021 - £385,914) and a surplus of restricted capital funds of £5,314 (2021 - £5,314).

**DECLARATION**

The trustees' declare that they have approved the Trustees' Report above.



.....  
Signed on behalf of the Charity's trustees

Bishop P.N. Hunt

Date: 19-9-23

**ST. ANDREW'S CHURCH, BENTLEY**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES' OF ST. ANDREW'S CHURCH, BENTLEY**

I report to the Trustees on my examination of the financial statements of St. Andrew's Church for the year ended 31st December 2022.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity you are responsible for the preparation of the financial statements.

Having satisfied myself that the financial statements of the charity are not required to be audited under Section 145 of the Charities Act 2011 (the 2011 Act) and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**INDEPENDENT EXAMINER'S STATEMENT**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of the Charities Act; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Bk Plus*

.....  
**Christopher Hession C.A. (Independent Examiner)**

**BK Plus Limited**

**Azzurri House,**

**Walsall Road, Aldridge WS9 0RB**

**Date: 19-9-23**

**ST. ANDREW'S CHURCH, BENTLEY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31ST DECEMBER 2022**

	Notes	Unrestricted Funds £	2022 Restricted funds £	Total £	2021 Total Funds £
<b>INCOMING RESOURCES</b>					
Receipts from donors	2	31,762	-	31,762	37,646
Activities for generating funds	3	15,339	-	15,339	10,545
Income from church activities	4	18,803	-	18,803	15,745
Other income	5	11,777	-	11,777	15,694
		<u>77,681</u>	<u>-</u>	<u>77,681</u>	<u>79,630</u>
<b>INVESTMENT INCOME</b>	6	25	-	25	1
<b>TOTAL INCOMING RESOURCES</b>		<u>77,706</u>	<u>-</u>	<u>77,706</u>	<u>79,631</u>
<b>RESOURCES EXPENDED</b>					
Costs attributed to generating funds	7	14,536	-	14,536	10,623
Cost attributed to church activities	8	7,622	-	7,622	8,865
Management and administration expenses	9	64,771	-	64,771	60,436
		<u>86,929</u>	<u>-</u>	<u>86,929</u>	<u>79,924</u>
<b>INTEREST PAYABLE</b>	10	-	-	-	-
<b>TOTAL RESOURCES EXPENDED</b>		<u>86,929</u>	<u>-</u>	<u>86,929</u>	<u>79,924</u>
<b>NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR</b>		(9,223)	-	(9,223)	(293)
<b>TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2021</b>		<u>385,914</u>	<u>5,314</u>	<u>391,228</u>	<u>391,521</u>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2022</b>	13	<u>376,691</u>	<u>5,314</u>	<u>382,005</u>	<u>391,228</u>

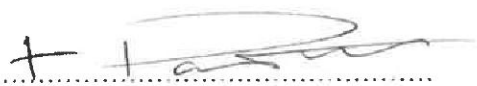
**ST. ANDREW'S CHURCH, BENTLEY**

**BALANCE SHEET**

**31ST DECEMBER 2022**

	Notes	2022		2021	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	11		350,000		350,000
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		39,045		54,687	
<b>CREDITORS – Amount falling due within one year</b>	12	7,040		13,459	
<b>NET CURRENT ASSETS</b>			32,005		41,228
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			382,005		391,228
<b>RESERVES</b>	13		382,005		391,228

The accounts on pages 7 to 14 were approved by the Board of Trustees' on 19-9-23 and signed on its behalf by:-

  
 .....  
 Trustee – Bishop P.N. Hunt

**1. ACCOUNTING POLICIES**

**Accounting convention**

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102).

**Tangible fixed assets**

On transition to FRS102 a previous valuation of the freehold land and building was taken as the deemed cost and this value has been used in the accounts.

The freehold land and building will continue to be shown at this value and not depreciated.

A depreciation charge and related accumulated depreciation balance would not be material as the freehold land and building has a long remaining useful life.

**Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

All incoming resources are disclosed gross, without deduction of related expenditure.

**Resources expended**

Expenditure is accounted for on a receipts basis and includes direct charitable expenditure, which relates to the furtherance of the charity's objects, together with management and administration expenditure, which is of a general nature.

**Allocations and apportionment of costs**

All direct charitable expenditure is allocated to relevant projects run throughout the year.

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Going concern**

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis. At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees' Annual Report.

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2022**

<b>2. RECEIPTS FROM DONORS</b>	<b>Unrestricted funds £</b>	<b>2022 Restricted funds £</b>	<b>Total £</b>	<b>2021 Total Funds £</b>
Collections	21,345	-	21,345	24,161
Donations and in memory	1,698	-	1,698	5,585
Newsletter donations	-	-	-	-
Gift Aid Claim	8,719	-	8,719	7,900
	<hr/>	<hr/>	<hr/>	<hr/>
	31,762	-	31,762	37,646
	<hr/>	<hr/>	<hr/>	<hr/>
<b>3. ACTIVITIES FOR GENERATING FUNDS</b>				
Flowers fund	526	-	526	13
Less means more	-	-	-	70
Harvest auction	424	-	424	327
Summer fayre	700	-	700	-
Christmas fayre	700	-	700	730
Social events	495	-	495	-
Community group	12,494	-	12,494	9,405
	<hr/>	<hr/>	<hr/>	<hr/>
	15,339	-	15,339	10,545
	<hr/>	<hr/>	<hr/>	<hr/>
<b>4. INCOME FROM CHURCH ACTIVITIES</b>				
Youth club subscriptions	-	-	-	-
Community hire	9,100	-	9,100	5,838
Weddings and funerals	3,068	-	3,068	7,640
Luncheons	4,140	-	4,140	2,053
Friendship club subscriptions	-	-	-	-
Coffee and chat	425	-	425	214
Helping Hand	1,075	-	1,075	-
Jubilee donations	535	-	535	-
Ukraine appeal	460	-	460	-
	<hr/>	<hr/>	<hr/>	<hr/>
	18,803	-	18,803	15,745
	<hr/>	<hr/>	<hr/>	<hr/>

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2022

5. OTHER INCOME	Unrestricted Funds £	2022 Restricted Funds £	Total £	2021 Total Funds £
Stipend Fund Rebate	-	-	-	-
Income into office	2,500	-	2,500	-
General Fund payment	565	-	565	2,500
SD payments	850	-	850	1,734
SD repayments	-	-	-	584
ND payments	-	-	-	750
YB Editor	715	-	715	-
Bishop John's Books	-	-	-	45
DBS Checks	96	-	96	24
FCECT repayment	1,591	-	1,591	2,161
General Fd repayment	-	-	-	153
FCE Badges	-	-	-	534
HMF Grant	300	-	300	600
St Jude's, Walsall	2,012	-	2,012	1,013
Home Mission Fund repayment	3,092	-	3,092	-
Energy refund	56	-	56	-
Covid-19 Job Retention Scheme	-	-	-	5,596
	<hr/>	<hr/>	<hr/>	<hr/>
	11,777	-	11,777	15,694
	<hr/>	<hr/>	<hr/>	<hr/>
<b>6. INVESTMENT INCOME</b>				
Bank interest received	25	-	25	1
	<hr/>	<hr/>	<hr/>	<hr/>
<b>7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS</b>				
Sweets	-	-	-	-
Flowers	726	-	726	245
Christmas meal and day	-	-	-	-
Fayre/Harvest/Choir	-	-	-	-
Community group	13,810	-	13,810	10,378
Easter invites	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	14,536	-	14,536	10,623
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2022**

8. COSTS ATTRIBUTED TO FURTHERENCE OF CHURCH ACTIVITIES	Unrestricted funds £	2022 Restricted funds £	Total £	2021 Total funds £
Youth club	-	-	-	-
Luncheon club: -				
Food	3,363	-	3,363	1,538
Hall hire	-	-	-	-
Missionary	580	-	580	115
Organists	490	-	490	-
Funeral costs	1,120	-	1,120	3,960
Communion wine	141	-	141	152
Queen's Jubilee	775	-	775	-
Church hospitality	672	-	672	-
Helping Hands	481	-	481	3,100
	<hr/>	<hr/>	<hr/>	<hr/>
	7,622	-	7,622	8,865
	<hr/>	<hr/>	<hr/>	<hr/>

## ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2022

9. MANAGEMENT AND ADMINISTRATION EXPENSES	Unrestricted funds £	2022 Restricted funds £	Total £	2021 Total funds £
Stipend and National Insurance	23,048	-	23,048	21,086
Clergy benevolent fund	320	-	320	320
Stipend fund	-	-	-	-
Water rates	509	-	509	744
Rates	1,143	-	1,143	1,226
Insurance	1,817	-	1,817	1,520
Light and heat	3,845	-	3,845	4,097
Telephone	706	-	706	808
Bank charges	227	-	227	20
Printing, postage and stationery: -				
Photocopier lease	830	-	830	872
Postage & Stationery	180	-	180	275
Sundries: -				
General	1,644	-	1,644	1,005
Photocopying	746	-	746	785
Books, aids and music	170	-	170	120
Copyright licence	169	-	169	336
Gifts	2,083	-	2,083	-
Dial-up-service	-	-	-	80
Repairs and maintenance: -				
Window cleaning	260	-	260	200
Church Maintenance	2,395	-	2,395	3,308
Church house	-	-	-	2,070
Fire protection	99	-	99	312
Harlesden organ tuning	-	-	-	187
Garden	1,034	-	1,034	755
Corner plot	-	-	-	1,854
Bin collection	303	-	303	291
Messy church	295	-	295	184
New sound equipment	6,915	-	6,915	-
Minibus Insurance/Lease/MOT	1,752	-	1,752	1,749
Diocesan costs: -				
Denomination and general secretary	3,943	-	3,943	5,269
Denomination quotas etc.	2,552	-	2,552	2,150
Southern diocese costs	2,759	-	2,759	1,788
Central Trust costs	2,773	-	2,773	1,972
Accounts	1,320	-	1,320	470
St Jude's Walsall	934	-	934	4,583
	64,771	-	64,771	60,436

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2022**

**10. INTEREST PAYABLE**

Interest payable on loan from the denomination

-	-	-	-
-----	-----	-----	-----

**11. TANGIBLE FIXED ASSETS**

**COST OR VALUATION**

At 31st December 2021 and at 31st December 2022

<b>Freehold Land and Buildings £</b>	<b>Total £</b>
350,000	350,000
-----	-----

A previous valuation of St. Andrew's Church freehold land and building, of £350,000, has been taken to represent the deemed cost of the property and this value has been included in the accounts.

**12. CREDITORS DUE AFTER ONE YEAR**

Monies owed to Bishop P.N. Hunt  
Monies owed to others

<b>2022 £</b>	<b>2021 £</b>
1,486	-
5,554	13,459
-----	-----
7,040	13,459
-----	-----

**13. RESERVES**

Restricted capital funds  
Unrestricted income surplus funds

<b>2022 £</b>	<b>2021 £</b>
5,314	5,314
376,691	385,914
-----	-----
382,005	391,228
-----	-----

**TOTAL FUNDS**

**ST. ANDREW'S CHURCH, BENTLEY**

England & Wales - Charity number 1147432

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# Accounts

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**REGISTERED CHARITY NUMBER 1147432**

**ST. ANDREW'S CHURCH, BENTLEY**

**31ST DECEMBER 2021**

## CONTENTS

3. Trustees' annual report
6. Independent examiner's report to the trustees'
7. Statement of financial activities
8. Balance sheet
9. Notes to the accounts

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31ST DECEMBER 2021**

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

**REFERENCE AND ADMINISTRATION DETAILS**

Registered Charity Number **1147432**

Principle Address: 329 Wolverhampton Road West  
Willenhall  
West Midlands WV13 2RL

**Date of registration:** 24th May 2012

**Trustees are as stated below:**

**Church Council**

Bishop Paul Ilunt  
Mr Edward Critch  
Reverend Paul Reynolds  
Mrs June Critch  
Reverend Mark Spiers  
Mrs Eva Wildman  
Mrs Margaret Thorley  
Mr Mike Barlow

**Churchwardens**

Miss Elizabeth Garratt  
Mrs Deanne Yarnall

**Delegates**

Mr Matthew Spiers  
Mr Daniel Booth

**Alternate Delegate**

N/A

**Governing document:** Constitution adopted 20th February 2012

**Company Bankers:** HSBC Bank Plc  
Market Place  
Willenhall  
West Midlands  
WV13 2AA

**Independent examiner:** David Baldwin  
BK Plus Limited  
Azzurri House  
Walsall Road  
Aldridge  
WS9 0RB

**ST. ANDREW'S CHURCH, BENTLEY  
TRUSTEES' ANNUAL REPORT (CONTINUED)  
OBJECTIVES AND ACTIVITIES**

St. Andrew's Church is committed to the advancement of the Christian faith in union with and according to the principles and practices of the Free Church of England, otherwise called the Reformed Episcopal Church contained within the Declaration of Principles as stated in Schedule 1.

In planning our activities for the year, St. Andrew's Church have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer,
- Encouraging faith commitment,
- Assisting adherents to develop Christian virtues and helping to conduct themselves in a socially responsible way in wider society,
- Maintaining communion with all Christian Churches,
- Contribution to the spiritual and moral education of children and young people by organising Sunday schools and similar groups (including uniformed organisations affiliated to national bodies),
- Holding prayer meetings, lectures and special services to mark Christian festivals and civic occasions,
- Arranging functions, open days, meals and entertainment to which members of the general public are invited,
- Providing comfort to elderly, housebound, sick and bereaved people,
- Providing and distributing literature along with maintaining a website to enlighten others about the Christian faith.

To facilitate this work, it is important that we maintain the fabric of St. Andrew's Church.

**ACHIEVEMENTS AND PERFORMANCE**

**Church statistics**

70	(2020 – 71)	Memberships
65	(2020 – 42)	Communion Services
581	(2020 – 317)	Communicated
4	(2020 – 4)	Baptisms
0	(2020 - 0)	Confirmations
42	(2020 – 24)	Funerals
4	(2020 – 4)	Ashes
0	(2020 – 2)	Weddings
1	(2020 – 0)	Vows renewed

**GOING CONCERN**

All local and national restrictions that had been in place as a result of the global pandemic of Covid 19 have all been lifted, however the trustees monitor the situation and continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees annual report.

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT (CONTINUED)**

**OBJECTIVES AND ACTIVITIES (CONTINUED)**

**RESERVES POLICY**

The Trustees have reviewed the reserves of charity. Their review included a consideration of the nature of the income and expenditure streams, the requirement to match variable income with fixed commitments and a consideration of the nature of the reserves. As a result of this review, it was concluded that in order to allow the charity to be managed efficiently and to ensure sufficient reserves were available to provide uninterrupted services, a unrestricted income fund equivalent to at least 20% of the charity's management and administration expenses should be maintained. In addition, amounts are to be set aside, out of this fund, in order to ensure funds are available for specific expenditure envisaged in the next financial year as appropriate.

**REVIEW OF ACTIVITIES AND FINANCIAL POSITION**

The total income, including investment income of £1 (2020 - £2), was £79,631 (2020 - £103,342).

The total resources expended, were £79,924 (2020 - £72,691).

The statement of financial activities, which is shown on page 7 of the accounts, summarises the charity's incoming resources and how their resources have been expended.


An analysis of the charity's incoming resources are shown on pages 10 and 11 of the accounts.

An analysis of the charity's resources expended are shown on pages 11, 12 and 13 of the accounts.

The charity's total reserves at 31st December 2021 are £391,228 (2020 - £391,521), being a surplus of unrestricted income funds of £385,914 (2020 - £386,207) and a surplus of restricted capital funds of £5,314 (2020 - £5,314).

**DECLARATION**

The trustees' declare that they have approved the Trustees' Report above.

  
.....  
**Signed on behalf of the Charity's trustees**  
Bishop P.N. Hunt  
Date: 22-3-22

**ST. ANDREW'S CHURCH, BENTLEY**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES' OF ST. ANDREW'S CHURCH, BENTLEY**

I report to the Trustees on my examination of the financial statements of St. Andrew's Church for the year ended 31st December 2021.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity you are responsible for the preparation of the financial statements.

Having satisfied myself that the financial statements of the charity are not required to be audited under Section 145 of the Charities Act 2011 (the 2011 Act) and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**INDEPENDENT EXAMINER'S STATEMENT**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of the Charities Act; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....  
**D Baldwin (Independent Examiner)**  
**BK Plus Limited**  
**Azzurri House,**  
**Walsall Road, Aldridge WS9 0RB**  
Date: *30-8-22*

ST. ANDREW'S CHURCH, BENTLEY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted Funds £	2021 Restricted funds £	Total £	2020 Total Funds £
<b>INCOMING RESOURCES</b>					
Receipts from donors	2	37,646	-	37,646	63,964
Activities for generating funds	3	10,545	-	10,545	2,834
Income from church activities	4	15,745	-	15,745	10,415
Other income	5	15,694	-	15,694	26,127
		<u>79,630</u>	<u>-</u>	<u>79,630</u>	<u>103,340</u>
<b>INVESTMENT INCOME</b>	6	1	-	1	2
<b>TOTAL INCOMING RESOURCES</b>		<u>79,631</u>	<u>-</u>	<u>79,631</u>	<u>103,342</u>
<b>RESOURCES EXPENDED</b>					
Costs attributed to generating funds	7	10,623	-	10,623	2,069
Cost attributed to church activities	8	8,865	-	8,865	6,543
Management and administration expenses	9	60,436	-	60,436	64,079
		<u>79,924</u>	<u>-</u>	<u>79,924</u>	<u>72,691</u>
<b>INTEREST PAYABLE</b>	10	-	-	-	-
<b>TOTAL RESOURCES EXPENDED</b>		<u>79,924</u>	<u>-</u>	<u>79,924</u>	<u>72,691</u>
<b>NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR</b>		(293)	-	(293)	30,651
<b>TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2020</b>		<u>386,207</u>	<u>5,314</u>	<u>391,521</u>	<u>360,870</u>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2021</b>	13	<u>385,914</u>	<u>5,314</u>	<u>391,228</u>	<u>391,521</u>

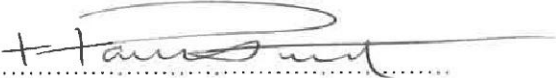
**ST. ANDREW'S CHURCH, BENTLEY**

**BALANCE SHEET**

**31ST DECEMBER 2021**

	Notes	2021		2020	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	11		350,000		350,000
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		54,687		46,536	
<b>CREDITORS – Amount falling due within one year</b>	12	13,459		5,015	
<b>NET CURRENT ASSETS</b>			41,228		41,521
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			391,228		391,521
<b>RESERVES</b>	13		391,228		391,521

The accounts on pages 7 to 14 were approved by the Board of Trustees' on 27<sup>th</sup> March '22 and signed on its behalf by:-

  
 .....  
 Trustee – Bishop P.N. Hunt

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

**1. ACCOUNTING POLICIES**

**Accounting convention**

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102).

**Tangible fixed assets**

On transition to FRS102 a previous valuation of the freehold land and building was taken as the deemed cost and this value has been used in the accounts.

The freehold land and building will continue to be shown at this value and not depreciated.

A depreciation charge and related accumulated depreciation balance would not be material as the freehold land and building has a long remaining useful life.

**Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

All incoming resources are disclosed gross, without deduction of related expenditure.

**Resources expended**

Expenditure is accounted for on a receipts basis and includes direct charitable expenditure, which relates to the furtherance of the charity's objects, together with management and administration expenditure, which is of a general nature.

**Allocations and apportionment of costs**

All direct charitable expenditure is allocated to relevant projects run throughout the year.

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Going concern**

All local and national restrictions that had been in place as a result of the global pandemic of Covid 19 have all been lifted, however the trustees monitor the situation and continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees' Annual Report.

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2021

2. RECEIPTS FROM DONORS	Unrestricted	2021	Total	2020
	funds	Restricted		Total
	£	funds	£	Funds
		£		£
Collections	24,161	-	24,161	25,909
Donations and in memory	5,585	-	5,585	2,936
Legacy Rev Colin Hunter	-	-	-	28,576
Newsletter donations	-	-	-	-
Gift Aid Claim	7,900	-	7,900	6,543
New Organ Fund	-	-	-	-
	<u>37,646</u>	<u>-</u>	<u>37,646</u>	<u>63,964</u>
<b>3. ACTIVITIES FOR GENERATING FUNDS</b>				
Sweet fund	-	-	-	641
Flowers fund	13	-	13	118
Less means more	70	-	70	455
Conference fees	-	-	-	-
Christmas meals	-	-	-	-
Harvest auction	327	-	327	-
Summer fayre	-	-	-	-
Christmas fayre	730	-	730	-
Social events	-	-	-	255
Community group	9,405	-	9,405	1,365
	<u>10,545</u>	<u>-</u>	<u>10,545</u>	<u>2,834</u>
<b>4. INCOME FROM CHURCH ACTIVITIES</b>				
Youth club subscriptions	-	-	-	-
Community hire	5,838	-	5,838	5,736
Weddings and funerals	7,640	-	7,640	1,330
Luncheons	2,053	-	2,053	3,141
Friendship club subscriptions	-	-	-	-
Coffee and chat	214	-	214	208
Helping Hand	-	-	-	-
Christmas Meal	-	-	-	-
	<u>15,745</u>	<u>-</u>	<u>15,745</u>	<u>10,415</u>

## ST. ANDREW'S CHURCH, BENTLEY

## NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2021

5. OTHER INCOME	Unrestricted	2021	Total	2020
	Funds	Restricted		Total
	£	Funds	£	Funds
		£		£
Stipend Fund Rebate	-	-	-	6,943
Income into office	-	-	-	2,500
General Fund payment	2,500	-	2,500	-
SD repayment	1,734	-	1,734	308
YB Editor	-	-	-	650
Bishop John's Books	45	-	45	20
DBS Checks	24	-	24	96
FCECT repayment	2,161	-	2,161	4,536
SD/ND Office	1,334	-	1,334	2,350
General Fd repayment	153	-	153	2,849
FCE Badges	534	-	534	-
IIMF Grant	600	-	600	-
St Jude's, Walsall	1,013	-	1,013	387
Retreat	-	-	-	247
Covid-19 Job Retention Scheme	5,596	-	5,596	5,241
	<u>15,694</u>	<u>-</u>	<u>15,694</u>	<u>26,127</u>
<b>6. INVESTMENT INCOME</b>				
Bank interest received	1	-	1	2
	<u>1</u>	<u>-</u>	<u>1</u>	<u>2</u>
<b>7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS</b>				
Sweets	-	-	-	235
Flowers	245	-	245	338
Christmas meal and day	-	-	-	-
Fayre/Harvest/Choir	-	-	-	-
Community group	10,378	-	10,378	1,496
Easter invites	-	-	-	-
	<u>10,623</u>	<u>-</u>	<u>10,623</u>	<u>2,069</u>

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2021

8. COSTS ATTRIBUTED TO FURTHERENCE OF CHURCH ACTIVITIES	Unrestricted funds £	2021 Restricted funds £	Total £	2020 Total funds £
Youth club	-	-	-	-
Luncheon club: -				
Food	1,538	-	1,538	3,572
Hall hire	-	-	-	-
Missionary	115	-	115	-
Organists	-	-	-	380
Funeral costs	3,960	-	3,960	200
Communion wine	152	-	152	-
Helping Hands	3,100	-	3,100	2,391
	<hr/>	<hr/>	<hr/>	<hr/>
	8,865	-	8,865	6,543
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2021**

9. MANAGEMENT AND ADMINISTRATION EXPENSES	Unrestricted funds £	2021		2020 Total funds £
		Restricted funds £	Total £	
Stipend and National Insurance	21,086	-	21,086	19,248
Clergy benevolent fund	320	-	320	320
Stipend fund	-	-	-	1,818
Water rates	744	-	744	402
Rates	1,226	-	1,226	1,166
Insurance	1,520	-	1,520	1,496
Light and heat	4,097	-	4,097	3,125
Telephone	808	-	808	861
Bank charges	20	-	20	-
Printing, postage and stationery: -				
Photocopier lease	872	-	872	953
Postage & Stationery	275	-	275	50
Sundries: -				
General	1,005	-	1,005	1,160
Photocopying	785	-	785	633
Books, aids and music	120	-	120	120
Copyright licence	336	-	336	345
Gifts	-	-	-	123
Dial-up-service	80	-	80	130
Repairs and maintenance: -				
Window cleaning	200	-	200	205
Church Maintenance	3,308	-	3,308	1,279
Church house	2,070	-	2,070	-
Fire protection	312	-	312	3,828
Harlesden organ tuning	187	-	187	-
Garden	755	-	755	415
Corner plot	1,854	-	1,854	-
Bin collection	291	-	291	248
Messy church	184	-	184	199
Diocesan costs: -				
Denomination and general secretary	5,269	-	5,269	4,269
Denomination quotas etc.	2,150	-	2,150	2,150
Southern diocese costs	1,788	-	1,788	634
Central Trust costs	1,972	-	1,972	1,780
Accounts	470	-	470	-
St Jude's Walsall	4,583	-	4,583	1,340
Retreat	-	-	-	558
	<hr/>	<hr/>	<hr/>	<hr/>
	60,436	-	60,436	64,079
<b>10. INTEREST PAYABLE</b>				
Interest payable on loan from the denomination	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2021**

**11. TANGIBLE FIXED ASSETS**

**COST OR VALUATION**

At 31st December 2020 and at 31st December 2021

<b>Freehold Land and Buildings £</b>	<b>Total £</b>
350,000	350,000
<hr/>	<hr/>

A previous valuation of St. Andrew's Church freehold land and building, of £350,000, has been taken to represent the deemed cost of the property and this value has been included in the accounts.

**12. CREDITORS DUE AFTER ONE YEAR**

Monies owed to Bishop P.N. Hunt  
Monies owed to others

<b>2021 £</b>	<b>2020 £</b>
-	-
13,459	5,015
<hr/>	<hr/>
13,459	5,015
<hr/>	<hr/>

**13. RESERVES**

Restricted capital funds  
Unrestricted income surplus funds

**TOTAL FUNDS**

<b>2021 £</b>	<b>2020 £</b>
5,314	5,314
385,914	386,207
<hr/>	<hr/>
391,228	391,521
<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

England & Wales - Charity number 1147432

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# Accounts

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**REGISTERED CHARITY NUMBER 1147432**

**ST. ANDREW'S CHURCH, BENTLEY**

**31ST DECEMBER 2020**

## **CONTENTS**

3. Trustees' annual report
6. Independent examiner's report to the trustees'
7. Statement of financial activities
8. Balance sheet
9. Notes to the accounts

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

**REFERENCE AND ADMINISTRATION DETAILS**

Registered Charity Number **1147432**

Principle Address: 329 Wolverhampton Road West  
Willenhall  
West Midlands WV13 2RL

**Date of registration:** 24th May 2012

**Trustees are as stated below:**

**Church Council**

Bishop Paul Hunt  
Mr Edward Critch  
Reverend Paul Reynolds  
Mrs Susan Barr  
Mrs June Critch  
Reverend Mark Spiers  
Mrs Eva Wildman  
Mrs Margaret Thorley

**Churchwardens**

Miss Elizabeth Garratt  
Mrs Deanne Yarnall

**Delegates**

Mr Matthew Spiers  
Mr Mike Barlow

**Alternate Delegate**

N/A

**Governing document:** Constitution adopted 20th February 2012

**Company Bankers:** HSBC Bank Plc  
Market Place  
Willenhall  
West Midlands  
WV13 2AA

**Independent examiner:** David Baldwin  
BK Plus Limited  
Azzurri House  
Walsall Road  
Aldridge  
WS9 0RB

**ST. ANDREW'S CHURCH, BENTLEY  
TRUSTEES' ANNUAL REPORT (CONTINUED)  
OBJECTIVES AND ACTIVITIES**

St. Andrew's Church is committed to the advancement of the Christian faith in union with and according to the principles and practices of the Free Church of England, otherwise called the Reformed Episcopal Church contained within the Declaration of Principles as stated in Schedule 1.

In planning our activities for the year, St. Andrew's Church have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer,
- Encouraging faith commitment,
- Assisting adherents to develop Christian virtues and helping to conduct themselves in a socially responsible way in wider society,
- Maintaining communion with all Christian Churches,
- Contribution to the spiritual and moral education of children and young people by organising Sunday schools and similar groups (including uniformed organisations affiliated to national bodies),
- Holding prayer meetings, lectures and special services to mark Christian festivals and civic occasions,
- Arranging functions, open days, meals and entertainment to which members of the general public are invited,
- Providing comfort to elderly, housebound, sick and bereaved people,
- Providing and distributing literature along with maintaining a website to enlighten others about the Christian faith.

To facilitate this work, it is important that we maintain the fabric of St. Andrew's Church.

**ACHIEVEMENTS AND PERFORMANCE**

**Church statistics**

71	(2019 – 72)	Memberships
42	(2019 – 65)	Communion Services
317	(2019 – 745)	Communicated
4	(2019 – 10)	Baptisms
0	(2019 - 0)	Confirmations
24	(2019 – 21)	Funerals
4	(2019 – 3)	Ashes
2	(2019 – 1)	Weddings
0	(2019 – 0)	Vows renewed

**GOING CONCERN**

In early March 2020, the Covid-19 virus was declared a global pandemic. Business continuity, including supply chains and social consumer demand across a number of sectors and countries continued to be severely impacted for months or more, as governments and their citizens take significant and unprecedented measures to mitigate the consequences of the pandemic.

The trustees monitor the ever changing situation and continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees annual report.

**ST. ANDREW'S CHURCH, BENTLEY**

**TRUSTEES' ANNUAL REPORT (CONTINUED)**

**OBJECTIVES AND ACTIVITIES (CONTINUED)**

**RESERVES POLICY**

The Trustees have reviewed the reserves of charity. Their review included a consideration of the nature of the income and expenditure streams, the requirement to match variable income with fixed commitments and a consideration of the nature of the reserves. As a result of this review, it was concluded that in order to allow the charity to be managed efficiently and to ensure sufficient reserves were available to provide uninterrupted services, a unrestricted income fund equivalent to at least 20% of the charity's management and administration expenses should be maintained. In addition, amounts are to be set aside, out of this fund, in order to ensure funds are available for specific expenditure envisaged in the next financial year as appropriate.

**REVIEW OF ACTIVITIES AND FINANCIAL POSITION**

The total income, including investment income of £2 (2019 - £5), was £103,342 (2019 - £104,646).

The total resources expended, were £72,691 (2019 - £99,937).

The statement of financial activities, which is shown on page 7 of the accounts, summarises the charity's incoming resources and how their resources have been expended.

An analysis of the charity's incoming resources are shown on pages 10 and 11 of the accounts.

An analysis of the charity's resources expended are shown on pages 11, 12 and 13 of the accounts.

The charity's total reserves at 31st December 2020 are £391,521 (2019 - £360,870), being a surplus of unrestricted income funds of £386,207 (2019 - £355,556) and a surplus of restricted capital funds of £5,314 (2019 - £5,314).

**DECLARATION**

The trustees' declare that they have approved the Trustees' Report above.



.....  
**Signed on behalf of the Charity's trustees**

Bishop P.N. Hunt

Date: 2/11/21

**ST. ANDREW'S CHURCH, BENTLEY**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES' OF ST. ANDREW'S CHURCH, BENTLEY**

I report to the Trustees on my examination of the financial statements of St. Andrew's Church for the year ended 31st December 2020.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity you are responsible for the preparation of the financial statements.


Having satisfied myself that the financial statements of the charity are not required to be audited under Section 145 of the Charities Act 2011 (the 2011 Act) and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**INDEPENDENT EXAMINER'S STATEMENT**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of the Charities Act; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

  
.....  
**D Baldwin (Independent Examiner)**  
**BK Plus Limited**  
**Azzurri House,**  
**Walsall Road, Aldridge WS9 0RB**  
**Date:**

**ST. ANDREW'S CHURCH, BENTLEY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

	Notes	Unrestricted Funds £	2020 Restricted funds £	Total £	2019 Total Funds £
<b>INCOMING RESOURCES</b>					
Receipts from donors	2	63,964	-	35,388	29,969
Activities for generating funds	3	2,834	-	2,834	26,406
Income from church activities	4	10,415	-	10,415	18,080
Other income	5	26,127	-	26,127	30,186
		<u>103,340</u>	<u>-</u>	<u>103,340</u>	<u>104,641</u>
<b>INVESTMENT INCOME</b>	6	2	-	2	5
<b>TOTAL INCOMING RESOURCES</b>		<u>103,342</u>	<u>-</u>	<u>103,342</u>	<u>104,646</u>
<b>RESOURCES EXPENDED</b>					
Costs attributed to generating funds	7	2,069	-	2,069	24,250
Cost attributed to church activities	8	6,543	-	6,543	12,010
Management and administration expenses	9	64,079	-	64,079	63,677
		<u>72,691</u>	<u>-</u>	<u>72,691</u>	<u>99,937</u>
<b>INTEREST PAYABLE</b>	10	-	-	-	-
<b>TOTAL RESOURCES EXPENDED</b>		<u>72,691</u>	<u>-</u>	<u>72,691</u>	<u>99,937</u>
<b>NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR</b>		30,651	-	30,651	4,709
<b>TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2019</b>		<u>355,556</u>	<u>5,314</u>	<u>360,870</u>	<u>356,161</u>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2020</b>	13	<u>386,207</u>	<u>5,314</u>	<u>391,521</u>	<u>360,870</u>

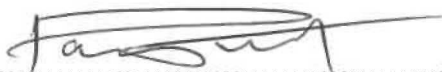
**ST. ANDREW'S CHURCH, BENTLEY**

**BALANCE SHEET**

**31ST DECEMBER 2020**

	Notes	2020		2019	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	11		350,000		350,000
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		46,536		24,599	
<b>CREDITORS – Amount falling due within one year</b>	12	5,015		13,729	
<b>NET CURRENT ASSETS</b>			41,521		10,870
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			391,521		360,870
<b>RESERVES</b>	13		391,521		360,870

The accounts on pages 7 to 14 were approved by the Board of Trustees' on ..... and signed on its behalf by:-



Trustee – Bishop P.N. Hunt

**1. ACCOUNTING POLICIES**

**Accounting convention**

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102).

**Tangible fixed assets**

On transition to FRS102 a previous valuation of the freehold land and building was taken as the deemed cost and this value has been used in the accounts.

The freehold land and building will continue to be shown at this value and not depreciated.

A depreciation charge and related accumulated depreciation balance would not be material as the freehold land and building has a long remaining useful life.

**Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

All incoming resources are disclosed gross, without deduction of related expenditure.

**Resources expended**

Expenditure is accounted for on a receipts basis and includes direct charitable expenditure, which relates to the furtherance of the charity's objects, together with management and administration expenditure, which is of a general nature.

**Allocations and apportionment of costs**

All direct charitable expenditure is allocated to relevant projects run throughout the year.

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Going concern**

In early March 2020, the Covid-19 virus was declared a global pandemic. Business continuity, including supply chains and social consumer demand across a number of sectors and countries continued to be severely impacted for months or more, as governments and their citizens take significant and unprecedented measures to mitigate the consequences of the pandemic.

The Trustees monitor the ever changing situation and continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees' Annual Report.

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

2. RECEIPTS FROM DONORS	2020		Total £	2019 Total Funds £
	Unrestricted funds £	Restricted funds £		
Collections	25,909	-	25,909	19,735
Donations and in memory	2,936	-	2,936	1,885
Legacy Rev Colin Hunter	28,576	-	28,576	-
Newsletter donations	-	-	-	205
Gift Aid Claim	6,543	-	6,543	8,144
New Organ Fund	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	63,964	-	63,964	29,969
	<hr/>	<hr/>	<hr/>	<hr/>
 3. ACTIVITIES FOR GENERATING FUNDS				
Sweet fund	641	-	641	891
Flowers fund	118	-	118	296
Less means more 2018	455	-	455	430
Less means more 2019	-	-	-	-
Conference fees	-	-	-	-
Christmas meals	-	-	-	-
Harvest auction	-	-	-	308
Summer fayre	-	-	-	762
Christmas fayre	-	-	-	720
Social events	255	-	465	465
Community group	1,365	-	1,365	22,534
	<hr/>	<hr/>	<hr/>	<hr/>
	2,834	-	2,834	26,406
	<hr/>	<hr/>	<hr/>	<hr/>
 4. INCOME FROM CHURCH ACTIVITIES				
Youth club subscriptions	-	-	-	756
Community hire	5,736	-	5,736	9,657
Weddings and funerals	1,330	-	1,330	1,644
Luncheons	3,141	-	3,141	3,793
Friendship club subscriptions	-	-	-	-
Coffee and chat	208	-	208	649
Helping Hand	-	-	-	1,125
Christmas Meal	-	-	-	456
	<hr/>	<hr/>	<hr/>	<hr/>
	10,415	-	10,415	18,080
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

<b>5. OTHER INCOME</b>	<b>Unrestricted Funds £</b>	<b>2020 Restricted Funds £</b>	<b>Total £</b>	<b>2019 Total Funds £</b>
Stipend Fund Rebate	6,943	-	6,943	5,393
Income into office	2,500	-	2,500	2,500
Harlesden	-	-	-	14,000
SD repayment	308	-	308	656
YB Editor	650	-	650	650
Bishop John's Books	20	-	20	35
DBS Checks	96	-	96	188
FCECT repayment	4,536	-	4,536	4,137
SD/ND Office	2,350	-	2,350	850
General Fd repayment	2,849	-	2,849	1,477
HMF Grant	-	-	-	300
St Jude's, Walsall	387	-	387	-
Retreat	247	-	247	-
Covid-19 Job Retention Scheme	5,241	-	5,241	-
	<hr/>	<hr/>	<hr/>	<hr/>
	26,127	-	26,127	30,186
	<hr/>	<hr/>	<hr/>	<hr/>
<b>6. INVESTMENT INCOME</b>				
Bank interest received	2	-	2	5
	<hr/>	<hr/>	<hr/>	<hr/>
<b>7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS</b>				
Sweets	235	-	235	1,201
Flowers	338	-	338	336
Christmas meal and day	-	-	-	331
Fayre/Harvest/Choir	-	-	-	417
Community group	1,496	-	1,496	21,965
Easter invites	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	2,069	-	2,069	24,250
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**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

8. COSTS ATTRIBUTED TO FURTHERENCE OF CHURCH ACTIVITIES	2020		Total £	2019 Total funds £
	Unrestricted funds £	Restricted funds £		
Youth club	-	-	-	164
Luncheon club: -				
Food	3,572	-	3,572	2,961
Hall hire	-	-	-	1,000
Missionary	-	-	-	3,054
Organists	380	-	380	2,250
Funeral costs	200	-	200	200
Communion wine	-	-	-	163
Helping Hands	2,391	-	2,391	2,218
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	6,543	-	6,543	12,010
	<hr/>	<hr/>	<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY**

**NOTES TO THE ACCOUNTS (Continued)**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

9.	MANAGEMENT AND ADMINISTRATION EXPENSES	2020		Total £	2019 Total funds £
		Unrestricted funds £	Restricted funds £		
	Stipend and National Insurance	19,248	-	19,248	19,068
	Clergy benevolent fund	320	-	320	320
	Stipend fund	1,818	-	1,818	6,898
	Water rates	402	-	402	260
	Rates	1,166	-	1,166	1,119
	Insurance	1,496	-	1,496	1,468
	Light and heat	3,829	-	3,125	3,125
	Telephone	861	-	861	586
	Year book editor	-	-	-	650
	Printing, postage and stationery: -				
	Photocopier lease	633	-	633	633
	Postage & Stationery	50	-	50	124
	Sundries: -				
	General	1,160	-	1,160	966
	Photocopying	953	-	953	351
	Books, aids and music	120	-	120	80
	Copyright licence	345	-	345	117
	Gifts	123	-	123	51
	Travel and hospitality	-	-	-	150
	Minibus lease	14,520	-	14,520	4,646
	Dial-up-service	130	-	130	-
	Repairs and maintenance: -				
	Window cleaning	205	-	205	245
	Church Maintenance	1,279	-	1,279	1,237
	Church house	-	-	-	293
	Fire protection	3,828	-	3,828	101
	New church organ	-	-	-	-
	Garden	415	-	415	1,046
	Bin collection	248	-	248	282
	Messy church	199	-	199	206
	Diocesan costs: -				
	Denomination and general secretary	4,269	-	4,269	6,234
	Denomination quotas etc.	2,150	-	2,150	1,860
	Southern diocese costs	634	-	634	1,108
	Central Trust costs	1,780	-	1,780	4,536
	Home Mission Fund	-	-	-	799
	St Jude's Walsall	1,340	-	1,340	-
	Retreat	558	-	558	-
		<hr/>		<hr/>	<hr/>
		64,079	-	64,079	63,677
		<hr/>		<hr/>	<hr/>
10.	<b>INTEREST PAYABLE</b>				
	Interest payable on loan from the denomination	-	-	-	-
		<hr/>		<hr/>	<hr/>

**ST. ANDREW'S CHURCH, BENTLEY****NOTES TO THE ACCOUNTS (Continued)****FOR THE YEAR ENDED 31ST DECEMBER 2020****11. TANGIBLE FIXED ASSETS**

	<b>Freehold Land and Buildings £</b>	<b>Total £</b>
<b>COST OR VALUATION</b>		
At 31st December 2019 and at 31st December 2020	350,000	350,000
	<hr/>	<hr/>

A previous valuation of St. Andrew's Church freehold land and building, of £350,000, has been taken to represent the deemed cost of the property and this value has been included in the accounts.

**12. CREDITORS DUE AFTER ONE YEAR**

	<b>2020 £</b>	<b>2019 £</b>
Monies owed to Bishop P.N. Hunt	-	11,227
Monies owed to others	5,015	2,502
	<hr/>	<hr/>
	5,015	13,729
	<hr/>	<hr/>

**13. RESERVES**

	<b>2020 £</b>	<b>2019 £</b>
Restricted capital funds	5,314	5,314
Unrestricted income surplus funds	386,207	355,556
	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	391,521	360,870
	<hr/>	<hr/>