

**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>

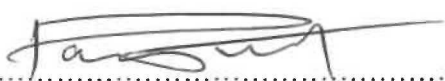
# ST. ANDREW'S CHURCH, BENTLEY

## 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**

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

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

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