

REGISTERED CHARITY NUMBER 1147432

ST. ANDREW'S CHURCH, BENTLEY

31ST DECEMBER 2021

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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 Hunt
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.

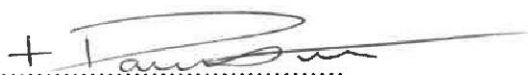
An analysis of the charity's incoming resources are shown on pages 10 and 11 of the accounts.

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 £
INCOMING RESOURCES					
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>
INVESTMENT INCOME	6	1	-	1	2
TOTAL INCOMING RESOURCES		<u>79,631</u>	<u>-</u>	<u>79,631</u>	<u>103,342</u>
RESOURCES EXPENDED					
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>
INTEREST PAYABLE	10	-	-	-	-
TOTAL RESOURCES EXPENDED		<u>79,924</u>	<u>-</u>	<u>79,924</u>	<u>72,691</u>
NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR		(293)	-	(293)	30,651
TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2020		<u>386,207</u>	<u>5,314</u>	<u>391,521</u>	<u>360,870</u>
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2021	13	<u>385,914</u>	<u>5,314</u>	<u>391,228</u>	<u>391,521</u>

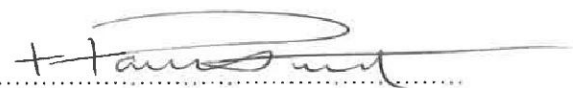
ST. ANDREW'S CHURCH, BENTLEY

BALANCE SHEET

31ST DECEMBER 2021

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

The accounts on pages 7 to 14 were approved by the Board of Trustees' on 27th 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 Restricted	Total	2020 Total
	funds	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	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	37,646	-	37,646	63,964
	<hr/>	<hr/>	<hr/>	<hr/>
3. ACTIVITIES FOR GENERATING FUNDS				
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
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	10,545	-	10,545	2,834
	<hr/>	<hr/>	<hr/>	<hr/>
4. INCOME FROM CHURCH ACTIVITIES				
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	-	-	-	-
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	15,745	-	15,745	10,415
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ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2021

5. OTHER INCOME	Unrestricted Funds £	2021 Restricted Funds £	Total £	2020 Total 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
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	15,694	-	15,694	26,127
	<hr/>	<hr/>	<hr/>	<hr/>
6. INVESTMENT INCOME				
Bank interest received	1	-	1	2
	<hr/>	<hr/>	<hr/>	<hr/>
7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS				
Sweets	-	-	-	235
Flowers	245	-	245	338
Christmas meal and day	-	-	-	-
Fayre/Harvest/Choir	-	-	-	-
Community group	10,378	-	10,378	1,496
Easter invites	-	-	-	-
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	10,623	-	10,623	2,069
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ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2021

8. COSTS ATTRIBUTED TO FURTHERANCE 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
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	8,865	-	8,865	6,543
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ST. ANDREW'S CHURCH, BENTLEY
NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2021

9.	MANAGEMENT AND ADMINISTRATION EXPENSES	2021			2020
		Unrestricted funds £	Restricted funds £	Total £	Total funds £
	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
		<hr/>	<hr/>	<hr/>	<hr/>
10.	INTEREST PAYABLE				
	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

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

2021 £	2020 £
-	-
13,459	5,015
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13,459	5,015
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13. RESERVES

Restricted capital funds
Unrestricted income surplus funds

2021 £	2020 £
5,314	5,314
385,914	386,207
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391,228	391,521
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TOTAL FUNDS