

## **Finance Annual Report 2021**

**2021 has once again been a challenging year in so many ways. COVID restrictions and both pastoral and administration changes have brought heavy workloads particularly for our Leadership team. God has really blessed all the hard work and prayers and we are excited to begin a new chapter with our new team. Our new Pastor Paul and his wife Alison were welcomed into ministry on the 1<sup>st</sup> November and our new administrator Louise will be up and running in the New Year.**

**2021 from a financial point of view has been another great year. As you can see from the attached figures, combined Offerings and Mission Income were £86846, which is £11004 down on the previous year but still a great effort. Thank you to those of you who have signed up to give by standing order or internet banking, it really contributes and also saves time. Chapel House and Willow Cottage were both fully occupied, boosting rental income. The Gift Aid Refund this year was £14971 so thank you again to everybody for using the Gift Aid Scheme. Total income for 2021 was £124214.**

**Expenditure was again affected by COVID. Reduced use of our building led to less spending on electricity, fuel and water. Cancelled trips once again led to reduced spending on youth and hospitality. Generous responses to Mission causes led to significant mission giving of £31884 to 18 different causes. Spending on repairs and renewals was significantly reduced. Overall expenditure was £100637 resulting in an end of year surplus of £23578.**

**Eight years ago it was agreed at the AGM that any surplus at the end of the financial year over £30000 would be given away. We voted to discontinue this principle two years ago and so will commence the next financial year with £56224 in the bank, a great start for a new chapter.**

**Also attached to the accounts is the budget for 2022 to be agreed at the AGM. Mark Andrews, Neil Ashworth, Andy Wright, Andy McKinnell and Bill Hardman have worked through the figures and attempted to come up with a balanced budget. We are at the beginning of the next chapter at Inglewhite and we will probably have to re-budget during the year as new projects and vision become apparent.**

**For those who are responsible for budgets within the Church we ask again that you confirm with the finance team any individual spending over £200 to allow us to plan cash flow efficiently.**

**The salaries of our Pastor and Administrator have already been set for 2022 so there will not be a need to agree these figures at the AGM.**

**Thank you once again to everyone who supports the work at Inglewhite so generously. Not many Churches will be able to produce such positive accounts in another COVID year. We believe God has really blessed our positive attitude to giving over the years and are in a great financial position to see God's work continue to grow here at Inglewhite, and also support Mission. If you have any queries or require any clarification on either the accounts or future budget then please don't hesitate to ask any one of the Finance Committee and we will do our best to help.**

**On behalf of the Finance Team,**

**Bill Hardman**

# CHURCH BUDGET DEC 2020/NOV 2021

30th November 2021

<b>INCOME</b>	<b>2019/20 Actual</b>	<b>2020/21 Budget</b>	<b>2020/21 Actual</b>
Offerings/ Gift Aids	83849	78500	65704
Mission Income	14001	15000	21142
Gift Aid Refund	17182	15000	14971
Rent	13681	13000	15600
Use of Hall/Weddings etc	4554	3000	2540
Traidcraft	564	500	408
Interest/Investment Income	1275	1000	696
Sundry Income	2967	5000	3153
<b>Total</b>	<b>138073</b>	<b>131000</b>	<b>124214</b>
<b>EXPENDITURE</b>	<b>2019/20</b>	<b>2020/21 Budget</b>	<b>2020/21</b>
Salary/Pension/ NI cont.	46338	67000	37274
Mission Gifts	44911	22400	31884
Repairs/Renewals	15406	10000	3040
Heat/ Light/ Fuel/Water	4325	5000	3102
Telephone	1301	1300	623
Council Tax	699	0	946
Stationary/Books etc.	1768	2000	954
Gardening/Cleaning	3627	4000	3287
Preaching/Trav. Exp	160	1000	620
Affiliation Fees	2718	2800	2551
Pastoral Expenses	723	2000	4711
Insurance	1571	1700	1654
Youthwork	2434	5000	1908
Training	1035	1000	300
Worship Group/ Tech Supp.	1928	1000	3711
Outreach & Hospitality	2116	3000	1365
Traidcraft	499	500	353
Sundry	1279	1300	2354
<b>Total</b>	<b>132838</b>	<b>131000</b>	<b>100637</b>
<b>SURPLUS (-DEFICIT)</b>	<b>5235</b>	<b>0</b>	<b>23577</b>
Accounts		12/01/2020	11/30/2021
Treasurer		£2,250.92	£2,132.78
BMM		£30,395.84	£54,092.11
Total		£32,646.76	£56,224.89
2020/21 Income			£124,215.24
2020/21 Expenditure			£100,637.11

<b>% of Budget</b>
<b>84</b>
<b>141</b>
<b>100</b>
<b>120</b>
<b>85</b>
<b>82</b>
<b>70</b>
<b>63</b>
<b>95</b>
<b>% of Budget</b>
<b>56</b>
<b>142</b>
<b>30</b>
<b>62</b>
<b>48</b>
<b>N/A</b>
<b>48</b>
<b>82</b>
<b>62</b>
<b>91</b>
<b>236</b>
<b>97</b>
<b>38</b>
<b>30</b>
<b>371</b>
<b>46</b>
<b>71</b>
<b>181</b>
<b>77</b>

<b>Surplus</b>
<b>£23,578.13</b>

<b>£23,578.13</b>



# Annual Report:

## Inglewhite Congregational Church 2021

### 1. Reference and administrative details of the charity, its trustees and advisors

**Charity No. 1158000**

#### **Charity Name & Address**

Inglewhite Congregational Church, Silk Mill Lane, Inglewhite, Preston PR3 2LP (The Church is part of the Congregational Federation)

#### **Charity Trustees**

##### **Trustees**

The Holding Trustees are the Congregational Federation Limited of 4 Castle Gate, Nottingham NG1 7AS (registered charity number 267469)

The managing trustees are the Minister and deacons who report to the Church Meeting.

##### **Bankers**

Our current account and deposit account are held by HSBC

##### **Auditors**

Towers & Gornall  
Chartered Certified Accountants  
Abacus House  
The Ropewalk  
Garstang  
Preston  
PR3 1NS

##### **Day to Day Management**

Day to day management of the charity is delegated to the Minister in conjunction with the deacons and Church officers. At 31<sup>st</sup> December 2020, this team consisted of:

Minister: Paul Davies

Secretary: Mark Andrews

Administrator: Louise Clark

Deacons: Stephen Hardman, Lisa Talbot, Dennis Bond, Mandy Wallace, Helen Lockley, Mark Andrews, Neil Ashworth

Treasurer: Bill Hardman

### 2. Structure, governance and management

## **Governing Constitution**

The declaration of the trust adopted by the Congregational Federation Limited on 13<sup>th</sup> June 2009, adopted by the Church from 23 October 2010.

## **Risk Management Assessment**

In common with all other organisations, the Church is potentially at risk from a number of sources. The trustees are responsible, on behalf of the Church, with the advice of the Health and Safety Team, for ensuring that these risks are managed so as not to expose the Church to undue risk and that the Church is in a position to correctly deal with any situation that may arise. Risks have been assessed and mitigated. Examples of areas that are kept under review include:

## **Financial Strategy**

Ensuring that we have sufficient reserves to meet expenditure and that income levels are maintained. Regular management accounts are supplied to the Church and deacon meetings.

## **Internal Financial Controls**

Expenditure is reported against budget and monies received. Bank statements are reconciled monthly and two signatures are required on all cheques. Cash is banked promptly.

## **Budget Authority**

The Church meeting sets agreed budgets for each financial year and Church groups have authority to work within these budgets. Any expenditure outside the budget must be brought before the treasurer and deacons for agreement.

## **Accounting Period**

The accounting period is 12 months, December – November. The previous accounting period was the 12 months ending 30<sup>th</sup> November 2021.

## **Data and Copyright Protection**

Ensuring that we comply with all current regulations.

## **Employment Regulations**

Ensuring that current regulations are complied with and contracts are honoured.

## **Insurance**

Insurance levels are reviewed annually.

## **Property**

Buildings are managed and maintained through the maintenance team.

## **Child Abuse**

A policy is in force for the protection of children in the care of the church and its volunteers which is overseen by the child protection team. The Child Protection Officers are appointed by the church meeting and are responsible to advise on the policy and be a point of contact for any issues arising.

## **Membership of External Bodies**

The Church subscribes to the Evangelical Alliance and to the EA Basis of Faith Statement.

## **Trustee Appointment**

Any person on the Church membership may stand for election to the leadership team, having been proposed and seconded by other members according to the rules of faith and practice of the Church. Currently there are up to 9 who serve as leaders where they serve as both a managing trustee and a Church leader for a period of 3 years. The minister is an ex-officio member of this group. Elections take place at the Annual General Meeting. Please see appendix 1 for thoughts on being a leader to help you consider people to nominate.

### **3. Objectives and activities**

#### **Vision**

To be a Church that walks alongside one another and the wider community to make the love of God known to all.

*Strap line (aim): To Walk with Christ, alongside you*

**Values: Deuteronomy 5:33 Walk in the way that the Lord your God has commanded you**

W – Worship and Word

A – All involved

L – Loving relationships, Learning together

K – Kingdom mentality

#### **Explanation**

**W** – We value *worship* which seeks to honour God and place Jesus at the centre of our community whilst reflecting the multi-generational nature of the Church.

We value the truth of *God's Word* in the Bible and hold our beliefs as helpfully reflected in the creed we have adopted as a Church.

**A** – We value *All* being involved, the ministry and contribution of every member, believing all have gifts to bring for the wider good.

**L** – We value *Learning* and growing together, depending upon the Bible and the work of the Holy Spirit.

We value *Loving Relationships*; the Church at Inglewhite has a loving, caring soul which is reflected in a strength of relationship and an acceptance of one another which makes all who come feel welcome.

**K** – We value having a Kingdom mentality, expecting God's Church to grow as it serves the community around. Looking to spread Christ's influence whether in the workplace, study environment, at home or in Church based activities through evangelism and other demonstrations of our faith. This is also reflected in our concern and support for the wider ministry of God through other local Churches and mission agencies.



## **Application**

### **Pastor's 2021 Report**

July saw Pastor John Irwin move on from Inglewhite Church to seek what the Lord has for him in the coming years. For over 15 years John had done a great job pastoring and leading Inglewhite Church.

I Paul Davies took up the role of pastor at Inglewhite Church on 1<sup>st</sup> November this year.

As I write this, I have only been in post for a number of weeks but already feel very much at home here.

We have less Covid restrictions in the church at this point but are aware that this could change at any point. Our services have been relatively full on a few weeks more recently which is very encouraging but there are still several vulnerable people who make use of the live streamed Zoom services that happen each Sunday morning.

The last two years have been difficult for the church because of the virus situation. There have been several bereavements for the church to face and an increase sense of isolation. This has especially hit Inglewhite Church as it is obviously a very close family church who have done many things together over the years.

People are still looking out for each other and bringing care where this has been needed.

Regarding the leadership team we are looking forward to a few new people from the congregation joining us on the leadership team. As we seek together the plan and purpose God has for Inglewhite as move into a new year and beyond.

We rejoice as the church is still in a strong position spiritually and financially as we look ahead.

We have a lot to be thankful for as we are aware that God is still with us whatever we may go through as individuals and as a church.

### **Membership review**

We at present have 112 members and many more who are regular attenders.

We are encouraged as a number of people have expressed interest in becoming members in the new year.

## **Other Church Reports**

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On behalf of the Finance Team,

Bill Hardman

## **X CHURCH BUDGET DEC 2020/NOV 2021**

**30th November 2021**

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Mission Income	14001	15000	21142	141
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Use of Hall/Weddings etc	4554	3000	2540	85
Traidcraft	564	500	408	82
Interest/Investment Income	1275	1000	696	70
Sundry Income	2967	5000	3153	63
<b>Total</b>	<b>138073</b>	<b>131000</b>	<b>124214</b>	<b>95</b>
<b>EXPENDITURE</b>	<b>2019/20</b>	<b>2020/21 Budget</b>	<b>2020/21</b>	<b>% of Budget</b>
Salary/Pension/ NI cont.	46338	67000	37274	56
Mission Gifts	44911	22400	31884	142
Repairs/Renewals	15406	10000	3040	30
Heat/ Light/ Fuel/Water	4325	5000	3102	62
Telephone	1301	1300	623	48
Council Tax	699	0	946	N/A
Stationary/Books etc.	1768	2000	954	48
Gardening/Cleaning	3627	4000	3287	82
Preaching/Trav. Exp	160	1000	620	62
Affiliation Fees	2718	2800	2551	91
Pastoral Expenses	723	2000	4711	236
Insurance	1571	1700	1654	97
Youthwork	2434	5000	1908	38
Training	1035	1000	300	30
Worship Group/ Tech Supp.	1928	1000	3711	371
Outreach & Hospitality	2116	3000	1365	46
Traidcraft	499	500	353	71
Sundry	1279	1300	2354	181
<b>Total</b>	<b>132838</b>	<b>131000</b>	<b>100637</b>	<b>77</b>
<b>SURPLUS (-DEFICIT)</b>	<b>5235</b>	<b>0</b>	<b>23577</b>	
<b>Accounts</b>		<b>01/12/2020</b>	<b>30/11/2021</b>	<b>Surplus</b>
<b>Treasurer</b>		<b>£2,250.92</b>	<b>£2,132.78</b>	
<b>BMM</b>		<b>£30,395.84</b>	<b>£54,092.11</b>	
<b>Total</b>		<b>£32,646.76</b>	<b>£56,224.89</b>	<b>£23,578.13</b>

<b>2020/21</b>			<b>£124,215.24</b>	
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<b>Income</b>				
<b>2020/21</b>				
<b>Expenditure</b>			<b>£100,637.11</b>	<b>£23,578.13</b>

<b>CHURCH ACCOUNTS &amp; BUDGET Comparison 2015/2022</b>							
Date: 30th November 2021							
<b>INCOME</b>	2015/16 Actual	2016/17 Actual	2017/18 Actual	2018/19 Actual	2019/20 Actual	2020/21 Actual	2021/22 Budget
Offerings/Gift Aids	65183	60930	59769	70845	83849	65704	72000
Gift Aid Refund	18014	15568	14974	16776	17182	14971	12800
Use of Hall/Weddings etc	2849	3585	1781	2203	4554	2540	2000
Sundry Income	6107	5083	4529	7424	2967	3153	2000
Rent	2933	6000	6000	6700	13681	15600	13000
Mission Income	5367	7608	9924	3815	14001	21142	14000
Traidcraft	1268	1254	1084	829	564	408	500
Interest/Investment Income	866	864	880	908	1275	696	700
<b>Total</b>	<b>102587</b>	<b>100892</b>	<b>98941</b>	<b>109500</b>	<b>138073</b>	<b>124214</b>	<b>117000</b>
<b>EXPENDITURE</b>	2015/16 Actual	Actual 2016/17	2017/18 Actual	2018/19 Actual	2019/20 Actual	2020/21 Actual	2021/22 Budget
Salary/Pension/ NI cont.	37297	33478	34227	37408	46338	37274	42000
Mission Gifts	24930	30619	37049	28333	44911	31884	20000
Rent	0	0	0	0	0	1935	10800
Repairs/Renewals	4918	5082	9363	9980	15406	3040	10000
Heat/ Light/ Fuel/Water	2890	3281	4426	5236	4325	3102	5000
Telephone	896	762	980	860	1301	623	1200
Council Tax	2004	1748	2287	1645	699	946	2300
Stationery/Books etc.	1645	1638	1210	3096	1768	954	1500
Gardening/Cleaning	3800	3548	3272	3933	3627	3287	4000
Preaching/Trav. Exp	388	610	305	1165	160	620	1000
Affiliation Fees	1616	1687	1919	2155	2718	2551	2700
Pastoral Expenses	1341	1149	1968	1382	723	2776	2000
Insurance	1352	1454	1530	1612	1571	1654	2000
Youthwork	4540	5695	3825	5183	2434	1908	3000
Training	716	863	360	319	1035	300	1000
Worship Group/ Tech Supp.	561	990	255	1099	1928	3711	3000
Traidcraft	1106	1101	939	744	499	353	500
Hospitality	3852	3614	3425	3429	2116	1365	3000
Sundry	760	1136	525	1046	1279	2354	2000
<b>Total</b>	<b>94612</b>	<b>98455</b>	<b>107865</b>	<b>108625</b>	<b>132838</b>	<b>100637</b>	<b>117000</b>
<b>SURPLUS (-DEFICIT)</b>	<b>7975</b>	<b>2437</b>	<b>-8924</b>	<b>875</b>	<b>5235</b>	<b>23577</b>	<b>0</b>