



TRUSTEES' ANNUAL REPORT

For the period 1st January to 31st December 2020

Charity Registration No 1163464

Caterham Community Church

Report of the Trustees for the period 1st January to 31st December 2020

The Trustees present their annual report and independently examined financial statements for the period ended 31st December 2020 and confirm they comply with the Charities Act 1993, as amended by the Charities Act, the Church's Constitution and the Charities SORP.

Reference and administrative information

Charity Name	Caterham Community Church
Charity Registration Number	1163464
Principal Office	Caterham Community Church Coulsdon Road Caterham Surrey CR3 5NF

Board of Trustees

David Chadwick
Benjamin Sakala
Angela Foreman
Anthony Watson

Key staff members

David Chadwick – Minister
Arron Townsend – Youth Worker
Samara Gray – Children and Families Worker
Angela Foreman – Church Administrator
Nseko Bidwell – Social and Visual Media
Jacqui Porcel – Pre-School Manager
Jo Trowbridge – Counselling Centre Manager
Ann Burke - Bookkeeper

Key volunteer roles

David Wyatt – Hon Treasurer
Benjamin Sakala – Elder
John Bowdery – Elder
Michael Hawkins - Elder

Independent Examiner

Warren Day Ltd
103 South End
Croydon
CR0 1BG

Bank

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Advisers on charitable, tax and employment matters

Stewardship Services, 1 Lamb's Passage, London EC1Y 8AB

Advisers on safeguarding

Thirty-One: Eight, PO Box 133, Swanley, Kent, BR8 7UQ.

Objectives and activities

The object of the Church as set out in its constitution is :-

“the advancement of the Christian faith for the public benefit”.

The Church's principal activities to further this object are :-

- Services for worship, teaching, encouragement and prayer : our services are open to all and from time to time we have held particular events aimed at visitors. In addition to the traditional Sunday services, we also run both “Wednesday church”, a Wednesday evening meeting, which usually offers a choice of small groups for people at different stages of their journey of faith and a weekly, home-based group for fellowship and Bible Study
- Members provide short worship services in local care homes to help meet the spiritual needs of the residents.
- “Messy Church” – a monthly event which provides a creative and accessible opportunity for all ages together.
- “Noah's Ark” – an Ofsted registered pre-school serving the whole community.
- Caterham Counselling Centre – professional counsellors offering support to the whole community. The Counselling Centre takes referrals from local GP practices as well as self-referrals. Charges are on a sliding scale according to circumstances and are less than those widely charged in private practice.
- Caterham Job Club – weekly sessions to support those looking for work, at no charge.
- Toddler Group – a weekly group for pre-school children and their carers to meet together for friendship and fun.
- Food Bank – the church actively supports the local Food Bank run in partnership with a number of other churches.
- Romania – the church provides financial support and also practical support through an annual visit to the children in an orphanage in north-east Romania.

During 2020, the Church has continued to operate through the various restrictions resulting from the Covid-19 pandemic, but in different ways. Sunday services and fellowship meetings have taken place by electronic means and the Counselling Centre has also mostly operated on a non-contact

basis. In line with Government guidance, Noah's Ark has continued to operate for much of the time, complying with additional safety guidance.

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. Furthermore, it is central to the church's ethos that we should bring blessing to the wider local community.

In line with Charity Commission guidance, the church held members' meetings including the AGM electronically, although this was not expressly permitted in our governing document. At the end of the year, the church members passed a resolution to amend the governing document to allow meetings to take place electronically and this amendment was subsequently approved by the Charity Commission early in 2021.

Volunteers

None of the church's activities could operate without the huge efforts made by our members who receive no payment for doing so.

Achievements and performance

- Worship services, Messy Church and Wednesday Church have been continuing on-line and the viewing figures for worship services have remained strong, with more views than we were experiencing in terms of physical attendance before the pandemic
- Church membership has grown slightly in the last twelve months to around 85 members.
- Noah's Ark has continued to perform well, with strong levels of attendance
- We were unable to send a team to Romania this year because of the pandemic but have kept in contact and provided financial support via our local trusted contacts
- Joint meetings with other churches have continued to be strongly attended on-line
- Despite all the upheaval of the pandemic, financial giving has remained good and the church remains in a good financial position

Financial review

Overview and Reserves

The total income in the period was £341,774.63 and the total expenditure £307,138.24, of which £20,537.99 was spent outside England and Wales. These figures include rental income and mortgage repayments in respect of 61-65 Westway.

At the end of 2020 the charity held a cash balance of £87,375.63 and total net assets of £793,551.59.

The Trustees ensure that the annual budget is realistic and includes sufficient contingency to meet our short-term obligations, which are modest given that we have only one full time employee. They are satisfied that the charity will have sufficient income, supported by adequate reserves, to meet its spending plans and obligations going forward.

It is the policy of Trustees to maintain reserves to meet three months of salary/wages commitments. This modest reserve is considered adequate given our very limited other financial obligations and the considerable value of the unencumbered property held.

Sources of income

Much of the church's income is in the form of donations from its members and others attending its services. The level of this giving is remarkable. There are around 85 members and, despite the lack of physical services for much of 2020, the general donation income from members and attenders in this period exceeded £111,795.65 including Gift Aid.

Two parts of 61-65 Westway have been let until such time as they are required for further expansion of our own work and generate rental income towards the costs of the whole site.

Noah's Ark Pre-school and the Counselling Centre receive fees from service users.

The Trustees have ensured that any conduit giving has been clearly identified and excluded from income on which tax relief has been claimed.

Investment policy

The church does not intend to invest money. Such reserves as may accumulate from time to time are held on suitable deposit accounts with our bankers.

Funds spent overseas

Money sent to Romania for work in the orphanage is sent to a named individual known to us. He provides reports on how the money is spent, backed up by photographs, and we also hear from the children themselves via social media.

Risks

The Trustees have reviewed the risks facing the church. These are primarily :-

- Interruption to our activities should the premises be damaged badly
- Reputational damage through a safeguarding incident or health and safety accident
- Possible loss of access to the premises (not our own) where our main service is held

The Trustees are satisfied with the measures in place to mitigate these risks and keep them under review.

The Church has in place a well-established Safeguarding Policy developed and operated under guidance from Thirty-One: Eight (formerly the Churches Child Protection Advisory Service).

Structure, governance and management

Formation and governing document

Caterham Community Church was registered as a Charitable Incorporated Organisation on 8th September 2015.

The CIO is the charitable identity for the church formerly known as Caterham Hill Congregational Church, which previously derived its charitable status from its membership of the Congregational Federation- the umbrella body for the Christian denomination to which the church belongs. Its activities therefore continued seamlessly from its previous incarnation.

The holding Trusteeship of the buildings and land formally vested in the Congregational Federation Ltd was transferred to the CIO during 2017.

Organisational structure

The charity Trustees are responsible for the overall governance and management of the church.

The spiritual leadership and practical day-to-day running of the church are vested in the Minister, teams of Elders and Deacons and various members who are appointed to lead individual activities.

Reflecting our Congregational roots, the ultimate governing body is the Church Meeting, at which all those who have become members in line with the constitution have a vote. Trustees, Elders and Deacons are appointed by a vote of the Church Meeting and perform their duties under the authority delegated to them by the Church Meeting.

The current Trustees were all appointed to take office when the Church was registered as a CIO on 8th September 2015 but are appointed for various terms so that there will be an orderly transition as they come to the end of their term. As a result of the pandemic, it was not possible to hold our Annual General Meeting at the normal time. The Trustees asked Benjamin Sakala and Angela Foreman, who were due to complete their terms as Trustees, to continue for a further 12 months and they kindly agreed to do so. New appointments will be made in 2021 but, in the meantime, we continue to have sufficient Trustees to comply with our constitution and operate effectively.

Wider networks

The church is a member of the Congregational Federation and the Evangelical Alliance. We have a less formal association with the New Wine Network. We are actively involved in partnership with other local churches.

Custodian trusteeships

The Trustees do not hold any assets or funds as custodian trustees on behalf of any others.

The Covid-19 pandemic and the future

The significant event of the Covid-19 pandemic and the associated “lockdown” was an unprecedented event that had not been foreseen in our risk management plans. The Trustees have monitored the impact and we are pleased to report that the church remains in a sound financial position and much of our donation income from members has continued. While we were unable to meet in the traditional way for most of 2020, we have continued to carry out a range of activities through the use of technology and to reach out to members and the wider community.

We are therefore confident that the charity remains strong and sustainable and continues to fulfil its objectives for the public benefit.

Declarations

The Trustees declare that they have approved the Trustees’ report above.

Signed on behalf of the charity’s Trustees

Signature D M Chadwick

Name D M Chadwick

Signature A P Watson

Name A P Watson

5th October 2020

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Balance Sheet
31st December 2020

	Unrestricted Funds	Restricted Funds	Endowment Funds	Designated Funds	Total Funds
Fixed Assets					
Tangible Assets					
Church			400000		400000
61A/61/63/65 Westway			625000		625000
			1025000		1025000
CURRENT ASSETS					
stocks					
Debtors		50			50
Cash in hand and at Bank	30811	10285	13255	45035	99386
Total current assets	30811	10335	1038205	45035	1124436
CREDITORS					
Amounts falling due after one year					
NET CURRENT ASSETS less Liabilities			330884		330884
	30811	10335	707371	45035	793552
 The funds of the charity:					
Unrestricted Funds	30811				30811
Designated Funds				45035	45035
Restricted income funds		10335			10335
Endowment funds			707371		707371
TOTAL FUNDS	30811	10335	707371	45035	793552

Signed by one or two trustees on behalf of all the Trustees

Signature

Print Name

Date of approval

CATERHAM COMMUNITY CHURCH

Charity Regd.1163464

Consolidated Statement of financial Activities**For the Period 1st January 2020 to 31st December 2020**

	restricted Funds	Restricted Income Fd	Endowment Funds	Designat Funds	Total Funds
Income from:					
Donations & legacies	129907	20750	23838	152530	327025
Charitable activities					
Other trading activities					
Investments					
Rent			14750		14750
Other Income					
Total	129907	20750	38588	152530	341775
Expenditure on:					
Charitable activities	123307	13463		145963	282733
Loan Interest			12817		12817
Land Purchase					
Other					
Total	123307	13463	12817	145963	295550
Net income(expenditure)	6600	7287	25771	6567	46225
Transfers between funds					
Net movement in funds	6600	7287	25771	6567	46225
Reconciliation of funds					
Total Funds brought forward	24211	3048	681600	38468	747327
Total Funds carried forward	30811	10335	707371	45035	793552

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Caterham Community Church (including Noah's Ark and the Counselling Centre)

**On accounts for the year
ended**

31 December 2020

**Charity no
(if any)**

1163464

Set out on pages

As attached

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 December 2020**

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Chartered Institute of Management Accountants.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed:



Date:

17/09/21

Name:

Denis Day

**Relevant professional
qualification(s) or body**

The Chartered Institute of Management Accountants

**CATERHAM COMMUNITY CHURCH
CONSOLIDATED ACCOUNTS
FUNDS STATEMENT**

31ST DECEMBER 2020

GENERAL FUND	£	£
BALANCE AS AT 1ST JANUARY 2020	- 4,875.37	
SURPLUS	<u>6,599.84</u>	
		1,724.47
GENERAL FUND RESERVE		<u>29,086.45</u>
TOTAL UNRESTRICTED FUNDS		30,810.92
DESIGNATED FUNDS (NOAH'S ARK & COUNSELLING CENTRE)		45,034.16
RESTRICTED FUNDS (SEE SHEETS ATTACHED)	MISCELLANEOUS MISSION	6,675.53
		3,659.98
ENDOWMENT FUNDS (CAPITAL FUNDS)		
FIXED ASSETS		
CHURCH	400,000.00	
WESTWAY	625,000.00	
LESS MORTGAGE	<u>-330,884.02</u>	
	694,115.98	694,115.98
CAPITAL CASH		387.62
MORTGAGE REPAYMENT A/C		<u>12,867.40</u>
		793,551.59
REPRESENTED BY ASSETS		
CHURCH & WESTWAY BUILDINGS		694,115.98
CREDITORS/DEBTORS		50.00
BANK BALANCES		
CAFCASH CURRENT ACCOUNT		55,883.13
CAFCASH-NOAH'S ARK		29,789.08
CAFCASH-COUNSELLING CENTRE		<u>13,713.40</u>
NET WORTH		793,551.59

**CATERHAM COMMUNITY CHURCH
INCOME
FOR THE YEAR ENDED 31st DECEMBER 2020**

	£ 2020	£ 2019
OFFERTORIES		
GENERAL	13,850.83	14,930.78
GIFT AID	64,956.92	71,216.96
GIVE AS YOU EARN	3,350.00	3,685.00
SUNDAY CASH OFFERING	1,295.57	6,257.50
Sub-Total	83,453.32	96,090.24
INTEREST INCOME	-	3.15
GIFT AID REFUND	18,782.33	15,790.33
GRANT	1,652.65	500.00
RENT	NIL	740.00
YOUTH WORKER	1,560.00	1,750.00
NOAH'S ARK	14,000.00	7,000.00
COUNSELLING CENTRE	574.00	420.00
LEGACY	8,000.00	NIL
WESTWAY	NIL	1,731.55
OTHER	1,884.67	74.56
Sub-Total	129,906.97	124,099.83
RESTRICTED FUNDS	8,912.50	2,283.56
(See separate sheets)	11,837.35	12,442.43
DESIGNATED FUNDS	152,529.63	155,992.50
(See separate sheets)		
LOANS TO MEMBERS	NIL	790.00
ENDOWMENT FUNDS		
MORTGAGE REPAYMENTS A/C	38,588.18	41,497.09
GRAND TOTAL	341,774.63	337,105.41

CATERHAM COMMUNITY CHURCH

	£	£
GENERAL FUND EXPENDITURE	2020	2019
WAGES COSTS	64,423.03	70,763.83
PENSION CONTRIBUTIONS	4,330.96	4,596.49
PASTOR'S EXPENSES	391.85	617.81
YOUTH LEADER EXPENSES	<u>NIL</u>	<u>117.27</u>
	69,145.84	76,095.40
CHURCH EXPENSES		
Premise	15,732.45	21,610.08
Administration	6,626.58	4,784.76
Discipleship/Teaching	2,635.02	1,066.27
Worship & Training	8,285.82	3,526.33
P A Equipment	2,381.13	1,661.46
Youth & Children	816.36	892.13
Pastoral	689.39	1,039.69
Relationships	2,638.51	3,892.14
	<u>39,805.26</u>	<u>38,472.86</u>
MISSION		
Home	1,737.39	1,757.85
Missionary Support	8,580.00	9,540.00
Romania	<u>2,000.00</u>	<u>2,000.00</u>
	12,317.39	13,297.85
WESTWAY ESTATE EXPENSES	2,038.64	4,759.38
	<u>123,307.13</u>	<u>132,625.49</u>
SUB TOTALS	123,307.13	132,625.49
INCOME AVAILABLE	129,906.97	124,099.83
SURPLUS/DEFICIT	6,599.84	-8,525.66
BALANCE B/F 1.1.20	- 4,875.37	3,650.29
BALANCE C/F 31.12.20	1,724.47	-4,875.37

CATERHAM COMMUNITY CHURCH**RESTRICTED FUNDS**
MISCELLANEOUS

	£	2020 £	£	£
	B/F	INCOME	EXPENDITURE	BALANCE
JOB CLUB FURNITURE	340.00			340.00
PDF	85.00	NIL	- 85.00	NIL
SALTMINE TRUST	218.03	NIL	- 70.00	148.03
TENANTS DEPOSIT 61 WESTW.	625.00			625.00
PASTORAL FUND	NIL	8,912.50	- 3,350.00	5,562.50
TOTAL	1,268.03	8,912.50	- 3,505.00	6,675.53

MISSION

	B/F	INCOME	GIFT AID	EXPENDITURE	BALANCE
D CARROTT(AGAPE)	170.50	725.00	50.00	- 720.00	225.50
ROMANIAN KINDERGARTEN	4.35	237.50		NIL	241.85
ROMANIAN MISSION	1,605.77	10,824.85	-	9,237.99	3,192.63
TOTAL	1,780.62	11,787.35	50.00	- 9,957.99	3,659.98

**CATERHAM COMMUNITY CHURCH
DESIGNATED FUNDS**

	2020			
	£	£	£	£
	B/F	INCOME	EXPENDITURE	BALANCE
C.C.C.NOAH'S ARK	- 1,347.04	2,826.17		1,479.13
C.C.C.COUNSELLING CENTRE	- 5.82	58.37		52.55
COUNSELLING CENTRE	14,242.90	27,476.50	28,006.00	13,713.40
NOAH'S ARK	25,577.92	122,168.59	117,957.43	29,789.08
TOTALS	38,467.96	152,529.63	145,963.43	45,034.16

ENDOWMENT FUNDS

	B/F	INCOME	EXPENDITURE	BALANCE
WESTWAY REFURBISHMENT	387.62			387.62
MORTGAGE REPAYMENT A/C	12,146.90	38,588.18	- 37,867.68	12,867.40
GENERAL FUND RESERVE	29,086.45			29,086.45

NOTES TO THE ACCOUNTS

- 1 Auto-Enrol-All people on the Church pay roll including Pre-School and Counselling Centre have been invited to join this new Government Pension scheme. The Employer's contribution has been set @3 1/2% for the first year. The second year it has been increased to 6%
- 2 The Church took out a mortgage of £437,500 in June 2016 in order purchase the premises, next door namely 61/61A & 63/65 Westway. The loan is with the Reliance Bank repayable over 15 years. The rate of interest is currently @3.75%. Monthly repayments are £3,155.64. 2020 Interest paid £12,816.46, repayments £37,867.68 leaving a Balance £330,884.02
- 3 The Trustees giving during 2020 amounted to £10,245.00
- 4 Conduit Giving- The amount donated during the year amounted to £2,400 this does not show in the A/Cs.
- 5 General Fund Reserve- The Church keeps a reserve of £29,086.45 to cover three months Expenditure.
- 6 Coronavirus Job Retention Grant received in the year for the Caterham Community Church was £1,402.65 included in grant income. Noah's Ark received £1,320.44. The balance in grant income is an amount of £250 which relates to a grant received from the Congregational Fund.
- 7 The Gift Aid owed to the Church at the end of the year was £50.00
- 8 The Trustees and Elders give freely of their time and expertise without any form of remuneration or other benefit in cash or kind. Expenses paid to the Trustees in the year 2020 £nil
Ben Foreman, son of Angela Foreman, a Trustee, was employed part time by the Church as an Audio Technican in 2020 and was paid £369.60 for his work(2019 £624).
Angela Foreman was paid £1,173 in her role as Administrator.
Mrs S Watson, wife of A Watson a Trustee, was paid £837.50 by our Counselling Centre for her services as a Freelance counsellor.
Mrs S Watson, was paid £40 for equipment she purchased for the Counselling Centre
Mr D Watson, son of A Watson a Trustee, was paid £40 in respect of doing work for the Counselling Centre (2019 £614.94)
William Bidwell, son-in-law of Ben Sakala, a Trustee was paid £3,180 in 2020 in his capacity of Worship Leader. (2019 £3,060)
Nseko Bidwell daughter of Ben Sakala a Trustee was paid £3,604.70 in 2020, in respect of her Online Administration.
David Chadwick, who is a Trustee, incurred expenses in his role as our Pastor, of £391.85 in 2020 and £617.81 in 2019.
- 9 Independent Examiners Fee £600+ vat(2019 £450)

**CATERHAM COMMUNITY CHURCH
NOAH'S ARK SUMMARY ACCOUNTS 2020**

	£	£
RECEIPTS	2020	2019
FEES	15,979.68	23,857.16
GOVERNMENT FUNDING	95,159.35	89,680.65
PUPIL PREMIUM & DEPRIVATION FUND	8,631.98	6,310.53
FUNDRAISING/SPONSORSHIP	NIL	386.50
GOV FURLOUGH	1,320.44	NIL
OTHER	1,077.14	2,077.66
	122,168.59	122,312.50
PAYMENTS		
WAGES & PENSIONS	97,594.33	87,907.21
TRANSFER TO CHURCH	14,000.00	7,000.00
BUILDING WORKS	NIL	36,249.67
EQUIPMENT	2,316.18	4,291.04
SUPPLIES	612.06	379.76
TELEPHONE	321.26	279.96
SPONSORSHIP EQUIPMENT	NIL	915.07
STAFF TRAINING	862.00	660.35
ADVERTISING	NIL	NIL
OTHER	2,251.60	2,518.58
	117,957.43	140,201.64
 SURPLUS/DEFICIT	 4,211.16	 - 17,889.14
BALANCES B/F	25,577.92	43,467.55
BALANCES C/F	29,789.08	25,578.41
 BALANCES:		
GENERAL	19,704.32	20,814.86
PUPIL PREMIUM & DEPRIVATION	10,084.76	4,763.06
SPONSORSHIP	NIL	NIL
	29,789.08	25,577.92
 BALANCES HELD		
CHURCH	NIL	NIL
CAFBANK	29,789.08	25,577.92
TOTAL	29,789.08	25,577.92

CATERHAM COMMUNITY CHURCH CATERHAM COUNSELLING CENTRE SUMMARY A/CS 2020

	£	£
RECEIPTS	2020	2019
CLIENT FEES	27,470.00	32,834.00
TRAINING	NIL	720.00
GIFT	6.50	51.00
OTHER	NIL	75.00
	27,476.50	33,680.00
PAYMENTS		
COUNSELLOR FEES	16,587.50	18,840.00
SALARIES	7,322.20	6,357.19
SUPERVISION & EXPENSES	611.75	1,658.05
TRANSFER TO CHURCH	766.00	612.00
EQUIPMENT	497.35	257.26
DBS & INSURANCE	530.45	514.04
OTHER	1,690.75	1,578.39
	28,006.00	29,816.93
SURPLUS/(DEFICIT)	- 529.50	3,863.07
BALANCE B/F	14,242.90	10,379.83
BALANCE C/F	13,713.34	14,242.90
CAFBANK	13,713.34	14,242.90
TOTAL	13,713.40	14,242.90

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Statement of financial Activities
For the Period 1st January 2020 to 31st December 2020

	£	£	£	£	£
	Unrestricted Funds	Restricted Income Fds	Endowment Funds	Designat Funds	Total Funds
Income from:					
Donations & legacies	129,907	20,750	23,838	152,530	327,025
Charitable activities					
Other trading activities					
Investments					
Rent			14,750		14,750
Other Income					
Total	129,907	20,750	38,588	152,530	341,775
Expenditure on:					
Charitable activities	123,307	13,463		145,963	282,733
Loan Interest			12,817		12,817
Land Purchase					
Other					
Total	123,307	13,463	12,817	145,963	295,550
Net income(expenditure)	6,600	7,287	25,771	6,567	46,225
Transfers between funds					
Net movement in funds	6,600	7,287	25,771	6,567	46,225
Reconciliation of funds					
Total Funds brought forward	24,211	3,048	681,600	38,468	747,327
Total Funds carried forward	30,811	10,335	707,371	45,035	793,552

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Balance Sheet
31st December 2020

	£	£	£	£	
	Unrestricted	Restricted	Endowment	Designated	Total
	Funds	Funds	Funds	Funds	Funds
Fixed Assets					
Tangible Assets					
Church			400,000		400,000
61A/61/63/65 Westway			625,000		625,000
			1,025,000		1,025,000
CURRENT ASSETS					
stocks					
Debtors		50			50
Cash in hand and at Bank	30,811	10,285	13,255	45,035	99,386
Total current assets	30,811	10,335	1,038,255	45,035	1,124,436
CREDITORS					
Amounts falling due after one year					
NET CURRENT ASSETS less			330,884		330,884
Liabilities	30,811	10,335	707,371	45,035	793,552
 The funds of the charity:					
Unrestricted Funds	30,811				30,811
Designated Funds				45,035	45,035
Restricted income funds		10,335			10,335
Endowment funds			707,371		707,371
TOTAL FUNDS	30,811	10,335	707,371	45,035	793,552

Signed by one or two trustees on behalf of all the Trustees

Signature

Print name

Date of approval