

**CHURCH OF GOD (SEVENTH DAY) CROYDON  
LEGAL AND ADMINISTRATIVE INFORMATION  
YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

**CHARITY REGISTRATION NUMBER:** 1165441

**REGISTERED OFFICE:** Church of God (Seventh Day)  
Derby Road  
West Croydon  
CR0 3SF

**TRUSTEES:** Reuben E Harris (Pastor)  
Glenford Hill (Pastor)  
Loraine M Harrison  
Bevlyn Campbell  
Marilyn Davis

**BANKERS:** Lloyds Bank Plc  
25 Gresham Street  
London  
EC2V 7HN

**INDEPENDENT EXAMINER:** Allen Robyn & Associates Limited  
367 Caledonian Road  
London  
N7 9DQ, UK  
3718249

**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST DECEMBER 2020**

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**CHURCH OF GOD (SEVENTH DAY) CROYDON  
LEGAL AND ADMINISTRATIVE INFORMATION  
YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

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The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> December 2020. The trustees have adopted the provisions of the statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Registered Charity number: 1165441

**Registered address**

Church of God (Seventh Day)  
Derby Road  
West Croydon  
CR0 3SF

**Trustees**

Reuben E Harris (Pastor)  
Glenford Hill (Pastor)  
Loraine M Harrison  
Bevlyn Campbell  
Marilyn Davis

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

The Charity is a Charitable Incorporated Organisation (CIO) governed according to the Constitution dated 4<sup>th</sup> February 2016.

**Recruitment and Appointment of New Trustees**

Trustees are recruited by way of nomination by a member of the Board of Trustees (the 'Board') and the securing of a majority. Upon recruitment, the new trustees are inducted through the issuing of a trustee handbook, which includes the relevant Charity Commission material, the Church's governance, structure, management, strategy and key policies. Full criteria can be found in our governing document.

**Church Management**

The pastors, officers and church committee are responsible for the day-to-day management and control of the church and meets with trustees on a quarterly basis. The church works with a number of partners who are supportive to its mission and works in conjunction with them to provide spiritual guidance and support to the community in which it operates. At present, the Church has two Pastors, three Deacons, one Missionary and seven Church Committee members.

**Risk Management**

The Board of Trustees is ultimately responsible for the system of internal control and for reviewing its effectiveness. However, such a system is designed to manage rather than eliminate the risk of failure to achieve business objectives and can only provide reasonable and not absolute assurance against material misstatement of loss.

The Board has reviewed the effectiveness of the system of internal control. In particular, it has reviewed and updated the process for identifying and evaluating the major risks affecting the business and the policies and procedures by which these risks are managed.



## OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

### Objectives and Aims

The advancement of the Christian religion for the public benefit in particular but not exclusively by:

- 1) coordinating the work of the church in preaching the gospel
- 2) teaching the Christian faith and promoting and supporting principles of morality, benevolence, and charity through community initiatives
- 3) supporting projects dealing with humane causes; and
- 4) providing facilities with a Christian ethos for the benefit of the local community (including but not restricted to: women, men, the elderly, the young and other groups with special needs or requirements).

### Activities were affected by the Covid-19 pandemic and UK lockdowns

#### Weekly Services & activities

As a result of the pandemic and UK lockdowns services were held online. Service times were modified to meet the needs of changing circumstances. These online services reached both local and international audiences and international speakers were incorporated without the burden of associated travel costs.

Sabbath (Saturday)	Worship Services were held online from April 2020 Departmental Ministry Activities were postponed during the lockdowns
Sunday	Bible studies and discussions were postponed during the lockdowns
Tuesday	First Sunday fasting services were held online from April 2020 Community Coffee Morning was postponed during the lockdowns
Wednesday	Evening bible study was held online from April 2020 Morning prayer meeting was postponed during the lockdowns

#### Children's Ministry/Seekers Ministry

Provides fun, educational, spiritual and stimulating activities for the following age ranges: 3 to 5's, 6 to 8's, 9 to 12's, 13 to 15's and 16 to 18's. Its activities include biblical studies, children's choirs, musical tuition, day trips and sight-seeing, socials, sports, etiquette training, life skills, dance ministry, arts and crafts, quizzes, educational support and holiday summer school. Its volunteers are all DBS checked and are passionate about children's development and wellbeing.

#### Youth Ministry (FYC – Faithful Youth Challengers)

Meets weekly, providing spiritual development, alongside other activities including music and a youth choir, mentoring, careers advice, sports days, other social activities and outings, youth camp that provides yearly residential weeks in various parts of the United Kingdom and annual youth conventions.

#### Women's Ministry

The Women's ministry (WM) department aims to support, instruct, develop and encourage women of all ages with meetings at least once per month. They identify areas of benevolence and seek to meet those needs. The WM Dorcas sewing club meets once a month, providing tuition in designing and sewing.

#### Men's Ministry

A forum to support men and boys in developing all the areas and aspects of their lives to become godly in their nature, relationship and demeanour. To provide encouragement to help identify and develop their personal ministries and to get involved in missions.



**Teaching, Sabbath School, New Christian Studies**

Weekly Sabbath School and Tuesday evening bible studies.

**Pastoral Counselling and Visitation**

Pastoral support is provided to members who need encouragement. Specific areas of need of provision include pre and post marital, bereavement and funeral, pre and post baptism, spiritual and relational counselling. Where issues fall out of the church's remit of experience then referral is made as required. Hospital and home visitations are made by the Pastoral and Deacon teams as needs arise. The church is licensed for weddings and undertakes funerals and baby blessings.

**Food and Clothing Bank**

The food bank received donations of dry food items and some clothing. It distributes donations to those in need from the community and within the local branch. In addition, it responds to international disasters and requests for benevolent assistance.

**Evangelism and Community Outreach**

Spreading the gospel of Salvation through Jesus Christ through one to one personal evangelism, leafleting, home visits and studies.

**Coffee Morning**

Provides an open door to the community on a weekly basis where coffee, tea, biscuits, conversation, advice, prayer, games and a warm lunch are made available.

**Online Evangelism**

The online evangelism initiative provides the structure and processes required to promote the delivery of a high-quality evangelism programme that is available for and to meet the needs of all. The purpose of the ministry is to spread and teach the Gospel of Jesus Christ.

**Learning and Development**

- Music tuition in drums and piano for all age groups
- First aid course
- Sewing lessons

**Investment Property Rental**

In 2015 Croydon Church entered into a 50% joint venture project to purchase and renovate a house into 2 flats. Both flats are rented, and a 50% share of the property income is being donated back to the Church charity.

**Completed projects during the year (although severely affected by the Covid-19 pandemic and UK lockdowns):**

- Increased musical instruments (which will allow continued musical tuition classes)
- Increased monetary contributions to the British Conference of the Church of God (Seventh Day) towards the national Covid fund, to help those severely affected by the pandemic.
- Purchased equipment for broadcasting services online, including cameras, safety screens, and a PA system.
- Introduced additional safety measures to comply with Government guidelines for places of worship.
- Increased use of technology including Zoom and Microsoft Teams
- Evangelism online program created and piloted in Croydon before national roll out
- Back hall plans approved by local council. Currently in fundraising and preparation stage.



### **Future Plans**

- Violence on London's streets support
- Keep fit classes and health awareness sessions
- Life coaching and careers advice
- Homework club supporting children with their education.
- Telephone support and referral line
- Additional floor to the back hall to provide capacity to run the required programs
- Two-week children's summer school
- Children's community gospel choir with vocal training and confidence building activities
- Long term plan for the establishment of a nursery to provide services to the community
- Social community trips and events
- Baby Clothes Bank

### **Major future initiative – COG7D Croydon Listen and Speak Advisory service**

The aim and objective of this project is to provide a safe non-judgemental edifying environment to share mutual concerns with regards to real-life issues, serving both internal and community needs. The service will cover issues around youth engagement, mentoring, mediation with the Metropolitan Police, tackle issues around mental health, parental advice, real talk discussions for all demographics and work with a list of specialist counsellors and agencies to which participants will be referred.

### **Bereavements**

We sincerely offer our condolences to the families and friends who lost loved ones during the pandemic and who sadly experienced losses within our own congregation.

### **Appreciation**

We give special recognition in respect of our front-line members including doctors, nurses, transport workers and teachers and appreciate the valued and crucial roles they played during the year. We offer our thanks to members and the community for their continued support during the year.

### **Public Benefits Statement**

In the planning of activities for the year and having given due consideration to the Charity Commission's guidance on public benefit, and the specific guidance on charities for the advancement of religion in particular, the Charity has been committed in its efforts of supporting its Network of Churches in general and in providing training for Pastors, Ministers and Leaders in Ministry on both Pastoral and Governance matters.

### **FINANCIAL REVIEW**

The Trustees have implemented a robust budgetary control and continue to monitor cost to continue to deliver a balance budget for the future.

Income – total income for the year was £106,685 (2019: £116,052).

Expenditure – total expenditure in the year £104,460 (2019: £131,818)

The charity recorded an operating surplus of £2,215 (2019: £15,766). During the year the Trustees continued to place emphasis on financial management to ensure that the funds within the organisation are properly managed.



**CHURCH OF GOD (SEVENTH DAY) CROYDON  
REPORT OF THE TRUSTEES  
YEAR ENDED 31ST DECEMBER 2020**

**STATEMENT OF TRUSTEE RESPONSIBILITIES**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law applicable to charities in England and Wales, the Charities Act 2011, Charity Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each (Accounts and Reports) financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report is prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 8th September 2021 and signed:

ON BEHALF OF THE BOARD:



**Pastor Reuben Harris (Trustee)**

**REPORT OF THE INDEPENDENT EXAMINER  
CHURCH OF GOD (SEVENTH DAY) CROYDON  
YEAR ENDED 31ST DECEMBER 2020**

I report on the accounts for the year ended 31st December 2020 set out on pages six to eleven.

**Respective responsibilities of trustees and examiner**

The Charity's Trustees (who are also the Directors for the purposes of Company Law) are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of the independent examiners report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matter. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accountings requirement of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Rolston Allen (FCCA)**  
Allen Robyn & Associates Ltd  
Chartered Certified Accountants  
367 Caledonian Road  
London  
N7 9DQ

Date: 26.10.2021



**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31ST DECEMBER 2020**

<b>INCOMING RESOURCES</b>	<b>Notes</b>	<b>Unrestricted 2020</b>	<b>Unrestricted 2019</b>
<i>Incoming resources from generated funds</i>			
Tithes and offerings	2	106,675	116,052
 <b>RESOURCES EXPENDED</b>			
Charitable Activities	3	51,585	74,939
Governance Costs	4	2,160	2,280
Support Costs	5	<u>50,715</u>	<u>54,599</u>
 <b>TOTAL RESOURCES EXPENDED</b>		<u>104,460</u>	<u>131,818</u>
 <b>NET INCOME/EXPENDITURE FOR THE YEAR</b>		<b>2,215</b>	<b>(15,766)</b>
 <b>RECONCILIATION OF FUNDS</b>			
 Prior year adjustment		(1,782)	-
 Movement in restricted funds		<u>1,197,598</u>	<u>1,213,364</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><b>£1,198,031</b></u>	<u><b>£1,197,598</b></u>

None of the charity's activities were acquired or discontinued during the year and there were no recognised gains and losses for 2020 other than those included in the statement of financial activities.

The notes on pages 9 to 12 form part of these accounts.

**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**STATEMENT OF FINANCIAL POSITION**  
**YEAR ENDED 31ST DECEMBER 2020**

<b>TANGIBLE ASSETS</b>	<b>Notes</b>	<b>2020</b>	<b>2019</b>
Tangible fixed assets	6	857,995	882,358
Investment property	7	<u>235,647</u>	<u>233,405</u>
		<b>1,093,642</b>	<b>1,115,763</b>
<b>CURRENT ASSETS</b>			
Debtors	8	20,093	26,191
Cash at bank and in hand		<u>86,456</u>	<u>57,804</u>
		<b>106,549</b>	<b>83,995</b>
<b>CREDITORS: due within one year</b>	9	<u>(2,160)</u>	<u>(2,160)</u>
<b>Net Current Assets</b>		<u><b>£104,389</b></u>	<u><b>£81,835</b></u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u><b>£1,198,031</b></u>	<u><b>£1,197,598</b></u>
<b>FUNDS:</b>		<b>2020</b>	<b>2019</b>
Restricted funds	10	1,124,630	1,126,412
Unrestricted Funds	10	<u>£73,401</u>	<u>£71,186</u>
		<u><b>£1,198,031</b></u>	<u><b>£1,197,598</b></u>

The financial statements were approved by the Board of Trustees on 8<sup>th</sup> September and were signed on its behalf by: 2021

  
 .....  
**Pastor Reuben Harris (Trustee)**

The notes on pages 9 to 12 form part of these accounts.



**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31ST DECEMBER 2020**

## **1. ACCOUNTING POLICIES**

### **Basis of preparing the financial statements**

These financial statements have been prepared under the historical cost convention and in accordance with FRS 102 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard Section 1A applicable in the UK and Republic of Ireland and the Companies Act 2006.

The Church of God (Seventh Day) Croydon meets the definition of a public benefit entity under FRS 102.

### **Incoming resources**

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

Donations and other incoming resources -Represents income from tithes and offerings from members and visitors of the Church recorded when they are receivable.

### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

### **Charitable activities**

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the Church. These include both directly attributable costs and apportioned support costs.

### **Governance costs**

Governance costs are the costs associated with the strategic direction of the organisation and with meeting regulatory responsibilities including apportioned support costs.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	2.5%
Furniture and equipment	25%

### **Freehold property**

Freehold property to reflects its carrying values, near to its fair values. Depreciation was charged based on depreciation policy established by the charity.

The investment property is now fully renovated and have been bought into use and therefore was aslo depreciated based on existing policy.

### **Taxation**

The charity is exempt from corporation 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 explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31ST DECEMBER 2020**

<b>2. VOLUNTARY INCOME</b>	<b>2020</b>	<b>2019</b>
Tithes and offerings	72,712	79,454
Donations and pledges	2,538	1,281
Gift Aid	18,804	16,430
Fundraising and others	<u>12,621</u>	<u>18,887</u>
Total incoming resources	<b><u>£106,675</u></b>	<b><u>£116,052</u></b>
<b>3. CHARITABLE EXPENDITURE</b>		
Ministry expenses	-	4,097
British conference contribution	24,428	16,175
Disabled access project	-	37,200
Training and outreach project	5,580	1,839
Women and community ministry	-	2,557
Charitable Donations	3,400	3,175
Books & periodicals	2,158	6,882
Internet service transition	8,961	-
Hospitality	3,497	3,014
Welfare	<u>3,561</u>	-
	<b><u>£51,585</u></b>	<b><u>£74,939</u></b>
<b>4. MANAGEMENT AND SUPPORT COST</b>		
Insurance	1,539	1,589
Light and heat	3,744	4,747
Repairs, maintenance & cleaning	13,680	9,620
Travel and subsistence	2,465	6,103
Printing, postage and stationery	1,319	4,090
Telephone	954	993
Water rates	136	120
Professional fees	-	411
Bank charges	381	721
Depreciation	26,183	26,028
Sundry	<u>314</u>	<u>177</u>
	<b><u>£50,715</u></b>	<b><u>£54,599</u></b>



**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31ST DECEMBER 2020**

**5. TRUSTEES REMUNERATION AND BENEFITS**

**Trustees' expenses**

There are no paid staff. All tasks are carried out by Trustees who are not remunerated and do not receive any expenses or benefits for their activities.

<b>6. FIXED ASSETS</b>	<b><u>Freehold Property</u></b>	<b><u>Office &amp; Musical Equipment</u></b>	<b><u>Total</u></b>
<b>COST</b>			
At 1st January 2020	950,000	19,309	969,309
Additions	-	<u>1,820</u>	<u>1,820</u>
As at 31st December 2020	<u>950,000</u>	<u>21,129</u>	<u>971,129</u>
<b>DEPRECIATION</b>			
Opening Balance	71,250	15,701	86,951
Charge for the year	<u>23,750</u>	<u>2,433</u>	<u>26,183</u>
	<u>95,000</u>	<u>18,134</u>	<u>113,134</u>
<b>NET BOOK VALUE</b>			
As at 31st December 2020	<u>£855,000</u>	<u>£2,995</u>	<u>£857,995</u>
As at 31st December 2019	<u>£878,750</u>	<u>£3,608</u>	<u>£882,358</u>
<b>7. INVESTMENT PROPERTY</b>		<b><u>2,020</u></b>	<b><u>2,019</u></b>
COST - Croydon portion of purchase cost			
Investment brought forward		233,405	233,405
Contributions to repairs during the year		<u>2,242</u>	<u>-</u>
As at 31st December		<u>£235,647</u>	<u>£233,405</u>

Investment property represents a 50% joint venture project with Deptford Church of God (Seventh Day) to purchase and renovate a house (21 Derby Rd.) into 2 flats. The aim of the project is that once the renovation is completed by the end of 2018, 50% share of the property income will be donated back into the Church Charity. The asset is valued at its purchase cost and repairs to date and was funded by restricted donations from members of both churches and the British Conference.

There are no mortgage loans or any other restrictions on the Church's ability to realise the premises other than that of the joint owner.

<b>8. DEBTORS</b>	<b><u>2020</u></b>	<b><u>2019</u></b>
Loans to members	2,290	5,391
Other Debtors - Deptford	<u>17,800</u>	<u>20,800</u>
Other Debtors	<u>£20,090</u>	<u>£26,191</u>
<b>9. CREDITORS : Amounts falling due after one year</b>	<b><u>2020</u></b>	<b><u>2019</u></b>
Accruals	<u>£2,160</u>	<u>£2,160</u>

**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31ST DECEMBER 2020**

<b>10. MOVEMENTS IN FUNDS</b>	<b><u>Incoming Resources</u></b>	<b><u>Resources Expended</u></b>	<b><u>Movement in Funds</u></b>
<b>Unrestricted Funds</b>			
General Fund	<u>£106,675</u>	<u>£104,460</u>	<u>£2,215</u>
		<b><u>Movement in</u></b>	
	<b><u>01/01/2020</u></b>	<b><u>Funds</u></b>	<b><u>31/12/2020</u></b>
<b>Unrestricted Funds</b>	<u>£71,186</u>	<u>£2,215</u>	<u>£73,401</u>
<b>Restricted Funds</b>			
General fund for the year	155,612	1,218	156,830
Freehold property / Revaluation reserves	950,000	-	950,000
Deptford church	<u>20,800</u>	<u>(£3,000)</u>	<u>17,800</u>
	<u>£1,126,412</u>	<u>(£1,782)</u>	<u>£1,124,630</u>
<b>Total funds</b>	<u>£1,197,598</u>	<u>£433</u>	<u>£1,198,031</u>



**CHURCH OF GOD (SEVENTH DAY) CROYDON**  
**INCOME AND EXPENDITURE**  
**YEAR ENDED 31ST DECEMBER 2020**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Incoming Resources:</b>		
<b>Voluntary income:</b>		
Tithes and offerings	72,712	79,454
Donations and pledges	2,538	1,281
Gift Aid	18,804	16,430
Fundraising and others	<u>12,621</u>	<u>18,887</u>
<b>Total incoming resources</b>	<b><u>£106,675</u></b>	<b><u>£116,052</u></b>
<b>RESOURCES EXPENDED:</b>		
<b>Charitable activities:</b>		
Ministry expenses	-	4,097
British conference contribution	24,428	16,175
Disabled access project	-	37,200
Training and outreach project	5,580	1,839
Women and community ministry	-	2,557
Charitable Donations	3,400	3,175
Books & periodicals	2,158	6,882
Internet service transition	8,961	-
Hospitality	3,497	3,014
Welfare	<u>3,561</u>	-
	<b><u>£51,585</u></b>	<b><u>£74,939</u></b>
<b>GOVERNANCE COSTS</b>		
Examiner fees	<b><u>£2,160</u></b>	<b><u>£2,280</u></b>
<b>SUPPORT COSTS: MANAGEMENT</b>		
Insurance	1,539	1,589
Light and heat	3,744	4,747
Repairs, maintenance & cleaning	13,680	9,620
Travel and subsistence	2,465	6,103
Printing, postage and stationery	1,319	4,090
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Professional fees	-	411
Bank charges	381	721
Depreciation	26,183	26,028
Sundry	<u>314</u>	<u>177</u>
	<b><u>£50,715</u></b>	<b><u>£54,599</u></b>
<b>Total resources expended</b>	<b><u>£104,460</u></b>	<b><u>£131,818</u></b>
<b>Total Income over expenditure</b>	<b><u>£2,215</u></b>	<b><u>(£15,766)</u></b>