

Broadgrace Charitable Incorporated Organisation Trustees' annual report and financial statements

1st September 2020 – 31st August 2021



broadgrace
CHURCH

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Trustees' annual report

For the period 1st September 2020 – 31st August 2021

Reference and administration details

Charity name and registered charity number

Broadgrace | 1171839

The charity is also often referred to as Broadgrace Church.

Charity's principal address and contact details

Broadgrace Church,
The River Rooms,
Church Street,
Coltishall,
Norwich,
NR12 7BX.

01692 535593 | www.broadgrace.org.uk | enquiries@broadgrace.org.uk

Names of the trustees who manage the charity

Name	Office
Stephen Michael	Chair of Trustees (and elder of the church)
Daniel Ernst	Trustee (and elder of the church)
Matthew Hall	Trustee (and elder of the church)
John Hindley	Trustee (and elder of the church)
Timothy Chapman	Trustee
Fiona Foreman	Trustee

Structure, governance and management

Broadgrace is constituted as a Charitable Incorporated Organisation (CIO). It is governed by a *Constitution of a Charitable Incorporated Institution whose only voting members are its Charity Trustees* (the 'Constitution'), dated 21st February 2017.

Broadgrace CIO was created to replace an existing charity, *Broad Grace Charitable Trust* (registered Charity number 1136670). All assets and activities of *Broadgrace Charitable Trust* were transferred to the new CIO on 1st September 2017. *Broad Grace Charitable Trust* was then closed, and was removed from the Charity Commission register on 2nd October 2018.

Appointment of trustees

Charity Trustees are appointed by a resolution passed at a meeting of the 'Spiritual Leadership' of the church. The Spiritual Leadership is made up of the elders of the church. All members of the Spiritual Leadership are currently also trustees. The trustees are in agreement, however, that it is also important to have 'external' trustees as members of the board. They bring a broader perspective and wisdom that is a valuable addition to that of the trustees who are more closely involved with the day-to-day work of the charity. They also contribute different experience of work and church life that is extremely valuable.

Governance and management of Broadgrace

The Constitution states that: 'The spiritual government and leadership of the Church Fellowship for the purposes of which the CIO has been established shall remain with the Spiritual Leadership and to the extent to which the Charity Trustees are not synonymous with the Spiritual Leadership their powers shall be confined to the proper management and administration of the CIO in accordance with the provisions of this Constitution and in furtherance of the Objects and in so doing they shall have full and proper regard to the Spiritual Leadership provided always that they shall not act outside their powers as conferred by this Constitution and by general law.'

The Spiritual Leadership of the church is made up of four elders: Daniel Ernst, Matthew Hall, John Hindley and Stephen Michael. All four of these are also trustees of the charity. In addition, John Hindley is employed full-time to serve the church. Daniel Ernst was employed one day a week to serve the church until November 2020 at which time he resigned from this position; he continues as an elder and trustee of Broadgrace. Since the Trustees' Meeting on 24th January 2020 all matters relating to employment, have been delegated to a formal Remuneration Committee made up of Matthew Hall (Chair), Timothy Chapman, Fiona Foreman and Stephen Michael. This committee undertakes all discussion of salary, terms and conditions and other matter relating to employment. Employed trustees will not become members of this Committee.

The elders of the church meet weekly for prayer and to discuss any urgent pastoral or other matters. They also meet monthly to discuss any business affecting the church and to spend longer considering the life of the church. Two or three time a year they have an 'away-day' together to allow for wider reflection. They also meet for an evening from time to time to discuss theological matter that have interested one of them. The trustees meet twice a year or more frequently if there is a need to do so.

The elders are accessible to all the members of the church and regard themselves as members together of a family and not above or superior to any other members. They strive to have a highly consultative decision making process, with church members having great involvement in and ownership of decisions. Many other members serve in various ways, and we are highly dependent on one another in all aspects of church life.

Professional advisors

Bankers

HSBC, 18 London Street, Norwich, Norfolk, NR2 1LG.

Independent examiner

Richard Williams, 9 Kingsway, New Malden, KT3 6JA

Public benefit statement

The trustees are satisfied that the activities we undertake to meet our charitable objects are for the public benefit. All the various meetings, groups, courses and events are open to the public; events and activities are advertised as widely as possible and members are keen to share their faith and church life with the community.

Additionally, some of the meetings and events we run are specifically aimed at the general public. One example would be *Tiddlers*, our baby and toddler group which is widely regarded as making a valuable contribution to village life. During the past year, this was held outside in our local park to ensure that the community could continue.

We similarly use our building, The River Rooms, to serve the local community. The facilities we provide there are available to everyone.

At each of their meetings, the trustees consider how the charity is benefitting the public in its activities and in the general ways that church life is conducted.

Activity of the charity in meetings its objectives

Objects

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith, in accordance with the Statement of Faith, in such ways as the charity trustees may from time to time decide.

Activities of the charity

In common with all his churches, Jesus Christ lies at the heart of all we are and do as a charity. Our main activity is to live as a family who love, care for, support and disciple one another. We seek to be an open family, welcoming in all who want to join us in investigating faith in Christ or in following him. This means that our culture is of paramount importance. Love has to be real, which means we must make time to know each other and our Lord.

As a result of this we prioritise praying and reading the Bible together as the primary means of relating to God, and time together knowing and loving each other as the primary means of relating to one another. This culture is more important than the organised activity of the church. Most ministry is carried out as we share time, gifts and lives with one another and with our neighbours. The elders and members of the church focus much of our attention on cultivating such a culture of love and faith, with the organised activities of the church seen as supporting this ministry rather than being dominant.

This approach is both more freeing for church members, allowing all to serve one another rather than controlling what Christian service looks like, and also more effective. This is because we are free to respond to need as we see it, rather than having to go through structures or decision-making bodies. In a larger church these might be necessary. As a smaller church, though, we strive to only create structures and ministry programs that will support the family life of the church rather than institutionalise it.

Significant challenges in 2020-21

There have been two significant challenges over the year that have both caused suffering and problems for us as a church family and given opportunities for the Lord to show his love and kindness towards us. In

facing both of these, we have also benefitted greatly from the family culture within the church that we have just described.

1. The coronavirus pandemic

In common with the rest of society, life has been hugely impacted by the coronavirus pandemic. We have been directly affected by this, with church members suffering from covid-19 and from long covid. We have also seen other suffering increased by the consequences of the lockdowns and other measures taken by the government to control the spread of the virus. These include hospital treatment for serious illness made more difficult and stressful; funeral arrangements for loved ones disrupted and an increase in the mental and emotional health challenges for members of the church. We have seen these factors, and more, also present in the lives of our friends, neighbours and communities.

2. Abuse in the wider church

There have been significant cases of sexual and spiritual abuse in the wider church that have come to light or to greater prominence over the last year. These have impacted a number of friends of members and elders of the church directly. They have also impacted a few members of the church directly. No allegations or accusations of abuse have been made about the leaders or members of our church, as far as we are aware, but they have caused us great sorrow as we see brothers and sisters we love deeply hurt by the sin of other Christians. We have also seen the confusion and pain that arises for all parties when an allegation is made and then investigated.

Significant growth through these challenges

We have been hit deeply by these challenges. They have caused us sorrow, and exhausted us. At the end of August 2021 we were in a situation where the elders were hard-pressed. One has had to stop his employed work for the church as a result of ill-health. Another is seeking to complete assessments for professional qualifications and establish a new business during these trying conditions; he is taking a sabbatical from duties to enable this. All four are tired and under significant stress due to the constantly changing risks and regulations surrounding the coronavirus. We are also deeply saddened by the abuse in the wider church and one of our elders is involved as a friend, external voice and spiritual counsellor in several of these situations, which takes a toll on him.

Church members have also been affected by these challenges, many greatly so. Yet, in this hard season, the Lord has proved himself once again to be a Rock and Comfort, an ever-present friend in time of trouble. We have seen this in spiritual growth and the strength he has given us together to stand firm in his grace. The love that members of the church have shown one another has been amazing and beautiful. As regulations changed, we saw many people working hard to keep in touch with phone calls, visits, gifts dropped off and cards posted. There has been a lot of prayer for each other and a commitment to one another. This is remarkable, and clearly the work of the Holy Spirit as our instincts in such suffering are generally to turn inward.

We have always sought to be a church directly led by Jesus and dependent on the work of the Holy Spirit among us. A key outworking of this is prayerful dependence of our heavenly Father. We have seen him answer our prayers consistently and kindly. This year has been one of spiritual growth for us as a church, and we pray that we may reap many benefits from this, even as we have already been blessed.

There are two specific outcomes of these challenges that are worth noting before we turn to review the ministries the church has engaged in over the last year.

- *Flat, plural eldership:* we have grown in our commitment to a model of elderships that is both plural, with more than one elder a biblical necessity and flat, by which we mean all the elders are equal, with no leader or 'first among equals'. This helps us to be mutually dependent and to remember more easily that Christ is the active head of Broadgrace Church, as he is of every church. We also hold strongly to the teaching on eldership found in 1 Peter 5v1-4 where the elders are described as being among the flock. We are not 'above' the other members of the church, we are among them, alongside them and with them. This means we want to shepherd the church in ways that are open, accountable and allow for easy communication.
- *Safeguarding review:* with safeguarding failings playing a role in some of the situations of abuse in the wider church, the trustees decided at our meeting in May 2021 to undertake a thorough review of our safeguarding policy and procedures. This review has begun and will be completed, Lord willing, in 2021-22.

During the year we have engaged in the following ministries and areas of church activity:

- *Church family meetings:* we begun the year with our meetings on Zoom, and have spent much of the year teaching through Mark's gospel and the first eight chapters of Zechariah. Over the Autumn 2020 we held some additional meetings outside at North Farm, on Saturdays. We celebrated Good Friday and Easter Sunday 2021 outside as well, and were allowed to sing together for the first time in over a year. This was a huge blessing and fitted well with the wonder and celebration of Easter. We continued on Zoom until the weather improved, moving our Sunday meetings outside in June 2021. We also made these meetings available on Zoom to cater for those unable to come in person due to health concerns or the requirement to isolate. As the rules relaxed over the Summer, we moved our Sunday meetings back to The River Rooms in July 2021. We have begun meeting in a new configuration, facing the Common end of the building rather than the side. This has allowed for socially distanced seating on the balcony, general seating downstairs and, with a speaker relaying sound, seating under gazebos on the patio. We also continue to make the meetings accessible on Zoom. This configuration of the room and availability of the meeting on Zoom has been so successful that we plan to continue it. As the year ends we are investigating what projection, sound and visual equipment we need to install to make this work more easily.
- *Community groups:* the two community groups moved onto Zoom as well for most of the year. Whilst a poor substitute for meeting in person, it allowed us to pray together and study the Bible. The great encouragement over the year was both the commitment to the Zoom meetings that many showed and the effort made to keep seeing one another, whether popping round, organising walks and runs together or around fire pits when allowed. Once outdoor meetings were permitted, one group moved to a weekly cuppa in the garden, followed by a Zoom study. Towards the end of the year both groups began planning for returning to meeting in person in the Autumn.
- *'Dark days' groups:* over the last few years we have had a break from community group meetings for the first few weeks of the Easter term. These 'dark days' of January provide the opportunity to gather together for some teaching at The River Rooms. We have found this has been well-received by the church family and also given the community groups a good re-start afterwards, usually just before or after the February half-term break. This year we extended these groups until Easter, with some of us following the *Discipleship Explored* course and others joining a book group that read books on prayer and thankfulness.

- *Tiddlers:* for most of the year we have been outside in the local park. With great resourcefulness the Tiddlers team arranged rule-of-six gatherings in the local park, or larger meetings there, with singing and a story when we were allowed to do so. The children received a bag with an instrument for the songs, snack (and one for their parent or carer) and activity. It was moving to see the effort put into making sure Tiddlers could meet when possible (the more extreme lockdowns prevented anything). We have put plans in place for a return to The Tithe Barn in Autumn 2021, Lord willing, when we will be able to meet weekly, rather than fortnightly, due to an increase in the team of volunteers from church who are able to help.
- *Kids' Club:* as with Tiddlers, the Kids' Club groups have met in a variety of ways. Moving between Zoom, gardens and indoor meeting in home or at The River Rooms as the rules constantly shifted, the groups have been given safe, fun, creative and life-changing Bible teaching. Leaders have worked incredibly hard together to make this possible, cheerfully putting the children first and it has been a delight to see. John has continued to lead this ministry. We have three groups: a younger *Kids' Club* (ages 3-8), an older girls Bible Buddies (ages 9-12) and an older boys Boys' Group (ages 9-11).
- *Girls' and boys' Bible studies:* the teenage boys are now young men, and so this group has stopped meeting. John has continued to meet up with the young men during the year to help them as disciples of Jesus. The teenage girls group has continued with similar ingenuity to the Kids' Club groups and provided excellent teaching and discipleship for our teenage girls. It has grown from two to three members during the year, with two leaders.
- *Missionaries:* we continued to support the family on long-term mission service to Central Asia. The personal support of church members has continued to be particularly important during this season as they dealt with many additional pressures due to the coronavirus in their context. They had been due to return to Norfolk on Home Assignment but sadly this had to be postponed again, but they arrived in the UK at the end of August 2021 and we are looking forward to welcoming them to Norfolk in September 2021.
- *School's ministry:* John continued to record weekly video assemblies which were used by seven schools (the six schools of the Nebula Federation, and Worstead School). John also began serving as a governor of the Nebula Federation in September 2020. He is attached to St Faith's School as their Foundation Governor. This gave him the opportunity to visit the classes (both through Teams lessons and in person later in the year) to help with the RE teaching. This also gives him a good opportunity to support the work of the school and the head teacher.
- *Theological study opportunity:* Emily Paterson completed her first year (of two) studying for a Graduate Diploma in Theology at the Cambridge Learning Community in Union School of Theology. The church provided £6.5k towards her study costs and a living grant to enable her to study. Sarang Church gave us £5k, The Gospel Partners Trust £2k and the Sola Trust £1.5k for the total of £15k we budgeted for. The grant making bodies have all affirmed their intention to repeat their gifts for the second year, and due to a shortfall in spending on travel during the first year, because of the pandemic, the church will only need to provide £5k. We hope to employ Emily one or two days per week on completion of her course. The elders have discussed this with Emily and the trustees will discuss whether this is possible financially and what the job description and salary would be that we could offer Emily.

- *Local writing:* John has been asked to contribute articles to *The Marlpit* (the monthly village magazine for Coltishall and Horstead) and the *Frettenham Newsletter* (which is quarterly). This is a great opportunity to both serve our local communities and to share the good news of Jesus with our neighbours.
- *SaRang Church:* we enjoy our partnership with SaRang Church in Seoul, South Korea. As well as praying for one another, in July 2020 SaRang Church pledged £10k over two years to help with the costs of Emily's theological study we have now received all this gift, and are grateful to Christ for this generous gospel partnership.
- *Acts 29:* the course on Rural Ministry that John wrote for Crosslands was published in 2021 for feedback from those interested. The hope is that it will be made publically available in Autumn 2021. During 2020-21 John led a webinar for Acts 29 Europe as part of the network's response to spiritually abusive leadership and served as Rural Co-ordinator for Acts 29 Europe and Acts 29 GB. He helped establish rural cohorts in GB and Ireland as well as coaching two rural church planters. Alongside this, John continues to serve on the leadership team of the Acts 29 Rural Collective. He has been asked to submit a proposal for a Rural Church Planting Handbook, to be co-written with David Pinckney, Acts 29's Rural Strategist.
- *Equip:* we have not been able to run any Equip events in person, but there were a number of excellent online events, for Christians and for those interested in Christianity. These were led by other churches and made available to us, and several members benefitted from them. John was also involved in speaking at a couple of them. We have also made significant progress in moving Equip into being a more fully-fledged Norfolk Gospel Partnership. We hope to complete this work in 2021-22. As part of this John hopes to step down from his role chairing the partnership and hand this over to someone else. Whether he will stay on the steering committee is not yet clear, but we will certainly stay committed to this. The Equip Women's events sadly had to stop, but members of the church have been working with others across the network to relaunch these events in October 2021.
- *Wider ministry:* John had a number of speaking engagements online, taking the opportunity to accept invitations from across the world that would normally not be possible. In person events, such as church weekends, were postponed or cancelled. John also wrote a book of holiday devotions, which is due to be published for Summer 2022. He has begun work on a book on weakness, due to be completed by Easter 2022.
- *The River Rooms:* we have kept the building safe, and continued to support A Piece of Cake with a postponement of a rent increase and free use of the hall. All our other tenants left the offices during the year. We have offered free meeting space for the editorial team of The Marlpit. In August 2021 we welcomed a new tenant, Schema Engineering, into the Front Office. We also decided to try desk rentals in the Upper Office and had one desk rented for August-September 2021 and another due to be rented from September 2021. We also received a gift of £17,000 which repaid the remainder of the loans we have from church members. This amazing answer to prayer means that we only have the main loan to Rural Ministries left to repay, and puts us in a much better financial situation should we decide to use some or all of the office space for church use.

Financial Review

The charity raises money primarily through the giving from its members, gifts from supporters and through income from rental of the River Rooms.

The accounts are prepared under the Receipts and Payments method. During the financial period to 31 August 2019, £80,491 (2020: £67,797) was received in donations, with an additional £10,673 in gift-aid receipts. Within this, a donation of £17,000 was received with the donor specifying that it should be used to repay the remainder of the non-interest bearing loans held on the River Rooms.

Additionally, £24,986 (2020: £29,721) was received in rental income from the River Rooms, £788 (2020: £1,693) in other income including royalties from John Hindley's publications and £228 (2020: £0) in interest income.

The value of direct charitable activities was £58,473 (2020: £58,664). Grants and donations paid out were £17,158 (2020: £3,510) which includes grants and fees for Emily Paterson to support her study of UNION as well as donations to a number of other local and national charitable organisations.

Loan repayments of £39,938 (2020: £29,939) were made against both interest-bearing and non-interest bearing loans.

Statement of the charity's policy on reserves

The trustees have decided to maintain £25,000 in reserves. This figure was based on the following requirements:

- £5,000 available cash funds to be maintained in relation to general church activities.
- £10,000 available cash funds to be maintained in relation to the River Rooms.
- £10,000 repairs and maintenance fund for the River Rooms.

The cash balance at 31 August 2021 was £55,520.

Details of any funds materially in deficit

There were no funds in deficit at 31 August 2021.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Statement of trustees' responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities. We are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Independent Examiner

Mr Richard Williams has been appointed as the charity's independent examiner. His report can be seen on page 10.

Approval

This report was approved by the trustees and signed on their behalf by:



Stephen Michael
Chair of Trustees

Independent Examiners' Report to the trustees of Broadgrace CIO for the period 1st September 2020 – 31st August 2021

I report to the trustees on my examination of the accounts of Broadgrace CIO ('the charity') for the year ended 31 August 2021 on pages 11 to 18.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Richard Williams

Richard Williams

Address: 9 Kingsway New Malden KT3 6JA

Date: 23 June 2022

Financial Statements for the year ended 31st August 2021

Receipts and Payments Accounts

	General Funds	Restricted Funds	2021	2020
Note s	£	£	£	£
<i>Income receipts</i>				
Donations, legacies and grants	51,728	28,763	80,491	67,797
Gift aid receipts	10,673		10,673	9,062
Income from charitable activities	788	-	788	1,693
Rental Income	24,986	-	24,986	29,721
Investment income	228	-	228	-
	<u>88,403</u>	<u>28,763</u>	<u>117,166</u>	<u>108,273</u>
<i>Capital and similar receipts</i>				
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<i>Total receipts</i>	<u>88,403</u>	<u>28,763</u>	<u>117,166</u>	<u>108,273</u>

Payments

Payments in relation to charitable activities undertaken directly	2	58,473	-	58,473	58,664
Grants paid in relation to charitable activities undertaken by others	3	<u>5,395</u>	<u>11,763</u>	<u>17,158</u>	<u>3,510</u>
		<u>63,868</u>	<u>11,763</u>	<u>75,631</u>	<u>62,714</u>
Purchase of fixed assets		-	-	-	-
Purchase of investments		-	-	-	-
Loans repaid		<u>12,343</u>	<u>27,595</u>	<u>39,938</u>	<u>29,939</u>
		<u>12,343</u>	<u>27,595</u>	<u>39,938</u>	<u>29,939</u>
Total payments		<u>76,211</u>	<u>39,358</u>	<u>115,569</u>	<u>92,113</u>
Net of receipts / (payments) before transfers		12,192	-10,595	1,597	16,160
Transfers between funds		-5,595	5,595	-	-
Net movement in funds		<u>6,597</u>	<u>5,000</u>	<u>1,597</u>	<u>16,160</u>
Cash funds as at last year end		<u>49,151</u>	<u>5000</u>	<u>54,151</u>	<u>54,151</u>
Cash funds at this year end		<u>55,748</u>	<u>0</u>	<u>£55,748</u>	<u>37,991</u>

The notes on pages 15 - 18 form part of these accounts.

Statement of assets and liabilities

	Notes	General funds £	Restricted funds £	2021 £	2020 £
A Cash funds					
Cash at bank with immediate access		53,748	2000	55,748	54,151
Notice deposits		-	-	-	-
Petty cash		-	-	-	-
		53,748	2000	55,748	54,151
B Other monetary assets					
Gift aid due to charity		3,663	-	3,663	2,556
Other debtors		-	-	-	1,950
		3,663	-	3,663	4,506
C Liabilities					
Interest Bearing Loans		125,439	-	125,439	137,782
Non-interest bearing Loans		-	-	-	27,000
Tenants Deposits		2,979	-	2,979	3,574
Taxes due		-	-	-	-
Grants payable		-	2,000	2,000	5,000
Accrued expenses		-	-	-	727
		128,418	2,000	130,418	174,083

£12,480 of the interest-bearing loan is due within the 2021/22 financial year.

Interest-bearing loans are held with Rural Ministries and interest is paid at a rate of 1% above Bank of England base-rate.

D Assets retained for charity's own use

Fund to which asset belongs	Current value £
Land and buildings (The River Rooms, Church Street, Coltishall)	447,530
Furniture and PA Equipment	25,189
	472,719

The trustees have used insurance values as an approximation for current values.

E Investment assets

The charity does not have any investment assets.

F Guarantees and secured debts

The outstanding balance on the charity's loan with Rural Ministries is secured on the River Rooms. At 31 August 2021, the balance was £125,439. The loan is due to be fully repaid in March 2031.

The accounts were approved by the trustees and signed on their behalf

by  date 28/6/22

The notes on pages 15-18 form part of these accounts.

Notes to the accounts

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession has determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	Notes	General funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Employment costs (including Pension payments)		40,524	-	40,524	42,171
River Rooms Operating Costs	2(a)	9,128	-	9,128	9,258
Other operating costs		1,760	-	1,760	5,090
Interest Payments on loans		1,453	-	1,453	2,145
		<u>52,865</u>	<u>-</u>	<u>52,865</u>	<u>58,664</u>

2 (a) Property costs comprise:

Utilities	6,852	-	6,852	7,833
Repairs and Maintenance	1,872	-	1,872	1,070
Insurance	404	-	404	355
	9,128	-	9,128	9,258

	General funds	Restricted Funds	Total 2021	Total 2020
Notes	£	£	£	£

3 Grants paid in relation to charitable activities undertaken by others

Grants for:

Church Planting (UK and Europe)	720	-	720	720
Rural Ministries	1,200	-	1,200	1,200
Other donations (UK)	3,475	11,763	15,238	1,590
	5,395	11,763	17,158	3,510

4 Transactions with related parties

John Hindley (Full-time) and Daniel Ernst (Part-time) were employed as Pastors. Daniel Ernst ceased employment in December 2020 due to health reasons. They were paid £40,524 (including pension contributions) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

Other expenses paid to trustees were reimbursements for items purchased in relation to ministry and travel expenses for the employed staff. All expenses payments were in line with Broadgrace financial policy and were approved by two signatories.

During the year, repayments totalling £17,000 were made on the non-interest bearing loans held with Stephen Michael (Trustee) and Ethco Limited (owned by Matthew Hall, Trustee). Each received £8,500 leaving an outstanding balance of £0.

5 Movement of funds

	Balance at 31.08.2020 £	Receipts £	Payments £	Transfers £	Balance at 31.08.21 £
General funds	19,151	86,403	(81,806)	5,000	28,748
<i>General Reserves</i>	-	-	-	-	-
General Church Activities	5,000	-	-	-	5,000
River Rooms (Rental reserve)	10,000	-	-		10,000
River Rooms (Repairs and Maintenance Fund)	15,000	-	-	(5,000)	10,000
	49,151	86,175	(81,806)	-	53,520
<i>Restricted funds</i>					
Funding for Emily Patterson	5,000	13,763	(16,763)	-	2,000
River rooms loan repayment fund		17,000	(17,000)	-	-
	5,000	30,763	(33,763)	-	2,000
Total funds	54,151	117,166	(115,569)	-	55,748