

THE UNITED CHURCH OF ST MARK

England & Wales · Charity number 1176784

Details

Other names	ST MARK'S CHURCH, THE UNITED CHURCH OF ST MARK TATTENHAM CORNER
Status	Registered
Legal form	Other
Registered	2018-01-23
Register	View on the Charity Commission register

Contact

Address	The United Church of St Mark Great Tattenhams Epsom Downs KT18 5RE
Phone	01737353011
Website	www.stmarkschurch.me.uk

Activities

Objects: THE PURPOSE OF THE CHARITY IS TO ADVANCE THE CHRISTIAN FAITH IN THE AREA OF BENEFIT IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF THE PARTICIPATING CHURCHES. IN ACHIEVING ITS PURPOSE, THE CHARITY WILL ENGAGE IN A RANGE OF ACTIVITIES, EITHER ON ITS OWN OR WITH OTHERS, INCLUDING (BUT NOT RESTRICTED TO): (A) THE CELEBRATION OF PUBLIC WORSHIP (B) THE TEACHING OF THE CHRISTIAN FAITH (C) MISSION AND EVANGELISM (D) PASTORAL WORK, INCLUDING VISITING THE SICK AND BEREAVED (E) THE PROVISION OF FACILITIES WITH A CHRISTIAN ETHOS FOR THE LOCAL COMMUNITY, INCLUDING (BUT NOT RESTRICTED TO) THE ELDERLY, YOUNG, AND OTHER GROUPS WITH SPECIAL NEEDS (F) THE SUPPORT OF OTHER CHARITIES IN THE UK AND OVERSEAS

Activities: The activities of The United Church of St Mark are wide ranging, include providing a place for Christian worship and prayer. Providing activities for children and families of the local community including Messy Church, Messy Munchkins, Fun and Faith, Children's Church. Also Monthly Market, Community Cinema, Community Lunch, and Monday group for older members.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£151,594	£160,987	-	-
2023-12-31	£135,212	£145,344	-	-
2022-12-31	£99,109	£127,141	-	-
2021-12-31	£121,306	£120,284	-	-
2020-12-31	£104,409	£107,189	-	-

Trustees

Name	Role	Appointed
COLIN VICTOR BATTY	Chair	2018-04-15
DAVID ALAN WILLOCK		2018-04-15
Dawn Callaway		2023-05-21
Elizabeth Thelma Lord		2023-05-21
Emma Louise Sears		2020-09-20
JANET LINDA WILLOCK		2018-04-15
JOHN WILLIAM MILLER		2017-04-30
KEITH NELSON		2019-04-07
MARK FREDERICK ROBINSON		2018-04-15
MEL BRACEY		2019-05-13
Martin David Trenaman		2017-04-30
Patricia Kemevor		2026-05-17
ROSALYN HAZEL BIRCH		2019-04-07
SHEILA BATTY		2018-04-15
Susan Higgins		2023-05-21
simon birch		2024-07-08

THE UNITED CHURCH OF ST MARK

England & Wales - Charity number 1176784

Accounts



**TRUSTEES' ANNUAL REPORT FOR THE
PERIOD: 1 JANUARY 2024 TO 31
DECEMBER 2024**

REFERENCE AND ADMINISTRATION DETAILS

Charity name: THE UNITED CHURCH OF ST MARK

Other names charity known as: ST MARK'S CHURCH

Registered charity number: 1176784

Charity's Principal address: Great Tattenhams
Epsom Downs
Surrey KT18 5RB

Names of Trustees

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	COLIN BATTY	CHAIRMAN AND CHURCHWARDEN		
2	DES WILLIAMSON	MINISTER		
3	MARTIN TRENAMAN	TREASURER		
4	JOHN MILLER	STEWARD		
5	JANET WILLOCK			
6	MARK ROBINSON	CHURCHWARDEN		
7	MEL BRACEY	SAFEGUARDING OFFICER		
8	LIZ TOWNSEND	CHILDREN'S AND FAMILIES' WORKER		
9	KEITH NELSON			
10	SHEILA BATTY			
11	DAVID WILLOCK			

12	ROSALYN BIRCH			
13	EMMA SEARS			
14	ELIZABETH LORD			
15	SUSAN HIGGINS			
16	DAWN CALLAWAY			
17	SIMON BIRCH	STEWARD	08/07/2024- 31/12/2024	

All trustees served for the year the report covers

STRUCTURE GOVERNANCE AND MANAGEMENT

Type of governing document: Constitution 30 April 2017

How the charity is constituted: Association

Trustee selection method: Elected by membership

OBJECTIVES AND ACTIVITIES

Objects of charity: To advance the Christian Faith in the local community, by

- Celebration of public worship
- Teaching of Christian faith
- Mission and evangelism
- Pastoral work, including visiting the sick and bereaved
- Provision of facilities with a Christian ethos for the local community, including, but not restricted to the elderly, the young, and other groups with need
- The support of other charities in the UK and abroad

The Church would not exist without the contribution made by members who volunteer their time. Volunteers provide time in all areas of the church's activities, including governance.

Policy on Safeguarding

The Church has a Safeguarding Policy that is agreed by the Trustee's every year. In accordance with the Church of England Safeguarding Policy and the Methodist Church Policy, the church is committed to the safeguarding, care, and nurture of everyone within our community.

All Trustees, and volunteers that work with children and vulnerable adults are required to be trained in safeguarding best practice through the Church of England or Methodist Church.

ACHIEVEMENTS AND PERFORMANCE IN 2024

Messy Church

Monthly worship for children and their families during term time including activities, worship and a meal.

Messy Munchkins

A weekly meeting place for children under 5 and their carers, for activity, fun and support, in a Christian environment.

Messy Bundles

A weekly meeting place for parents and carers and babies for support and friendship.

Worship

A varied pattern of worship is provided which requires a great deal of preparation by Rev Des Williamson and the Worship team. Many people are involved in our worship including preachers and worship leaders, musicians, singers and projector and sound operators.

Pastoral

The church pastoral team cares for those in need, they meet together to share concerns to make sure the right support is provided to those who need it. The team visits elderly, housebound, the sick and bereaved and anyone who would value a listening ear.

Community Cinema

Films are shown mostly on Sunday evenings in the winter months, in 2024 11 screenings took place.

Tattenhams Market

In 2024 the Market was held on 6 occasions providing a variety of different stalls from stallholders who rent a table for the market. The church provides refreshments, it is a good way to connect with the community.

Charitable donations

In 2024 over £2,000 was raised for local, national and overseas charities. More details are included in the financial report.

St Mark's Food Club

The Food Club was launched in 2021 to provide an opportunity for local residents who need to save on their household spending due to low income or financial difficulties.

Community Lunches

A team provide lunch on a Saturday once a month to people in the community who would otherwise be eating alone, or who may find it difficult to provide a lunch for themselves. The church provides an opportunity for people to come together over a meal to socialise, to chat, and to have an

enjoyable time with others from the community. Contributions are made by those that are able to, which results in a donation being made to the church at the end of the year.

Community Garden

The garden was established in 2023 from initial grant funding from Banstead Primary Care Trust. A space has been created within the church grounds for the local community to be involved in gardening, and developing the garden. It has also provided a space for local people to come together for gardening, but also provide a peaceful space for relaxation.

FINANCIAL REVIEW

1. In 2024 a deficit was recorded of £6,480 on the general fund, and a deficit of £9,393 overall. The deficit of the Children's and Families' Worker Fund was £14,275, so this cost has been charged to the general fund.

There was a £2,914 deficit on our restricted funds, as all the other restricted funds (Maintenance Fund, Community Garden, and Christmas Together) recorded a deficit in 2024.

We need around £2,500 every week to cover the ongoing costs of St Mark's.

2. **Parish Share and Circuit Assessment**

The parish share payable in 2024 was £75,414, an increase of £4,995 (7%) on 2023.

Circuit assessment payable in 2024 was £2,100, an increase of £250 (14%) on 2023.

3. **Planned giving**

The overall planned giving increased slightly in 2024, by £5,333 (11.5%).

A successful campaign on giving took place in May and this has resulted in more people reviewing their giving, including attracting new people to join a planned giving scheme.

The church does not receive any funding from the government or other statutory body. The church running costs are nearly £2,500 per week, every week, and this needs to be financed by giving, donations and the church's income generating activities (eg hall hire, Market and Community Cinema).

We need more people to join one of the church's planned giving schemes. Regular giving is the core of the church's income, and means we can plan and do things with confidence.

We are grateful to the generosity of all church members who are in one of our planned giving schemes and give regularly for the work of the church.

I would urge you to join other members of the church who give in one of our planned giving schemes, if you do not already do so.

Parish Giving Scheme

The Parish Giving Scheme at St Marks continues to be the most efficient way to give, both for the giver and church administration. There are 27 givers who give this way, including regular giving to the CFW fund. Givers agree for their giving to St Marks to be collected by direct debit which is passed to the church a few days later with gift aid added. Givers also have the opportunity for their giving to increase with inflation once a year, and the majority of PGS givers opt for this which enables the church's income to grow each year.

Details of the Parish Giving Scheme can be found by following the link from the giving page on the Church website.

4. Tax recovered

The amount the church is able to recover in 2024 was 25p for every £1 of gift aided income.

A total of £12,234 was recovered for the General Fund from planned giving as well as some donations, including card donations made in church and online. This includes £1,715 recovered through the Small Donations Scheme. A further £2,886 was recovered for the CFW Fund from CFW giving and donations.

Total tax recovered in 2024: £15,120.

5. Donations

The church receives donations from groups who use the church building.

Total donations to the General Fund in 2024 was £12,647, including:

Sing	£750
Food Club	£1,500
Guides and Rainbows	£200
Christmas Together	£250
Community Lunches	£130
Food Club	£2,070 (for event room hire and expenses)
Relax Kidz	£150

The remaining donations were from individuals including 2 donations of £1,000 or more.

6. Charitable Donations

The following donations were made to charitable organisations, either through fundraising events, collections at services, or from church funds:

Circuit Connexional Funds	£175
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An amount of £240 is also donated to the Bible Reading Fellowship, the umbrella organisation behind Messy Church, from Messy Church contributions.

A sum of £2,546 was raised for Christian Aid from the Quiz which was held at St Mark's in May 2024.

7. Tattenhams Market

The Market has been running since October 2012, a monthly market with external stallholders paying a fee of £12 to have a table. The Church provides refreshments.

The market took place on 6 occasions in 2024. The total proceeds was £3,442 (£3,608 in 2023), of this £1,588 was taken from refreshments, and the remainder from stallholder fees.

8. St Mark's Community Cinema

A total of 11 screenings took place in 2024, a total of £1,282 (£1,459 in 2023) was received from donations and refreshments (less expenses). A further £279 was received on gift aid claimed on Cinema donations through the Gift Aid Small Donations Scheme.

9. Messy Church and Messy Munchkins

Messy Church (monthly) has been running at St Marks since 2009, and Messy Munchkins (weekly) was added in 2017.

The combined net income from these groups was £2,273 (£2,406 in 2023).

10. Income from Investments

The Church receives interest at differing rates for funds invested.

Invested with	Value of investment £ 31/12/24	Interest rate in 2024
Cambridge and Counties Bank	65,244	4.41%
Skipton BS	21,000	3.45% - 2.95%

Total interest income in 2024, £3,964 (£3,894 in 2023).

Interest was also received from CAF Bank balances (2.5%-2.3%)

All institutions that hold church funds are protected by the Financial Services Compensation Scheme, which offers protection of up to £85,000 in case of occurrences that prevent the institution honouring requests to withdraw funds.

11. Fees from Weddings and Funerals

The Church receives fees for Banns and a proportion of fees from Weddings and Funerals. In 2023 fees were received for 2 Banns (2 in 2023), 5 Funerals (8), and 1 wedding.

Additionally, a sum of £217 was received from the Diocese. Following a change to the way fees from Funerals held at a crematorium are distributed to parishes, it was agreed that a sum should be redistributed to parishes based on the number of funerals conducted.

Total fees received for Church in 2024: £573 (£747 in 2023).

12. Children’s and Families’ Worker (CFW)

Liz Townsend was appointed in September 2008.

In 2024 the regular giving with gift aid provided £15,963 (£14,310 in 2023).

An additional successful grant application was made to Community Foundation for Surrey for £7,000. A further £559 from grants received for Messy Munchkins and Messy Bundles was credited to the fund in 2024.

The total cost of Children’s and Families’ Work in 2024 was £37,798.

Total income to CFW Fund:

Regular Giving	13,078
Gift Aid	2,886
Grants	7,559
	<hr/>
	23,523
Fund at 31 December 2023	0.00
Charged to Fund in 2024	-37,798.08
Income received in 2024	23,522.65
Deficit charged to General Fund	14,275.43
	<hr/>
	0.00

There was not a balance brought forward in the CFW fund for 2024 due to the fund being in a deficit position in 2023. A deficit has been recorded for 2024 of £14,275.43 which has been charged to the General Fund.

13. Payments received from credit card and debit card

Donations and payments by card can be made in church using a self service giving device. Card giving can also be made from the giving page on the Church website.

A total of £4,881 was received from card payments in 2024 (£4,873 in 2023), including £85 (£160 in 2023) from the website. The card processing fee for these payments was £55.81 (average fee 1.1%).

14. Other Restricted Funds

Christmas Together

The event to serve a Christmas Day lunch took place once again at St Marks in 2024. Expenses for the event were covered by grants and other funding. The fund made a contribution to the General Fund of £250 to cover the cost of energy and other expenses.

The fund balance at the end of 2024 was £1,575.11.

Maintenance Fund

The fund is in place following building work completed in 2011.

The only cost to the fund in 2024 was the Quinquennial Inspection and Report for £1,320.

Fund at 31 December 2023	29,894.62
Charged to Fund in 2024	-1,320.00
Fund at 31 December 2024	28,574.62

Community Garden

The St Mark's Community Garden was established in 2023 to provide a garden for the local community to be involved in. It has created a space for local people to come together, get involved in growing vegetables and flowers, and to relax, and enjoy the garden.

Grant funding of £6,222 was received in 2024.

Fund at 31 December 2023	6,090.99
Grant funding received 2024	6,222.25
Charged to fund in 2024	-7,585.62
	<u>4,727.62</u>

Other grants

A sum of £17,664 was received from Reigate & Banstead Borough Council CIL Funding for resurfacing the church car park, including whitelining. The work was completed in August 2024.

15. Reserves Policy

This Reserves Policy deals with the following Funds only:

Unrestricted Fund – General Fund

Restricted Fund – Children's and Families' Worker Fund

Restricted Fund - Maintenance Fund

<i>Church's Reserves at 31 December 2024:</i>	£
Unrestricted Funds - General Fund	55,136

Restricted Fund - CFW Fund	0
Restricted Fund - Maintenance Fund	28,575
	83,711

Policy

General Fund

We aim to hold sufficient reserves in our general fund to cover 6 months expenditure, ie £55,000.

The Church needs to be able to cover its monthly commitments (eg Parish Share of £6,284 per month in 2024), and be in a position to fund future year deficits, if necessary, of the general fund.

The Church also needs to be in a position to fund any unexpected building maintenance to ensure that all areas of the building remain safe and secure for all users of the building.

Children's and Families' Worker Fund

The fund is used to pay the St Mark's Children's and Families' Worker (through the Circuit Payroll) salary, expenses and other CFW costs. Regular giving from the congregation and gift aid is credited to the fund. Total CFW Fund commitments are approximately £3,000 per month.

Maintenance Fund

The fund is in place following the original building work completed in 2011.

ECC agreed that the fund can be used to cover essential maintenance costs. In 2024 a sum of £1,320 was charged to the fund.

Total Reserves Requirement:

6 months General Fund expenditure	56,000
6 months CFW Fund Expenditure	19,000
Provision for unscheduled building maintenance	10,000
	85,000

SUMMARY STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2024

Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £		Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £
			INCOMING RESOURCES			
59,503	16,188	75,690	Voluntary Income	69,277	16,915	86,192
5,267	-	5,267	Activities for generating funds	4,894	-	4,894
3,894	-	3,894	Income from Investments	3,964	-	3,964
25,888	-	25,888	Church Activities	25,658	-	25,658
-	24,473	24,473	Other Incoming Resources	-	30,886	30,886
<hr/>	<hr/>	<hr/>	TOTAL INCOMING RESOURCES	<hr/>	<hr/>	<hr/>
94,551	40,661	135,212		103,793	47,801	151,594
			RESOURCES EXPENDED			
96,363	48,816	145,179	Church Activities	110,098	50,715	160,812
165	-	165	Charitable grants and donations	175	-	175
<hr/>	<hr/>	<hr/>	TOTAL RESOURCES EXPENDED	<hr/>	<hr/>	<hr/>
96,528	48,816	145,344		110,273	50,715	160,987
-1,977	-8,155	-10,132	NET INCOMING RESOURCES	-6,480	-2,913	-9,393
0	0	0	NET MOVEMENT IN FUNDS	0	0	0
<hr/>	<hr/>	<hr/>	BALANCES B/FWD 1 JANUARY 2024	<hr/>	<hr/>	<hr/>
63,592	45,946	109,538		61,615	37,791	99,406
61,615	37,791	99,406	BALANCES C/FWD 31 DECEMBER 2024	55,136	34,877	90,013

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2024

TOTAL 2023 £	Unrestricted Funds		Restricted Funds		TOTAL 2024 £
	£	£	£	£	
INCOMING RESOURCES					
Voluntary Income					
Planned giving:					
43,317	Gift Aid donations	37,247		12,768	
13,068	Tax recovered	12,234		2,886	
2,902	Non gift aid donations	1,537		-	
1,886	Cash collections	2,841		-	
481	Messy Church	33		350	
2,454	Messy Munchkins	2,241		22	
448	Sunday Coffee	495		-	
11,133	Donations	12,647		889	
75,690			69,277	16,915	86,192
Activities for generating Funds					
200	Derby Day Car park	170		-	
3,608	Tattenhams Market	3,442		-	
1,459	Community Cinema	1,282		-	
5,267			4,894	0	4,894
Income from investments					
3,172	Interest on Cambridge and Counties	3,380		-	
559	Interest on Skipton BS	346		-	
164	Interest on CAF Bank Accounts	238		-	
3,894			3,964	0	3,964
Church Activities					
25,141	Hall lettings	25,085		-	
747	Fees from weddings and funerals	573		-	
25,888			25,658	0	25,658
Other incoming resources					
10,000	Grant funding for CFW Fund	-		7,000	
	Grant from Reigate & Banstead CIL for Community Garden	-		2,522	
	Grant from Reigate & Banstead CIL for Community Garden	-		3,000	
	Grant from Surrey Wildlife Trust for Community Garden	-		700	
	Grant from Reigate & Banstead CIL for car park resurfacing	-		17,664	
10,400	Grant from PCT for Community Garden	-		-	
1,000	Grant from Waitrose for Christmas Together	-		-	
1,073	Grant from Surrey CC for tables and chairs	-		-	
2,000	Grant from VARB for chair refurbishment	-		-	
24,473			0	30,886	30,886
135,212	TOTAL INCOMING RESOURCES		103,793	47,801	151,594

TOTAL 2023		Unrestricted Funds		Restricted Funds		TOTAL 2024
£		£	£	£	£	£
RESOURCES EXPENDED						
Church Activities						
Ministry:						
70,419	Diocesan Parish Share	75,414		-		
1,850	Circuit Assessment	2,100		-		
1,116	Vicar's expenses	962		-		
128	Other Ministry costs	146		-		
36,584	Children's and Families' Work	14,275		23,523		
516	Messy Church	-		350		
13	Messy Munchkins	-		22		
<u>110,626</u>			92,898		23,895	116,793
Charity Giving:						
165	Methodist Connexional Funds	<u>175</u>		-		
165			175		0	175
Property running costs						
2,098	Building Maintenance	620		1,320		
5,383	Equipment and Materials	1,564				
12,366	Utilities	9,012		-		
2,079	Insurance	2,177		-		
<u>2,732</u>	Hall cleaning	<u>2,969</u>		-		
24,659			16,341		1,320	17,661
Worship:						
366	Resources	309		-		
165	Piano and organ tuning and repair	175		-		
<u>175</u>	Altar requisites	<u>79</u>		-		
706			563		0	563
Resourcing and Training						
41	Posters and leaflets			-		
52	Lunches and refreshments	8		-		
	Baptism cards, books, and resources	53		-		
	Other	<u>10</u>		-		
93			71		0	71
Sundry expenses						
56	Card fees	56		-		
60	Bank charge	60		-		
86	DBS Admin charge	38		-		
<u>130</u>	Other misc expenses	<u>70</u>		-		
331			224		0	224
Other resources expended						
555	Christmas Together	-		250		
4,309	Community Garden	-		7,586		
-	Car park resurfacing	-		17,664		
<u>3,900</u>	Replacement Projector	-		-		
8,764					25,500	25,500
145,344	TOTAL RESOURCES EXPENDED		110,273		50,715	160,987

BALANCE SHEET AT 31 DECEMBER 2024

2023		£	£
	CURRENT ASSETS		
85,318	Cambridge and Counties Bank	65,244	
10,092	CAF Bank balances	3,481	
11,000	Skipton Building Society	21,000	
2,992	Debtors and prepayments	4,729	
109,402		94,453	
	CURRENT LIABILITIES		
-9,996	Creditors - amounts falling due in one year	-4,440	
99,406	NET CURRENT ASSETS		90,013
99,406	TOTAL NET ASSETS		90,013
	Represented by		
	Unrestricted Funds		
61,615	General Fund		55,136
	Restricted Funds		
29,895	Maintenance Fund	28,575	
1,805	Christmas Together Fund	1,575	
6,091	Community Garden	4,728	
99,406			34,877
			90,013

.....
 Martin Trenaman MAAT
 Treasurer

.....
 Colin Batty
 Chairman, Ecumenical Church Council

.....
 Rev Des Williamson
 Minister

.....
 Anthony Hallett
 Independent Examiner

FINANCIAL STATEMENT 2024

2023		2024
£		£
	Income	
32,865	Planned giving - GA	37,247
10,242	Tax recovered	12,234
1,657	Planned giving - non GA	1,537
1,886	Cash collections	2,841
10,611	Other donations	13,313
-35	Messy Church (net)	33
2,441	Messy Munchkins (net)	2,241
3,894	Interest	3,964
25,141	Hall lettings	25,085
747	PCC fees from weddings and funerals	573
3,608	Tattenhams Market	3,442
1,459	Cinema	1,282
94,517	Total Income	103,793
	Expenditure	
70,419	Parish Share	75,414
1,850	Circuit Assessment	2,100
1,270	CFW cost - General Fund	14,275
1,116	Vicar expenses	962
128	Other Ministry	146
174.74	Altar requisites	79
366	Worship	309
165	Organist/musicians and tuning	175
165	Grants and Giving	175
93	Education Training, mission	71
928	Maintenance	620
2,310	Equip and mats	1,564
12,366	Utilities	9,012
2,079	Insurance	2,177
2,732	Cleaning	2,969
331	Sundry	224
96,494	Total Expenditure	110,273
-1,977	Surplus/(Deficit) for Year	-6,480

Independent Examiner's Report to the members/trustees of the Ecumenical Church Council (ECC) of The United Church of St Mark, Tattenham Corner.

I report on the accounts for the year ended 31st December 2024.

Respective responsibilities of the ECC and the examiner

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 needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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 s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.

Signed

Tony Hallett

22 April 2025

DECLARATION

The trustees declare that they have approved the trustee's report above.

Signed on behalf of the Trustees:

Signatures		
Full names	COLIN BATTY	MARTIN TRENAMAN
Position	CHURCHWARDEN	TREASURER
Date	15 SEPTEMBER 2025	

THE UNITED CHURCH OF ST MARK

England & Wales - Charity number 1176784

Accounts



**TRUSTEES' ANNUAL REPORT FOR THE
PERIOD: 1 JANUARY 2023 TO 31
DECEMBER 2023**

REFERENCE AND ADMINISTRATION DETAILS

Charity name: THE UNITED CHURCH OF ST MARK

Other names charity known as: ST MARK'S CHURCH

Registered charity number: 1176784

Charity's Principal address: Great Tattenhams
Epsom Downs
Surrey KT18 5RB

Names of Trustees

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	COLIN BATTY	CHAIRMAN AND CHURCHWARDEN		
2	DES WILLIAMSON	MINISTER		
3	MARTIN TRENAMAN	TREASURER		
4	JOHN MILLER	STEWARD		
5	JANET WILLOCK	STEWARD		
6	MARK ROBINSON	CHURCHWARDEN		
7	MEL BRACEY	SAFEGUARDING OFFICER		
8	LIZ TOWNSEND	CHILDREN'S AND FAMILIES' WORKER		
9	KEITH NELSON			
10	SHEILA BATTY			
11	DAVID WILLOCK			

12	ROSALYN BIRCH		
13	EMMA SEARS		
14	ELIZABETH LORD		21/05/23 – 31/12/23
15	SUSAN HIGGINS		21/05/23 – 31/12/23
16	DAWN CALLAWAY		21/05/23 – 31/12/23

All trustees served for the year the report covers

STRUCTURE GOVERNANCE AND MANAGEMENT

Type of governing document: Constitution 30 April 2017

How the charity is constituted: Association

Trustee selection method: Elected by membership

OBJECTIVES AND ACTIVITIES

Objects of charity: To advance the Christian Faith in the local community, by

- Celebration of public worship
- Teaching of Christian faith
- Mission and evangelism
- Pastoral work, including visiting the sick and bereaved
- Provision of facilities with a Christian ethos for the local community, including, but not restricted to the elderly, the young, and other groups with need
- The support of other charities in the UK and abroad

The Church would not exist without the contribution made by members who volunteer their time. Volunteers provide time in all areas of the church's activities, including governance.

Policy on Safeguarding

The Church has a Safeguarding Policy that is agreed by the Trustee's every year. In accordance with the Church of England Safeguarding Policy and the Methodist Church Policy, the church is committed to the safeguarding, care, and nurture of everyone within our community.

All Trustees, and volunteers that work with children and vulnerable adults are required to be trained in safeguarding best practice through the Church of England or Methodist Church.

ACHIEVEMENTS AND PERFORMANCE IN 2023

Messy Church

Monthly worship for children and their families during term time including activities, worship and a meal.

Messy Munchkins

A weekly meeting place for children under 5 and their carers, for activity, fun and support, in a Christian environment.

Messy Bundles

A weekly meeting place for parents and carers and babies for support and friendship.

Worship

A varied pattern of worship is provided which requires a great deal of preparation by Rev Des Williamson and the Worship team. Many people are involved in our worship including preachers and worship leaders, musicians, singers and projector and sound operators.

Pastoral

The church pastoral team cares for those in need, they meet together to share concerns to make sure the right support is provided to those who need it. The team visits elderly, housebound, the sick and bereaved and anyone who would value a listening ear.

Community Cinema

Films are shown mostly on Sunday evenings in the winter months, in 2023 11 screenings took place.

Tattenhams Market

In 2023 the Market was held on 6 occasions providing a variety of different stalls from stallholders who rent a table for the market. The church provides refreshments, it is a good way to connect with the community.

Charitable donations

In 2023 over £2,000 was raised for local, national and overseas charities. More details are included in the financial report.

St Mark's Food Club

The Food Club was launched in 2021 to provide an opportunity for local residents who need to save on their household spending due to low income or financial difficulties.

Community Lunches

A team provide lunch on a Saturday once a month to people in the community who would otherwise be eating alone, or who may find it difficult to provide a lunch for themselves. The church provides

an opportunity for people to come together over a meal to socialise, to chat, and to have an enjoyable time with others from the community. Contributions are made by those that are able to, which results in a donation being made to the church at the end of the year.

Community Garden

The garden was established in 2023 from initial grant funding from Banstead Primary Care Trust. A space has been created within the church grounds for the local community to be involved in gardening, and developing the garden. It has also provided a space for local people to come together for gardening, but also provide a peaceful space for relaxation.

FINANCIAL REVIEW

1. In 2023 a deficit was recorded of £1,977 on the general fund, and a deficit of £10,132 overall. The deficit of the Children's and Families' Worker Fund was £11,003, the fund was used up in full in 2023, and there was an additional cost of £1,270 on the General Fund.

The overall deficit has been reduced due to funding received in the year for the Community Garden. The amount the in the Community Garden Fund at the end of 2023 was £6,091.

We need around £361 each day to cover the ongoing costs of St Mark's.

2. **Parish Share and Circuit Assessment**

The parish share payable in 2023 was £70,419, an increase of £2,547 (3.75%) on 2022. Circuit assessment payable in 2023 was £1,850, an increase of £300 (19%) on 2022.

3. **Planned giving**

The overall planned giving increased slightly in 2023, by £2,659 (8.3%).

The church does not receive any funding from the government or other statutory body. The church running costs are just over £2,500 per week, and this needs to be financed by giving, donations and the church's income generating activities (eg hall hire, Market and Community Cinema).

We need more people to join one of the church's planned giving schemes. Regular giving is the core of the church's income, and means we can plan and do things with confidence.

We are grateful to the generosity of all church members who are in one of our planned giving schemes and give regularly for the work of the church.

I would urge you to join other members of the church who give in one of our planned giving schemes, if you do not already do so.

Parish Giving Scheme

The Parish Giving Scheme at St Marks continues to be the most efficient way to give, both for the giver and church administration. There are 23 givers who give this way, including regular giving to the CFW fund. Givers agree for their giving to St Marks to be collected by direct debit which is passed to the church a few days later with gift aid added. Givers also have the opportunity for their giving to increase with inflation once a year, and the majority of PGS givers opt for this which enables the church's income to grow each year. All members of the church are encouraged to give through the scheme.

Details of the Parish Giving Scheme can be found by following the link from the giving page on the Church website.

4. Tax recovered

The amount the church is able to recover in 2023 was 25p for every £1 of gift aided income.

A total of £10,242 was recovered for the General Fund from planned giving as well as some donations, including card donations made in church and online. This includes £1,659 recovered through the Small Donations Scheme. A further £2,613 was recovered for the CFW Fund from CFW giving and donations.

Total tax recovered in 2023: £13,068.

5. Donations

The church receives donations from groups who use the church building.

Total donations to the General Fund in 2023 was £10,162, including:

Sing	£1,400
Include Choir	£400
Food Club	£1,000
Guides and Rainbows	£400
Christmas Together	£250
Community Lunches	£200
Art Exhibition	£204
Food Club	£825 (for church providing Warm Hub)
Relax Kidz	£210
Pitstop	£420
Energy Support from Diocese	£1,000

The remaining donations were from individuals including 2 donations of £1,000 or more.

6. Charitable Donations

The following donations were made to charitable organisations, either through fundraising events, collections at services, or from church funds:

Circuit Connexional Funds	£165
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An amount of £240 is also donated to the Bible Reading Fellowship, the umbrella organisation behind Messy Church, from Messy Church contributions.

A sum of £2,453 was raised for Christian Aid from the Quiz which was held at St Mark's in May 2023.

7. Tattenhams Market

The Market has been running since October 2012, a monthly market with external stallholders paying a fee to have a table (increased to £12 per market from 2023). The Church provides refreshments.

The market took place on 6 occasions in 2023. The total proceeds was £3,608 (£2,591 in 2022), of this £1,836 was taken from refreshments, and the remainder from stallholder fees.

8. St Mark's Community Cinema

A total of 11 screenings took place in 2023 (13 in 2022), a total of £1,459 (£1,372 in 2022) was received from donations and refreshments (less expenses). A further £379 was received on gift aid claimed on Cinema donations through the Gift Aid Small Donations Scheme.

9. Messy Church and Messy Munchkins

Messy Church (monthly) has been running at St Marks since 2009, and Messy Munchkins (weekly) was added in 2017.

The combined net income from these groups was £2,406 (£1,853 in 2022).

10. Income from Investments

The Church receives interest at differing rates for funds invested.

Invested with	Value of investment £ 31/12/23	Interest rate in 2023
Cambridge and Counties Bank	85,318	2.60% - 4.50%
Skipton BS	11,000	2.15% -3.45%

Total interest income in 2023, £3,894 (£1,667 in 2022).

Interest was also received from CAF Bank balances (1.15% - 2.50%)

All institutions that hold church funds are protected by the Financial Services Compensation Scheme, which offers protection of up to £85,000 in case of occurrences that prevent the institution honouring requests to withdraw funds.

11. Fees from Weddings and Funerals

The Church receives fees for Banns and a proportion of fees from Weddings and Funerals. In 2023 fees were received for 2 Banns (2 in 2022), 8 Funerals (5), and 1 wedding.

Additionally, a sum of £155 was received from the Diocese. Following a change to the way fees from Funerals held at a crematorium are distributed to parishes, it was agreed that a sum should be redistributed to parishes based on the number of funerals conducted.

Total fees received for Church in 2023: £747 (£583 in 2022).

12. Children's and Families' Worker (CFW)

Liz Townsend was appointed in September 2008.

In 2023 the regular giving with gift aid provided £14,310 (£13,423 in 2022).

An additional successful grant application was made to Community Foundation for Surrey at the end of 2022 for £10,000, this was received in 2023.

The total cost of Children's and Families' Work in 2023 was £36,584.

Total income to CFW Fund:

Regular Giving	11,697
Gift Aid	2,613
Grant	10,000
	<hr/>
	24,310

Fund at 31 December 2022	11,003.12
Charged to Fund in 2023	-36,583.73
Income received in 2023	24,310.50
Deficit charged to General Fund	1,270.11
	<hr/>
	0.00

Due to the CFW Fund running out of money in 2023, the deficit of £1,270.11 has been charged to the General Fund. It is important for regular giving to the CFW Fund, in the form of planned giving to continue and increase in order for this ministry to continue at St Marks.

The ECC has committed to fund Children's and Families' Work at St Marks until at least December 2024.

13. Payments received from credit card and debit card

Donations and payments by card can be made in church using a self service giving device. Card giving can also be made from the giving page on the Church website.

A total of £4,873 was received from card payments in 2023 (£5,029 in 2022), including £160 (£1,635 in 2022) from the website. The card processing fee for these payments was £55.51 (average fee 1.1%).

14. Purchase of replacement data projector

In December 2023 the church data projector needed to be replaced. The data projector is in a fixed position in the church and is used to project all images at Sunday services, and other services. The original projector had been used continually since 2007.

The cost to supply and fit the replacement projector was £3,900. This expenditure was agreed by ECC.

It was agreed to ask the congregation for contributions towards the cost. Contributions for a total of £1,150, was received, as well as £212.50 gift aid on these contributions.

	£
Total cost	3,900.00
Less contributions	-1,150.00
Less gift aid on contributions	-212.50
Net requirement from church funds	<u>2,537.50</u>

It was agreed that the net cost of the projector to be provided by the Maintenance Fund.

15. Other Restricted Funds

Christmas Together

The event to serve a Christmas Day lunch took place once again at St Marks in 2023. Expenses of £555 were charged to the Christmas Together Fund. This included a contribution of £250 to the General Fund to cover the cost of energy and other expenses incurred by the Church for the event.

Maintenance Fund

The fund is in place following building work completed in 2011.

The following costs were charged to the fund in 2023:

Boiler repairs	920.00
Painting of outdoor cross	250.00
Replacement data projector (net)	2,537.50
	<u>3,707.50</u>

Fund at 31 December 2022	33,602.12
Charged to Fund in 2023	-3,707.50
Fund at 31 December 2023	<u>29,894.62</u>

Community Garden

The St Mark's Community Garden was established in 2023 to provide a garden for the local community to be involved in. It has created a space for local people to come together, get involved in growing vegetables and flowers, and to relax, and enjoy the garden.

Grant funding of £10,400 was received from the Banstead Primary Care Trust.

Funding from Banstead PCT	10,400.00
Charged to fund in 2023	-4,309.01
Fund at 31 December 2023	<u>6,090.99</u>

16. Reserves Policy

This Reserves Policy deals with the following Funds only:

Unrestricted Fund – General Fund

Restricted Fund – Children’s and Families’ Worker Fund

Restricted Fund - Maintenance Fund

<i>Church’s Reserves at 31 December 2023:</i>	£
Unrestricted Funds - General Fund	61,615
Restricted Fund - CFW Fund	0
Restricted Fund - Maintenance Fund	29,894
	<hr/>
	91,509

Policy

General Fund

We aim to hold sufficient reserves in our general fund to cover 6 months expenditure, ie £49,000.

The Church needs to be able to cover its monthly commitments (eg Parish Share of £6,284 per month in 2024), and be in a position to fund future year deficits, if necessary, of the general fund.

The Church also needs to be in a position to fund any unexpected building maintenance to ensure that all areas of the building remain safe and secure for all users of the building.

Children’s and Families’ Worker Fund

The fund is used to pay the St Mark’s Children’s and Families’ Worker (through the Circuit Payroll) salary, expenses and other CFW costs. Regular giving from the congregation and gift aid is credited to the fund. Total CFW Fund commitments are approximately £3,000 per month.

Regular income to the fund is not sufficient to meet financial commitments. The Church Council has made a commitment to fund the work to December 2024, using the general fund when necessary.

Maintenance Fund

The fund is in place following the original building work completed in 2011.

ECC agreed that the fund can be used to cover essential maintenance costs. In 2023 a sum of £3,708 was charged to the fund.

Total Reserves Requirement:

6 months General Fund expenditure	49,000
6 months CFW Fund Expenditure	18,500
Provision for unscheduled building maintenance	10,000
	<hr/>
	77,500

THE UNITED CHURCH OF ST MARK

SUMMARY STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2023

Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £		Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £
			INCOMING RESOURCES			
54,431	15,339	69,770	Voluntary Income	59,503	16,188	75,690
4,140	-	4,140	Activities for generating funds	5,267	-	5,267
1,667	-	1,667	Income from Investments	3,894	-	3,894
19,653	-	19,653	Church Activities	25,888	-	25,888
2,844	1,035	3,879	Other Incoming Resources	-	24,473	24,473
82,734	16,375	99,109	TOTAL INCOMING RESOURCES	94,551	40,661	135,212
			RESOURCES EXPENDED			
84,751	42,240	126,991	Church Activities	96,363	48,816	145,179
150	-	150	Charitable grants and donations	165	-	165
84,901	42,240	127,141	TOTAL RESOURCES EXPENDED	96,528	48,816	145,344
-2,167	-25,865	-28,032	NET INCOMING RESOURCES	-1,977	-8,155	-10,132
0	0	0	NET MOVEMENT IN FUNDS	0	0	0
82,552	53,996	136,548	BALANCES B/FWD 1 JANUARY 2023	63,592	45,946	109,538
63,592	45,946	109,538	BALANCES C/FWD 31 DECEMBER 2023	61,615	37,791	99,406

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2023

TOTAL 2022 £		Unrestricted Funds		Restricted Funds		TOTAL 2023 £
		£	£	£	£	
INCOMING RESOURCES						
Voluntary Income						
Planned giving:						
41,552	Gift Aid donations	32,865		10,452		
12,848	Tax recovered	10,242		2,826		
1,050	Non gift aid donations	1,657		1,245		
2,576	Cash collections	1,886		-		
383	Messy Church	-		481		
2,003	Messy Munchkins	2,441		13		
375	Sunday Coffee	448		-		
8,983	Donations	9,963		1,170		
<u>69,770</u>			59,503		16,188	75,690
Activities for generating Funds						
178	Derby Day Car park	200		-		
2,591	Tattenhams Market	3,608		-		
1,372	Community Cinema	1,459		-		
<u>4,140</u>			5,267		0	5,267
Income from investments						
1,381	Interest on Cambridge and Counties	3,172		-		
263	Interest on Skipton BS	559		-		
23	Interest on CAF Bank Accounts	164		-		
<u>1,667</u>			3,894		0	3,894
Church Activities						
19,070	Hall lettings	25,141		-		
583	Fees from weddings and funerals	747		-		
<u>19,653</u>			25,888		0	25,888
Other incoming resources						
-	Grant funding for CFW Fund	-		10,000		
-	Grant from PCT for Community Garden	-		10,400		
-	Grant from Waitrose for Christmas Together	-		1,000		
-	Grant from Surrey CC for tables and chairs	-		1,073		
-	Grant from VARB for chair refurbishment	-		2,000		
2,844	Support from Diocese	-		-		
290	Fundraising for CFW Fund	-		-		
61	Crowdfunding for CFW Fund	-		-		
424	Funding received for Broadband	-		-		
260	Christmas Together	-		-		
<u>3,879</u>			0		24,473	24,473
99,109	TOTAL INCOMING RESOURCES		94,551		40,661	135,212

TOTAL 2022 £		Unrestricted Funds		Restricted Funds		TOTAL 2023 £
		£	£	£	£	
	RESOURCES EXPENDED					
	Church Activities					
	Ministry:					
67,872	Diocesan Parish Share	70,419		-		
1,550	Circuit Assessment	1,850		-		
833	Vicar's expenses	1,116		-		
40	Deanery Synod	-		-		
335	Other Ministry costs	128		-		
36,246	Children's and Families' Work	1,270		35,314		
437	Messy Church	35		481		
96	Messy Munchkins	-		13		
107,409			74,818		35,808	110,626
	Charity Giving:					
150	Methodist Connexional Funds	165		-		
150			165		0	165
	Property running costs					
2,286	Building Maintenance	928		1,170		
1,526	Equipment and Materials	2,310		3,073		
6,711	Utilities	12,366		-		
1,921	Insurance	2,079		-		
2,657	Hall cleaning	2,732		-		
15,102			20,416		4,243	24,659
	Worship:					
372	Resources	366		-		
95	Piano and organ tuning and repair	165		-		
75	Altar requisites	175		-		
542			706		0	706
	Resourcing and Training					
-	Posters and leaflets	41		-		
179	Lunches and refreshments	52		-		
158	Baptism cards, books, and resources	-		-		
12	Other	-		-		
349			93		0	93
	Sundry expenses					
71	Card fees	56		-		
81	Bank charge	60		-		
71	DBC Admin charge	86		-		
137	Other misc expenses	130		-		
360			331		0	331
	Other resources expended					
364	Christmas Together	-		555		
-	Community Garden	-		4,309		
-	Replacement Projector	-		3,900		
2,440	Food Club balance transferred	-		-		
424	Church Broadband	-		-		
3,229					8,764	8,764
127,141	TOTAL RESOURCES EXPENDED		96,528		48,816	145,344

FINANCIAL STATEMENT 2023

2022		2023
£		£
	Income	
30,814	Planned giving - GA	32,865
10,163	Tax recovered	10,242
1,050	Planned giving - non GA	1,657
2,576	Cash collections	1,886
10,943	Other donations	10,611
-54	Messy Church (net)	-35
1,907	Messy Munchkins (net)	2,441
1,667	Interest	3,894
19,070	Hall lettings	25,141
583	PCC fees from weddings and funerals	747
2,591	Tattenhams Market	3,608
1,372	Cinema	1,459
82,680	Total Income	94,517
	Expenditure	
67,872	Parish Share	70,419
1,550	Circuit Assessment	1,850
-	CFW cost - General Fund	1,270
833	Vicar expenses	1,116
40	Deanery Synod	0
335	Other Ministry	128
74.69	Altar requisites	175
372	Worship	366
95	Organist/musicians and tuning	165
150	Grants and Giving	165
349	Education Training, mission	93
-	Maintenance	928
1,526	Equip and mats	2,310
6,711	Utilities	12,366
1,921	Insurance	2,079
2,657	Cleaning	2,732
360	Sundry	331
84,847	Total Expenditure	96,494
-2,167	Surplus/(Deficit) for Year	-1,977

Independent Examiner's Report to the members/trustees of the Ecumenical Church Council (ECC) of The United Church of St Mark, Tattenham Corner.

I report on the accounts for the year ended 31st December 2023.

Respective responsibilities of the ECC and the examiner

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 needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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 s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.

Signed

Tony Hallett

5 April 2024

DECLARATION

The trustees declare that they have approved the trustee's report above.

Signed on behalf of the Trustees:

Signatures		
Full names	COLIN BATTY	MARTIN TRENAMAN
Position	CHURCHWARDEN	TREASURER
Date	16 SEPTEMBER 2024	

THE UNITED CHURCH OF ST MARK

England & Wales - Charity number 1176784

Accounts



**TRUSTEES' ANNUAL REPORT FOR THE
PERIOD: 1 JANUARY 2022 TO 31
DECEMBER 2022**

REFERENCE AND ADMINISTRATION DETAILS

Charity name: THE UNITED CHURCH OF ST MARK

Other names charity known as: ST MARK'S CHURCH

Registered charity number: 1176784

Charity's Principal address: Great Tattenhams
Epsom Downs
Surrey KT18 5RB

Names of Trustees

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	COLIN BATTY	CHAIRMAN AND CHURCHWARDEN		
2	DES WILLIAMSON	MINISTER		
3	MARTIN TRENAMAN	TREASURER		
4	JOHN MILLER	STEWARD		
5	JANET WILLOCK	STEWARD		
6	MARK ROBINSON	CHURCHWARDEN		
7	MEL BRACEY	SAFEGUARDING OFFICER		
8	LIZ TOWNSEND	CHILDREN'S AND FAMILIES' WORKER		
9	KEITH NELSON			
10	SHEILA BATTY			
11	DAVID WILLOCK			

12	ROSALYN BIRCH		
13	RACHEL RUDDMORE		01/01/2022 – 21/03/2022
14	EMMA SEARS		

All trustees served for the year the report covers

STRUCTURE GOVERNANCE AND MANAGEMENT

Type of governing document: Constitution 30 April 2017

How the charity is constituted: Association

Trustee selection method: Elected by membership

OBJECTIVES AND ACTIVITIES

Objects of charity: To advance the Christian Faith in the local community, by

- Celebration of public worship
- Teaching of Christian faith
- Mission and evangelism
- Pastoral work, including visiting the sick and bereaved
- Provision of facilities with a Christian ethos for the local community, including, but not restricted to the elderly, the young, and other groups with need
- The support of other charities in the UK and abroad

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Policy on Safeguarding

The Church has a Safeguarding Policy that is agreed by the Trustee's every year. In accordance with the Church of England Safeguarding Policy and the Methodist Church Policy, the church is committed to the safeguarding, care, and nurture of everyone within our community.

All Trustees, and volunteers that work with children and vulnerable adults are required to be trained in safeguarding best practice through the Church of England or Methodist Church.

ACHIEVEMENTS AND PERFORMANCE IN 2022

Messy Church

Monthly worship for children and their families during term time including activities, worship and a meal.

Messy Munchkins

A weekly meeting place for children under 5 and their carers, for activity, fun and support, in a Christian environment.

Messy Bundles

A weekly meeting place for parents and carers and babies for support and friendship.

Worship

A varied pattern of worship is provided which requires a great deal of preparation by Rev Des Williamson and the Worship team. The team plans and reviews our services of worship, looks at what works well in our services, how they can be improved, or done differently. Many people are involved in our worship including preachers and worship leaders, musicians, singers and projector and sound operators.

Pastoral

The church pastoral team cares for those in need, they meet together to share concerns to make sure the right support is provided to those who need it. The team visits elderly, housebound, the sick and bereaved and anyone who would value a listening ear.

Community Cinema

Films are shown mostly on Sunday evenings in the winter months, in 2022 13 screenings took place.

Tattenhams Market

In 2022 the Market was held on 6 occasions providing a variety of different stalls from stallholders who rent a table for the market. The church provides refreshments, it is a good way to connect with the community.

Charitable donations

In 2021 over £2,000 was raised for local, national and overseas charities. More details are included in the financial report.

St Mark's Food Club

The Food Club was launched in 2021 to provide an opportunity for local residents who need to save on their household spending due to low income or financial difficulties.

FINANCIAL REVIEW

1. In 2022 a deficit was recorded of £2,317 on the general account, and £28,182 overall. The large deficit is mainly as a result of no additional funding for Children's and Families' Work in 2022. The funding previously received was used in 2022. Additional funding of £10,000 has been confirmed, which will be received in 2023.

2. **Parish Share and Circuit Assessment**

The parish share payable in 2022 was £67,872, an increase of £2,555 (4%) on 2021.

Additionally a sum of £1,000 was received from the Diocese as a redistribution of the surplus achieved by the Diocese in 2021.

Circuit assessment payable in 2022 was £1,550, an increase of £150 (11%) on 2021.

3. **Planned giving**

The overall planned giving increased slightly in 2022, by £348 (1.1%).

The church does not receive any funding from the government or other statutory body. The church running costs are approximately £1,600 per week, and this needs to be financed by giving, donations and the church's income generating activities (eg hall hire, Market and Community Cinema).

In 2022 a total of 5 new givers joined the planned giving scheme. We are grateful to the generosity of all church members who are in one of our planned giving schemes and give regularly for the work of the church.

I would urge you to join other members of the church who give in one of our planned giving schemes, if you do not already do so.

Parish Giving Scheme

The Parish Giving Scheme at St Marks continues to be the most efficient way to give, both for the giver and church administration. There are 24 givers who give this way, including regular giving to the CFW fund. Givers agree for their giving to St Marks to be collected by direct debit which is passed to the church a few days later with gift aid added. Givers also have the opportunity for their giving to increase with inflation once a year, and the majority of PGS givers opt for this which enables the church's income to grow each year. All members of the church are encouraged to give through the scheme.

Details of the Parish Giving Scheme can be found by following the link from the giving page on the Church website.

4. **Tax recovered**

The amount the church is able to recover in 2022 was 25p for every £1 of gift aided income.

A total of £10,163 was recovered for the General Fund from planned giving as well as some donations, including card donations made in church and online. This includes £1,659 recovered through the Small Donations Scheme. A further £2,685 was recovered for the CFW Fund from CFW giving and donations.

Total tax recovered in 2021: £12,848.

5. Donations

The church receives donations from groups who use the church building.

Total donations to the General Fund in 2022 was £7,724, including:

Sing	£1,600
Include Choir	£700
Food Club	£1,000
Guides and Rainbows	£800
Christmas Together	£150
Community Lunches	£150

The remaining donations were from individuals including 2 donations of £1,000.

Charitable Donations

The following donations were made to charitable organisations, either through fundraising events, collections at services, or from church funds:

Circuit Connexional Funds	£150
---------------------------	------

An amount of £240 is also donated to the Bible Reading Fellowship, the umbrella organisation behind Messy Church, from Messy Church contributions.

A sum of £2,121 was raised for Christian Aid from the Quiz which was held at St Mark's in May 2022.

6. Tattenhams Market

The Market has been running since October 2012, a monthly market with external stallholders paying a fee to have a table (£10 per month). The Church provides refreshments.

The market operated fully in 2022 (after restrictions in previous years) and took place on 6 occasions. The total proceeds was £2,591 (£1,529 in 2021), of this £1,294 was taken from refreshments, and the remainder from stallholder fees.

7. St Mark's Community Cinema

A total of 13 screenings took place in 2022 (6 in 2021), a total of £1,372 (£530 in 2021) was received from donations and refreshments (less expenses). A further £361 was received on gift aid claimed on Cinema donations through the Gift Aid Small Donations Scheme.

8. Messy Church and Messy Munchkins

Messy Church (monthly) has been running at St Marks since 2009, and Messy Munchkins (weekly) was added in 2017.

The combined net income from these groups was £1,853 (£590 in 2021).

9. Income from Investments

The Church receives interest at differing rates for funds invested.

Invested with	Value of investment £ 31/12/22	Interest rate in 2022
Cambridge and Counties Bank	85,186	1.00%-2.60%
Skipton BS	21,000	0.35%- 2.15%

Total interest income in 2022, £1,667 (£982 in 2021).

Interest was also received from CAF Bank balances (0.01%-1.15%)

All institutions that hold church funds are protected by the Financial Services Compensation Scheme, which offers protection of up to £85,000 in case of occurrences that prevent the institution honouring requests to withdraw funds.

10. Fees from Weddings and Funerals

The Church receives fees for Banns and a proportion of fees from Weddings and Funerals. In 2022 fees were received for 2 Banns (3 in 2021), 5 Funerals (4), and 1 wedding.

Additionally, a sum of £62 was received from the Diocese. Following a change to the way fees from Funerals held at a crematorium are distributed to parishes, it was agreed that a sum should be redistributed to parishes based on the number of funerals conducted.

Total fees received for Church in 2022: £583 (£379 in 2020).

11. Children's and Families' Worker (CFW)

Liz Townsend was appointed in September 2008.

In 2022 the regular giving with gift aid provided £13,423 (£13,988 in 2021). Income for the Fund was also received from individual donations.

An additional successful grant application was made to Community Foundation for Surrey for £10,000, which will be received in January 2023.

A further £351 was received from a crowdfunding platform and a stall at the Market.

The total cost of Children's and Families' Work in 2022 was £36,246.

Total income to CFW Fund:

Regular Giving	10,738
Gift Aid	2,685
Fundraising	351

One off donations	1,438
	15,212
Fund at 31 December 2021	32,037.69
Charged to fund in 2022	-36,246.49
Income received in 2022	15,211.92
	11,003.12

It is important for regular giving to the Fund, in the form of donations and planned giving, to continue and increase in order for this ministry to continue at St Marks.

The ECC has committed to fund Children's and Families' Work at St Marks until at least December 2023.

12. Payment received from credit card and debit card

Donations and payments by card can be made in church using a self service giving device. Card giving can also be made from the giving page on the Church website.

A total of £5,029 was received from card payments 2022 (£3,820 in 2021), including £1,635 (£1,823 in 2021) from the website. The card processing fee for these payments was £70.60 (average fee 1.4%).

13. Other Restricted Funds

Christmas Together

The event to serve a Christmas Day lunch took place at St Marks in 2022. Expenses of £364 were charged to the Christmas Together Fund. This included a contribution of £150 to the General Fund to cover the cost of energy incurred by the Church for the event.

Food Club

The Food Club was launched in 2021 when funds were held in a separate restricted fund by the Church. In 2022 the Food Club became a separate entity with its own governance structure and bank account, and the funds held in the restricted fund were transferred to the Food Club to be held in their own bank account.

15. Reserves Policy

This Reserves Policy deals with the following Funds only:

Unrestricted Fund – General Fund

Restricted Fund – Children's and Families' Worker Fund

Restricted Fund - Maintenance Fund

<i>Church's Reserves at 31 December 2022:</i>	£
Unrestricted Funds - General Fund	63,592

Restricted Fund - CFW Fund	11,003
Restricted Fund - Maintenance Fund	33,602
	108,197

Policy

General Fund

We aim to hold sufficient reserves in our general fund to cover 6 months expenditure, ie £42,000.

The Church needs to be able to cover its monthly commitments (eg Parish Share of £5,868 per month), and be in a position to fund future year deficits if necessary of the general fund.

The Church also needs to be in a position to fund any unexpected building maintenance to ensure that all areas of the building remain safe and secure for all users of the building.

Children's and Families' Worker Fund

The fund is used to pay the St Mark's Children's and Families' Worker (through the Circuit Payroll) salary, expenses and other CFW costs. Regular giving from the congregation and gift aid is credited to the fund. Total CFW Fund commitments are approximately £3,000 per month.

Regular income to the fund is not sufficient to meet financial commitments. The Church Council has made a commitment to fund the work to December 2023, using the general fund when necessary.

Maintenance Fund

The fund is in place following the original building work completed in 2011.

ECC agreed that the fund can be used to cover essential building maintenance costs. In 2022 a sum of £2,286 was charged to the fund.

Total Reserves Requirement:

6 months General Fund expenditure	42,000
6 months CFW Fund Expenditure	18,000
Provision for unscheduled building maintenance	10,000
	70,000

THE UNITED CHURCH OF ST MARK

SUMMARY STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2022

Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £		Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £
			INCOMING RESOURCES			
48,616	17,310	65,926	Voluntary Income	54,431	15,339	69,770
2,059	-	2,059	Activities for generating funds	4,140	-	4,140
982	-	982	Income from Investments	1,667	-	1,667
10,251	-	10,251	Church Activities	19,653	-	19,653
-	42,089	42,089	Other Incoming Resources	2,844	1,035	3,879
<hr/>	<hr/>	<hr/>	TOTAL INCOMING RESOURCES	<hr/>	<hr/>	<hr/>
61,907	59,398	121,306		82,734	16,375	99,109
			RESOURCES EXPENDED			
78,476	41,583	120,059	Church Activities	84,751	42,240	126,991
225	0	225	Charitable grants and donations	150	-	150
<hr/>	<hr/>	<hr/>	TOTAL RESOURCES EXPENDED	<hr/>	<hr/>	<hr/>
78,701	41,583	120,284		84,901	42,240	127,141
-16,793	17,815	1,022	NET INCOMING RESOURCES	-2,167	-25,865	-28,032
0	0	0	NET MOVEMENT IN FUNDS	0	0	0
82,552	53,996	136,548	BALANCES B/FWD 1 JANUARY 2022	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	BALANCES C/FWD 31 DECEMBER 2022	65,759	71,811	137,570
65,759	71,811	137,570		63,592	45,946	109,538

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2022

TOTAL 2021 £		Unrestricted Funds		Restricted Funds		TOTAL 2022 £
		£	£	£	£	
	INCOMING RESOURCES					
	Voluntary Income					
	Planned giving:					
41,806	Gift Aid donations	30,814		10,738		
11,738	Tax recovered	10,163		2,685		
920	Non gift aid donations	1,050		-		
898	Cash collections	2,576		-		
217	Messy Church	-		383		
693	Messy Munchkins	1,907		96		
149	Sunday Coffee	375		-		
9,505	Donations	7,546		1,438		
<u>65,926</u>			54,431		15,339	69,770
	Activities for generating Funds					
-	Derby Day Car park	178				
1,529	Tattenhams Market	2,591		-		
530	Community Cinema	1,372		-		
<u>2,059</u>			4,140		0	4,140
	Income from investments					
	Interest on Cambridge and					
846	Counties	1,381		-		
135	Interest on Skipton BS	263		-		
1	Interest on CAF Bank Accounts	23		-		
<u>982</u>			1,667		0	1,667
	Church Activities					
9,872	Hall lettings	19,070		-		
379	Fees from weddings and funerals	583		-		
<u>10,251</u>			19,653		0	19,653
	Other incoming resources					
-	Support from Diocese	2,844		-		
31,500	Grant funding for CFW Fund	-		-		
546	Fundraising for CFW Fund	-		290		
721	Crowdfunding for CFW Fund	-		61		
3,046	Funding received for Church cooker	-		-		
710	Funding received for Broadband	-		424		
4,262	Food Club	-		-		
1,304	Christmas Together	-		260		
42,089			2,844		1,035	3,879
<u>121,306</u>	TOTAL INCOMING RESOURCES		<u>82,734</u>		<u>16,375</u>	<u>99,109</u>

TOTAL 2021 £		Unrestricted Funds		Restricted Funds		TOTAL 2022 £
		£	£	£	£	
	RESOURCES EXPENDED					
	Church Activities					
	Ministry:					
65,317	Diocesan Parish Share	67,872		-		
1,399	Circuit Assessment	1,550		-		
607	Vicar's expenses	833		-		
0	Deanery Synod	40		-		
248	Other Ministry costs	335		-		
34,744	Children's and Families' Work	-		36,246		
300	Messy Church	54		383		
20	Messy Munchkins	-		96		
102,635			70,684		36,725	107,409
	Charity Giving:					
125	Methodist Connexional Funds	150		-		
100	St Bede's School			-		
225			150		0	150
	Property running costs					
456	Building Maintenance	0		2,286		
1,900	Equipment and Materials	1,526		-		
3,893	Utilities	6,711		-		
1,816	Insurance	1,921		-		
1,772	Hall cleaning	2,657		-		
9,837			12,816		2,286	15,102
	Worship:					
205	Resources	372		-		
75	Piano and organ tuning and repair	95		-		
64	Altar requisites	75		-		
344			542		0	542
	Resourcing and Training					
111	Baptism cards, books, and resources	158		-		
135	Posters and leaflets	-		-		
0	Training	-		-		
129	Lunches and refreshments	179		-		
108	Other	12		-		
482			349		0	349
	Sundry expenses					
58	Card fees	71		-		
96	Bank charge	81		-		
10	DBC Admin charge	71		-		
65	Other misc expenses	137		-		
229			360		0	360
	Other resources expended					
954	Christmas Together	-		364		
3,046	Church cooker	-		-		
1,821	Food Club balance transferred	-		2,440		
710	Church Broadband	-		424		
6,531					3,229	3,229
113,753	TOTAL RESOURCES EXPENDED		84,901		42,240	127,141

BALANCE SHEET AT 31 DECEMBER 2022

2021		£	£
£			
	CURRENT ASSETS		
85,072	Cambridge and Counties Bank	85,186	
15,170	CAF Bank balances	4,820	
41,000	Skipton Building Society	21,000	
1,341	Debtors and prepayments	6,761	
<hr/>		<hr/>	
142,583		117,766	
	CURRENT LIABILITIES		
<hr/>		<hr/>	
-5,013	Creditors - amounts falling due in one year	-8,228	
<hr/>			
137,570	NET CURRENT ASSETS		<hr/> 109,538
<hr/>			
137,570	TOTAL NET ASSETS		109,538
	Represented by		
	Unrestricted Funds		
65,759	General Fund		63,592
	Restricted Funds		
32,038	Children's and Families' Worker Fund	11,003	
35,888	Maintenance Fund	33,602	
1,445	Christmas Together Fund	1,340	
2,440	Food Club	0	
<hr/>			<hr/> 45,946
137,570			109,538

.....
 Martin Trenaman MAAT
 Treasurer

.....
 Colin Batty
 Chairman, Ecumenical Church Council

.....
 Rev Des Williamson
 Minister

.....
 Anthony Hallett
 Independent Examiner

FINANCIAL STATEMENT 2022

2021		2022
£		£
	Income	
30,595	Planned giving - GA	30,814
8,935	Tax recovered	10,163
920	Planned giving - non GA	1,050
898	Cash collections	2,576
6,594	Other donations	10,943
-83	Messy Church (net)	-54
673	Messy Munchkins (net)	1,907
982	Interest	1,667
9,872	Hall lettings	19,070
379	PCC fees from weddings and funerals	583
1,529	Tattenhams Market	2,591
530	Cinema	1,372
61,824	Total Income	82,680
	Expenditure	
65,317	Parish Share	67,872
1,399	Circuit Assessment	1,550
607	Vicar expenses	833
-	Deanery Synod	40
248	Other Ministry	335
64.08	Altar requisites	75
205	Worship	372
75	Organist/musicians and tuning	95
225	Grants and Giving	150
482	Education Training, mission	349
385	Maintenance	-
1,900	Equip and mats	1,526
3,893	Utilities	6,711
1,816	Insurance	1,921
1,772	Cleaning	2,657
229	Sundry	360
78,618	Total Expenditure	84,847
-16,793	Surplus/(Deficit) for Year	-2,167

Independent Examiner's Report to the members/trustees of the Ecumenical Church Council (ECC) of The United Church of St Mark, Tattenham Corner.

I report on the accounts for the year ended 31st December 2022.

Respective responsibilities of the ECC and the examiner

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 needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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 s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.

Signed

Tony Hallett

10 March 2023

DECLARATION

The trustee's declare that they have approved the trustee's report above.

Signed on behalf of the Trustees:

Signatures		
Full names	COLIN BATTY	MARTIN TRENAMAN
Position	CHURCHWARDEN	TREASURER
Date	16 OCTOBER 2023	

THE UNITED CHURCH OF ST MARK

England & Wales - Charity number 1176784

Accounts



**TRUSTEES' ANNUAL REPORT FOR THE PERIOD: 1 JANUARY 2021 TO 31
DECEMBER 2021**

REFERENCE AND ADMINISTRATION DETAILS

Charity name: THE UNITED CHURCH OF ST MARK

Other names charity known as: ST MARK'S CHURCH

Registered charity number: 1176784

Charity's Principal address: Great Tattenhams
Epsom Downs
Surrey KT18 5RB

Names of Trustees

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	COLIN BATTY	CHAIRMAN AND CHURCHWARDEN		
2	DES WILLIAMSON	MINISTER		
3	MARTIN TRENAMAN	TREASURER		
4	JOHN MILLER	STEWARD		
5	JANET WILLOCK	STEWARD		
6	MARK ROBINSON	CHURCHWARDEN		
7	MEL BRACEY	SAFEGUARDING OFFICER		
8	LIZ TOWNSEND	CHILDREN'S AND FAMILIES' WORKER		
9	KEITH NELSON			
10	SHEILA BATTY			
11	DAVID WILLOCK			
12	ROSALYN BIRCH			

13	RACHEL RUDDMORE			
14	EMMA SEARS			

All trustees served for the year the report covers

STRUCTURE GOVERNANCE AND MANAGEMENT

Type of governing document: Constitution 30 April 2017

How the charity is constituted: Association

Trustee selection method: Elected by membership

OBJECTIVES AND ACTIVITIES

Objects of charity: To advance the Christian Faith in the local community, by

- Celebration of public worship
- Teaching of Christian faith
- Mission and evangelism
- Pastoral work, including visiting the sick and bereaved
- Provision of facilities with a Christian ethos for the local community, including, but not restricted to the elderly, the young, and other groups with need
- The support of other charities in the UK and abroad

The Church would not exist without the contribution made by members who volunteer their time. Volunteers provide time in all areas of the church's activities, including governance.

Policy on Safeguarding

The Church has a Safeguarding Policy that is agreed by the Trustee's every year. In accordance with the Church of England Safeguarding Policy and the Methodist Church Policy, the church is committed to the safeguarding, care, and nurture of everyone within our community.

All Trustees, and volunteers that work with children and vulnerable adults are required to be trained in safeguarding best practice through the Church of England or Methodist Church.

ACHIEVEMENTS AND PERFORMANCE IN 2021

Activities of the church continued to be impacted in 2021 by the coronavirus pandemic. The main income generating activities started to commence in May 2021.

Messy Church

Monthly worship for children and their families during term time including activities, worship and a meal. Messy Church started the year meeting online before physical activities resumed later in the year.

Messy Munchkins

After starting the year meeting online, physical activities recommenced later in the year.

Messy Bundles

A weekly meeting place for parents and carers and babies for support and friendship recommenced physical activities during 2021.

Worship

A varied pattern of worship is provided which requires a great deal of preparation by Rev Des Williamson and the Worship team. The team plans and reviews our services of worship, looks at what works well in our services, how they can be improved, or done differently. Many people are involved in our worship including preachers and worship leaders, musicians, singers and projector and sound operators.

Pastoral

The church pastoral team cares for those in need, they meet together to share concerns to make sure the right support is provided to those who need it. The team visits elderly, housebound, the sick and bereaved and anyone who would value a listening ear.

Community Cinema

Films are shown mostly on Sunday evenings in the winter months, in Autumn 2021 6 screenings took place.

Tattenhams Market

In 2021 the Market was held on 4 occasions.

Charitable donations

In 2021 over £1,700 was raised for local, national and overseas charities. More details are included in the financial report.

FINANCIAL REVIEW

1. The Coronavirus continued to have an impact on the church's finances in 2021.

The main income generating activities of the church did not start to take place until May, so less than a full year of income was generated by them.

Unsurprisingly a deficit was recorded in the general fund in 2021 of £16,793.

2. **Parish Share and Circuit Assessment**

The Diocese continue to discount our parish share by the approximate value of the Circuit assessment so we are not penalised financially for being a united church.

The parish share payable in 2021 was the same level as 2020, but in 2020 financial support was provided by the Diocese. This was not in place in 2021, so the Parish Share that was payable in 2021 was £5,750 more than in 2020. The total paid in 2021 was £65,317.

3. **Planned giving**

The overall planned giving decreased for the second year running, by £1,143 (3.5%).

The church does not receive any funding from the government or other statutory body. The church running costs are approximately £1,500 per week, and this needs to be financed by giving, donations and the church's income generating activities (eg hall hire, Market and Community Cinema).

We are grateful to the generosity of church members who are in one of our planned giving schemes and give regularly for the work of the church.

I would urge you to join other members of the church who give in one of our planned giving schemes, if you do not already do so.

Parish Giving Scheme

The Parish Giving Scheme at St Marks continues to be the most efficient way to give, both for the giver and church administration. There are currently 20 givers who give this way, including regular giving to the CFW fund. Givers agree for their giving to St Marks to be collected by direct debit which is passed to the church a few days later with gift aid added. Givers also have the opportunity for their giving to increase with inflation once a year, and the majority of PGS givers opt for this which enables the church's income to grow each year. All members of the church are encouraged to give through the scheme.

Details of the Parish Giving Scheme can be found by following the link from the giving page on the Church website.

4. Tax recovered

The amount the church is able to recover in 2021 was 25p for every £1 of gift aided income.

A total of £8,935 was recovered for the General Fund from planned giving as well as some donations, including card donations made in church and online. This includes £716 recovered through the Small Donations Scheme. A further £2,803 was recovered for the CFW Fund from CFW giving and donations.

Total tax recovered in 2021: £11,738

5. Donations

Donations from groups who use the church building were reduced due to activities being severely affected in 2021. Donations to the General Fund in 2021 was £6,445, including:

Sing (Community Choir) £640

Food Club £1,000

The remaining donations were from individuals including 2 donations of £1,000.

6. Charitable Donations

The following donations were made to charitable organisations, either through fundraising events, collections at services, or from church funds:

Circuit Connexional Funds	£125
St Bede's School	£100

An amount of £240 is also donated to the Bible Reading Fellowship, the umbrella organisation behind Messy Church, from Messy Church contributions.

Over £1,500 was raised for Christian Aid from the Christian Aid Quiz, which was held online in 2021.

7. Tattenhams Market

The Market was launched in October 2012, a monthly market with external stallholders paying a fee to have a table (£10 per month). The Church provides refreshments.

The market continued to be affected by restrictions in 2021, it took place on 4 occasions. The total proceeds was £1,529 (£697 in 2020), of this £809 was taken from refreshments, and the remainder from stallholder fees.

8. St Mark's Community Cinema

The Cinema was also affected by restrictions in 2021. A total of 6 screenings took place from October to December (7 in 2020), a total of £530 (£817 in 2020) was received from donations and refreshments (less expenses). A further £129 was received on gift aid claimed on Cinema donations through the Gift Aid Small Donations Scheme.

9. Messy Church and Messy Munchkins

Messy Church (monthly) has been running at St Marks since 2009, and Messy Munchkins (weekly) was added in 2017.

Both activities were able to take place for part of 2021.

The combined net income from these groups was £590 in 2021.

10. **Income from Investments**

The Church receives interest at differing rates for funds invested.

Invested with	Value of investment £ 31/12/21	Interest rate in 2021
Cambridge and Counties Bank	85,072	1.00%
Skipton BS	41,000	0.35%

Total interest income in 2021, £982 (£1,488 in 2020).

All institutions that hold church funds are protected by the Financial Services Compensation Scheme, which offers protection of up to £85,000 in case of occurrences that prevent the institution honouring requests to withdraw funds.

11. **Fees from Weddings and Funerals**

The Church receives fees for Banns and a proportion of fees from Weddings and Funerals. In 2021 fees were received for 3 Banns (1 in 2020), and 4 Funerals (9).

Additionally, a sum of £186 was received from the Diocese. Following a change to the way fees from Funerals held at a crematorium in 2021 are distributed to parishes, it was agreed that a sum should be redistributed to parishes based on the number of funerals conducted.

Total fees received for Church in 2021: £379 (£409 in 2020).

12. **Children's and Families' Worker (CFW)**

Liz Townsend was appointed in September 2008.

In 2021 the regular giving with gift aid provided £13,988 (£14,295 in 2020). Income for the Fund was also received from individual donations.

Additionally the following grants were received for the fund:

Methodist Circuit £21,500

Community Foundation for Surrey £10,000

A further £1,267 was received from fundraising, which included £721 from a crowdfunding platform.

The total cost of Children's and Families' Work in 2021 was £34,744.

Total income to CFW Fund:

Regular Giving 11,190

Gift Aid 2,803

Grant Funding	31,500
Fundraising	1,267
One off donations	3,080
	49,840

Fund at 31 December 2020	16,941.87
Charged to fund in 2021	-34,744.19
Income received in 2021	49,840.01
	32,037.69

It is important for regular giving to the Fund, in the form of donations and planned giving, to continue and increase in order for this ministry to continue at St Marks.

The ECC has committed to fund Children's and Families' Work at St Marks until at least December 2023.

13. **Payment received from credit card and debit card**

Donations and payments by card can be made in church using a self service giving device. Card giving can also be made from the giving page on the Church website.

A total of £3,820 was received from card payments 2021 (£1,070 in 2020), including £1,823 (£205 in 2020) from the website. The card processing fee for these payments was £58.01 (average fee 1.5%).

14. **Other grants received**

Church cooker

A grant was received from Surrey CC in 2020 for £1,000 to fund the replacement of the church cooker, so it could be used for community events. Additional work was required to upgrade the electrical wiring, at a cost of £1,450.

Total cost £3,046 (Cooker £1,596 and wiring £1,450)

Financed by:

Grant	£1,000
Funding from Christmas Together Fund	£546
Donation	£1,200
Gift Aid on donation	£300
	£3,046

Church Broadband

A grant was received of £1,134 from Surrey CC to install new broadband in the church building for church and community use.

15. Reserves Policy

This Reserves Policy deals with the following Funds only:

Unrestricted Fund – General Fund

Restricted Fund – Children’s and Families’ Worker Fund

Restricted Fund - Maintenance Fund

<i>Church’s Reserves at 31 December 2021:</i>	£
Unrestricted Funds - General Fund	65,759
Restricted Fund - CFW Fund	32,038
Restricted Fund - Maintenance Fund	35,888
	<hr/>
	133,685

Policy

General Fund

We aim to hold sufficient reserves in our general fund to cover 6 months expenditure, ie £42,000.

The Church needs to be able to cover its monthly commitments (eg Parish Share of £5,656 per month), and be in a position to fund future year deficits if necessary of the general fund.

The Church also needs to be in a position to fund any unexpected building maintenance to ensure that all areas of the building remain safe and secure for all users of the building.

Children’s and Families’ Worker Fund

The fund is used to pay the St Mark’s Children’s and Families’ Worker (through the Circuit Payroll) salary, expenses and other CFW costs. Regular giving from the congregation and gift aid is credited to the fund. Total CFW Fund commitments are approximately £3,000 per month.

Regular income to the fund is not sufficient to meet financial commitments. The Church Council has made a commitment to fund the work to December 2023, using the general fund when necessary.

Maintenance Fund

The fund is in place following the original building work completed in 2011.

ECC agreed that the fund can be used to cover essential building maintenance costs. In 2021 a sum of £71 was charged to the fund.

Total Reserves Requirement:

6 months General Fund expenditure	42,000
6 months CFW Fund Expenditure	17,500
Provision for unscheduled building maintenance	10,000
	<hr/>
	69,500

THE UNITED CHURCH OF ST MARK

SUMMARY STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2021

Unrestricted Funds	Restricted Funds	TOTAL 2020		Unrestricted Funds	Restricted Funds	TOTAL 2021
£	£	£		£	£	£
			INCOMING RESOURCES			
50,543	35,997	86,540	Voluntary Income	48,616	17,310	65,926
1,514	-	1,514	Activities for generating funds	2,059	-	2,059
1,488	-	1,488	Income from Investments	982	-	982
8,137	-	8,137	Church Activities	10,251	-	10,251
-	6,731	6,731	Other Incoming Resources	-	42,089	42,089
<hr/>			TOTAL INCOMING RESOURCES	<hr/>		
61,681	42,728	104,409		61,907	59,398	121,306
			RESOURCES EXPENDED			
71,312	35,627	106,939	Church Activities	78,476	41,583	120,059
250	0	250	Charitable grants and donations	225	-	225
<hr/>			TOTAL RESOURCES EXPENDED	<hr/>		
71,562	35,627	107,189		78,701	41,583	120,284
-9,881	7,101	-2,780	NET INCOMING RESOURCES	-16,793	17,815	1,022
0	0	0	NET MOVEMENT IN FUNDS	0	0	0
92,433	46,895	139,328	BALANCES B/FWD 1 JANUARY 2021	82,552	53,996	136,548
<hr/>			BALANCES C/FWD 31 DECEMBER 2021	<hr/>		
82,552	53,996	136,548		65,759	71,811	137,570

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2021

TOTAL 2020 £		Unrestricted Funds		Restricted Funds		TOTAL 2021 £
		£	£	£	£	
	INCOMING RESOURCES					
	Voluntary Income					
	Planned giving:					
43,365	Gift Aid donations	30,595		11,210		
12,558	Tax recovered	8,935		2,803		
729	Non gift aid donations	920		-		
749	Cash collections	898		-		
623	Messy Church	-		217		
531	Messy Munchkins	673		20		
117	Sunday Coffee	149		-		
27,868	Donations	6,445		3,060		
86,540			48,616		17,310	65,926
	Activities for generating Funds					
697	Tattenhams Market	1,529		-		
817	Community Cinema	530		-		
1,514			2,059		0	2,059
	Income from investments					
	Interest on Cambridge and					
1,206	Counties	846		-		
259	Interest on Skipton BS	135		-		
13	Interest on National Counties BS	-		-		
11	Interest on CAF Bank Accounts	1		-		
1,488			982		0	982
	Church Activities					
7,728	Hall lettings	9,872		-		
409	Fees from weddings and funerals	379		-		
8,137			10,251		0	10,251
	Other incoming resources					
6,731	Grant funding for CFW Fund	-		31,500		
-	Fundraising for CFW Fund	-		546		
-	Crowdfunding for CFW Fund	-		721		
-	Funding received for Church					
-	cooker	-		3,046		
-	Funding received for Broadband	-		710		
-	Food Club	-		4,262		
-	Christmas Together	-		1,304		
6,731			0		42,089	42,089
104,409	TOTAL INCOMING RESOURCES		61,907		59,398	121,306

TOTAL 2020 £		Unrestricted Funds		Restricted Funds		TOTAL 2021 £
		£	£	£	£	
RESOURCES EXPENDED						
Church Activities						
Ministry:						
59,567	Diocesan Parish Share	65,317		-		
1,573	Circuit Assessment	1,399		-		
489	Vicar's expenses	607		-		
75	Deanery Synod	-		-		
116	Other Ministry costs	248		-		
34,490	Children's and Families' Work	-		34,744		
507	Messy Church	83		217		
90	Messy Munchkins	-		20		
96,907			67,654		34,981	102,635
Charity Giving:						
250	Methodist Connexional Funds	125		-		
-	St Bede's School	100		-		
250			225		0	225
Property running costs						
905	Building Maintenance	385		71		
1,120	Equipment and Materials	1,900		-		
3,954	Utilities	3,893		-		
1,793	Insurance	1,816		-		
1,181	Hall cleaning	1,772		-		
8,954			9,766		71	9,837
Worship:						
354	Resources	205		-		
225	Piano and organ tuning and repair	75		-		
0	Altar requisites	64		-		
579			344		0	344
Resourcing and Training						
83	Baptism cards, books, and resources	111		-		
13	Posters and leaflets	135		-		
0	Training	-		-		
23	Lunches and refreshments	129		-		
107	Other	108		-		
226			482		0	482
Sundry expenses						
3	Stationery and stamps	-		-		
14	Card fees	58		-		
60	Bank charge	96		-		
10	DBC Admin charge	10		-		
187	Other misc expenses	65		-		
273			229		0	229
Other resources expended						
-	Christmas Together	-		954		
-	Church cooker	-		3,046		
-	Food Club	-		1,821		

-	Church Broadband	-	<u>710</u>	6,531	6,531
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<u>107,189</u>	TOTAL RESOURCES EXPENDED	<u>78,701</u>	<u>41,583</u>	<u>120,284</u>
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BALANCE SHEET AT 31 DECEMBER 2021

2020

£

£

£

CURRENT ASSETS

85,072	Cambridge and Counties Bank	85,072
3,498	CAF Bank balances	15,170
51,000	Skipton Building Society	41,000
1,401	Debtors and prepayments	1,341

<u>140,971</u>	<u>142,583</u>
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CURRENT LIABILITIES

<u>-4,423</u>	Creditors - amounts falling due in one year	<u>-5,013</u>
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<u>136,548</u>	NET CURRENT ASSETS	<u>137,570</u>
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136,548	TOTAL NET ASSETS	137,570
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Represented by

Unrestricted Funds

82,552	General Fund	65,759
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Restricted Funds

16,942	Children's and Families' Worker Fund	32,038
35,959	Maintenance Fund	35,888
1,095	Christmas Together Fund	1,445
-	Food Club	2,440

<u>136,548</u>	<u>71,811</u>	<u>137,570</u>
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.....
 Martin Trenaman MAAT
 Treasurer

.....
 Colin Batty
 Chairman, Ecumenical Church Council

.....
 Rev Des Williamson
 Minister

.....
 Anthony Hallett

FINANCIAL STATEMENT 2021

2020 £		2021 £
	Income	
31,929	Planned giving - GA	30,595
9,574	Tax recovered	8,935
729	Planned giving - non GA	920
749	Cash collections	898
7,005	Other donations	6,594
116	Messy Church (net)	-83
441	Messy Munchkins (net)	673
1,488	Interest	982
7,728	Hall lettings	9,872
409	PCC fees from weddings and funerals	379
697	Tattenhams Market	1,529
817	Cinema	530
61,681	Total Income	61,824
	Expenditure	
59,567	Parish Share	65,317
1,573	Circuit Assessment	1,399
489	Vicar expenses	607
75	Deanery Synod	-
116	Other Ministry	248
-	Altar requisites	64
354	Worship	205
225	Organist/musicians and tuning	75
250	Grants and Giving	225
226	Education Training, mission	482
365	Maintenance	385
1,120	Equip and mats	1,900
3,954	Utilities	3,893
1,793	Insurance	1,816
1,181	Cleaning	1,772
273	Sundry	229
71,562	Total Expenditure	78,618
-9,881	Surplus/(Deficit) for Year	-16,793

Independent Examiner's Report to the members/trustees of the Ecumenical Church Council (ECC) of The United Church of St Mark, Tattenham Corner.

I report on the accounts for the year ended 31st December 2021.

Respective responsibilities of the ECC and the examiner

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 needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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 s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.

Signed

Tony Hallett

8 March 2022

DECLARATION

The trustee's declare that they have approved the trustee's report above.

Signed on behalf of the Trustees:

Signatures		
Full names	COLIN BATTY	MARTIN TRENAMAN
Position	CHURCHWARDEN	TREASURER
Date	17 OCTOBER 2022	

THE UNITED CHURCH OF ST MARK

England & Wales - Charity number 1176784

Accounts



**TRUSTEES' ANNUAL REPORT FOR THE
PERIOD: 1 JANUARY 2020 TO 31
DECEMBER 2020**

REFERENCE AND ADMINISTRATION DETAILS

Charity name: THE UNITED CHURCH OF ST MARK

Other names charity known as: ST MARK'S CHURCH

Registered charity number: 1176784

Charity's Principal address: Great Tattenhams
Epsom Downs
Surrey KT18 5RB

Names of Trustees

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	COLIN BATTY	CHAIRMAN AND CHURCHWARDEN		
2	DES WILLIAMSON	MINISTER		
3	MARTIN TRENAMAN	TREASURER		
4	JOHN MILLER	STEWARD		
5	JANET WILLOCK	STEWARD		
6	MARK ROBINSON	CHURCHWARDEN		
7	MEL BRACEY	SAFEGUARDING OFFICER		
8	LIZ TOWNSEND	CHILDREN'S AND FAMILIES' WORKER		
9	KEITH NELSON			
10	SHEILA BATTY			

11	DAVID WILLOCK		
12	ROSALYN BIRCH		
13	RACHEL RUDDMORE		20/09/2020 – 31/12/2020
14	EMMA SEARS		20/09/2020 – 31/12/2020
15	HAZEL MILLER		01/01/2020 – 20/09/2020
16	ANNE NELSON		01/01/2020 – 20/09/2020

All trustees served for the year the report covers

STRUCTURE GOVERNANCE AND MANAGEMENT

Type of governing document: Constitution 30 April 2017

How the charity is constituted: Association

Trustee selection method: Elected by membership

OBJECTIVES AND ACTIVITIES

Objects of charity: To advance the Christian Faith in the local community, by

- Celebration of public worship
- Teaching of Christian faith
- Mission and evangelism
- Pastoral work, including visiting the sick and bereaved
- Provision of facilities with a Christian ethos for the local community, including, but not restricted to the elderly, the young, and other groups with need
- The support of other charities in the UK and abroad

The Church would not exist without the contribution made by members who volunteer their time. Volunteers provide time in all areas of the church's activities, including governance.

Policy on Safeguarding

The Church has a Safeguarding Policy that is agreed by the Trustee's every year. In accordance with the Church of England Safeguarding Policy and the Methodist Church Policy, the church is committed to the safeguarding, care, and nurture of everyone within our community.

All Trustees, and volunteers that work with children and vulnerable adults are required to be trained in safeguarding best practice through the Church of England or Methodist Church.

ACHIEVEMENTS AND PERFORMANCE IN 2020

All activities of the church were significantly impacted in 2020 by the coronavirus pandemic. Public worship ceased in person in March 2020, but carried on weekly online.

Messy Church

Monthly worship for children and their families during term time including activities, worship and a meal. From March 2020, Messy Church continued to meet monthly online for families.

Messy Munchkins

A weekly activity for pre school children and their families. It stopped meeting due to the pandemic in March 2020.

Worship

A varied pattern of worship is provided which requires a great deal of preparation by Rev Des Williamson and the Worship team. The team plans and reviews our services of worship, looks at what works well in our services, how they can be improved, or done differently. Many people are involved in our worship including preachers and worship leaders, musicians, singers and projector and sound operators.

Pastoral

The church pastoral team cares for those in need, they meet together to share concerns to make sure the right support is provided to those who need it. The team visits elderly, housebound, the sick and bereaved and anyone who would value a listening ear.

Community Cinema

Films are shown mostly on Sunday evenings in the winter months, in 2020 7 screenings took place from January to March.

Tattenhams Market

In 2020 the Market was held on 2 occasions (in February and December).

Charitable donations

In 2020 a total of £2,772 was raised for local, national and overseas charities. More details are included in the financial report.

FINANCIAL REVIEW

1. The Coronavirus had a significant impact on the church's finances in 2020. Income generating activities of hall hire, Community Market and Cinema, Messy Munchkins not being able to take place obviously significantly reduced the income for the church. This represented a shortfall of approximately £18,000.

Reduced use of the church building due to the pandemic resulted in approximately £3,300 of savings from reductions in costs of utilities, cleaning and supplies.

Unsurprisingly a deficit was recorded in the general fund in 2020 of £9,881. The impact of the pandemic will continue in 2021.

2. **Parish Share and Circuit Assessment**

The Diocese continue to discount our parish share by the approximate value of the Circuit assessment so we are not penalised financially for being a united church. In 2020 the original Parish Share payable was £65,317 an increase of £2,930 on the 2019 amount. But due to the pandemic the Diocese was able to provide financial support to parishes, which helped to reduce the financial burden of the pandemic. The total amount of support provided to the church by the Diocese represented a £5,750 reduction to the parish share payable in 2020. The total paid in 2020 was £59,567.

3. **Planned giving**

The overall planned giving decreased by £4,676 (12.5%).

During the uncertain times of 2020 giving was the only constant source of income and so was very important to the Church. The decrease in giving was due to a reduced number of givers, unrelated to the pandemic.

It is vital for giving to increase each year to match the inevitable increase in church expenditure. If church members do not increase their giving each year the value of their giving to the Church reduces each year. I would urge you to join other members of the church who give in one of our planned giving schemes, if you do not already do so.

Parish Giving Scheme

The Parish Giving Scheme at St Marks continues to be the most efficient way to give, both for the giver and church administration. There are currently 21 givers who give this way, including regular giving to the CFW fund. Givers agree for their giving to St Marks to be collected by direct debit which is passed to the church a few days later with gift aid added. Givers also have the opportunity for their giving to increase with inflation once a year, and the majority of PGS givers opt for this which enables the church's income to grow each year. All members of the church are encouraged to give through the scheme.

Details of the Parish Giving Scheme can be found by following the link from the giving page on the Church website.

4. **Tax recovered**

The amount the church is able to recover in 2020 was 25p for every £1 of gift aided income.

A total of £9,574 was recovered for the General Fund from planned giving as well as some donations, including card donations made in church and online. This includes £479 recovered through the Small Donations Scheme. A further £2,984 was recovered for the CFW Fund from CFW giving and donations.

Total tax recovered in 2019: £12,558.

5. Donations

Donations from groups who use the church building were reduced due to activities being severely affected in 2020. Donations to the General Fund in 2020 was £6,888, including:

Brownies £200

The remaining donations were from members of the church including 4 donations over £500.

6. Charitable Donations

The following donations were made to charitable organisations, either through fundraising events, collections at services, or from church funds:

Circuit Connexional Funds	£250
Christian Aid (proceeds from Quiz)	£2,137 (approx)

In addition by 31 December a further sum of £145 had been raised by for Water Aid.

An amount of £240 is also donated to the Bible Reading Fellowship, the umbrella organisation behind Messy Church, from Messy Church contributions.

7. Tattenhams Market

The Market was launched in October 2012, a monthly market with external stallholders paying a fee to have a table (£10 per month). The Church provides refreshments.

The market was affected by restrictions in 2020, it took place on 2 occasions (February and December), it was held on 6 occasions in 2019. The total proceeds was £697 (£2,040 in 2019), of this £317 was taken from refreshments, and the remainder from stallholder fees.

8. St Mark's Community Cinema

The Cinema was also affected by restrictions in 2020. A total of 7 screenings took place from January to March (18 in 2019), a total of £817 (£2,286 in 2019) was received from donations and refreshments (less expenses). A further £205 was received on Gift aid claimed on Cinema donations through the Gift Aid Small Donations Scheme.

9. Messy Church and Messy Munchkins

Messy Church (monthly) has been running at St Marks since 2009, and Messy Munchkins (weekly) was added in 2017.

Messy Munchkins was required to stop in March due to the restrictions, but Messy Church continued to meet online. The combined net giving from both these activities in 2020 was £557 (£1,561 in 2019).

10. Income from Investments

The Church receives interest at differing rates for funds invested.

Invested with	Value of investment £ 31/12/20	Interest rate in 2020
Cambridge and Counties Bank	85,072	1.74% - 0.995%
Skipton BS	51,000	1.00% - 0.35%

Total interest income in 2020, £1,488 (£2,657 in 2019).

All institutions that hold church funds are protected by the Financial Services Compensation Scheme, which offers protection of up to £85,000 in case of occurrences that prevent the institution honouring requests to withdraw funds.

In 2020 the Bank of England base rate reduced from 0.75% to 0.10%, this reduction is reflected in the interest rate reductions executed by the 2 bodies where church funds are invested.

11. Fees from Weddings and Funerals

The Church receives fees for Banns and a proportion of fees from Weddings and Funerals. In 2020 fees were received for 1 Bann (6 in 2019), 9 Funerals (7) and 0 Wedding (1).

Additionally, a sum of £124 was received from the Diocese. Following a change to the way fees from Funerals held at a crematorium in 2020 are distributed to parishes, it was agreed that a sum should be redistributed to parishes based on the number of funerals conducted.

Total fees received for Church in 2020: £409 (£847 in 2019).

12. Children's and Families' Worker (CFW)

Liz Townsend was appointed in September 2008.

In 2020 the regular giving with gift aid provided £14,295 (£15,508 in 2019). Income for the Fund was also received from individual donations and a grant from Community Foundation for Surrey.

Grant funding for the fund is continually sought, and the Church was successful in receiving a grant from Community Foundation for Surrey for £6,731.

The total cost of Children's and Families' Work in 2020 was £34,490.

Total income to CFW Fund:

Regular Giving	11,436
One off donations	20,980
Gift Aid	2,984
Grant Funding	6,731
	<hr/>
	42,131

The one off donations above, include a donation of £20,000 from a member of the congregation who moved away, and had therefore stopped their regular giving.

Fund at 31 December 2019	9,301.22
Charged to fund in 2020	-34,490.43
Income received in 2020	42,131.08
	<u>16,941.87</u>

It is important for regular giving to the Fund, in the form of donations and planned giving, to continue and increase in order for this ministry to continue at St Marks.

The ECC has committed to fund Children's and Families' Work at St Marks until at least December 2022.

13. Payment received from credit card and debit card

Donations and payments by card and be made in church using a self service giving device. In 2020 an online facility was introduced enabling donations to be made by card on a giving page linked to the church website.

A total of £1,070 was received from card payments 2020, including £205 from the website. The card processing fee for these payments was £13.68 (average fee 1.3%).

14. Reserves Policy

This Reserves Policy deals with the following Funds only:

Unrestricted Fund – General Fund

Restricted Fund – Children's and Families' Worker Fund

Restricted Fund - Maintenance Fund

<i>Church's Reserves at 31 December 2020:</i>	£
Unrestricted Funds - General Fund	82,552
Restricted Fund - CFW Fund	16,942
Restricted Fund - Maintenance Fund	35,959
	<u>135,454</u>

Policy

General Fund

We aim to hold sufficient reserves in our general fund to cover 6 months expenditure, ie £40,500.

The Church needs to be able to cover its monthly commitments (eg Parish Share of £5,443 per month), and be in a position to fund future year deficits if necessary of the general fund.

The Church also needs to be in a position to fund any unexpected building maintenance to ensure that all areas of the building remain safe and secure for all users of the building.

Children's and Families' Worker Fund

The fund is used to pay the St Mark's Children's and Families' Worker (through the Circuit Payroll) salary, expenses and other CFW costs. Regular giving from the congregation and gift aid is credited to the fund. Total CFW Fund commitments are approximately £3,000 per month.

Regular income to the fund is not sufficient to meet financial commitments. The Church Council has made a commitment to fund the work to December 2022, using the general fund when necessary.

Maintenance Fund

The fund is in place following the original building work completed in 2011.

ECC agreed that the fund can be used to cover essential building maintenance costs. In 2020 a sum of £450 was charged to the fund:

Total Reserves requirement:

	£
6 months General Fund expenditure	44,000
6 months CFW Fund Expenditure	17,500
Provision for unscheduled building maintenance	<u>10,000</u>
	71,500

THE UNITED CHURCH OF ST MARK

SUMMARY STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2020

Unrestricted Funds £	Restricted Funds £	TOTAL 2019 £		Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £
			INCOMING RESOURCES			
56,628	20,722	77,349	Voluntary Income	50,543	35,997	86,540
4,462	-	4,462	Activities for generating funds	1,514	-	1,514
2,657	-	2,657	Income from Investments	1,488	-	1,488
22,576	-	22,576	Church Activities	8,137	-	8,137
-	11,539	11,539	Other Incoming Resources	-	6,731	6,731
86,323	32,260	118,583	TOTAL INCOMING RESOURCES	61,681	42,728	104,409
			RESOURCES EXPENDED			
77,514	39,384	116,898	Church Activities	71,312	35,627	106,939
450	635	1,085	Charitable grants and donations	250	0	250
77,964	40,019	117,982	TOTAL RESOURCES EXPENDED	71,562	35,627	107,189
8,359	(7,758)	601	NET INCOMING RESOURCES	-9,881	7,101	-2,780
0	0	0	NET MOVEMENT IN FUNDS	0	0	0
84,074	54,654	138,728	BALANCES B/FWD 1 JANUARY 2020	92,433	46,895	139,328
92,433	46,895	139,328	BALANCES C/FWD 31 DECEMBER 2020	82,552	53,996	136,548

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2020

TOTAL 2019 £		Unrestricted Funds		Restricted Funds		TOTAL 2020 £
		£	£	£	£	
	INCOMING RESOURCES					
	Voluntary Income					
	Planned giving:					
48,103	Gift Aid donations	31,929		11,436		
14,159	Tax recovered	9,574		2,984		
1,637	Non gift aid donations	729		-		
1,653	Cash collections	749		-		
950	Messy Church	116		507		
1,977	Messy Munchkins	441		90		
603	Sunday Coffee	117		-		
8,266	Donations	6,888		20,980		
77,349			50,543		35,997	86,540
	Activities for generating Funds					
136	Derby Day Car Park	0		-		
2,040	Tattenhams Market	697		-		
2,286	Community Cinema	817		-		
4,462			1,514		0	1,514
	Income from investments					
	Interest on Cambridge and					
1,033	Counties	1,206		-		
	Interest on Skipton BS	259		-		
1,575	Interest on National Counties BS	13		-		
10	Interest on CAF Bank Accounts	11		-		
7	Interest on Anglican CBF Deposits	-		-		
	Interest on Virgin Money					
27	investment	-		-		
4	Interest on Meth CFB investment	-		-		
2,657			1,488		0	1,488
	Church Activities					
21,729	Hall lettings	7,728		-		
847	Fees from weddings and funerals	409		-		
22,576			8,137		0	8,137
	Other incoming resources					
10,000	Grant funding for CFW Fund	-		6,731		
1,255	Fundraising for CFW Fund	-		0		
284	Christmas Together	-		0		
11,539			0		6,731	6,731
118,583	TOTAL INCOMING RESOURCES		61,681		42,728	104,409

TOTAL 2019 £		Unrestricted Funds		Restricted Funds		TOTAL 2020 £
		£	£	£	£	£
RESOURCES EXPENDED						
Church Activities						
Ministry:						
62,387	Diocesan Parish Share	59,567		-		
1,737	Circuit Assessment	1,573		-		
858	Vicar's expenses	489		-		
-	Deanery Synod	75		-		
-	Other Ministry costs	116		-		
34,803	Children's and Families' Work	-		34,490		
939	Messy Church	-		507		
427	Messy Munchkins	-		90		
62	Fun and Faith expenses			-		
<u>101,214</u>			61,819		35,087	96,907
Charity Giving:						
350	Methodist Connexional Funds	250		-		
554	Water Aid	-		-		
81	Children's Society	-		-		
100	St Bede's School	-		-		
<u>1,085</u>			250		0	250
Property running costs						
3,190	Building Maintenance	365		540		
1,760	Equipment and Materials	1,120		-		
4,981	Utilities	3,954		-		
1,748	Insurance	1,793		-		
2,841	Hall cleaning	1,181		-		
<u>14,520</u>			8,414		540	8,954
Worship:						
303	Resources	354		-		
92	Piano and organ tuning and repair	225		-		
245	Altar requisites	0		-		
<u>640</u>			579		0	579
Resourcing and Training						
18	Baptism cards, books, and resources	83		-		
6	Posters and leaflets	13		-		
85	Training	0		-		
98	Lunches and refreshments	23		-		
13	Other	107		-		
<u>220</u>			226		0	226
Sundry expenses						
3	Stationery and stamps	3		-		
6	Card fees	14		-		
60	Bank charge	60		-		
5	DBC Admin charge	10		-		
207	Other misc expenses	187		-		
<u>280</u>			273		0	273
117,958	TOTAL RESOURCES EXPENDED		71,562		35,627	107,189

FINANCIAL STATEMENT 2020

2019		2020
£		£
	Income	
35,697	Planned giving - GA	31,929
11,040	Tax recovered	9,574
1,637	Planned giving - non GA	729
1,653	Cash collections	749
7,141	Other donations	7,005
11	Messy Church (net)	116
1,550	Messy Munchkins (net)	441
2,657	Interest	1,488
21,729	Hall lettings	7,728
847	PCC fees from weddings and funerals	409
2,040	Tattenhams Market	697
2,286	Cinema	817
88,287	Total Income	61,681
	Expenditure	
62,387	Parish Share	59,567
1,737	Circuit Assessment	1,573
858	Vicar expenses	489
0	Deanery Synod	75
0	Other Ministry	116
245	Altar requisites	0
303	Worship	354
62	Fun and Faith (net)	0
92	Organist/musicians and tuning	225
450	Grants and Giving	250
220	Education Training, mission	226
0	Maintenance	365
1,760	Equip and mats	1,120
4,981	Utilities	3,954
1,748	Insurance	1,793
2,841	Cleaning	1,181
280	Sundry	273
77,964	Total Expenditure	71,562
10,324	Surplus/(Deficit) for Year	-9,881

Independent Examiner's Report to the members/trustees of the Ecumenical Church Council (ECC) of The United Church of St Mark, Tattenham Corner.

I report on the accounts for the year ended 31st December 2020.

Respective responsibilities of the ECC and the examiner

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 needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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 s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.

Signed

Tony Hallett

5 March 2021

DECLARATION

The trustee's declare that they have approved the trustee's report above.

Signed on behalf of the Trustees:

Signatures		
Full names	COLIN BATTY	MARTIN TRENAMAN
Position	CHURCHWARDEN	TREASURER
Date	18 OCTOBER 2021	