



**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.

<b>Invested with</b>	<b>Value of investment £ 31/12/20</b>	<b>Interest rate in 2020</b>
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
	<hr/> 16,941.87

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
	<hr/> 135,454

*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 £
			<b>INCOMING RESOURCES</b>			
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
<b>86,323</b>	<b>32,260</b>	<b>118,583</b>	<b>TOTAL INCOMING RESOURCES</b>	<b>61,681</b>	<b>42,728</b>	<b>104,409</b>
			<b>RESOURCES EXPENDED</b>			
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
<b>77,964</b>	<b>40,019</b>	<b>117,982</b>	<b>TOTAL RESOURCES EXPENDED</b>	<b>71,562</b>	<b>35,627</b>	<b>107,189</b>
8,359	(7,758)	601	<b>NET INCOMING RESOURCES</b>	<b>-9,881</b>	<b>7,101</b>	<b>-2,780</b>
0	0	0	<b>NET MOVEMENT IN FUNDS</b>	<b>0</b>	<b>0</b>	<b>0</b>
84,074	54,654	138,728	BALANCES B/FWD 1 JANUARY 2020	92,433	46,895	139,328
<b>92,433</b>	<b>46,895</b>	<b>139,328</b>	<b>BALANCES C/FWD 31 DECEMBER 2020</b>	<b>82,552</b>	<b>53,996</b>	<b>136,548</b>



**STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDING 31 DECEMBER 2020**

<b>TOTAL 2019 £</b>		<b>Unrestricted Funds</b>		<b>Restricted Funds</b>		<b>TOTAL 2020 £</b>
		£	£	£	£	
<b>INCOMING RESOURCES</b>						
<b>Voluntary Income</b>						
	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
<b>Activities for generating Funds</b>						
136	Derby Day Car Park	0		-		
2,040	Tattenhams Market	697		-		
2,286	Community Cinema	817		-		
4,462			1,514		0	1,514
<b>Income from investments</b>						
1,033	Interest on Cambridge and 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	-		-		
27	Interest on Virgin Money investment	-		-		
4	Interest on Meth CFB investment	-		-		
2,657			1,488		0	1,488
<b>Church Activities</b>						
21,729	Hall lettings	7,728		-		
847	Fees from weddings and funerals	409		-		
22,576			8,137		0	8,137
<b>Other incoming resources</b>						
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
<b>118,583</b>	<b>TOTAL INCOMING RESOURCES</b>		<b>61,681</b>		<b>42,728</b>	<b>104,409</b>



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			-		
101,214			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	-		-		
1,085			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		-		
14,520			8,414		540	8,954
Worship:						
303	Resources	354		-		
92	Piano and organ tuning and repair	225		-		
245	Altar requisites	0		-		
640			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		-		
220			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		-		
280			273		0	273
117,958	TOTAL RESOURCES EXPENDED		71,562		35,627	107,189



# **BALANCE SHEET AT 31 DECEMBER 2020**

2019			
£		£	£
	<b>CURRENT ASSETS</b>		
85,126	Cambridge and Counties Bank	85,072	
40,000	National Counties Building Society	0	
12,979	CAF Bank balances	3,498	
2,000	Skipton Building Society	51,000	
2	Anglican CBF Investment	0	
3,067	Debtors and prepayments	1,401	
<hr/>		<hr/>	
143,173		140,971	
	<b>CURRENT LIABILITIES</b>		
-3,845	Creditors - amounts falling due in one year	-4,423	
<hr/>		<hr/>	
139,328	<b>NET CURRENT ASSETS</b>		136,548
<hr/>			<hr/>
<b>139,328</b>	<b>TOTAL NET ASSETS</b>		<b>136,548</b>
	Represented by		
	<b>Unrestricted Funds</b>		
92,433	General Fund		82,552
	<b>Restricted Funds</b>		
9,301	Children's and Families' Worker Fund	16,942	
36,499	Maintenance Fund	35,959	
1,095	Christmas Together Fund	1,095	
			53,996
<hr/>			<hr/>
<b>139,328</b>			<b>136,548</b>

.....  
 Martin Trenaman MAAT  
 Treasurer

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

.....  
 Rev Des Williamson  
 Minister

.....  
 Anthony Hallett  
 Independent Examiner



# FINANCIAL STATEMENT 2020

2019		2020
£		£
	<b>Income</b>	
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
<b>88,287</b>	<b>Total Income</b>	<b>61,681</b>
	<b>Expenditure</b>	
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
<b>77,964</b>	<b>Total Expenditure</b>	<b>71,562</b>
<b>10,324</b>	<b>Surplus/(Deficit) for Year</b>	<b>-9,881</b>



## **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 31<sup>st</sup> 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:**

<b>Signatures</b>		
<b>Full names</b>	COLIN BATTY	MARTIN TRENAMAN
<b>Position</b>	CHURCHWARDEN	TREASURER
<b>Date</b>	18 OCTOBER 2021	