



**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
	<hr/> 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
	<hr/> 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
	<hr/> £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
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	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
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	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
61,681	42,728	104,409	TOTAL INCOMING RESOURCES	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
71,562	35,627	107,189	TOTAL RESOURCES EXPENDED	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
82,552	53,996	136,548	BALANCES C/FWD 31 DECEMBER 2021	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
<u>107,189</u>	TOTAL RESOURCES EXPENDED	<u>78,701</u>		<u>41,583</u>	<u>120,284</u>
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>			
CURRENT LIABILITIES					
<u>-4,423</u>	Creditors - amounts falling due in one year	<u>-5,013</u>			
<u>136,548</u>	NET CURRENT ASSETS			<u>137,570</u>	
136,548	TOTAL NET ASSETS			137,570	
Represented by					
Unrestricted Funds					
82,552	General Fund			65,759	
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>71,811</u>	
<u>136,548</u>				<u>137,570</u>	

.....
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	