

## TREASURERS REPORT – 2020

As you are aware, this has been a challenging year for everyone following the outbreak of the Covid 19 pandemic with the church and the church hall complex being closed for long periods. The subsequent loss of income has led to a deficit of income against expenditure of £22100 for the year. Despite the loss of income we fulfilled our commitment to the Common Fund.

### **INCOME**

Income for the year was down by £24000 after accounting for the exceptional receipts in 2019 in connection with the Church Weekend Away of £12000 and this is nearly all accounted for by the closures mentioned above. The major factor in the reduction was the loss of Hall rental income of £14,000 (shown in the accounts as receipts of church activities). The other contributory factor was the drop in collections and other giving of £7,000. The situation would have been worse had it not been for those members of the congregation who changed their method of giving either by cheque or direct bank transfer.

### **EXPENDITURE**

The financial statements show a reduction in expenditure of some £43,000. However, after allowing for the exceptional items in 2019 of £24,000 in respect of roof repairs and £12,000 in respect of the Church Weekend Away a more realistic reduction in the expenditure was around £7,000.

### **THE COMING YEAR**

With the continuing uncertainty caused by the Global pandemic it is hard to see an improvement in our finances over the coming year. Currently our monthly expenditure exceeds income by some £2000 per month and it is with reluctance that we have reduced our monthly commitment to the Common Fund by a similar amount and our offer to pay them £4000 per month has been accepted by the Diocese.

**Clifford John**

**Treasurer**



**ST ANSELM'S CHURCH,BELMONT**  
**End of Year Financial Statements**  
**Year ending 31 DECEMBER 2020**

# ST ANSELM'S CHURCH, BELMONT

## Financial Statement of Accounts for the Year ending 31 December 2020

### Receipts and Payments Account

	General funds	Designated funds	Restricted funds	Total funds	Prior year total funds
<b>Receipts</b>					
Planned giving	46,639	—	—	46,639	48,222
Collections and other giving	1,822	—	—	1,822	9,077
Other voluntary receipts	6,580	—	—	6,580	6,408
Gift Aid recovered	12,683	—	—	12,683	13,310
Other receipts	—	—	—	—	—
Activities for generating funds	—	—	—	—	—
Investment Income	16,000	9	1	16,011	16,826
Receipts from church activities	18,570	—	—	18,570	44,755
Memories Cafe	—	—	—	—	—
<b>Total receipts</b>	<b>102,296</b>	<b>9</b>	<b>1</b>	<b>102,307</b>	<b>138,600</b>
<b>Payments</b>					
Cost of generating funds	—	—	—	—	12,330
Missionary and Charitable Giving	—	—	—	—	448
Parish Share	76,200	—	—	76,200	73,966
Clergy and Staffing costs	9,077	—	—	9,077	13,108
Church Running Expenses	31,883	—	—	31,883	31,458
Hall Running Costs	6,078	—	—	6,078	8,884
Church Repairs & Maintenance	—	—	—	—	24,823
Hall Repairs & Maintenance	—	—	—	—	1,100
New Building work	—	—	—	—	—
Governance Costs	—	—	—	—	—
Memories Cafe	—	—	—	—	—
Running Costs of 116	1,158	—	—	1,158	1,042
<b>Total payments</b>	<b>124,397</b>	<b>—</b>	<b>—</b>	<b>124,397</b>	<b>167,161</b>
<b>Surplus for the year</b>	<b>(22,100)</b>	<b>9</b>	<b>1</b>	<b>(22,089)</b>	<b>(28,560)</b>
<b>Transfers</b>					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
<b>Excess of receipts over payments before other gains / losses</b>	<b>(22,100)</b>	<b>9</b>	<b>1</b>	<b>(22,089)</b>	<b>(28,560)</b>
<b>Net movement in funds after transfers</b>	<b>(22,100)</b>	<b>9</b>	<b>1</b>	<b>(22,089)</b>	<b>(28,560)</b>
<b>Total funds brought forward</b>	<b>513,869</b>	<b>10,864</b>	<b>5</b>	<b>524,739</b>	<b>553,299</b>
<b>Total funds carried forward</b>	<b>491,768</b>	<b>10,873</b>	<b>7</b>	<b>502,649</b>	<b>524,739</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	491,768	—	—	491,768	513,869
<b>Designated</b>					
Breathe Retreat	—	—	—	—	—
Church Running Costs	—	8,037	—	8,037	8,030
Discipleship	—	0	—	0	0
Memories Cafe	—	—	—	—	—
Mission Action Plan	—	824	—	824	824
Music Tuition	—	2,011	—	2,011	2,010
<b>Restricted</b>					
Agency collection	—	—	—	—	—

Ghanian School Project	—	—	7	7	5
Memories Cafe	—	—	—	—	—

## Balance sheet

Class and code	Description	This year	Last year
<b>Fixed assets</b>			
6602	116 Uppingham Avenue	475,000	475,000
	<b>Total Fixed assets</b>	<b>475,000</b>	<b>475,000</b>
<b>Current assets</b>			
6501	Bank current account	15,531	35,965
6505	Bank deposit account	—	—
6506	HSBC Interest Account	12,387	13,376
6507	Friends of St Anselms	603	1,196
6590	Cash in hand	434	100
6595	Petty Cash	50	50
	<b>Total Current assets</b>	<b>29,007</b>	<b>50,689</b>
<b>Liabilities</b>			
6601	Loans received	—	—
6603	Deposit on 116 Uppingham	850	850
6604	Hall Deposits	100	100
6699	Agency collections	408	—
	<b>Total Liabilities</b>	<b>1,358</b>	<b>950</b>
	<b>Net Asset surplus(deficit)</b>	<b>502,649</b>	<b>524,739</b>
<b>Reserves</b>			
	Excess / (deficit) to date	(22,089)	(6,212)
Z01	Starting balances	524,739	530,951
Z02	Gains/(losses) on investment assets	—	—
	<b>Total Reserves</b>	<b>502,649</b>	<b>524,739</b>
	<b>Represented by funds</b>		
	Unrestricted	491,768	513,869
	Designated	10,873	10,864
	Restricted	7	5
	Endowment	—	—
	<b>Total</b>	<b>502,649</b>	<b>524,739</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>Breathe - Breathe Retreat</b>						
Designated	—	—	—	—	—	—
<b>Sub-total for Breathe</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Cafe - Memories Cafe</b>						
Designated	—	—	—	—	—	—
Restricted	—	—	—	—	—	—
<b>Sub-total for Cafe</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

<b>Ghana - Ghanaian School Proje</b>						
Restricted	5	1	—	—	—	7
<b>Sub-total for Ghana</b>	<b>5</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>7</b>
<b>MAP - Mission Action Plan</b>						
Designated	824	0	—	—	—	824
<b>Sub-total for MAP</b>	<b>824</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>824</b>
<b>Music - Music Tuition</b>						
Designated	2,010	1	—	—	—	2,011
<b>Sub-total for Music</b>	<b>2,010</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,011</b>
<b>Running - Church Running Costs</b>						
Designated	8,030	7	—	—	—	8,037
<b>Sub-total for Running</b>	<b>8,030</b>	<b>7</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>8,037</b>
<b>General - General fund</b>						
Unrestricted	513,869	102,296	124,397	—	—	491,768
<b>Sub-total for General</b>	<b>513,869</b>	<b>102,296</b>	<b>124,397</b>	<b>—</b>	<b>—</b>	<b>491,768</b>
<b>Grand total</b>	<b>524,739</b>	<b>102,307</b>	<b>124,397</b>	<b>—</b>	<b>—</b>	<b>502,649</b>

## Analysis of receipts and payments

					<b>Total</b>	
	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>This year</b>	<b>Last year</b>
<b>INCOME AND ENDOWMENTS</b>						
<b>Planned giving</b>						
Gift Aid - Bank	42,909	—	—	—	42,909	40,614
Gift Aid - Envelopes	3,730	—	—	—	3,730	7,322
Other planned giving	—	—	—	—	—	285
<b>Total</b>	<b>46,639</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>46,639</b>	<b>48,222</b>
<b>Collections and other giving</b>						
Loose plate collections	802	—	—	—	802	3,935
Regular gift days	—	—	—	—	—	—
One-off Gift Aid gifts	1,020	—	—	—	1,020	5,142
<b>Total</b>	<b>1,822</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,822</b>	<b>9,077</b>
<b>Other voluntary receipts</b>						
Giving through church boxes	—	—	—	—	—	5
Gifts of quoted securities	—	—	—	—	—	—
Donations appeals etc	6,580	—	—	—	6,580	2,215
Legacies	—	—	—	—	—	—
Recurring grants	—	—	—	—	—	—
Non-recurring one-off grants	—	—	—	—	—	4,187
<b>Total</b>	<b>6,580</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>6,580</b>	<b>6,408</b>
<b>Gift Aid recovered</b>						
Tax recoverable on Gift Aid	12,683	—	—	—	12,683	13,310
<b>Total</b>	<b>12,683</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>12,683</b>	<b>13,310</b>

**Investment Income**

Dividends	—	—	—	—	—	—
Bank and building society interest	—	9	1	—	11	26
Rent from lands or buildings	16,000	—	—	—	16,000	16,800
Total	16,000	9	1	—	16,011	16,826

**Receipts from church activities**

Fees for weddings and funerals	493	—	—	—	493	377
Bookstall sales to promote objectives	—	—	—	—	—	—
Church hall lettings -Fund Raising	17,956	—	—	—	17,956	31,826
Tots Music Time	76	—	—	—	76	526
Church external events/outings	45	—	—	—	45	12,026
Total	18,570	—	—	—	18,570	44,755

**Memories Cafe**

Donations Memories Cafe	—	—	—	—	—	—
Cafe Grants	—	—	—	—	—	—
Total	—	—	—	—	—	—

<b>INCOME TOTAL</b>	<b>102,296</b>	<b>9</b>	<b>1</b>	<b>—</b>	<b>102,307</b>	<b>138,600</b>
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**EXPENDITURE****Cost of generating funds**

Fees paid to fund raisers	—	—	—	—	—	—
Costs of applying for grants	—	—	—	—	—	—
Costs of stewardship campaign	—	—	—	—	—	—
Costs of fetes & other events	—	—	—	—	—	—
Investment management costs	—	—	—	—	—	—
Bookstall costs	—	—	—	—	—	—
Church external events/outings	—	—	—	—	—	12,330
Total	—	—	—	—	—	12,330

**Missionary and Charitable Giving**

Giving to missionary societies	—	—	—	—	—	—
Giving - relief and development agencies	—	—	—	—	—	448
Home mission	—	—	—	—	—	—
Secular charities	—	—	—	—	—	—
Total	—	—	—	—	—	448

**Parish Share**

Common Fund	76,200	—	—	—	76,200	73,966
Ministry parish share etc	—	—	—	—	—	—
Total	76,200	—	—	—	76,200	73,966

**Clergy and Staffing costs**

Assistant staff costs	—	—	—	—	—	120
Salary of parish administrator	4,283	—	—	—	4,283	8,122
Working expenses of incumbent	2,400	—	—	—	2,400	2,400
Council tax	—	—	—	—	—	—

Parsonage house expenses	702	—	—	—	702	1,030
Water rates - vicarage	334	—	—	—	334	215
Parsonage - water	38	—	—	—	38	—
Vicar's telephone	898	—	—	—	898	791
Visiting speakers / locums	421	—	—	—	421	430
Total	9,077	—	—	—	9,077	13,108

### Church Running Expenses

Education	1,255	—	—	—	1,255	75
Parish training and mission	—	—	—	—	—	—
Church running - insurance	2,830	—	—	—	2,830	2,832
Church office - telephone	432	—	—	—	432	265
Organ / piano tuning	—	—	—	—	—	—
Music	—	—	—	—	—	—
Church maintenance	3,854	—	—	—	3,854	3,883
Cleaning	4,291	—	—	—	4,291	3,820
Upkeep of services	783	—	—	—	783	1,539
Upkeep of churchyard	—	—	—	—	—	362
Refreshments	90	—	—	—	90	573
Administration	8,672	—	—	—	8,672	7,096
Church running - electric	1,522	—	—	—	1,522	2,360
Church running - gas	1,800	—	—	—	1,800	3,446
Church running - water	269	—	—	—	269	181
Church running - oil	—	—	—	—	—	—
Church running - heating and lighting	—	—	—	—	—	453
Magazine expenses	—	—	—	—	—	—
Tots Music Time	2,186	—	—	—	2,186	2,100
Youth church entertainment	—	—	—	—	—	21
Garden of Remembrance plaques	—	—	—	—	—	—
Ministry (Refreshments)	—	—	—	—	—	—
Ecumenical Ministry	—	—	—	—	—	—
Bank Charges	—	—	—	—	—	12
Donations	3,892	—	—	—	3,892	2,433
Total	31,883	—	—	—	31,883	31,458

### Hall Running Costs

Hall running - oil	—	—	—	—	—	—
Hall running - electricity	1,522	—	—	—	1,522	2,360
Hall running - gas	1,800	—	—	—	1,800	3,446
Hall running - insurance	2,343	—	—	—	2,343	2,529
Hall running - maintenance	—	—	—	—	—	100
Hall running - telephone	—	—	—	—	—	—
Hall running - water	411	—	—	—	411	448
Hall running - heating and lighting	—	—	—	—	—	—
Total	6,078	—	—	—	6,078	8,884

### Church Repairs & Maintenance

Church major repairs - structure	—	—	—	—	—	24,823
Church major repairs - installation	—	—	—	—	—	—
Church interior and exterior decorating	—	—	—	—	—	—
Total	—	—	—	—	—	24,823

### Hall Repairs & Maintenance

Hall + major repairs - structure	—	—	—	—	—	1,100
Hall + major repairs - installation	—	—	—	—	—	—
Hall + interior and exterior decorating	—	—	—	—	—	—
Total	—	—	—	—	—	1,100



**Running Costs of 116**

Other PCC property upkeep	1,158	—	—	—	1,158	1,042
Total	1,158	—	—	—	1,158	1,042
<b>EXPENDITURE TOTAL</b>	<b>124,397</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>124,397</b>	<b>167,161</b>
<b>GRAND TOTAL</b>	<b>(22,100)</b>	<b>9</b>	<b>1</b>	<b>—</b>	<b>(22,089)</b>	<b>(28,560)</b>

**Notes 1-5**

1. Electricity split 50/50 between Church and Church Hall
2. Gas split 50/50 between Church and Church Hall
3. Water Rates split 50/50 between Church and Church Hall
4. Buildings and Contents Insurance split 50/50 between Church and Church Hall
5. In some cases, figures have been rounded by the Accounting System (pence not shown)

This report dated 19<sup>th</sup> January 2021

**CLIFFORD JOHN**  
**TREASURER**

These Accounts were approved by the trustees on

# Independent Examiner's report to the members/trustees of St Anselm's Church

I report on the accounts for the year ended 31<sup>st</sup> December 2020 which are set out on the page 3 to 8

## Respective responsibilities of the Trustees and Independent Examiner

As trustee of the charity, the member of the PCC are responsible for the preparation of the accounts. They consider that audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination 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 review of the accounting records kept by the charity and 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 give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; or
  - to prepare accounts which accord with the 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.



Harsh Shah FCCA

189 Kenmore Avenue, HA3 8PB

20<sup>th</sup> April 2021