

# THE SPIRITUALISTS' NATIONAL UNION

TRUSTEES ANNUAL REPORT

The Spiritualists' National Union is a religious charity which exists to promote Spiritualism and is also a company limited by guarantee. English Charity Reg. No. 261898. Scottish Charity Reg. No. SC041714. Company Reg. No. 71661. Principal Office: Redwoods, Stansted Hall, Stansted Mountfitchet, Essex CM24 8UD

The information contained in this Trustees' Annual Report & Accounts can also be accessed in digital form at [www.snu.org.uk](http://www.snu.org.uk).

We value your feedback. Please contact us at [snu@snu.org.uk](mailto:snu@snu.org.uk) with any comments or suggestions you may have on this Trustees' Annual Report.

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# INTRODUCTION FROM THE PRESIDENT

The Spiritualists' National Union was formed in 1901 to provide a national voice for the many Spiritualist Churches that had begun their journey in the latter half of the nineteenth and early part of the twentieth centuries. In the last one hundred and twenty years Spiritualism has without doubt travelled a considerable way and as we move forward into the third decade of the twenty-first century there is still a considerable amount to achieve as we work to build upon the foundations laid for us by our pioneers.

Reflecting back to January 2020, few, if any, of us had any concept of what the New Year had in store for humanity as a whole. In the UK, not since the years of the Second World War has life been so restricted. The thought that all of the Churches would have to close and the doors of the Arthur Findlay College would equally be closed for over twelve months would have not for one moment occurred to us. Fundamentally, one of the greatest abilities of humanity is the way we adapt to the challenges life places before us. From the dawning of time we have constantly innovated all aspects of life, from the tools we use to work with, to the way we communicate with one another, to the way we organise our society so that we can adapt to almost any situation. With three hundred Churches around the UK providing the opportunity to worship week in, week out, as these closed their doors due to Covid-19 we needed, like many other religions, to find a way to maintain our communities and still share the message from the spirit world. If we ever doubted their voice would be silenced by the closing of the Churches we did them a great injustice: this was simply never going to be the case.

Back in 2019 SNUi adopted the Zoom platform to deliver its services and education courses, so we actually had the answer to our problem of how to continue the act of worship in the palm of our hand. I accept that some of our members have been a little reticent to adopt the Zoom model but it should be no surprise that from opening SNUi to the world early in March 2020 more and more Churches have been following our lead and venturing into the virtual world to share the joy of service with a wider audience. As the Churches have forged forward, so the congregations have followed them and the immortal words, 'You are muted', have become an intrinsic part of our new vocabulary. From services and lectures we soon came to realise that Zoom could be used for a whole range of other functions which would help us run the Union and keep the light of Spiritualism burning bright at a time when it was so very much needed in our world.

The last physical National Executive Committee (NEC)

meeting took place at the Barbanell Centre in February 2020. In the early days of lockdown the Officers and the NEC met almost on a weekly basis to see what we could do to help our Churches and Centres. One of our first initiatives was to make telephone contact with either the President or another Officer of every Church in the country. Each member of the NEC was given a list of Church contact details and we all picked up the phone to share the message that 'the Union is here for you, how can we help?' We agreed that we would do everything in our power to keep Head Office open and our personal thanks go to Rachael Loukes and her team at Redwoods, who have kept the phones manned and the main hub of the Union open for business throughout.

We have tried through challenging times to keep everyone updated with the latest guidance issued by national government, including the devolved authorities in Scotland, Wales and Northern Ireland. Guidance was issued after speaking with our insurers on how to keep the Church buildings safe whilst they were closed to the public. This information was shared in hard copy to all Churches and through our social media channels in the hope that we could reach as many Church Officers and Committee members as possible to give them support.

We have been very conscious throughout the last twelve months that many of our members have been isolated, especially those living alone or shielding, and we are equally aware what a detrimental effect this can have on individuals' mental health. Spiritualists by their very nature are people's people; we love to talk, to hug, to heal, to listen, to console. With all of these factors denied to us this has to take its toll and we wanted, as the Union, to do all we could to help, to be there for our fellow Spiritualists. The Ministry launched 'the listening ear service', which provided a telephone number through which anyone could speak directly to a Minister; I understand this has helped many people isolated in their own homes to maintain that crucial human contact with someone who was just happy to talk.



Closure of our Churches instantly meant that no income was coming into the Church coffers, and whilst many Churches have over the years created a reserve or a rainy-day fund, some Churches were struggling to cover the overheads of maintaining the building and keeping it insured and safe. I announced as President, with the full support of the NEC, that no SNU Church would close during the pandemic as a direct result of running out of money. The Union has now helped a range of Churches either with grants or interest-free loans so that they are able to pay their bills and look forward to the day of reopening. Our Churches are all run by a band of dedicated volunteers and I can see no justification for creating stress and worry for these volunteers wondering how they will be able to pay the Church bills. The Union will continue to step in and help wherever it can; all decisions to fund have to be supported by current financial information but once this is in place help is always at hand.

When we approached the end of the first lockdown we saw the need to provide guidance material to each Church to support the opening of their doors in a safe and secure manner. We researched and produced a detailed booklet, which was sent to every Church. We held a virtual meeting with all District Councils to brief them about the booklet and then followed this with a meeting inviting the President from every Church in the UK. 130 people attended the online meeting and 96 Churches were represented, allowing us to answer questions and share the guidance about social distancing, cleaning requirements and risk assessments and a whole lot more. At our last physical AGM in Glasgow in 2019 only 28 Churches were present; in one short meeting we had reached 96 Churches. This has to be a way forward to communicate in the future.

Posters were designed, which were made available as free downloads from our website; everything we could

do to smooth the operation of reopening our Churches was done and no stone was left unturned. One could be excused for thinking that, with all the Churches closed, our workload within the Union would reduce; this has certainly not been the case and it seems we have been working harder than ever. I would like to pay tribute to all the staff and volunteers whose dedication and sheer hard work helps the Union to function; without your efforts we would be a much poorer movement and through your efforts many lives are touched and changed for the better. So thank you.

I have personally long believed we need more opportunity for discussion evenings in our Churches and so again in March we came up with the idea of launching 'An Audience with the President', which was an hour's conversation and discussion with a panel of guests, allowing us to talk together about our Spiritualism. Twelve months later we have just finished our third series and over that time many hundreds of people have taken part and we have welcomed an eclectic selection of guests talking about mediumship, philosophy, healing, prayer, trance, the Principles, reincarnation, Hydesville and much, much more, welcoming guests from the USA and audience members from around the globe. Our aim was to create a conversation, to maintain the bond of community, and I was touched recently when leaving a Sunday service to be stopped by two ladies, who said how much they had enjoyed the discussion and how it had got them through the lockdown – truly Spirit in Action.

In conclusion, I am so proud of how the Union and the wider Spiritualist movement have responded to the pandemic. We have refused to let a virus which we cannot see and which has caused many thousands of people to take their transition to defeat us; we have been resilient, innovative, and, I believe, become stronger through the experience. As we take the tentative steps to returning to life as we knew it, I am confident the lessons we have learned together over these last twelve months will help us define a brighter and stronger future for our religion. The spirit world responded to our need to still be able to communicate and it is now our turn to step forward, to strengthen our bonds of community, to be there for one another and to help make Spiritualism a religion which puts its Principles into action with a view to helping others, Spiritualist and non-Spiritualists alike, as we try to create a better, more inclusive and caring world for everyone.

The Trustees' Report is written with a view to trying to provide the reader with a clear understanding of the work of the Spiritualists' National Union both in the UK but also now in many other countries around the world. I trust you will find the contents of this booklet to be both informative and helpful for you to achieve a wider understanding of the charity's work and what has been a momentous year for us all.

A handwritten signature in blue ink, appearing to read 'DR Bruton', written over a light blue grid background.

Minister David R. Bruton, DMS, MBA



# AIMS & OBJECTIVES

THE OBJECTIVES OF THE CHARITY ARE:

## TO ENCOURAGE

Spiritualist scientific research, working with scientific and educational establishments in the UK and internationally

## TO CERTIFICATE

and train and appoint Ministers, lecturers, exponents and teachers to promote the religion of Spiritualism

## TO PUBLISH

and distribute Spiritualist literature and promote mission work through many forms of media

## TO PROMOTE

the advancement and diffusion of a knowledge of the religion and religious philosophy of Spiritualism on the basis of the SNU Seven Principles as defined in the Memorandum of Association, to unite Spiritualist societies and churches into a Spiritualist brotherhood and to secure for them full recognition as religious bodies

## TO SUPPORT

and develop the work of the Arthur Findlay College and the Barbanell Centre as major international teaching centres for the advancement of psychic science and the training of exponents



# REPORT OF THE TRUSTEES INCLUDING A STRATEGIC REPORT FOR THE YEAR ENDED 31ST DECEMBER 2020

The Trustees are pleased to present their report, together with the financial statements of the charity, for the year ending 31st December 2020. The financial statements are also prepared to meet the requirements for a directors' report and accounts, including a strategic report, for Companies Acts purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).



# ONE UNION ACTION PLAN

Following consultation through our committee structure a Five-Year Action Plan was agreed for the Union. The Action Plan summarises key priorities and allows the National Executive Committee to target scarce resources into agreed areas which will achieve the aims and objects of the charity. This report is structured according to our agreed priorities, the objectives in each of these areas and our achievements in this year, which will then be fed back into the plan to help develop future strategy.

The Action Plan is reviewed and updated by the Board during the year.

The agreed priority areas are:

PROMOTE	Religion and religious teachings of Spiritualism Spiritualism worldwide Healing and care in the community Improving resources
EMPOWER	Our Churches and Centres
ENCOURAGE	Learning about Spiritualism

# PROMOTE THE RELIGIOUS TEACHINGS OF SPIRITUALISM

## Achievements





# EMPOWER OUR CHURCHES AND CENTRES

## Achievements

### No Church Closures

Given the challenges we have faced this year with many of our Churches closed since March 2020, we have introduced a range of initiatives with a view to providing support to the Churches and, in turn, their congregations.

An undertaking was given very early on that no Church would be forced to close due to cash flow problems and we have supported a number of Churches with grant and loan finance where necessary. Each case has been considered on a case-by-case basis, informed by the key financial information to ensure that we support the Churches and, in turn, control the application of funds.

We continue to promote greater Interfaith dialogue within the Churches. Interfaith Week 2020 was held as a virtual event; however, many SNU Churches still involved themselves and this has acted to help support the Church community and the wider communities around the UK.

### Social Media

We initiated the early creation of a dedicated Facebook page to provide current information for Covid support via social media directly to the Churches.

The SNU website was also used to update members and Churches with the latest information on the pandemic, with government guidance for all four nations of the UK kept constantly updated.

We continued to add to the "Perspectives" page on the website to promote a current philosophical approach.

### Staying in Touch

Very early on in the first national lockdown members of the NEC participated in making a telephone call to every Church President or one of

the Officers should the President not be available; this allowed the sharing of key messages directly to the Churches and ensuring them of support from the Union centrally. The feedback from this initiative was very positive and helped demonstrate the Union's duty of care to its Churches and members.

We continue to conduct services to celebrate Church anniversaries and rededications. Only one rededication was held in the early part of 2020 but several Churches have events planned for 2022, some of which are the deferred celebrations unable to take place during the lockdown.

Using the Zoom platform a Church Presidents' meeting was held and 96 Churches were represented, allowing further support to be provided directly to the Churches during this difficult time.

At the end of the first lockdown the Union researched and produced a dedicated booklet to guide the Churches out of lockdown; ensuring safety for Committees and congregations was our first priority. This was delivered in hard copy to each Church and supported by question-and-answer meetings via Zoom to help promote understanding.

### Financial Support

It was agreed to allow the payment of annual Church affiliation fees to be delayed to support Church cash flow should there be a need.

Guidance was provided around the holding of AGMs and dispensation for those Churches unable to hold a physical meeting during 2020 and the filing of returns to the Charity Commission.

Dispensation was also granted to allow Churches to conduct necessary repairs and renewals and seek retrospective permission from members when meetings are able to be held so they could continue to work within the constitution.

# PROMOTE THE FURTHER GROWTH OF SPIRITUALISM WORLDWIDE

## Achievements

### SNU TODAY

SNU Today continues to be developed to support the promotion of Spiritualism worldwide and is sent in hard copy to all members and churches and shared digitally via the website.

### SNUi

SNUi was uniquely positioned, as it had been operating entirely via the internet for the previous eleven years. Immediately the first lockdown came into force in March 2020 SNUi opened its Sunday Divine services and certain special lectures to the general public through free access. The other effect was in new membership applications. March 2020 saw a 325% increase over the previous year and, comparing 2019 with 2020, new membership applications rose from 310 to 693, a 125% increase. SNUi has gone from three Zoom rooms with a 100 capacity to four, each with a 300 capacity.

### Audience with the President

A new initiative was introduced, 'An Audience with the President', which was a weekly discussion forum with a wide range of guests; this has been maintained through all three lockdowns in the UK. Following the first few weeks the regular sessions were recorded and placed on YouTube and social media to extend the audience in different time zones and many sessions have been viewed over 1,000 times.

### Free to access events

Other free-to-access events were added to the programme, including a weekly healing service, lectures and demonstrations of mediumship.

### Gender Neutral

Members at the 2020 AGM passed a motion meaning that within twelve months all MemArts, Bye-laws and SNU publications will be produced in a gender-neutral format.



### Facebook (@thespiritualistsnationalunion)

This is a key communication channel for us and a useful way to distribute information quickly. Over the year we gained over 2,000 additional followers, ending the year with almost 8,000.

### Instagram (@spiritualistSNU)

We use Instagram as a profile-building platform and publish the more visual content from our Facebook page. It helps individuals to gain an insight into Spiritualist religion and philosophy through inspirational text. We gained almost 700 new followers during the year, and each month our average reach was to 2,500 people. We made 380 posts throughout the year.

### Twitter (@spiritualistSNU)

Although Twitter has a modest following compared to our other channels, it gained over 250 new followers in 2020, rising to 686 by the end of the year. However, with our content being shared (mainly brief spiritual / philosophical statements and images) the account enabled our content to reach 205,000 impressions on people's screens, on average 17,000 a month. It is useful in raising and maintain our profile, particularly to an audience who are not already involved with our religion.

### Membership

A Membership development programme was launched to include the removal of provisional membership for Individual Members, which has seen the decline in Individual Membership experienced in recent years halted.

# PROMOTE LEARNING ABOUT SPIRITUALISM

## Achievements

### On Going Work

Work continues to develop training and learning within Spiritualism through the introduction of new and revamped course notes.

With the closure of churches, it also meant that the Church- and district council-operated healing training came to a halt. Owing to the Education & Exponents Committee (EECom) already conducting online training for all non-UK resident trainees it immediately extended this to everyone. At the time of writing we currently have 125 trainees at various stages of the Spiritualist Healing Accreditation Scheme.

### Education & Exponents Committee

EECom has also offered training to all District Council Healing Committees for them to conduct online training; about half have accepted so far.

EECom has written four new education courses to replace obsolete ones: TPS1, TPS2, SH2 and LM1, replacing SD1, SD4, H2 and G1 respectively. It has brought in two new accreditation schemes to replace existing ones: PAS and CAS (replacing CAAS). It has also instigated training for all CSNU and DSNU candidates and extra training for everyone who does not pass a final assessment board.

### Social Media

The Union continues to develop a strong presence on social media.

### Service of Remembrance

We attended the National Service of Remembrance at the Cenotaph for the third time despite the restrictions of the pandemic and the need for social distancing.

### Yale University

The Union is working to support the Yale University research project to develop the understanding

of mediumship and other academic institutions seeking to conduct research into Spiritualist practice.

### SNUi Training

It promotes training online through SNUi by increasing the programme on a weekly basis and introducing more SNU award-holders to teach on SNUi.

New training aids have been delivered to support the study of new courses.

The SNUi tutor programme has been completely reviewed and increased training has been provided for tutors.

### Virtual Training

EECom has introduced virtual meetings for Course organisers and tutors.

EECom has developed a consistent standard of marking through the adoption of marking guides.

EECom has introduced more virtual training sessions for students.

### The Arthur Findlay College

The Arthur Findlay College programme has been moved online whilst the College is closed and it has been agreed that this form of training will continue when the pandemic comes to an end to provide access to more students to the Arthur Findlay College's internationally respected tutoring.

### Treasurer's Training Day

A Treasurer's Training Day was delivered via Zoom to discuss the importance of correctly prepared end-of-year accounts and to answer a range of other questions.

# IMPROVING RESOURCES

## Achievements

### Healing Awareness Week

Healing Awareness Week was delivered as a virtual event in 2020, promoted via a new focus video to support healers and patients alike and allow them to experience healing first-hand.

There was continued support for the Healing Forum, creating dialogue with all the main UK Healing organisations.

There was an effective investment of reserves to increase and develop new income streams to support the development of the SNU.

There was increased inclusion internationally through the provision of learning materials in more languages.

The robust reserves policy for the Union over the last ten years has helped us weather the storm and support our Churches through these difficult times.

### The Matrix

The Administration Matrix was launched on the SNU website as a one-stop resource for all Church Committees with a wide range of support and guidance.

### YouTube (SNUFilm)

During 2020 we tidied up this channel, giving it a fresher look, and curating a number of playlists to enable visitors to quickly find what they want. The use of Zoom and the ability to record meetings have provided regular new content for the channel, enabling those who attended to watch again and those who missed content to catch up. We also used the channel to create "explainer" videos for new educational courses, helping to promote their takeup and success. In total, we gained 950 new subscribers, taking us up to 2,500. We had 58,600 views, who watched 11,600 hours of footage.

Some of the largest viewing figures came at the beginning of lockdown, where we live-streamed a number of services and presentations, demon-

strating to people that it was still possible to engage with the religion despite the widespread closure of churches.

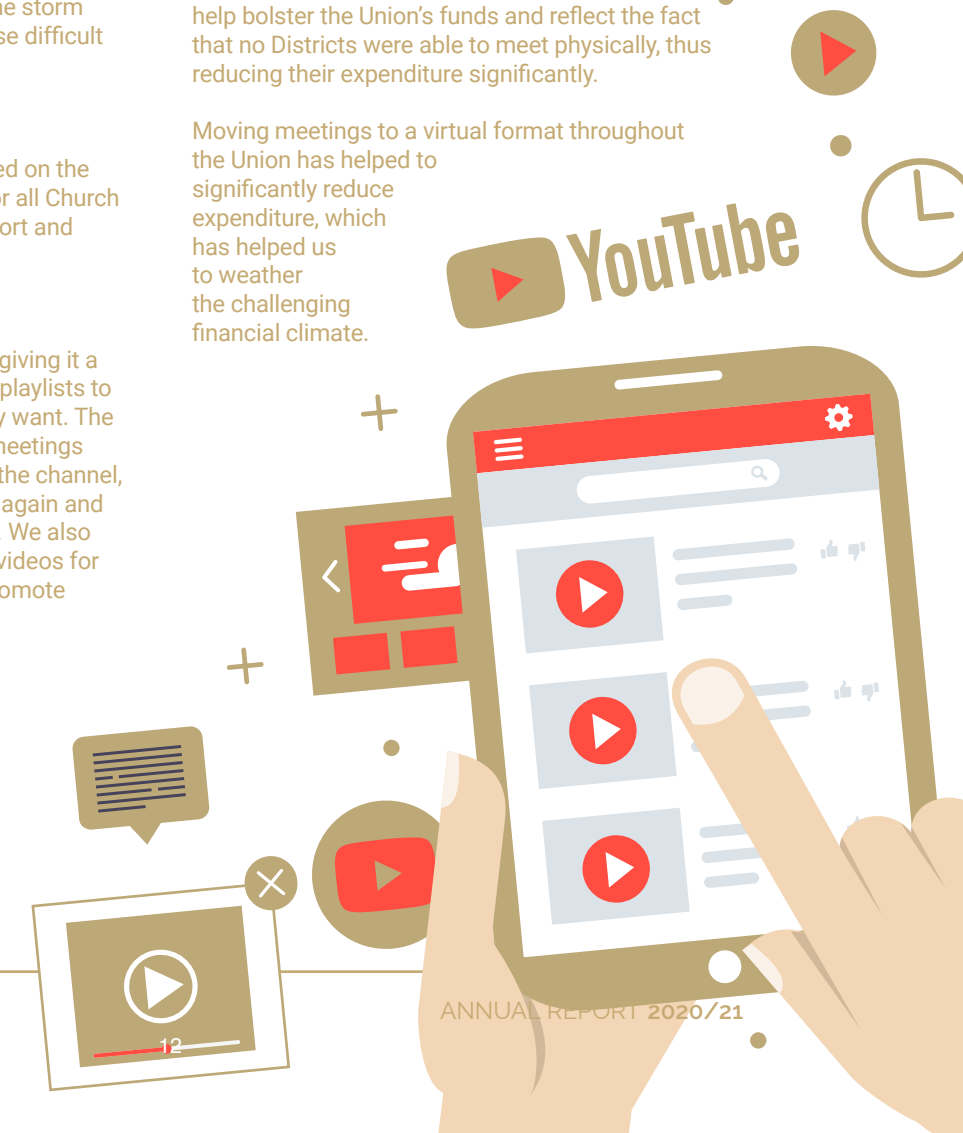
Later on in the year, we live-streamed our annual Peace Service. Normally based at the National Memorial Arboretum, we were able to reach an existing and new virtual audience and promote the Spiritualist values of Peace.

A new use for this channel is as a repository for training videos, which we began to create to help support our Church Committees, enabling them to have a point of reference and a useful resource for new Committee members.

External rental income helped to support the Union financially through difficult times.

District council funding was suspended in 2020 to help bolster the Union's funds and reflect the fact that no Districts were able to meet physically, thus reducing their expenditure significantly.

Moving meetings to a virtual format throughout the Union has helped to significantly reduce expenditure, which has helped us to weather the challenging financial climate.





# PROMOTE HEALING AND CARE IN THE COMMUNITY

## Achievements

The provision of the listening ear by the Ministry providing a telephone contact direct with a member of the Ministry for those people dealing with loneliness and isolation and the need to be able to talk to someone.

The creation of a weekly virtual Healing service has helped support members throughout the lockdown.

Working with several University research groups to improve the academic understanding of healing and how it can help mental health and well-being.

SNU active involvement with Healing Awareness Week and promoting this with the churches and a wider community online.

Improved opportunities for healing mediums to train and be assessed online.

The ongoing training of new Ministers and Officiants to strengthen the Ministry and its work in the wider community.

Many SNU Churches established their own online Healing services or created a time each week when their healing team would sit to send healing out. Many Churches have also reached out to their congregations either by telephone or in writing to keep people in touch and the bonds of community strong.

# SOCIAL MEDIA PRESENCE



Find us and follow us!

## Achievements

### Facebook (@thespiritualistsnationalunion)

This is a key communication channel for us and a useful way to distribute information quickly. Over the year we gained over 2,000 additional followers, ending the year with almost 8,000. Throughout the year we made 516 posts, ensuring they were carefully curated to be relevant to our audience. We also made posts to tie into external events, such as on International Women's Day, which reached over 10,000 people. We increased our use of video, particularly at critical moments. As the world realised a pandemic was building, a supportive video message from our President was watched by 18,500 people. Campaigns to raise awareness of Hydesville Day, a key day in Spiritualism's calendar, were also successful, with our best performing posts reaching over 20,000 people. All in all, our content appeared on people's screens 143,000 times throughout the year. The increase in recorded video output following the use of Zoom has meant that this channel has become the "go to" place to catch up with missed online events.

The Facebook page has been a key element of strengthening our community, particularly at a difficult time. Its interactive nature has encouraged comment and discussion, as well as expression to thought and feeling, particularly when well-known figures of our movement have died. Careful moderation of the page has created a safe and supportive place that is helpful to Spiritualists and those looking to find out more about our way of life.

In response to the pandemic, we set up a closed Facebook group for Committee members and key volunteers or Churches and Centres. Its focus was on supporting them to make best use of social media and Zoom to stay in touch with their congregations during lockdowns, and assisted a stronger response from around our network. It created a supportive forum to share learning, ask for support and keep up to date. It gained almost 200 members and has facilitated the sharing of information and ideas between Churches and Centres, with additional input from the Publicity and Promotions Committee.

### Website

Traffic to our website was up in the first quarter of 2020. There was a clear fall in traffic in March when

lockdowns began, and visitor levels found a new slightly lower but stable level. This may indicate people's different priorities and activities in a challenging period, and a change in preference for social media as a source of information. The year ended with 129,000 visitors to the website, compared to 161,000 in the previous year. 76% were from the UK, and age demographics were distributed as follows:

### Ages:

25-34 (20%)  
45-54 (19%)  
55-64 (18%)  
65+ (17%)  
35-44 (17%)  
18-24 (9%)

It is noticeable that the most common age range of our visitors is 25-34, still comparable to most other age ranges, suggesting that we are reaching a broad range of age groups. Data available suggests that 38% were male and 62% female. This is different from the usual 20% / 80% ratio we find on our social media channels.





# THE BARBANELL CENTRE

The Barbanell Centre faced similar challenges to that of the Arthur Findlay College, with residential courses cancelled and the Centre having to close for a large percentage of the year. The small team who run the Centre were also furloughed, which has helped to contain the losses of not being able to trade. As soon as it was possible the Centre resumed operations under the guidance of the Regional Health and Safety Authority, and Headway and one or two of our other commercial clients, including the NHS, were able to resume their training activities, of course following the necessary risk assessments and the implementation of all Covid-19 protocols.

The Centre posted a loss for the year of £61,173, compared with a small profit last year of £2,671. The Centre does not rely heavily on overseas students for its courses, so we hope it will be able to return to normal operations very much sooner than the College is expected to do.



# THE ARTHUR FINDLAY COLLEGE

As the pandemic spread around the globe the Arthur Findlay College was forced to close its doors back in March 2020, which has considerably reduced one of the main streams of income to the Union. The College has posted a loss for the year of £570,420, which compares with a profit of £521,348 in 2019, following the suspension of our residential courses. This is the first annual loss the College has posted in nearly twenty years and during that time the establishment of a robust reserves policy and fund has helped the College to weather the storm.

As it became evident that the pandemic was going to have a detrimental effect on revenues long-term the College started to work with our tutor team to develop a virtual offering. This began with private sittings and spiritual assessments and was developed into short courses, which has produced a net income stream for the year of £133,437. Our thanks go to all of the tutors who have taken part in this exercise, which has also helped to support our tutors, who were no longer able to travel to undertake their work internationally.

Faced with considerable budgeted losses for the full year, we have appreciated the UK government's furlough scheme, which has allowed us to maintain a small team at Stansted Hall to maintain and uphold the security of the building while the remaining staff have been furloughed.

Towards autumn 2020 it became evident that we were simply not going to be able to open the College in 2020 and so we had to take the difficult decision to consider making some of our staff redundant with a view to protecting the College's long-term survival. After completing a robust selection and consultation process nineteen members of staff left the business. This was a sad day for everyone within the Union; many of the staff had worked at the College for many years and were an integral part of the team.

As we moved into 2021 it very soon became evident with the advent of the second wave that our ability to open again kept being pushed back. 85% of the students visiting the College come from abroad; with international air travel virtually grounded and the virus running out of control in some of our students' homelands it became evident that our plans for a Spring 2021 opening were not going to materialise. At the time of writing it is unlikely that the College will open now until early in 2022; we are confident our reserves will maintain operations until such time as we are able to fully reopen and this situation remains under constant review.







"We soon realised we could have any medium from any country of the world to take our service."

### A look at how Sowerby Bridge Church utilize Zoom to support its own local community.

Having looked at the district-wide initiative to use digital technology to navigate challenging times, we can take a closer look at the impact at a Church level. One of North Yorkshire District Council's Churches, Sowerby Bridge, was able to make use of the Zoom facility to support its own local community. Church President Kathryn Crossley, OSNU, describes how a tentative beginning opened up into a confident new approach to delivering Spiritualism directly to their community.

We started having our Church Zoom meetings in April 2020 when the district offered its Zoom room. I was feeling very unsure and, may I say, a little frightened about the technical side of Zoom. Luckily, I had the opportunity to attend a few meetings on Zoom before the Church started doing a weekly service, so I was able to pick up bits of advice. I was very unsure how it would work; linking with spirit over Zoom was, at first, very worrying, but after having a go it was amazing.

We managed to get quite a few of the Committee members on board; sadly, there are a few who haven't the facilities of Zoom and didn't want to try. At first we just had an open circle, but we soon realised we could have any medium from any country of the world to take our service. The world's speakers were our oyster. Soon our Booking Secretary was booking speakers who we would have loved to serve our Church in person, but because of travel and expense that was not possible.

We started to sit in our own homes for healing, but after not many weeks one of our trainee healing mediums put forward his Zoom, so we had our healing on our own Zoom, which the healing mediums found much better. Although it was still absent healing, the majority of the healing mediums felt much more comfortable with being led into the healing. We were able to advertise the healing at our weekly services and gave people the opportunity to put any names of those who were in need of healing on our weekly list.

This proved to be very successful even to those who didn't know the Absent Healing Hour was taking place. I rang a lady who attended healing each week just to keep in touch. In mentioning that the healing was still being sent at the same time as our Church Healing service, she replied, "I only said to my son last week at the same time I would have had healing at Church that I feel as if I have just had healing!"

Not only have we had our service but we have also been able to keep our Church Committee meetings going. As the weeks went by we tried adding new things to our service, music and readings on the screen. We then co-opted a new member on to our Committee and it wasn't long before we learnt that she was used to setting up presentations on Zoom for her work. We are now lucky enough to have an opening presentation with music running, as people enter the Zoom room for the service, giving all the announcements and information. We had a very successful Remembrance Service, a Service of Light and a very enjoyable festive get-together with a game of bingo, which turned out to be three games!

We have also managed to start the Church development class again. Thanks to the Zoom room and particularly our District Council we have managed to keep our Church community going and added many more people from around the world. It has also given many the opportunity to explore different workshops and continue with their training online, and it has given a greater understanding of Spiritualism to many, something I am sure we will continue with even after we are able to be back in Church.

# North Yorkshire District



"Our Churches have held online Open Circles, Healing Circles and Divine Services. We have held District Education workshops, Healing Training Review Days and Healing upgrades online".

## North Yorkshire District's use of Zoom

Our North Yorkshire District Council were quick to adopt Zoom as a tool to maintain and strengthen contact between our Individual Members, district Churches and their congregations. For many it was a way to remain connected to their religion and, through connection with others, a way to fight isolation. The President of North Yorkshire District Council, Julia Almond OSNU, describes its strategic use and impact in strengthening relationships in the district at a critical time.

North Yorkshire District has worked hard to support Churches and Individual Members throughout 2020 and beyond. Soon after lockdown was announced we invested in a Zoom account and offered it for free for Churches in our district to use. During the first national lockdown we convened two meetings and invited Church Committee members to attend so that we could demonstrate Zoom and discuss other methods Churches are using for keeping in touch with their members such as telephone calls. Our Churches have held online Open Circles, Healing Circles and Divine Services. We have held District Education workshops, Healing Training Review Days and Healing upgrades online.

A couple of newsletters have been sent to all. We held our DC AGM on Zoom. Applications for the DC 2021 Education Scheme have been coming in. We have held online training for CSNU and PAS students and held several mock assessment boards. We have continued to hold our regular Executive Committee meetings and have updated our website and offered a programme of district events online, which are open to all. Every Wednesday we have alternated a Divine Service with Spotlight on Spiritualism, which is an interesting talk followed by question and answers. We offer a fortnightly healing meditation, a weekly get-together and quiz, and a monthly mindfulness session. We even had an online social before Christmas, where we played charades amongst other quizzes! We held a "Reflections" event before New Year, where we shared personal writings and readings, which was an inspiration!

Concerned about our Churches which have been unable to open safely, our Executive Committee decided to spend some of the reserves we have to support Churches. In December we offered a £100 donation to all our Churches. One Church didn't take it up, as it said it had sufficient funds. It was lovely to receive messages of thanks from the Churches, some of which are listed below.

"On behalf of Huddersfield Church thank you very much for the kind donation of £100 from NYDC."

"We thank you so much, times are hard at the moment and we haven't opened our doors yet but are looking forward to next year in the hope that we may be able to offer a service to our congregation."(Keighley)

"On behalf of the President and Committee of Morley Spiritualist Church, please accept our sincere thanks for the offer of the recent donation of £100 from the DC. We are very grateful for your hard work in administering the donation and welcome and appreciate this kind and thoughtful gesture. It will certainly contribute to the upkeep of our Church and help us manage in these difficult times."

"As part of Wakefield Spiritualist Church, we would like to thank you for your kindness in the hard times our churches are having, it will definitely be put to good use."

"Thank you for this very kind and generous offer of a donation. It will be of great assistance to the Church." (Scarborough)



# Keeping it together



The SNU, for over a decade, has had an online branch in SNUi. Culturally, this has made the organisation comfortable and confident in using digital platforms to promote and practise our religion. The emerging pandemic in 2020 inspired a response to the threat of isolation and restrictions that has led to a step-change in how we work. We take a look at some of the initiatives that have helped to keep our worldwide community together, reaching a new audience in the process.

When the government announced the first lockdown and the compulsory closure of places of worship, we were able to instantly respond to the void that this created. SNUi already provided a weekly Divine Service for worship, and this was quickly rescheduled to a Sunday evening slot that reflected the timing for many physical Church services. This was promoted through our various media channels and meant that anyone with a computer, tablet or smartphone did not have to miss a single week without an opportunity to worship. A weekly Divine Healing Service was also launched to promote well-being, and this created a community of Spiritualists committed to the well-being of others and themselves. Our immediate and strong response was vital to support a community under a huge amount of stress. We made telephone contact with every Church in our network to share information and offer support. This provided a valuable insight into their needs, helping us to create a meaningful response and shape our digital activities.

Our plans for Hydesville Day, the key celebration in our religious calendar on March 31st, were also impacted. Activities were moved online, and the response was so strong that we had to increase our capacity on Zoom to accommodate. As people reeled from the unprecedented stay-at-home restrictions, we saw Zoom rooms at capacity, with the need to live-stream over YouTube for additional capacity. Some meetings were viewed by a live audience of almost 900. Later on in 2020, our annual Peace Day had to be moved online. In a live Peace Service we included different voices from around our network and managed a live link with a Minister from our memorial site in the National Memorial Arboretum in Staffordshire, UK. A virtual Memorial Service, organised by our Ministry, provided a place for those who had experienced bereavement in the midst of heavy restrictions to acknowledge their loss and support their grieving process.

We launched an online discussion programme, “An Audience with the President”, initially as a forum for Churches and Spiritualists to connect. This interactive format proved popular and quickly evolved to meet the demand from Spiritualists to explore and learn about a wide range of subjects relevant to their practice and well-being. #AWTP continued throughout (and beyond) the year and enabled the audience to have direct access to the perspectives and knowledge of high-profile Spiritualists and experts in the religion, philosophy and science strands of our way of life. Publishing the recordings of these sessions meant that thousands of people from around the world could catch up with each episode afterwards and has created an enduring resource going forwards.

Worship, celebration and learning were not the only applications of this technology. Meetings were organised for all Church and district Presidents to attend to discuss the practicalities of operating during a pandemic and the constantly changing restrictions. One meeting saw the largest ever gathering of Church Presidents, and we were able to share information and answer questions around the infection control requirements for places of worship and other practicalities. Similarly, discussions with district Presidents enabled information and ideas to be shared in a consistent way throughout the network. Other uses of virtual meetings included the delivery of training for Treasurers, delivered in partnership with the SNU Trust, and published online as a permanent resource. More training sessions are in the pipeline.

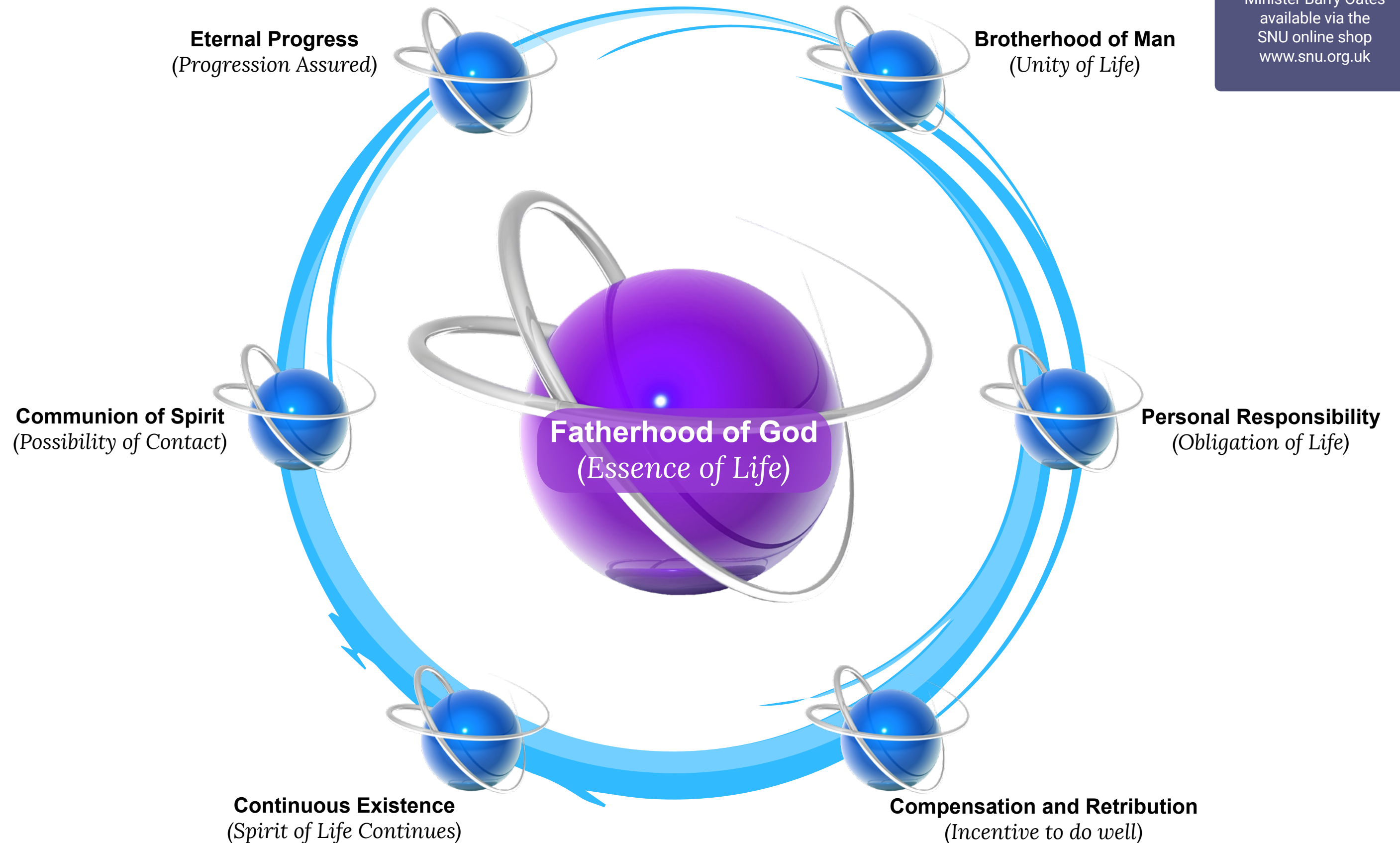
Familiarity with Zoom has meant that more people feel able to meet virtually. Our National Executive Committee have continued to meet virtually throughout the pandemic to address the increased workload, and we see this continuing into the future, not least to facilitate greater economy and reduced environmental impact. We have also supported some of our districts to move their annual general meetings online where possible, providing some level of continuity through uncertain times. Our Publicity and Promotions Committee has supported many Churches and districts in their efforts to launch services and activities online and make better use of social media as a tool to support their communities. Daily shareable content has meant that Churches can easily maintain an active online presence and has provided an uplifting source of encouragement to all of our digital followers. A “Covid Response” Facebook Group for SNU churches also provided a forum for Churches to share and discuss their ideas for keeping their congregations together, and in the early days of lockdown a learning community emerged through the sharing of experiences in using technology to keep Spiritualism alive.

Finally, our website provided an important point of reference for Churches. Government guidance from the four member nations of the UK varied significantly and changed rapidly. Our monitoring and sharing of these changes meant that our Churches had the information they needed to operate safely and legally at any point during the pandemic, and access to resources useful to places of worship in the UK.

2020 may have prevented and restricted our ability to meet in person, but through the use of our various digital platforms we have been able to keep our community informed and connected to each other and to their way of life. It has also opened up a new future for our movement, creating an extra layer of resilience and new possibilities for working together for a stronger Union.

# The Seven Principles

This diagram of the Seven Principles comes from the book '21st Century View of the Seven Principles of Spiritualism' by Minister Barry Oates available via the SNU online shop [www.snu.org.uk](http://www.snu.org.uk)

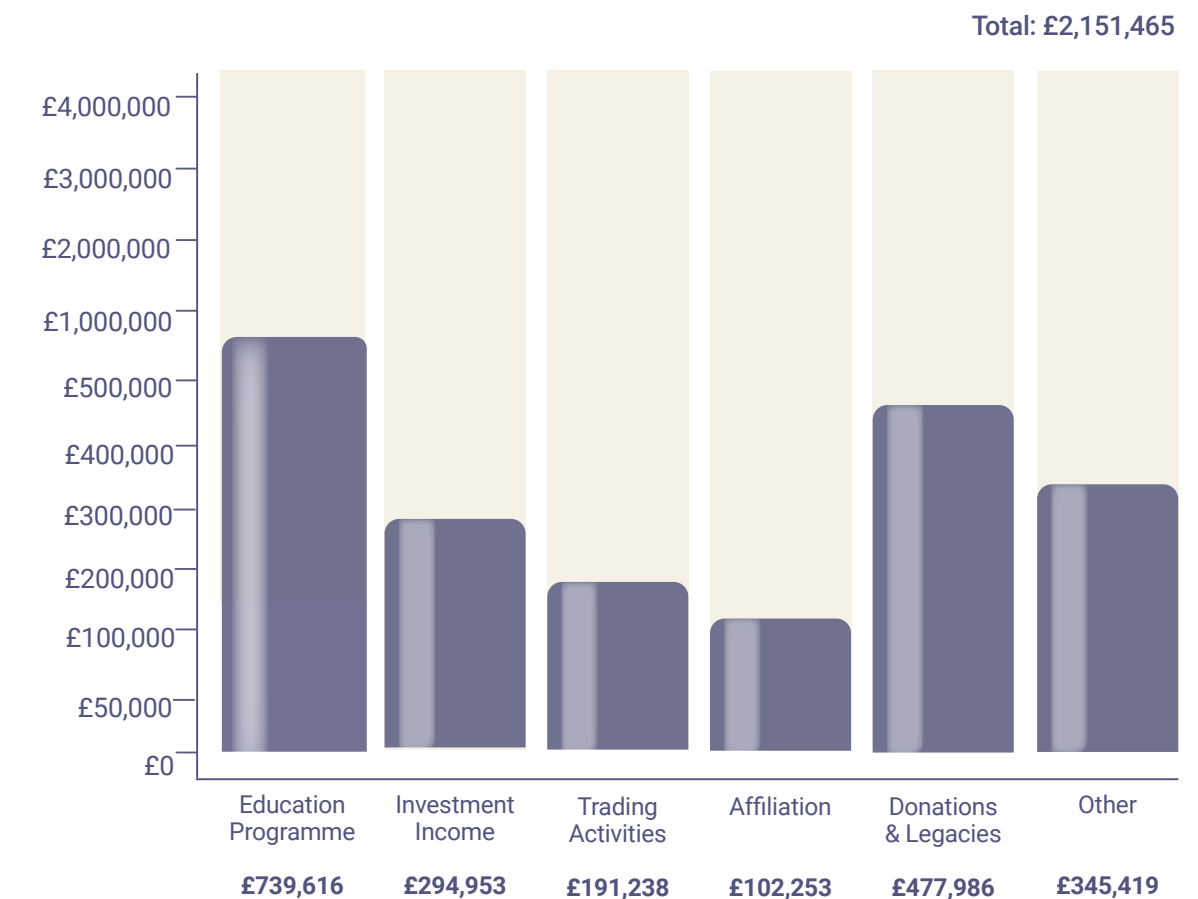






# OUR FINANCES

## INCOME



### Church Affiliation Fees

The Church affiliation fees due on 1 January 2020 continue to be received from Churches and at the year-end income from the fees represented £44,634 (2019 £52,419) of Union total income. These funds are used to fund the support from head office which is provided to our affiliated bodies and membership. In addition, Churches in Sole Trust pay £100 per annum and when Churches' properties are bought and sold, the Union levies a Trust Property management fee, which goes towards covering the costs of the Union's Trust Property operations in supporting our Churches.

### Individual Members' Fees

Individual Membership fees are traditionally due at the beginning of October each year; the Union was pleased to note that members continued to support the SNU by renewing as normal and would like to take the opportunity to thank members for their support.

### Education

The income derived from Education provided by the Union is the area most impacted by the pandemic and this is seen in the reduction of Education-related income to £739,616 (2019 £3,196,690). The Arthur Findlay College has been closed since March 2020 and it is anticipated that it may not reopen until 2022. The Union has been proactive in promoting online content to all members and is now offering services of worship, education courses, healing, readings and training. This has generated business to the value of £133,468 since

May 2020 and it is hoped that online courses will continue to be available going forwards. Membership of SNUi has also increased as members take advantage of the wide range of classes and services following the closure of Churches and Centres around the UK. In addition, there has also been an uptake in online Education and Exponents courses and training, which has in turn helped to support educational income in general.

### Investment Income

In March 2020, when the impact of the pandemic was becoming clear, the Officers of the SNU liaised with Brewin Dolphin, stockbrokers, to assess the likely impact on the income derived from holdings managed by them. On the advice of the brokers, the SNU reduced the amount of expected income in 2020 by 25% across all portfolios. The actual income for 2020 was £184,355 (2019 £183,295), being a 0.6% increase on the previous year, which was much better than expected and provided for. Most quoted companies are now reviewing their dividend policy with a view to returning to more normal levels of dividends going forwards.

### Property rental Income

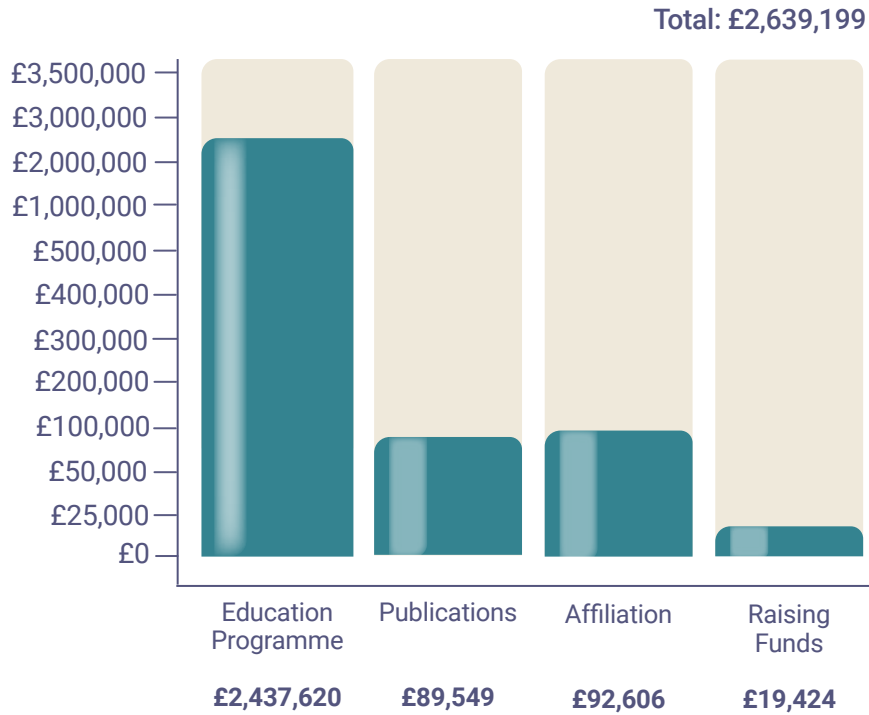
Over the course of 2020, the rental income derived from properties owned by the SNU has reduced by 7% owing to the sale of a building in Plaistow. It was anticipated that tenants might need to defer some rental payments; however, this has not been necessary and the Union continues to expect that all lease agreements will be met going forwards into 2021.

### Support from the Government

During the year the Union took advantage of the support provided by central government in response to the pandemic in the form of the Furlough Scheme. With the College closed, this helped us to retain key members of the team ready for when the College is able to reopen for business. The total income to the Union accounts for the financial year was £336,084. Staff were furloughed from the College and the Barbanell Centre but not from Head Office, which remained operational throughout, even though, with a view to protecting the safety of our staff, the majority of Head Office staff worked from home.



## EXPENDITURE



Our total expenditure during the year was reduced by 31.5% overall to £2,639,199 (£3,854,417 in 2019). Staff wages were supported by the Furlough Scheme, as reported above. Sadly, at the end of November it became evident that we would have to make some of our staff redundant, as the extent of the lockdowns internationally was going to have a continued negative effect on the business and our ability to trade. Nineteen roles were made redundant at a cost to the Union of £112,523, which was paid to eighteen employees. The Union sought external specialist advice from an HR consultant to ensure that the process was managed correctly and we were able to provide the staff leaving the business with all the necessary support and advice through what was a difficult experience for them. Many of the staff leaving were longstanding employees and the Union wishes to record its thanks and appreciation for their dedicated service over many years.

The effect of making SNU meetings virtual during the year served to reduce overall Committee expenses by 38% to £20,670 and the NEC has agreed to retain virtual meetings wherever possible, both to reduce costs and to reduce the carbon footprint of the Union, which is produced through reduced travel by many volunteers and paid staff alike. 2020 was to be the tenth anniversary of the dedication of our memorial at the National Memorial Arboretum and we had a very special event planned to mark the anniversary. However, the event was deferred, which meant that the budget of £6,000 was not added to expenditure; however, the event is now likely to take place in 2022 and provision in the budget will be made accordingly. The decision to hold the AGM as a virtual event also had an impact upon costs; the virtual AGM held in October was considered to be a successful event, with increased member and delegate engagement, and costs were reduced to £4,578 (compared with £21,650 in 2019). The Union has helped thirteen Churches during the year, most of which needed working capital to cover overheads and fixed costs during closure. £10,706 was granted to help support Churches in need.



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## INVESTMENTS AND RESERVES

The financial objective of the investment portfolio, as stated in the SNU's Investment policy statement, is to maintain the real value of the assets while generating a stable and sustainable return to help fund the charity's activities over the medium- to long-term in order to secure the activities of the Union for the future. The investment objective is to generate an income in line with inflation. The SNU's assets are invested broadly in line with its aims where possible. Specifically, the Trustees do not invest in companies that are involved in armaments, the production of tobacco, or pornography with directly held securities. The brokers adopt a responsible approach to risk management with agreed levels of risk which are reviewed on a twice-yearly basis with Brewin Dolphin.

The Union's brokers, Brewin Dolphin, have discretionary authority to buy and sell stocks within the portfolio without reference to the Trustees. This policy is reviewed at six-monthly intervals by the Financial Director and President meeting with the brokers and these meetings are reported back to the Finance Committee and the Board. All shares within the portfolio are reviewed regularly by the brokers, taking account of the considerable research resource they have at their disposal, and the portfolio continues to be managed to meet the risk criteria set by the Finance Committee, which over time mitigates the risk within a balanced portfolio as a whole. Reserves help us prepare for the risk of unseen emergency or need for funds and also enable us to plan for future asset purchases to help us deliver the charity's objects. The charity tends to utilise income from the portfolio; however, capital may only be utilised in certain circumstances.

The total value of reserves held as at 31 December 2020 is £16,399,445 (£16,468,340 in 2019). Details of designated funds are included in note 21.

The Union has plans to conduct a full review of our reserves policy and treatment which will be fully detailed within the 2021 accounts.

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## LEGACIES & DONATIONS

During 2020 we had two legacy donations, which amounted to £84,001 and a further £29,984 was received as general donations to the union. To coincide with national Will Writing Week the Union wrote and developed its own booklet, 'Leaving a Gift in your Will to Spiritualism', which was sent in hard copy to all members and affiliated bodies.

It is also available digitally through all SNU websites and provides guidance on how to leave a legacy to support either the Union or one of its Churches. In addition, we have received £30,808 in donations of small amounts, and many thanks to those members who contributed in this way. Every donation, no matter how small, is helpful!

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## FUNDRAISING

The charity engages in fundraising activities with the general public in the form of donations. For all fundraising practices within the Union, it is ensured that compliance with fundraising regulations is observed, including protecting people in vulnerable situations. The Union does not use third parties to assist with fundraising and the charity received no complaints in this year regarding its fundraising practices. The Trustees, having regard to the liquidity requirements of operating the Union, have operated a policy of keeping available funds in an interest-bearing deposit account and seek to achieve a rate of deposit interest which matches or exceeds inflation as measured by the Consumer Price Index.

The investment portfolio produced an income yield of 2.7% of the average value over the year, which is slightly below the 3.5% to 4% target contained in the Investment Policy Statement. This was due to the impact of the pandemic which caused many companies to cut or suspend dividend payments and which also caused the Bank of England to lower interest rates to support the economy. The investment portfolio did, however, hold up in value well despite the impact of the pandemic, delivering a total return of 3.35% over the period. At the close the portfolios had reclaimed all of the losses of 2019. This meant that our accounts with Brewin Dolphin saw unrealised gains.

Reserves are needed to bridge any potential funding gaps between spending on operations and receiving resources through affiliation fees, Individual Membership fees, Education, investment income and rental income, which are the Union's five main sources of funds.

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## FOUNDATION FUND

When the Foundation Fund was established, a target of £1 million was set and this target remains in place. These funds are held in quoted investments and cash with a value of £610,440 (£625,570 in 2019). Gift Aid is reclaimed where possible for all donations received from taxpayers under prevailing UK tax law. The Arthur Findlay College has investments with a market value of £3,469,385 (£3,454,096 in 2019). The Trustees have agreed to hold in reserves for the Arthur Findlay College of at least one year's income for the College.

The Union holds the Foundation Fund, which was created by members in general meeting to provide a fund that could be invested to create an additional income stream to meet operational expenditure. The capital cannot be spent without the consent of members at two consecutive general meetings held not less than six months apart. In 2020 the market value of the Foundation Fund at the end of the year was £627,810 from £645,648 in 2019.

# SUSPENSE ACCOUNT

Unfortunately, from time-to-time SNU Churches held in sole trust are closed and sold where it has not been possible to form a new Committee to run the Church. Once a Church property is sold the assets from the Church are added to the Union's suspense account, minus any property management fees, outstanding bills, legal fee's etc.

These funds are then held in suspense for a period of six years, before they are moved to aged suspense. The six-year period commences from the formal date of church closure as ratified by National Executive Committee.

However, new churches, and in some cases existing churches (dependent of the Trust deed) that are established within a 3-mile radius of the closing church are entitled to apply to the Union for a grant from suspense funds within the six-year period. Once funds are moved into aged suspense the Union can apply these at its discretion for the furtherance of Spiritualism in a variety of ways.

Currently the suspense account holds funds from the sale of the following Church properties:

- Bristol Belmont - Uxbridge
- Barrow
- Cirencester
- Rochester Square - Wembley
- Solihull
- Walthamstow Lyceum

# PRINCIPAL RISKS AND UNCERTAINTIES

**The Trustees have agreed a risk management strategy, which comprises:**

A twice-yearly review of the risks the charity may face, which are detailed in a Risk Register;

The establishment of systems and procedures to mitigate those risks identified;

Declining Membership plan developed to address and a membership drive has been developed, together with the removal of provisional membership, which is seen as a barrier to new membership;

The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise;

During the year a number of policies have been reviewed and updated to ensure compliance with recent legislation.

**The major risks the Trustees agree that the charity faces as of December 2020 are listed below, along with actions taken to mitigate each of the risks:-**

Pandemic – Failure of the world economy to recover from the effects of Covid-19 and the ongoing effect on the UK economy.

The effect on international air travel, periods of quarantine and propensity to travel could potentially have a long-term effect on the Arthur Findlay College

With nearly all SNU Churches and Centres closed following the lockdown in March 2020, concern exists as to how many will be forced to close permanently owing to a range of challenges.

Disaster Recovery Planning – Head Office and the Barbanell Centre produce an updated disaster recovery plan with identified responsible personnel.

Lack of continuity with changes to key personnel, paid and unpaid.

Danger of fraud and error. Cyberfraud procedures to be agreed and insurance was investigated but it was decided not to proceed to purchase.



# PLANS FOR 2021-2022



## EVENTS

As a result of the Covid-19 crisis and subsequent nationwide lockdown the Annual General Meeting, which was due to take place on 18/19 July at the Holiday Inn Hotel in Norwich, was rescheduled for Saturday 17th October as our very first virtual AGM in the history of the Union. The event went well and was well supported, providing the Board with a valuable learning opportunity, which will be applied to future meetings. The Union sourced a suitable external provider, who managed our AGM circulation and provided software to facilitate the voting at the meeting on the day. A range of training and support videos were provided with a view to supporting the membership and helping them to use the new systems. The 2020 AGM returned the largest voting capacity of the membership experienced in our recent history, which bodes well for the future. Subsequently, it was agreed that the 2021 AGM will also be held virtually and it is planned to return to the Holiday Inn, Norwich, for a physical meeting in 2022.

Sadly, we have also had to move to postpone Open Week due to be held in May at the Arthur Findlay College, cancel the Peace Walk due to be held at the National Memorial Arboretum in July, and defer 'Meet the NEC' until 2021 and the two Focus on Religion events due to be held in 2020. 2020 had been designated 'Year of the Environment' and we had planned a Green Summit in April; the NEC has agreed to defer the Year of the Environment to 2021 and the Summit will be rescheduled when life returns to normal.

The directors take the view that, given its strong reserves, the Union remains a going concern despite the effects of Covid-19 but we will continue to review and manage our position as the current uncertain situation develops.

## GOVERNANCE

The Spiritualists' National Union (SNU) is a company limited by guarantee, governed by its Memorandum and Articles of Association as amended 20th October 2020. It is registered as a religious charity with the Charity Commission and the Office of the Scottish Charity Regulator. Following the passing of a motion by members at the 2020 AGM to adopt a gender-neutral set of Memorandum and Articles of Association a full set of gender-neutral Bye-laws will be published in mid-2021. The Board also agreed to adopt a policy of making all SNU publications gender-neutral going forward.

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## VOLUNTEERS

The Union is very involved in the community even during the pandemic and is dependent on voluntary help to fulfil many of its key functions at all operational levels. The National Executive Committee, the NEC sub-committees, the Council and the district councils are all operated by volunteers, without whose dedication the Union would find it impossible to operate in all the areas it does.

To calculate the value of the contribution of several hundred people who give their time, energy and effort to the work of the Union freely throughout the country is very difficult and it would clearly run into many hundreds of thousands of pounds if their time had to be paid for at current commercial rates.

In addition to those who work within the Union, both at district and national level, many more hundreds of volunteers work tirelessly to run and maintain the national network of Churches throughout the country. The Union pays tribute to their dedication and hard work to further the philosophy of Spiritualism within their local community.

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## APPOINTMENT OF TRUSTEES

The President and Vice-Presidents are elected in alternate years, the President and one Vice-President in one year, the other Vice-President in the alternate year, each serving for a term of two years. The election is by postal vote of eligible Church Representatives, Individual Members, Kindred Body Representatives and Pioneer Centre Representatives. The Financial Director is appointed biennially by the continuing or incoming President and Vice-Presidents as the case may be, in consultation with the outgoing President or Vice-Presidents, from among Individual Members who are full members of affiliated bodies and have been duly nominated for this office.

The Designated Directors are appointed annually by the continuing or incoming Officers of the Union, in consultation with the outgoing Officers, from among Individual Members who are full members of affiliated bodies and have been duly nominated for these offices. Ordinary Members are appointed annually by the National Executive Committee from among Individual Members who are full members of affiliated bodies.

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## TRUSTEE INDUCTION AND TRAINING

By the nature of the qualifications for office for election or appointment to the National Executive Committee any candidates will have some experience of working at both district and national level. Training and an induction procedure for trustees ensure that all new members of the National Executive Committee and the Council are aware of both the requirements and the responsibilities of holding office. The content of this training exercise will be kept under review to ensure that the directors of the company are apprised of relevant charity and company law, the content of the Memorandum and Articles of Association, committee procedures and decision-making processes and a review of the recent financial performance of the charity. During 2019 the National Executive Committee conducted its annual skills audit with a view to identifying any areas of weakness within the skill set of the Board; the results of this audit will inform future policy on Trustee training.

The Council Member to the National Executive Committee is elected annually by the members of the Council from among Councillors other than the Officers of the Union. All eligible members are circulated with invitations to nominate Trustees prior to the AGM, advising them of the positions to be filled and the names of the retiring Trustees. One Trustee has the responsibility to oversee all Churches under support orders. When considering appointing Trustees, the National Executive Committee has regard to the requirement for any specialist skills needed within the different areas of the Union's work. The Trustees are all volunteers, with the exception of the President, which is a paid role. New procedures for nomination provide an outline job description and an estimate of the time commitment involved in fulfilling the role.

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## MEMBERSHIP

There are seven classes of members as detailed in the Articles of Association, namely:-

- (a) the accredited representatives of Branches;
- (b) the accredited representatives of District Councils;
- (c) Church Representatives;
- (d) Kindred Body Representatives;
- (e) Pioneer Centre Representatives;
- (f) Individual Members;
- (g) Affiliate Members.

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertakings of their role. Additional external specialist training is sourced as is deemed necessary. The Union also provides its Trustees with an online resource to ensure that their knowledge of the Union is current and appropriate.



# REMUNERATION OF KEY PERSONNEL

The key management personnel of the organisation are responsible for the day-to-day running of the charity and are listed on page 43 of this report.

The remuneration of key management personnel is reviewed annually to take into account inflation, performance and the employment marketplace and in line with the SNU remuneration policy.

The President’s salary is reviewed every two years. The total aggregate remuneration of key management personnel is included in the notes to the accounts.

# BRANCHES

The Union presently has two Branches:- The Spiritualists’ Lyceum Union, with special responsibility for the education and training of the young;

SNU International (SNUi), made up of subscribing members, some of whom are also Individual Members of the Union. At the end of 2020 SNUi subscribing members stood at 1,131. The Branch has a strong educational basis through the provision of teaching and tuition to members online. Membership is international and has already attracted support from around the world. SNUi helps address the requirement within the Union’s Articles to provide missionary work and thus spread the philosophy and teaching of SNU Spiritualism well beyond the UK.

Individual Membership is relatively accessible at £26.00 p.a. There are also funds which may supply grants to individuals who cannot afford to pay this sum.

Anyone aged 18 or over may become an Individual Member of the company and there are currently 1,570 full Individual Members and 357 provisional Individual Members. (Provisional membership was withdrawn from February 2020.)



# ORGANISATION

**The Board of Trustees**  
(The National Executive Committee) administers the charity. The Board meets seven times each year; all meetings except one in 2020 were virtual, using the Zoom platform.

The structure of the Board is as follows:-  
**The Officers:** President, two Vice-Presidents and the Financial Director.

Designated Directors:-  
**The Education & Exponents Director,**  
Manages and oversees the work of the Education & Exponents Committee and SNUi;

**The Communications Director**  
Manages and oversees the work of the Publicity & Promotions Committee, Pioneer Centres and special projects.

**Ordinary Members**  
Ordinary Members (3), each with a portfolio:-

- 1. Focus on Religion
- 2. Churches under support
- 3. Training within the Union

**Council Member to the NEC**  
The Council Member to the NEC creates a two-way link with the Council.

In attendance:  
**Chief Administrative Officer**  
The Chief Administrative Officer attends all meetings of the Board.

**Sub-Committees**  
In addition, the National Executive Committee has designated a number of sub-committees.

**The Council**  
The Council meets twice each year and acts as the advisory body to the National Executive Committee

# PUBLIC BENEFIT

In carrying out its activities during the year the Trustees have had due regard to the Charity Commission’s guidance on public benefit.

Each year the Union holds a Peace Service at the National Memorial Arboretum and delegates have attended from across the country in the name of peace. This service was held virtually in 2020 and attracted a large attendance, including many members from abroad. Spiritualist healing is open to all and is available at most of our 300 centres for a donation only. The Union runs a training programme to develop spiritual healing mediums. Education courses are available to promote speakers and mediums. Weekly Church services are open to all. Our Churches and Centres provide comfort to those who have been bereaved and hire out rooms for use by public services, charities and other community groups. Our Ministry works within the community both to conduct official Spiritualist services but also in supporting prison and hospital chaplaincy.

# DISTRICT COUNCILS

Local affairs within the UK are delegated to fourteen district councils, whose objects are to further the objects of the Union within their areas. Each district council is run by a Committee elected by the affiliated bodies and Individual Members within the district.





# TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are also directors of the Spiritualists' National Union for the purposes of company law) are responsible for preparing the Strategic Report, the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements the Trustees are required to:-

Observe the methods and principles in the Charities SORP 2015 (FRS 102);

Select suitable accounting policies and then apply them consistently;

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;

State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

Make judgments and estimates that are reasonable and prudent;



Addressing public benefit is integral to the work of the Union, as may be seen in this report. The Union provides resources and guidance to 300 Spiritualist Churches and Centres which are affiliated to it. The dissemination of Spiritualist teaching and philosophy each week in our Churches provides benefit to a wide cross-section of society and promotes positive values and well-being. One of our key principles is the Brotherhood of Man and implicit within this is the importance of serving and helping others.

The Union and its Churches have supported other charities, including Dementia UK, WaterAid, The Big Sleep Out and collecting for community food banks.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Insofar as the Trustees are aware:-

**There is no relevant audit information of which the charitable company's auditor is unaware;**

The Trustees have taken all steps that they ought to have taken in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

## AUDITORS

A resolution will be proposed at the Annual General Meeting that Price Bailey LLP be re-appointed as auditors to the charity for the ensuing year. The above Trustees' and Strategic reports and attached financial statements were adopted by the Trustees at a meeting on Date.

Danny Goodchild  
Financial Director and Chairman of the Finance Committee



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# MANAGEMENT

## Directors and Trustees serving during 2020

The directors of the charitable company (the charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

President	David Bruton
Vice President	June English
Vice President	Jackie Wright
Financial Director	Mark Bradley (Appointed July 2019, passed to spirit January 2020) Danny Goodchild (appointed February 2020)
Communications Director	Alv Hirst
Exponents & Education Director	Steven Upton
Council Member	Jean Smart
Ordinary Member 1	Suzanne Gibson-Foy
Ordinary Member 2	Patricia Seymour
Ordinary Member 3	Alan Rawnsley (Appointed July 2019)

## SENIOR STAFF

Responsible for the day-to-day running of the charity.

Chief Administrative Officer Trust Property Co-ordinator General Manager (Administration) General Manager (Arthur Findlay College) General Manager (Barbanell Centre)	Sadia Bowering Graham Hewitt Rachael Loukes Tanya Fern Smith Seamus Davies
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## AUDITORS

A resolution will be proposed at the Annual General Meeting that Price Bailey LLP be re-appointed as auditors to the charity for the ensuing year. The above Trustees' and Strategic reports and attached financial statements were adopted by the Trustees at a meeting on 21st May 2021.

Price Bailey LLP,  
Tennyson House,  
Cambridge Business Park,  
Cambridge,  
CB4 0WZ

## REGISTERED OFFICE

Redwoods, Stansted Hall,  
Stansted Mountfitchet,  
Essex  
CM24 8UD

## BANKERS

Natwest Bank plc,  
7 North Street,  
Bishop's Stortford,  
Herts  
CM23 2TJ

## SOLICITORS

Stone King,  
Wellington House,  
East Road,  
Cambridge  
CB1 1BH

Adams Harrison,  
52a High Street,  
Haverhill,  
Suffolk  
CB9 8AR

keystone law  
48 Chancery Lane  
London  
WC2A 1JF

## STOCKBROKERS

Brewin Dolphin,  
9 Colmore Row  
Birmingham  
B3 2BJ

## Spiritualists' National Union

### Independent Auditor's Report to the Trustees and Members of Spiritualists' National Union

#### Opinion

We have audited the financial statements of Spiritualists' National Union (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows, and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Spiritualists' National Union

### Independent Auditor's Report to the Trustees and Members of Spiritualists' National Union (continued)

#### Emphasis of Matter in relation to the property valuation

We draw attention to note 16 of the financial statements which describes that included within investments at the year end are property portfolios with valuations of £2,340,000 provided by Saul Gerrard of Saul Gerrard Surveyors. At the year end date these valuations were subject to a material uncertainty by the valuer related to COVID-19. Our opinion is not modified in respect of this matter.

#### Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

#### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or



Spiritualists’ National Union

- certain disclosures of Trustees’ remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

Independent Auditor’s Report to the Trustees and Members of Spiritualists’ National Union (continued)

Matters on which we are required to report by exception (continued)

- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies’ exemptions in preparing the directors’ report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees’ responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor’s responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and how it operates and considered the risk of the charity not complying with the applicable laws and regulations including fraud in particular those that could have a material impact on the financial statements. This included those regulations directly related to the financial statements. In relation to the charity this included employment law, financial reporting and health & safety.

The risks were discussed with the audit team and we remained alert to any indications of non-compliance throughout the audit. We carried out specific procedures to address the risks identified. These included the following:

Spiritualists’ National Union

- We reviewed systems and procedures to identify potential areas of management override risk. In particular, we carried out testing of journal entries and other adjustments for appropriateness, and evaluated the business rationale of significant transactions to identify large or unusual transactions. We reviewed key authorisation procedures and decision making processes for any unusual or one-off transactions.

Independent Auditor’s Report to the Trustees and Members of Spiritualists’ National Union (continued)

Auditor’s responsibilities for the audit of the financial statements (continued)


- We reviewed minutes of Trustee Board meetings, any correspondence with the Charity Commission and reviewed the procedures in place for the reporting of any incidents to the Trustee Board including serious incident reporting of these matters as necessary with the Charity Commission.
- We agreed the financial statement disclosures to underlying supporting documentation, made enquiries of management and officers of the charitable company regarding laws and regulations applicable to the organisation and and discussed whether there had been any known breaches of laws and regulations in order to consider any possible further considerations or impact upon the charity.
- We reviewed the risk management processes and procedures in place including a review of the risk register maintained by the charitable company and reports reviewed by the board.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council’s website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor’s report.

Use of our report

This report is made solely to the charity’s trustees and members, as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity’s trustees and members those matters we are required to state to them in an auditor’s report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity’s trustees and members as a body, for our audit work, for this report, or for the opinions we have formed.

  
Helena Wilkinson BSc FCA DChA (Senior Statutory Auditor)  
for and on behalf of  
**PRICE BAILEY LLP**

Chartered Accountants  
Statutory Auditors  
Tennyson House  
Cambridge Business Park  
Cambridge  
CB4 0WZ  
Date: 18 June 2021

## THE SPIRITUALISTS' NATIONAL UNION

### STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted General £	Designated £	Restricted £	2020 Total £	2019 Total £
<b>Income from:</b>						
Donations and legacies	2	113,985	363,881	120	477,986	2,317,376
Charitable activities:						
Affiliation income	3	102,253	-	-	102,253	74,312
Educational programmes	4	739,616	-	-	739,616	3,196,690
Other trading activities	5	186,386	-	4,852	191,238	252,937
Investment income	6	290,292	4,661	-	294,953	306,961
Other income	7	344,352	1,067	-	345,419	12,690
<b>Total income</b>		<b>1,776,884</b>	<b>369,609</b>	<b>4,972</b>	<b>2,151,465</b>	<b>6,160,966</b>
<b>Expenditure on:</b>						
Raising funds	8	19,009	415	-	19,424	103,401
Charitable activities:						
Affiliation	8	90,630	1,976	-	92,606	170,789
Educational programme	8	2,405,099	27,690	4,831	2,437,620	3,316,368
Publications	8	87,638	1,911	-	89,549	263,859
<b>Total expenditure</b>		<b>2,602,376</b>	<b>31,992</b>	<b>4,831</b>	<b>2,639,199</b>	<b>3,854,417</b>
<b>Net (expenditure) / income for the before investment gains/ (losses)</b>		<b>(825,492)</b>	<b>337,617</b>	<b>141</b>	<b>(487,734)</b>	<b>2,306,549</b>
Net gains on investment properties	16	384,000	-	-	384,000	-
Net gains on investments	17	19,142	31,367	(15,670)	34,839	581,165
<b>Net (expenditure) / income for the year</b>		<b>(422,350)</b>	<b>368,984</b>	<b>(15,529)</b>	<b>(68,895)</b>	<b>2,887,714</b>
Transfers between funds	21	240,922	(239,612)	(1,310)	-	-
<b>Net movement in funds</b>		<b>(181,428)</b>	<b>129,372</b>	<b>16,839</b>	<b>(68,895)</b>	<b>2,887,714</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward		6,972,713	8,710,671	784,956	16,468,340	13,580,626
<b>Total funds carried forward</b>		<b>6,791,285</b>	<b>8,840,043</b>	<b>768,117</b>	<b>16,399,445</b>	<b>16,468,340</b>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.  
The notes on pages 51 to 72 form part of these accounts.

## THE SPIRITUALISTS' NATIONAL UNION

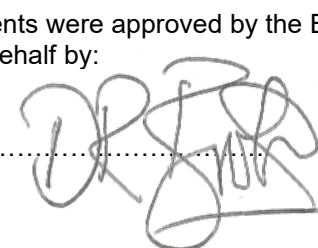
### BALANCE SHEET AS AT 31 DECEMBER 2020

	Notes	2020 £	2019 £
<b>FIXED ASSETS</b>			
Tangible fixed assets:			
Freehold land and buildings		5,076,315	5,154,205
Fixtures, fittings and equipment		99,001	132,660
	15	5,175,316	5,286,865
Investments	17	8,198,266	7,947,890
Investment properties	16	2,340,000	1,956,000
<b>TOTAL FIXED ASSETS</b>		<b>15,713,582</b>	<b>15,190,755</b>
<b>CURRENT ASSETS</b>			
Stocks	18	97,254	76,316
Debtors	19	123,733	96,979
Cash at bank and in hand		1,020,222	1,693,542
<b>TOTAL CURRENT ASSETS</b>		<b>1,241,209</b>	<b>1,866,837</b>
<b>LIABILITIES</b>			
Creditors: amounts falling due within one year	20	(555,346)	(589,252)
<b>NET CURRENT ASSETS</b>		<b>685,863</b>	<b>1,277,585</b>
<b>TOTAL NET ASSETS</b>		<b>16,399,445</b>	<b>16,468,340</b>
<b>THE FUNDS OF THE CHARITY:</b>			
Restricted funds	21	768,117	784,956
Unrestricted funds:			
General fund	21	3,610,308	3,791,736
Revaluation reserve	21	3,180,977	3,180,977
Designated funds	21	8,840,043	8,710,671
Total unrestricted funds		15,631,328	15,683,384
<b>TOTAL FUNDS</b>		<b>16,399,445</b>	<b>16,468,340</b>

The attached notes on pages 51 to 72 form part of these financial statements.

The financial statements were approved by the Board of Trustees on  
and signed on their behalf by:

D R Bruton  
President



Mr D Goodchild  
Financial Director



Registration No. 00071661 (England and Wales); Charity No. 261898; Scottish Charity No: SCO41714



## THE SPIRITUALISTS' NATIONAL UNION

### STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	2019 £
<b>Cash Flows from Operating Activities</b>			
Net cash (used in) / provided by operating activities	22	(720,817)	2,436,572
<b>Cash Flows from Investing Activities</b>			
Dividends interest and rents from investments		294,953	306,961
Purchase of tangible fixed assets		(31,919)	(303,744)
Purchase of investments		(1,039,292)	(2,885,362)
Proceeds from the sale of investments		925,722	520,356
<b>Net Cash Flows from Investing Activities</b>		<u>149,464</u>	<u>(2,361,789)</u>
<b>Change in cash and cash equivalents in the year</b>		(571,353)	74,783
<b>Cash and Cash equivalents brought forward</b>		<u>1,820,469</u>	<u>1,745,686</u>
<b>Cash and cash equivalents carried forward</b>	23	<u><b>1,249,116</b></u>	<u><b>1,820,469</b></u>

The notes on pages 51 to 72 form part of these accounts.

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

##### a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The accounts are stated in pound sterling and rounded to the nearest pound.

The Balance Sheet is restated to reallocate £29,720 between the designated and general funds to agree with note 21.

##### b) Accounting for branches

These financial statements fully incorporate the results of the following branches of the Spiritualists' National Union:

The Spiritualists' National Union Head Office  
The Arthur Findlay College  
The Fourteen District Councils of the Spiritualists' National Union  
The Suspense Investment Account  
Sundry Trust Funds  
Spiritualists' National Union International  
The Barbanell Centre- Stafford  
The Spiritualists' Lyceum Union

##### c) Legal status of the Charity

The charity is a company limited by guarantee, with no share capital and is incorporated in England and Wales (registration number 00071661). It has registered with the Charity Commission in both England and Wales (charity number 261898) and Scotland (charity number SCO41714. The registered office is Redwoods, Stansted Hall, Stansted Mountfitchet, Essex, CM24 8UD.

In the event of the charity being wound up, the liability in respect of the guarantee is limited to 50 pence per member of the charity. The membership comprises Church Representatives, Individual Members, Kindred Body Representatives and Affiliate Members, details of the numbers of total members are included in the Trustee's Report.

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 Accounting policies (continued)

##### d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. Trustees have made the decision to invest some of the current assets over the years into listed investments and investment properties which return a better income. These can be sold should this become necessary. The Spiritualists' National Union is cognisant that the threat of Covid-19 and the restrictions placed on the nation has, and will continue to have, an impact on the running of the charity. The charity recognises the impact of the temporary close of the Arthur Findlay College on its ability to generate income and has taken steps to introduce a comprehensive online offering to mitigate the effect of the enforced closure. It is planned that the college will reopen in early 2022 and that the success of the online content will continue alongside in person courses. The Board has completed a comprehensive review and is confident of the SNU's ability to continue as a going concern. As such, they continue to adopt the going concern basis of accounts in the financial statements.

##### e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds account for situations where a donor requires their donation must be spent on a specific purpose or where funds have been raised for a specific purpose.

The aim and use of each material designated and restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

##### f) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Where income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and income from Church Affiliation fees, Class B Individual Member fees and Trust Property Church fees are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income until either those conditions are met in full, or their fulfilment is wholly within the control of the charity is deferred and not recognised and it is probable that those conditions will be fulfilled in the reporting period. Income from Gift Aid tax reclaims is recognised for any donations with relevant Gift Aid certificates recognised in income for the year. Any amounts of Gift Aid not received by the year end are accounted for in income and accrued income in debtors.

For legacies, entitlement is taken on a case by case basis as the earlier of the date on which: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. If the legacy is in the form of an asset other than cash or an asset listed on a recognised stock exchange, recognition is subject to the value of the asset being able to be reliably measured and title to the asset has passed to the charity. Where legacies have been notified and the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance for a future fundraising event or for visitor fees received in advance of an event are deferred until the criteria for income recognition are met.

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 Accounting policies (continued)

##### f) Income (continued)

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity which is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due. This is normally upon notification by our investment advisor of the dividend yield of the investment portfolio. Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable

Sponsorship from events, fundraising and events registration fees are recognised in income when the event takes place. Trading income is recognised on point of sale for both donated and purchased goods.

##### g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:

Costs of raising funds are those costs incurred in attracting voluntary income and those incurred in fund raising and investment managers' costs.

Expenditure on charitable activities includes expenditure associated with the administration function of the Union, education programme, trust property, publications, ministry and governance costs and include both the direct costs and support costs relating to these activities.

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either:

- Terminate the employment of an employee or group of employees before normal retirement date; or
- Provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan.

Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of resources.

##### h) Volunteers

The value of the services provided by volunteers is not incorporated into these financial statements as it would be difficult to quantify. Further details are provided in the Trustee's Report.

##### i) Investment properties

Investment properties are valued by the Trustees on an existing use open market value basis. Investment properties are not depreciated. The statement of financial activities includes the net gains and losses arising on the revaluation and disposals throughout the year.



## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 Accounting policies (continued)

##### j) Fixed assets

All assets costing more than £500 are capitalised at their historical cost when purchased. No depreciation is provided on freehold land. Depreciation has been provided on the remaining assets at the following rates:-  
Fixtures, fittings and equipment - at rates varying between 15% and 33%, reducing balance and straight line.  
Freehold property - 2% straight line

The need for any impairment of a fixed asset write-down is considered if there is concern over the carrying value of an asset and is assessed by comparing that carrying value against the value in use or realisable value of the asset when appropriate.

##### k) Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted bid value. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

The charity does not acquire put options, derivatives or other complex financial instruments.

The main form of financial risk faced by the charity is that of volatility in equity markets and investment markets due to wider economic conditions, the attitude of investors to investment risk, and changes in sentiment concerning equities and within particular sectors or sub sectors.

##### l) Stock

Stocks have been valued at the lower of cost and net realisable value.

Net realisable value is based upon estimated selling price less further costs expected to be incurred to disposal. Provision is made for obsolete and slow moving items.

##### m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

##### n) Concessionary loans

The charity has taken advantage of section 34 of FRS102 to recognise loans to member churches as concessionary loans. As such the charity initially recognises and measures the loan at the amount to be repaid, with the carrying amount adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for impairment.

##### o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### p) Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 Accounting policies (continued)

##### q) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are recognised at cost less depreciation and investments are recognised at their fair value being the market value, all other assets and liabilities are measured at cost being their fair value. The cost of investments and market value (being fair value) are disclosed in note 17.

##### r) Pensions

Employees of the charity are entitled to join a defined contribution 'money purchase' scheme. The charity contribution is restricted to the contributions disclosed in note 12.

##### s) Operating leases

Operating leases are recognised over the period of which the lease falls due. Benefits received and receivable as an incentive to sign an operating lease are recognised on a straight line basis over the period of the lease.

##### t) Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

##### u) Key sources of judgement and estimation uncertainty

No significant judgements, accounting policies or assumptions have been made by management in applying the charity's accounting policies.

#### 2 Donations and legacies

	2020			
	Unrestricted £	Designated £	Restricted £	Total £
Donations	29,984	704	120	30,808
Legacies	84,001	-	-	84,001
Income from closed churches	-	362,217	-	362,217
Spiritualists' Lyceum Union donations	-	960	-	960
	<u>113,985</u>	<u>363,881</u>	<u>120</u>	<u>477,986</u>

	2019			
	Unrestricted £	Designated £	Restricted £	Total £
Donations	29,093	3,354	7,429	39,876
Income from closed churches	-	2,260,744	-	2,260,744
Spiritualists' Lyceum Union donations	-	16,756	-	16,756
	<u>29,093</u>	<u>2,280,854</u>	<u>7,429</u>	<u>2,317,376</u>

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 3 Affiliation income

	2020 Unrestricted £	2019 Unrestricted £
Church Affiliation Fees	44,634	52,419
Trust Property Fees – Sole Trust	20,744	21,893
Trust Property – Management Fees	36,875	-
	<u>102,253</u>	<u>74,312</u>

#### 4 Educational programme income

	2020 Unrestricted £	2019 Unrestricted £
Visitor fees	614,954	2,878,552
Healing	46,860	45,147
Course notes, publications and other relevant items	77,802	272,991
	<u>739,616</u>	<u>3,196,690</u>

#### 5 Other trading activities income

	2020 Restricted £	2020 Unrestricted £	2020 Total £
Fundraising events	4,852	4,501	9,353
Other rental income	-	79,035	79,035
Membership subscriptions	-	81,239	81,239
Sponsorship	-	-	-
Commissions	-	20,411	20,411
Management fees	-	1,200	1,200
	<u>4,852</u>	<u>186,386</u>	<u>191,238</u>

	2019 Restricted £	2019 Unrestricted £	2019 Total £
Fundraising events	-	23,484	23,484
Other rental income	-	123,680	123,680
Membership subscriptions	-	71,989	71,989
Sponsorship	-	7,458	7,458
Commissions	-	25,234	25,234
Management fees	-	1,091	1,091
	<u>-</u>	<u>252,937</u>	<u>252,937</u>

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 6 Investment income

	2020 Unrestricted Designated £	2020 Unrestricted General £	2020 Total Unrestricted £
Bank interest	-	35,012	35,012
Listed investments	4,661	179,694	184,355
Investment property rents	-	75,586	75,586
	<u>4,661</u>	<u>290,292</u>	<u>294,953</u>

	2019 Unrestricted Designated £	2019 Unrestricted General £	2019 Total Unrestricted £
Bank interest	-	42,290	42,290
Listed investments	-	183,295	183,295
Investment property rents	-	81,376	81,376
	<u>-</u>	<u>306,961</u>	<u>306,961</u>

#### 7 Other income

	Unrestricted £	Designated £	Restricted £	2020 Total £
Miscellaneous income	8,268	1,067	-	9,335
JRS income	336,084	-	-	336,084
	<u>344,352</u>	<u>1,067</u>	<u>-</u>	<u>345,419</u>

	Unrestricted £	Designated £	Restricted £	2019 Total £
Miscellaneous income	8,241	-	4,449	12,690
	<u>8,241</u>	<u>-</u>	<u>4,449</u>	<u>12,690</u>



## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 8 Expenditure

	Direct Costs	Direct Staff Costs	Support Costs (Note 9)	2020 Total
Raising funds	9,976	-	9,448	19,424
Charitable activities:				
Affiliation	47,561	-	45,045	92,606
Education	666,301	1,140,259	631,060	2,437,620
Course notes, publications and other relevant items	45,991	-	43,558	89,549
<b>Total expenditure</b>	<b>769,829</b>	<b>1,140,259</b>	<b>729,111</b>	<b>2,639,199</b>

	Direct Costs	Direct Staff Costs	Support Costs (Note 9)	2019 Total
Raising funds	69,571	-	33,830	103,401
Charitable activities:				
Affiliation	114,911	-	55,878	170,789
Education	1,464,174	1,140,220	711,974	3,316,368
Course notes, publications and other relevant items	177,533	-	86,326	263,859
<b>Total expenditure</b>	<b>1,826,189</b>	<b>1,140,220</b>	<b>888,008</b>	<b>3,854,417</b>

Included within expenditure for raising funds are restricted funds of £Nil (2019: £Nil) and designated funds of £424 (2019: £2,315).

Included within charitable activities are restricted funds of £4,831 (2019: £686) and designated funds of £31,577 (2019: £214,090).

#### GRANTS TO INSTITUTIONS

Included within direct charitable activities are grants made to 13 churches amounting to £10,706 (2019: 14 grants totalling £76,671).

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 9 Analysis of support costs

	Raising funds	Affiliation	Education	Other	2020 Total
Finance and legal	1,258	5,997	84,018	5,799	97,072
Human resources	3,433	16,369	229,316	15,828	264,946
Information technology	716	3,415	47,844	3,302	55,277
Premises	1,796	8,565	119,985	8,280	138,626
General office expenses	1,017	4,850	67,943	4,690	78,500
Committee expenses	268	1,277	17,890	1,235	20,670
Other	586	2,792	39,113	2,701	45,192
Governance	374	1,781	24,951	1,722	28,828
	<u>9,448</u>	<u>45,046</u>	<u>631,060</u>	<u>43,557</u>	<u>729,111</u>

	Raising funds	Affiliation	Education	Other	2019 Total
Finance and legal	3,080	5,087	64,812	7,859	80,838
Human resources	7,479	12,353	157,400	19,085	196,317
Information technology	2,170	3,584	45,662	5,537	56,953
Premises	9,819	16,218	206,650	25,057	257,744
General office expenses	3,659	6,043	77,001	9,337	96,040
Committee expenses	1,277	2,110	26,880	3,259	33,526
Other	4,742	7,834	99,815	12,099	124,490
Governance	1,604	2,649	33,754	4,093	42,100
	<u>33,830</u>	<u>55,878</u>	<u>711,974</u>	<u>86,326</u>	<u>888,008</u>

All support costs are allocated to charitable activities and fundraising costs based upon direct costs.

#### Governance costs include the following:

	2020 £	2019 £
AGM costs	4,578	21,650
Audit fees	20,000	17,263
Fees for preparation of statutory accounts	4,250	3,187
	<u>28,828</u>	<u>42,100</u>

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 10 Summary analysis of expenditure and related income for charitable activities

This table shows the cost of the charitable activities and the sources of revenue directly to support those activities.

2020	Affiliation £	Education £	Other £	Total £
Income:				
Church fees and property fees	102,253	-	-	102,253
Visitor fees	-	614,954	-	614,954
Healing registrations	-	46,860	-	46,860
Course notes, publications and other relevant items	-	-	77,802	77,802
	<u>102,253</u>	<u>661,814</u>	<u>77,802</u>	<u>841,869</u>
Costs	<u>92,606</u>	<u>2,437,620</u>	<u>89,549</u>	<u>2,619,775</u>
Net income / (costs) funded from other income sources	<u>9,647</u>	<u>(1,775,806)</u>	<u>(11,747)</u>	<u>(1,777,906)</u>

2019	Affiliation £	Education £	Other £	Total £
Income:				
Church fees and property fees	74,312	-	-	74,312
Visitor fees	-	2,878,552	-	2,878,552
Healing registrations	-	45,147	-	45,147
Course notes, publications and other relevant items	-	-	272,991	272,991
	<u>74,312</u>	<u>2,923,699</u>	<u>272,991</u>	<u>3,271,002</u>
Costs	<u>(112,284)</u>	<u>(3,443,714)</u>	<u>(276,126)</u>	<u>(3,832,124)</u>
Net costs funded from other income sources	<u>(37,972)</u>	<u>(520,015)</u>	<u>(3,135)</u>	<u>(561,122)</u>

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 11 Staff emoluments and Trustee expenses

	2020 £	2019 £
Wages and salaries	1,298,218	1,243,272
Social security costs	83,094	90,009
Employer's contribution to defined contribution pension scheme	<u>47,074</u>	<u>46,712</u>
	<u>1,428,386</u>	<u>1,379,993</u>

The average number of employees during the year was made up as follows expressed both as whole persons and full time equivalents:

	2020 No	2020 FTE	2019 No	2019 FTE
Administration	9	9	9	9
Educational programme	<u>54</u>	<u>29</u>	<u>61</u>	<u>32</u>
	<u>63</u>	<u>38</u>	<u>70</u>	<u>41</u>

One employee received emoluments between £70,000 – £80,000 including £1,365 in pension contributions. In 2019 one employee received emoluments between £60,000 –£70,000 including £1,179 in pension contributions.

The charity considers its key management personnel to comprise the Trustees and the senior management team. None of the Trustees received any remuneration or benefits in kind from the charity during the year (2019: None) other than as disclosed in note 26 in relation to the President of the Union. The total employee benefits of 4 key management personnel (2019: 4 key management personnel) were £222,594 (2019: £171,338). Included within total key personnel remuneration is employers national insurance of £22,269 (2019: £18,782) and employers pension of £3,221 (2019: £2,796).

Expenses relating to travel and subsistence for attendance at Trustee meetings was reimbursed to 10 Trustees (2019: 14) during the year and amounted to £29,590 (2019: £31,149) being £29,590 (2019: £37,561) reimbursed directly to Trustees and £NIL (2019: £878) paid to third parties on behalf of Trustees.

Redundancy payments of £112,523 (2019: £nil) were made to 18 employees in the year as authorised by the Board of Trustees. In addition exit payments of £3,500 were paid to 1 employee during the year (2019: nil).

#### 12 Net (expenditure) / income

Net (expenditure) / income is stated after charging:

	2020 £	2019 £
Depreciation	142,922	92,668
Auditors' remuneration (see note 13)	24,250	20,450
Operating lease rentals - equipment	<u>24,888</u>	<u>36,473</u>



## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 13 Auditors remuneration

Included within note 12 is the following:

	2020 £	2019 £
Auditors' remuneration - audit services	20,000	17,263
Auditors' remuneration - accountancy	4,250	3,187
	<u>24,250</u>	<u>20,450</u>

#### 14 Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. Contributions payable by the charity amounted to £44,621 (2019: £46,712). At the year end, contributions totalling £5,331 (2019: £5,116) remained outstanding and are included in other creditors.

#### 15 Tangible fixed assets

	Freehold Land and Buildings £	Fixtures, Fittings and Equipment £	Total £
<b>COST OR VALUATION</b>			
As at 1 January 2020	5,667,626	1,201,083	6,868,709
Additions	14,151	17,768	31,919
Disposals	-	(4,913)	(4,913)
As at 31 December 2020	<u>5,681,777</u>	<u>1,213,938</u>	<u>6,895,715</u>
<b>DEPRECIATION</b>			
As at 1 January 2020	513,421	1,068,423	1,581,844
Charge for the year	92,041	51,427	143,468
Charge on disposals	-	(4,913)	(4,913)
As at 31 December 2020	<u>605,462</u>	<u>1,114,937</u>	<u>1,720,399</u>
<b>NET BOOK VALUE</b>			
As at 31 December 2020	<u>5,076,315</u>	<u>99,001</u>	<u>5,175,316</u>
As at 31 December 2019	<u>5,154,205</u>	<u>132,660</u>	<u>5,286,865</u>

Fixtures and fittings do not include those originally donated by Mr Arthur Findlay and others.

Included within freehold land and buildings is land with a net book value of £605,094 (2019: £605,094) which is not depreciated. The land has been partly financed by a donation from the J V Trust. Should the land be sold, the charity will be liable, under the terms of the donation, to repay the donation.

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 16 Investment Properties

	Investment Properties £
<b>VALUATION</b>	
As at 1 January 2020	1,956,000
Revaluation gain	384,000
As at 31 December 2020	<u>2,340,000</u>

The investment properties were professionally valued in November 2020 by Saul Gerrard Surveyors on the basis of their current market value. At the year end date these valuations were subject to a material uncertainty related to COVID-19.

The original cost of these properties was £nil as the properties were bequeathed to the charity. No depreciation is provided on the investment properties.

All investment properties are held in the UK.

#### 17 Fixed asset investments

	2020 £	2019 £
<b>LISTED INVESTMENTS</b>		
At market value:		
Quoted at 1 January	7,947,890	4,986,923
Additions	1,039,292	2,885,362
Disposal proceeds	(925,722)	(520,356)
Gains on investments	34,839	581,165
	<u>8,096,299</u>	<u>7,933,094</u>
Movement in short term cash	101,967	14,796
At 31 December	<u>8,198,266</u>	<u>7,947,890</u>
Investments are allotted to each range as follows:		
Fixed interest	2,208,376	2,194,027
Equities	4,531,084	4,644,566
Cash - short term	228,894	126,927
Cash - long term	1,211,897	982,370
	<u>8,198,266</u>	<u>7,947,890</u>
Historical Cost	<u>6,958,813</u>	<u>7,196,767</u>

All investments are carried at their fair value. Investments in equities and fixed interest securities are all traded in quoted public markets, primarily the London Stock Exchange. The basis of fair value for quoted investments is equivalent to the market value, using the bid price. Investment sales and purchases are recognised at the date of trade cost (that is their transaction value).

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

18	Stocks	2020 £	2019 £
	Closing stock	97,254	76,316

Closing stock represents education activities (including college catering) of £63,621 (2019: £49,416) and stock in relation to affiliation activities of £33,633 (2019: £26,900).

19	Debtors	2020 £	2019 £
	Trade debtors	39,862	18,679
	Other debtors	36,903	34,093
	Prepayments and accrued income	46,968	44,207
		123,733	96,979

Included within other debtors are concessionary loans made to member churches in furtherance of the SNU's charitable objectives. Interest is charged on these loans at varying rates between 0% - 5.75% per annum. Movement on the loans during the year was as follows:

	2020 £	2019 £
Concessionary loans as at 1 January 2020	19,790	131,990
Interest charged	-	526
New loans made	23,308	17,447
Repayments during the year	(10,305)	(120,860)
Loans written off in the year	-	(9,313)
Concessionary loans as at 31 December 2020	32,793	19,790

£Nil loans were written off during the year (2019: £9,313). No future commitments made but not taken up in respect of concessionary loans.

Amounts due within one year were £23,041 (2019: £13,456) and due in more than one year were £9,752 (2019: £6,334).

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

20	Creditors: Amounts falling due within one year	2020 £	2019 £
	Trade creditors	41,216	94,080
	Taxation and social security	53,882	22,889
	Other creditors	33,606	18,487
	Accruals	83,585	76,395
	Deferred income	343,057	377,401
		555,346	589,252

#### DEFERRED INCOME

Deferred income relates to fees for courses at the Arthur Findlay College which are received in advance from students for courses taking place in the next year.

	£	£
Deferred income at 1 January	377,401	288,816
Amounts released in the year	(377,401)	(288,816)
Income deferred in the year	343,057	377,401
Deferred income at 31 December	343,057	377,401

#### 21 Funds

##### Current Year

	Brought Forward £	Income £	Expenditure £	Realised /unrealised gains/losses £	Transfers £	Carried forward £
<b>UNRESTRICTED FUNDS</b>						
General Funds	3,791,736	1,776,884	(2,602,376)	403,142	240,922	3,610,308
Revaluation Reserve	3,180,977	-	-	-	-	3,180,977
	6,972,713	1,776,884	(2,602,376)	403,142	240,922	6,791,285
<b>DESIGNATED FUNDS</b>						
Fixed asset fund	5,286,866	-	-	-	(111,550)	5,175,316
The Suspense Investment Account	2,913,037	363,681	(14,790)	29,385	(128,062)	3,163,251
Tree fund	17,421	317	-	-	-	17,738
Horse Fund	1,415	-	(270)	-	-	1,145
Science Equipment Fund	8,499	-	-	-	-	8,499
The Arthur Findlay College Foundation Fund	15,466	-	-	-	-	15,466
Land adjacent to Stansted Hall	220,000	-	-	-	-	220,000
The Arthur Findlay College Tutor Training Fund	2,947	207	-	-	-	3,154
Spiritualists' Lyceum Union	195,020	5,404	(3,213)	1,982	-	200,395
Window restoration fund	50,000	-	(13,719)	-	-	36,281
Total Designated Funds	8,710,671	369,609	(31,992)	31,367	(239,612)	8,840,043
Total Unrestricted Funds	15,683,384	2,146,493	(2,634,368)	434,509	1,310	15,631,328



## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 21 Funds (continued)

##### Current Year (continued)

	Brought Forward £	Income £	Expenditure £	Realised /unrealised gains/losses £	Transfers £	Carried forward £
<b>RESTRICTED FUNDS</b>						
The Foundation Fund	625,570	115	-	(15,245)	-	610,440
The Gladys Mallaburn Trust	4,551	-	-	(425)	-	4,126
The Ministers Bursary Fund	2,039	10	-	-	-	2,049
The Ministers Development Fund	4,908	25	-	-	-	4,933
The Education Bursary Fund	589	3	-	-	-	592
The SNU Healing Fund	51,562	-	-	-	(1,285)	50,277
Halifax St. Paul's Fund	9,978	-	-	-	-	9,978
The SNU Prize Fund	15,560	77	(573)	-	(25)	15,039
Arthur Findlay Memorial Account	31	-	-	-	-	31
Spirit of Youth	2,089	-	-	-	-	2,089
The Education Fund	2,575	-	-	-	-	2,575
The Exponents Fund	2,523	-	-	-	-	2,523
The Glynn Edwards Memorial Fund	400	-	-	-	-	400
AFC – Furniture & Paintings Restoration	155	-	-	-	-	155
Lyceum Restricted	9	-	-	-	-	9
Other Restricted DC& PC	10,578	3,136	(3,961)	-	-	9,753
-						
	<u>733,117</u>	<u>3,366</u>	<u>(4,534)</u>	<u>(15,670)</u>	<u>(1,310)</u>	<u>714,969</u>

The restricted funds of the Union's 14 District Councils are summarised as follows:

The Healing Fund	30,339	464	-	-	-	30,803
The Brooks Education Fund	19,755	348	-	-	-	20,103
The District Council Fund of Benevolence	629	-	(297)	-	-	332
The District Council Foundation Fund	794	-	-	-	-	794
The Equipment Fund	222	-	-	-	-	222
Healing Bursary Fund	100	-	-	-	-	100
Permanent Endowment Found Fund	-	794	-	-	-	794
	<u>51,839</u>	<u>1,606</u>	<u>(297)</u>	<u>-</u>	<u>-</u>	<u>53,148</u>
Total Restricted Funds	<u>784,956</u>	<u>4,972</u>	<u>(4,831)</u>	<u>(15,670)</u>	<u>(1,310)</u>	<u>768,117</u>
Total Funds	<u>16,468,340</u>	<u>2,151,465</u>	<u>(2,639,199)</u>	<u>418,839</u>	<u>-</u>	<u>16,399,445</u>

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 21 Funds (continued)

##### Prior Year

	Brought Forward £	Income £	Expenditure £	Realised /unrealised gains/losses £	Transfers £	Carried forward £
<b>UNRESTRICTED FUNDS</b>						
General Funds	3,157,317	3,868,234	(3,637,326)	371,326	32,185	3,791,736
Revaluation Reserve	3,180,977	-	-	-	-	3,180,977
	<u>6,338,294</u>	<u>3,868,234</u>	<u>(3,637,326)</u>	<u>371,326</u>	<u>32,185</u>	<u>6,972,713</u>
<b>DESIGNATED FUNDS</b>						
Fixed asset fund	5,149,713	-	-	-	137,153	5,286,866
The Suspense Investment Account	913,111	2,260,744	(206,216)	114,736	(169,338)	2,913,037
Tree fund	17,343	78	-	-	-	17,421
Horse Fund	649	766	-	-	-	1,415
Science Equipment Fund	6,236	2,500	(237)	-	-	8,499
The Arthur Findlay College Foundation Fund	15,466	-	-	-	-	15,466
Land adjacent to Stansted Hall	220,000	-	-	-	-	220,000
The Arthur Findlay College Tutor Training Fund	3,109	18	(180)	-	-	2,947
Spiritualists' Lyceum Union	175,382	16,748	(9,772)	12,662	-	195,020
Window restoration fund	50,000	-	-	-	-	50,000
Total Designated Funds	<u>6,551,009</u>	<u>2,280,854</u>	<u>(216,405)</u>	<u>127,398</u>	<u>(32,185)</u>	<u>8,710,671</u>
Total Unrestricted Funds	<u>12,889,303</u>	<u>6,149,088</u>	<u>(3,853,731)</u>	<u>498,724</u>	<u>-</u>	<u>15,683,384</u>

##### RESTRICTED FUNDS

The Foundation Fund	543,952	-	-	81,618	-	625,570
The Gladys Mallaburn Trust	3,728	-	-	823	-	4,551
The Ministers Bursary Fund	2,030	9	-	-	-	2,039
The Ministers Development Fund	4,884	24	-	-	-	4,908
The Education Bursary Fund	585	4	-	-	-	589
The SNU Healing Fund	51,556	6	-	-	-	51,562
Halifax St. Paul's Fund	9,928	50	-	-	-	9,978
The SNU Prize Fund	15,857	78	(375)	-	-	15,560
Arthur Findlay Memorial Account	31	-	-	-	-	31
Spirit of Youth	2,089	-	-	-	-	2,089
The Education Fund	2,575	-	-	-	-	2,575
The Exponents Fund	2,523	-	-	-	-	2,523
The Glynn Edwards Memorial Fund	400	-	-	-	-	400
AFC – Furniture & Paintings Restoration	-	155	-	-	-	155
Lyceum Restricted	-	9	-	-	-	9
Other Restricted DC& PC	-	10,578	-	-	-	10,578
	<u>640,138</u>	<u>10,913</u>	<u>(375)</u>	<u>82,441</u>	<u>-</u>	<u>733,117</u>

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 21 Funds (continued)

##### Prior Year (continued)

The restricted funds of the Union's 14 District Councils are summarised as follows:

The Healing Fund	30,240	99	-	-	-	30,339
The Brooks Education Fund	18,893	862	-	-	-	19,755
The District Council Fund of Benevolence	901	-	(272)	-	-	629
The District Council Foundation Fund	790	4	-	-	-	794
The Equipment Fund	261	-	(39)	-	-	222
Healing Bursary Fund	100	-	-	-	-	100
	51,185	965	(311)	-	-	51,839
Total Restricted Funds	691,323	11,878	(686)	82,441	-	784,956
Total Funds	13,580,626	6,160,966	(3,854,417)	581,165	-	16,468,340

##### The Suspense Investment Account

The funds of defunct churches and certain trust funds, have been paid to Suspense Investment Account. The interest from this account has been applied by the Union primarily towards meeting trust expenditure.

##### The Arthur Findlay College Foundation Fund

The purpose of the designated fund is to provide financial support for the Arthur Findlay College. The capital of the fund may be used as security or collateral for loans to the College. The interest from this account may be applied for any purpose benefitting the College.

##### Land adjacent to Stansted Hall

Land with a net book value of £605,094 has been partly financed by a donation from the J V Trust. Should the land be sold, the charity may be liable, under the terms of the donation, to repay the donation. The Arthur Findlay College has ring-fenced £220,000 of which £210,000 has been invested in corporate bonds with a view to making provision for repayment should this ever arise.

##### The Arthur Findlay College Tutor Training Fund

The purpose of this fund is to support the training needs of the tutors at the Arthur Findlay College.

##### The Spiritualists' Lyceum Union

These are ring fenced funds for a separate part of the Union's activities.

##### The Fixed Asset Fund

The fixed asset fund represents the net book value of fixed assets on the balance sheet.

The purpose of major Restricted Funds is as follows:

##### The Foundation Fund

The Spiritualists' National Union Foundation Fund was set up with the object of providing long-term income for the Spiritualists' National Union. The capital may be used as security or collateral for loans to the Union but shall not be applied for any other purpose without the authority of a resolution passed at two general meetings of members held not less than six months apart. The interest may be applied for any purpose benefitting the Union as the National Executive Committee may decide.

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 21 Funds (continued)

##### The Gladys Mallaburn Trust

The fund was established in 1978 to provide that interest on investments be utilised towards the general administration expenses of the head office of the Union, the fund to be invested in dated Government

stock and any capital accretion at the redemption dates being added to and forming part of the trust for reinvestment.

##### The Ministers Bursary Fund

This fund was established to assist candidates in Ministerial training with the costs of such necessary training in cases of hardship which is precluding them from taking the necessary courses to allow the award of Officiant or Minister of the Union. In the past it has either been funded by donation from Charitable Trusts which operate within the wider movement or by specific fundraising activity. Any income held within the fund is applied purely at the discretion of The Ministers Administration Committee.

##### The Ministers Development Fund

The Ministers Development Fund was set up for the purpose of continuing the development and promotion of ministers and has been provided by two charitable organisations, namely the JV Trust and the Winifred Gandine-Stanton Trust, for the purpose of training those entering the ministry to ensure the highest standards are attained by those working in this field of the Union's work.

##### The Education Bursary Fund

This fund was established to assist candidates in training, usually those taking Union courses with the costs of such necessary training in cases of hardship. In the past it has either been funded by donation from Charitable Trusts which operate within the wider movement or by specific fundraising activity. Any income held within the fund is applied purely at the discretion of The Education Committee.

##### The SNU Healing Fund

The Healing Fund was set up for the purpose of propagating Spiritualist healing.

##### Halifax St. Paul's Fund

The Halifax St. Paul's Fund was set up under a Scheme by the Charity Commissioners for the income to be distributed at the discretion of the National Executive Committee to Churches within ten miles of Halifax and/or the capital to be used in Halifax.

##### The SNU Prize Fund

The SNU Prize Fund is an amalgamation of several smaller funds which were set up to give cash prizes to members.

##### Spirit of Youth

The Spirit of Youth was set up as a fund for use by the Spirit of Youth Committee.

The Restricted Funds of the Union's 14 District Councils:

##### The Education Fund

Education Funds are established at District Council level to fund the training of exponents in both speaking and the demonstration of mediumship together with any necessary training in administration which facilitates the efficient functioning of the Churches and the District Councils.

##### The Exponents Fund

These funds are held within District Council Accounts to assist in the training of exponents at a district level. They are funded from year to year either by income from educational activity or specific fund raising activity and any income is applied purely for the purposes of training within the District.



## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 21 Funds (continued)

##### The Healing Fund

Healing Funds are held at District Council level to fund the assessment and training of healers to approved status and to ensure that assessors are trained to a level sufficient to conduct the necessary assessments at both district and national levels.

##### The Brooks Education Fund

The Brooks Education Fund was established within The West Midlands District Council many years ago following a considerable donation from Miss Winnie Brooks, the fund supports a range of training within the district which includes the districts three year course aimed at the development of mediums and speakers to a high standard. Further donations are added to the fund as and when they arise and income from the annual training scheme also provides an income.

Expenditure includes assessments, tutorials and supports students unable to bear the full cost of the districts residential weekend which concludes the three year course.

#### 22 Reconciliation of net movement in funds to net cash flow from operating activities

	2020 £	2019 £
Net Income	(68,894)	2,887,714
<b>Adjusted for:</b>		
Depreciation charges	143,468	165,619
Gain on investments	(34,839)	(581,165)
Gain on investment property	(384,000)	-
Dividends interest and rents from investments	(294,953)	(306,961)
Loss on disposal of fixed assets	-	973
(Increase)/Decrease in stock	(20,938)	(9,848)
(Increase)/Decrease in debtors	(26,754)	115,429
(Decrease)/Increase in creditors	(33,907)	164,811
Net cash (used in) / provided by operating activities	<u>(720,817)</u>	<u>2,436,572</u>

#### 23 Analysis of changes in net debt

	At 1 Jan 2020 £	Cash flows £	Other non- cash changes £	At 31 Dec 2020 £
<b>Cash and cash equivalents:</b>				
Cash at bank and in hand	1,693,542	(673,320)	-	1,020,222
Cash in the investment portfolio	126,927	101,967	-	228,894
Total	<u>1,820,469</u>	<u>571,353</u>	<u>-</u>	<u>1,249,116</u>

## THE SPIRITUALISTS' NATIONAL UNION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

#### 24 Analysis of net assets between funds

	General £	Unrestricted Designated £	Restricted £	2020 Total £
Tangible fixed assets	2,340,000	5,175,316	-	7,515,316
Investments	4,857,358	2,666,288	674,620	8,198,266
Net current assets	(406,073)	998,439	93,497	685,863
	<u>6,791,285</u>	<u>8,840,043</u>	<u>768,117</u>	<u>16,399,445</u>
	General £	Unrestricted Designated £	Restricted £	2019 Total £
Tangible fixed assets	1,956,000	5,286,866	-	7,242,866
Investments	4,850,036	2,626,566	471,288	7,947,890
Net current assets	166,677	797,239	313,668	1,277,584
	<u>6,972,713</u>	<u>8,710,671</u>	<u>784,956</u>	<u>16,468,340</u>

#### 25 Commitments under operating leases

At 31 December the charity had total commitments under non-cancellable operating leases as follows:

	2020 £	2019 £
<b>LESSEE:</b>		
Due within 1 year	14,940	15,500
Due between 2-5 years	9,947	24,888
Total	<u>24,888</u>	<u>40,388</u>

##### LESSOR:

At 31 December the charity had agreed commitments as a lessor under non-cancellable operating leases to receive the receipts as follows:

	2020 £	2019 £
Investment Properties:		
Not later than one year	72,451	81,072
Later than one year and not later than five years	199,206	28,480
	<u>271,657</u>	<u>109,552</u>

THE SPIRITUALISTS’ NATIONAL UNION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

26 Related party transactions

During the year the following Trustees’ received fees from the charity in respect of medium fees, training fees and sale of goods.

	2020 £	2019 £
Jackie Wright	4,682	5,626
S Gibson-Foy	7,500	1,664
Total	12,182	7,290

During the year, Mr D Bruton also received payments from the charity of £44,483 (2019: £38,333) for providing services in line with his role as President of the Union and received a loan of £nil (2019: £nil) with an annual interest rate of 1% per annum. The balance outstanding at the year end included within debtors was £nil (2019: £4,500). Mr D Bruton also received £nil (2019: £nil) during the year in fees from the College.

During the year, Mr S Upton, a Trustee of SNU, received £8,389 (2019: £12,725) in respect of sale of goods and Mrs S Upton, the wife of Mr S Upton received medium and training fees and was reimbursed expenses totalling £1,114 (2019: £13,115).

During the year, Minister J English, a Trustee of SNU, received £100 (2019: £nil), in respect of Ministership fees.

During the year, Ms R Fitzpatrick, the partner of Mr A Rawnsley, received medium and training fees and was reimbursed expenses totalling £100 (2019: £33).

There were no other related party transactions (2019: £nil).



# The Spiritualists' National Union

## Fund of Benevolence



Financial Statement for the year ending  
31st December 2018

Visit the Fund of Benevolence  
page to donate online [www.snu.org.uk](http://www.snu.org.uk)

### SPIRITUALIST NATIONAL UNION

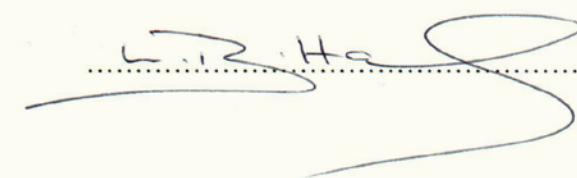
#### FUND OF BENEVOLENCE

#### BALANCE SHEET AS AT 31<sup>st</sup> DECEMBER 2020

<b>FUND OF BENEVOLENCE:</b>	<b>2019</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Balance as at 31 <sup>st</sup> December	100,453	104,769
Less: Bad Debts Written Off		
Plus: Net Income for the year	4316	
Plus Cheque Written Off		200
Less: Net Loss for the year		839
	-----	-----
	£104,769	£104,130
	-----	-----
<b>REPRESENTED BY:</b>		
<b>CURRENT ASSETS</b>		
Spiritualist National Union Trust	95,198	97891
Prepayment	500	500
Cash at Bank	9071	5739
	-----	-----
	£104,769	£104,130
<b>LESS CURRENT LIABILITIES</b>		
Creditors	0	0
	-----	-----
	£104,769	£104,130
	-----	-----

The foregoing accounts of the Fund of Benevolence for the year ended 31<sup>st</sup> December 2020 have been prepared from the books, vouchers and information supplied to me and I certify same to be correct and in accordance herewith.

Lynne Hames 40, Waverley Gardens, Etching Hill, Rugeley, Staffordshire. WS15 2YE

 .....21<sup>st</sup> January 2021



FUND OF BENEVOLENCE  
INCOME & EXPENDITURE  
31<sup>st</sup> DECEMBER 2020

2019	INCOME	2020	2019	EXPENDITURE	2020
1028.40	Donations	70.00	30.00	Flowers	25.00
33931.50	Senior Citizens Week	5375.00	200.00	Gifts of Money	2450.00
341.00	Raffle	0.00	0.00	Member Fees	0.00
1890.00	Private Sitzings	0.00	200.45	Admin Expenses	10.25
			500.00	Deposit SCW	0.00
			28390.00	SCW AFC	0.00
			4575.95	SCW Mediums	0.00
			204.20	M Bishop Travel & Meals	114.85
			20.00	M Griffiths Travel	10.00
2573.74	SNU Trust Interest	2622.69	52.00	D Bruton Travel	25.60
			100.00	Gift Voucher	100.00
			20.49	Mediums Equipment	0.00
			1156.00	SCW Refunds	6171.50
	Excess Expenditure over Income	839.51	4315.55	Excess Income over Expenditure	
<b>£39764.64</b>		<b>£8907.20</b>	<b>£39764.64</b>		<b>£8907.20</b>

**FUND OF BENEVOLENCE**  
**BANK RECONCILIATION AS AT**  
**31<sup>st</sup> DECEMBER 2020**

	£	£	£
Balance Brought Forward	9071.12		
Plus: Receipts	5375.00		
Plus: Cheque Written Off *	200.00	14646.12	
Less Purchases		8907.20	<b>£5738.92</b>

	£	£
Balance at bank 31.12.20	5838.92	
Less Unpresented Cheque**	100.00	<b>£5738.92</b>

- Cheque number 101132

\*\* Cheque number 101152

Notes:

Notes:



Find us and follow us!

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