

Reading Christadelphians



Secretary
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Treasurer
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2 January 2021

TRUSTEES ANNUAL REPORT

JANUARY 2020 TO DECEMBER 2020

Our stated aim is the advancement of the Christian religion according to Christadelphian beliefs based on the Bible. We have sought to achieve this aim by holding regular religious services, public talks, reading groups and Bible study seminars.

We do not seek financial support from the general public. Apart from a small number of voluntary donations, all our funds are raised internally through contributions from our own members. Donations have been made throughout the year both to charities based within the Christadelphian community and to external charities.

Our activities have been curtailed during the year by the restrictions resulting from the Covid pandemic, but we have continued to meet by video conference and have supplemented our regular donations to other charities with money from our General Fund.

During this period Iain MacDonald replaced Stephen Sykes as trustee.

Signed on behalf of the charity's trustees

A handwritten signature in black ink, appearing to read 'Andrew Walker'.

Secretary

READING CHRISTADELPHIAN ECCLESIA
Income and Expenditure Accounts for Year Ended 31/12/2020

UNRESTRICTED FUNDS

(Money Collected Internally for the charity's use)

GENERAL FUND

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance at 1st January 2020</i>	<i>£35,153.03</i>	Speakers Expenses & Hospitality	£249.00
Collections Qtr 1 only	£1,459.62	Books, Magazines & Diaries	£209.00
Gift Aid Donations	£4,124.37	Ecclesial Catering	£165.57
Other General Donations	£5,030.16	Utilities (Electric, Water, Phone)	£1,259.77
Gift Aid Tax Rebate 18/19	£2,329.62	Donations to Christadelphian Charities	£3,500.00
Gift Aid Tax Rebate 19/20	£4,172.13	Donations to External Charities	£1,350.00
Magazine & Diary Subs	£846.00	Insurance	£633.34
Bank Interest	£26.50	Hall Maintenance Transfer	£1,000.00
		Casino Hall Appeal (Australia)	£99.41
		Fellowship Weekend Deposit	£396.00
		Other Donations	£100.00
		Other General Expenses	£596.49
		Benevolent Fund Transfer (Gift Aid 18/19)	£2,329.62
		<i>Balance carried forward 31/12/20</i>	<i>£41,253.23</i>

PREACHING FUND

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance as at 1st January 2020</i>	<i>£3,369.44</i>	Facebook	£122.13
Collections Qtr 1 only	£524.80	Glad Tidings Magazines	£187.00
Gift Aid Donations	£1,751.41	CALS Online Campaigne	£100.00
Other General Donations	£191.94	Other expenses	£7.95
		<i>Balance carried forward 31/12/20</i>	<i>£5,420.51</i>

YOUTH ACTIVITIES FUND

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance as at 1st January 2020</i>	<i>£1,152.20</i>	Sunday School Party Catering	£49.94
Collections Qtr 1 only	£77.50	Sunday School Books/Materials	£73.69
Gift Aid Donations	£336.37	Sunday School Prizes/gifts	£78.00
General Donations	£32.01	CSSU Donation	£50.00
Other General Donations	£12.00	<i>Balance carried forward 31/12/20</i>	<i>£1,358.45</i>

HALL MAINTENANCE & EQUIPMENT FUND

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance as at 1st January 2020</i>	<i>£1,042.69</i>	Vacuum Cleaner	£199.00
Gift Aid Donations	£326.70	Fixed Wiring Testing & PATS	£493.68
General General Donations	£92.77	Overdoor Heater	£175.69
Transfer from General Fund	£1,000.00	Emergency Lights Replacements	£744.00
		Hall Cleaning Supplies	£28.24
		Fire Appliance & Em Light Check	£223.44
		Other maintenance expenses	£117.91
		<i>Balance carried forward 31/12/20</i>	<i>£480.20</i>

ECCLESIAL MISSION FUND

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance as at 1st January 2020</i>	<i>£457.41</i>	Donation to Romania Fund	£600.00
Collection Box	£325.11		
Gift Aid Donations	£255.37		
Other General Donations	£56.11		
		<i>Balance carried forward 31/12/20</i>	<i>£494.00</i>

READING CHRISTADELPHIAN ECCLESIA
Income and Expenditure Accounts for Year Ended 31/12/2020

BENEVOLENT FUND

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance as at 1st January 2020</i>	£4,386.74	None	
Gift Aid Donations	£24.00		
Gift Aid Tax Rebate	£2,329.62		
Other General Donations	£50.00		
		<i>Balance carried forward</i>	£6,790.36

<u>UNRESTRICTED FUNDS TOTALS</u>			
Balance Brought Forward 1/1/20	£45,561.51	TOTAL EXPENDITURE	£15,138.87
TOTAL INCOME	£25,374.11	Balance Carried forward 31/12/20	£55,796.75

RESTRICTED FUNDS

(Money Collected for organisations outside our own)

CHRISTADELPHIAN BASED CHARITIES

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance as at 1st January 2020</i>	£0.00		
Collections Qtr 1 only	£817.28	Christadelphian Care Homes	£2,260.60
Gift Aid Donations	£3,856.38	Christadelphian Bible Mission	£2,617.78
Other General Donations	£985.94	Christadelphian A.L.S.	£564.40
Transfers from General Fund*	£3,050.00	Christadelphian M.P.A	£564.40
		Christadelphian Samaritan Fund	£909.64
		Christadelphian Meal-a-Day Fund	£1,303.16
		Refugee Clothing Relief	£339.03
		Hall Appeal	£150.59
		<i>Balance carried forward 31/12/20</i>	£0.00

General Information

Christadelphian Care Homes - Residential retirement homes, care homes and nursing homes

Christadelphian Bible Mission - Worldwide missionary and welfare work

Christadelphian A.L.S. - Support for preaching efforts of other Christadelphian churches

Christadelphian Samaritan Fund - Worldwide support for non-Christadelphian causes and disasters

Christadelphian Meal-a-day Fund - Third world support

Refugee Clothing Relief - Jewish Refugee Clothing Relief

Christadelphian Magazine Publishing Association (CMPA) - Publishing of community magazines and supporting the Christadelphian community with literature and sale of books

EXTERNAL CHARITIES

<u>INCOME</u>		<u>EXPENDITURE</u>	
<i>Balance as at 1st January 2020</i>	£0.00		
Collections Qtr 1 only	£571.79	All charities ***	£4,406.59
Gift Aid donations	£1,811.40		
General Donations	£923.40		
Transfers from General Fund**	£1,100.00		
		<i>Balance carried forward 31/12/20</i>	£0.00

**Due to Covid19 and therefore no Sunday collections it was agreed by the members to donate £50 for each missed collection for externally based charities

<u>RESTRICTED FUNDS TOTALS</u>			
Balance Brought Forward 1/1/20	£0.00	TOTAL EXPENDITURE	£13,116.19
TOTAL INCOME	£13,116.19	Balance Carried forward 31/12/20	£0.00

*** Non Christadelphian charities supported:-

Sight Savers, Daisy's Dream for Bereaved Children, Reading & Wokingham MS Society, Launchpad, British Heart Foundation, Berkshire Cancer Centre, Practical Action, Reading Association for the Blind, Reading MENCAP, Save the Children, Bloodwise, Duchess of Kent House Trust, Crossroads, MERGE, RBH Trust Foundation Charity (Children with Diabetes)

READING CHRISTADELPHIAN ECCLESIA
Income and Expenditure Accounts for Year Ended 31/12/2020

BALANCE SHEET

Total Assets as at 1/1/2020	£425,641.51
Plus revaluation of building/contents	£22,535.00
Income over expenditure	£10,235.24
Total Assets as at 31/12/20	£458,411.75

Hall and contents (Insured value)	£402,615.00
Cash in hand	£55,796.75
Total	<u>£458,411.75</u>


RESTRICTED FUNDS

Balance Brought Forward	£0.00
Money Collected	£13,116.19
Payments Made	£13,116.19
Balance Carried Forward	£0.00

Accounts prepared by R. W. Ball
Sign:  Date: 5/9/2021

Audited and found correct:-
D. Dunstan Sign:  Date: 5.9.2021

R. Eitel Sign:  Date: 5.9.2021

Independently examined by:-
K. Ford Sign:  Date: 20/9/21

Independent Examiner's report to the Trustees of Reading Christadelphians Reg. No. 267839

I hereby report on the accounts of the Charity for the accounting period ended 31st December 2020.

Respective responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the 2011 Act") and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's statement – matters of concern identified.

Having completed my examination, I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect.

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

In carrying out my examination a discrepancy was noted with the size of Gift Aid receipts, and upon investigation it was concluded that errors were made in the 2018/19 claim. These errors have resulted in a Gift Aid rebate approximately £2,000 lower than should have been received. Going forward I have recommended a series of changes, including:

- That the Gift Aid submissions be reviewed by the at least one other (I have proposed both of the internal auditors), to ensure calculations submitted to HMRC have been checked for completeness and accuracy. A record of such a check should be placed on file.
- Upon receipt any Gift Aid should be reconciled to these calculations to ensure the amount received is correct.

It was also observed that a number of items shown as "donations" from the General Fund were, in fact, transfers to the "Christadelphian Charities Fund" and "External Charities Fund". No issues with the items themselves were identified, but there is a risk readers of the accounts conclude external donations are higher than they actually are, as a result. Guidance has been given to clearly present transfers as transfers (with additional notes if useful), to enable readers to distinguish between

transfers of money between the funds managed by the charity, and any external donations and payments.

I confirm there are no further material matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Kevin Ford ACMA

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