

BANBURY EVANGELICAL FREE CHURCH

England & Wales - Charity number 800752

Details

Status Registered

Legal form Other

Registered 1989-01-13

Register [View on the Charity Commission register](#)

Contact

Address 5 Briar Close
Banbury
OX16 9DS

Phone 07584051915

Email pastordavidcooke@googlemail.com

Website www.befc.org.uk

Activities

Objects: FOR THE ADVANCEMENT OF THE CHRISTIAN RELIGION IN ACCORDANCE WITH THE PRINCIPLES OF THE EVANGELICAL CHURCH.

Activities: Sunday Services centred around Biblical preaching. Mid-week Bible Studies & Prayer Meetings. Monthly 'Charity Book Stall' in Banbury market. Other open air outreach. Monthly services in a local old people's home. Occasional children's activities. Distributing free Christian literature in the locality.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Other Charitable Activities
- **What:** Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£92,333	£73,774	-	-
2024-03-31	£90,558	£73,372	-	-
2023-03-31	£82,412	£69,817	-	-
2022-03-31	£91,497	£65,270	-	-
2021-03-31	£80,320	£56,358	-	-

Trustees

Name	Role	Appointed
DAVID CHARLES SAMUEL COOKE	Chair	
Alistair Johns		2021-02-18
DAVID ALLAN UMPLEBY		
Daniel Neal		2021-02-18
Donald Norman Maclver		2018-09-27
Dr Mark Philip Wareing		2018-09-27

BANBURY EVANGELICAL FREE CHURCH

England & Wales - Charity number 800752

Accounts

BANBURY EVANGELICAL FREE CHURCH

**FINANCIAL STATEMENTS FOR THE YEAR
ENDED 31 MARCH 2025**

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BANBURY EVANGELICAL FREE CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees have pleasure in presenting their report and the Financial Statements of the Church for the year ended 31 March 2025.

Reference and Administrative Details

The Church is a Registered Charity no. 800752. The address is: Banbury Evangelical Free Church, c/o Mr D MacIver, 13 Denchfield Road, Banbury, Oxon, OX16 9EB.

The charity trustees for the purpose of these accounts comprise the Elders & Deacons of the Church. The Elders & Deacons during the year were as follows:

Mr D C S Cooke (Pastor)

Mr A Johns (Deacon)

Mr D N MacIver (Deacon)

Mr D P Neal (Deacon)

Mr D A Umpleby (Elder)

Dr M P Wareing (Deacon)

Structure, Governance and Management

The Church is constituted as an independent church, and the governing document is a Trust Deed. The Elders and Deacons are elected by the Church Meeting.

The Elders meet regularly to discuss pastoral matters, and they meet monthly with the Deacons to co-ordinate practical matters. Reasonable steps have been taken to ensure the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

1. The Church is operating efficiently and effectively;
2. Assets are safeguarded against unauthorised use or disposition;
3. Proper records are maintained and financial information is reliable;
4. The Church complies with relevant laws and regulations;
5. The systems of control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. These include:
 - (a) Monthly consideration by the Trustees of the financial position;
 - (b) Delegation of authority and segregation of duties;
 - (c) Identification and management of risks.

Objectives and Activities

The Church's aims are to spread the gospel of the Lord Jesus Christ and to edify the congregation through the preaching and teaching of God's Word, and the circulation of good Christian literature.

Achievements and Performance

Regular church services continued throughout the year, with steady congregations at both morning and evening services. A creche and junior church are provided for young children; these take place during the sermon.

BANBURY EVANGELICAL FREE CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025 (Cont.)

Achievements and Performance (cont.)

We continued to operate a monthly book stall on Banbury Market, and monthly open-air preaching, as well as regular leafleting of homes across the town. In August we were able once again to have an Outreach Week of concerted evangelism, which enabled more people to hear the gospel. This resulted in some very fruitful conversations. The church continued to hold a monthly service in the Larkrise and Glebefields care homes. We continued to put on occasional coffee mornings throughout the year for the benefit of the community, at which a short Christian message is given. The monthly children's club for children from 4 years old and upwards has been very encouraging, with church children and an increasing number of non-church children attending. The separate ladies' and men's meetings also continued on a monthly basis.

The church continues to support a number of Mission organisations and individual missionaries, and deputation meetings are held from time to time from these Missions to increase the awareness of the congregation of the gospel work going on in other places. As part of his work, the pastor visited churches and numerous individuals in Sri Lanka in the year.

Public Benefit

In carrying out its activities in the year under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission, and are satisfied that the activities mentioned above have all been for the public benefit.

Financial Review

Funds were used to pay the Pastor's salary, to pay the rent for the buildings the Church uses for meetings, to provide premises for the use of the pastor, to support Missionary organisations, to provide literature and to fund various outreach activities.

There is a significant long-term reserve for the acquisition of a church building at some time in the future. All unrestricted funds above £40,000 are designated to the Building Fund (this is in addition to restricted fund monies given specifically for this purpose). Church funds are invested at low risk and yield a modest return.

As shown in the Receipts and Payments account on page 4, there were net receipts of approximately £18,600 spread across the funds (2024: £17,200), before adjusting for an unrealised loss on investments. Overall, the state of affairs of the Church is considered to be satisfactory. The Trustees regularly review the reserves of the Church, to ensure that sufficient liquid funds are available to meet ongoing obligations.

On behalf of the Elders & Deacons



Trustee

25/11/25

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF BANBURY EVANGELICAL FREE CHURCH

I report on the accounts of the Church for the year ended 31 March 2025, which are set out on pages 4 to 8.

Respective responsibilities of trustees and independent examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5) (b) of the 2011 Act; and
- 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 Commissioners. 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, 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

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

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the requirements of the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



25/11/2025

PAUL SANSON

30 WOODHALL DRIVE

BANBURY

OX16 9TY

BANBURY EVANGELICAL FREE CHURCH

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025**

	Unrestricted Funds £	Restricted Funds £	31st March 2025 £	31st March 2024 £
Receipts				
Voluntary Income	66,239	13,820	80,059	82,835
Charitable Activities	2	-	2	137
Investment Income	12,271	-	12,271	7,586
Total Receipts	78,512	13,820	92,333	90,558
Payments				
Cost of Generating Funds	597	-	597	654
Charitable Activities	66,002	6,449	72,451	70,853
Governance Costs	175	-	175	340
	66,774	6,449	73,223	71,847
Asset Purchases	551		551	1,525
Total Payments	67,325	6,449	73,774	73,372
Net receipts	11,188	7,371	18,559	17,186
Transfer between funds	1,060	(1,060)	-	-
Cash funds brought forward	244,886	95,198	340,084	322,898
Cash funds carried forward	257,134	101,509	358,643	340,084

BANBURY EVANGELICAL FREE CHURCH

**STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST MARCH 2025**

	Unrestricted Funds £	Restricted Funds £	31st March 2025 £	31st March 2024 £
Assets				
<u>Cash Funds</u>				
HSBC	60,194	-	60,194	50,729
Redwood Bank	77,765	10,379	88,144	84,999
Virgin Bank	-	91,131	91,131	87,390
Hampshire Trust	43,761	-	43,761	41,965
Paypal	415	-	415	1
	<hr/> 182,134	101,509	<hr/> 283,643	<hr/> 265,084
<u>Investment Assets</u>				
COIF Charities Property Fund	75,000	-	75,000	75,000
	<hr/> 257,134	101,509	<hr/> 358,643	<hr/> 340,084

Assets retained for charity's own use

	<u>Cost</u>
Equipment	998
Electronic/Computer Equipment	3,347

Liabilities

Due within one year Nil

Approved on 25th November 2025:



Trustee

BANBURY EVANGELICAL FREE CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

(a) Basis of Accounting

The financial statements have been prepared on the receipts and payments basis as permitted for charities with gross income below £250,000, in accordance with the Charities Act 2011 and the Charity Commission's CC19 – Receipts and Payments Accounts guidance.

The accounts record only cash received and paid during the year and therefore do not include accruals, prepayments, depreciation or other non-cash items. A Statement of Assets and Liabilities is presented as a separate note.

(b) Fund Accounting

The charity maintains the following categories of funds:

- Unrestricted (General) Funds – funds available for the general purposes of the church
- Designated Funds – unrestricted funds which have been set aside by the trustees for a particular purpose
- Restricted Funds – funds given for a specific purpose as determined by the donor or by the terms of a fundraising appeal

Designated Funds operated by the church include:

- Designated Building Fund – unrestricted reserves designated by the trustees to support the long-term objective of acquiring a church building
- Designated Mission Fund – unrestricted income designated by the trustees to support missionary organisations

Restricted Funds operated by the church are as follows:

- Restricted Building Fund – held to support the long-term objective of acquiring a church building
- Benevolent Fund – for providing assistance to individuals in need
- Sri Lanka Fund – supporting mission and ministry work in Sri Lanka
- Albania Fund – supporting mission and ministry work in Albania

Transfers between funds are made when approved by trustees and are disclosed in the Funds Analysis note.

(c) Incoming Resources

Donations represent cash received during the year, including offerings, gifts and other voluntary income. Gift Aid tax repayments are included once received.

Income from charitable activities comprises the sale of Christian books and other materials.

Investment income includes interest received on deposit accounts and dividends received from investments held in the COIF Charity Property Fund. Income is recognised on a receipts basis.

(d) Resources Expended

Cost of Generating Funds includes the costs incurred in promoting the church and its work.

Charitable Activity expenditure consists of all costs directly connected with meeting the objectives of the church and furthering its ministry.

Governance costs are those associated with the statutory and constitutional requirements of the charity.

All expenditure is recorded when paid.

2. Employment Information

The average number of employees during the year was 2 (2024:2).

No employee received remuneration of more than £60,000 during the year.

The church operates a workplace pension scheme through NEST, and employer contributions are included within payments for the year.

3. Trustee Remuneration and Related Parties

No trustee received any remuneration or benefits from the charity during the year, apart from Mr David Cooke who was paid in his capacity as pastor of the church.

There were no related party transactions requiring further disclosure.

4. Funds Analysis

(a) Designated Building Fund

The trustees' policy is that any unrestricted General Fund balance in excess of £40,000 is transferred to the designated Building Fund.

During the year, an amount of £11,642 was designated in this way.

(b) Prior Year Transfers to Restricted Funds

In the previous accounting year, transfers of £357 to the Sri Lanka Fund and £703 to the Albania Fund were made from the General Fund. These transfers were solely made to avoid showing negative restricted fund balances at the previous year end, where Gift Aid repayments relating to donations in those funds had not yet been received from HM Revenue & Customs.

As the relevant Gift Aid repayments were received during the current year, these have been applied as income in those restricted funds and those transfers previously made have been reversed to reflect the correct position of the restricted funds.

(c) Negative Balance on Sri Lanka Fund

At 31st March 2025, the restricted Sri Lanka Fund shows a negative balance. This represents Gift Aid repayments due, but not yet received, from HM Revenue & Customs in respect of donations made during the year.

This balance is a temporary timing difference and it is the reasonable expectation of the trustees that the balance will be cleared once outstanding repayment is received in the following financial year.

Detailed fund analysis is shown below:

	Brought Forward	Incoming	Expended	Transfers	Carried Forward
<u>Unrestricted Funds</u>					
General Fund	40,000	68,646	(58,065)	(10,582)	40,000
Mission Fund	1,891	9,866	(9,260)	-	2,497
Building Fund	202,995	-	-	11,642	214,637
	<u>244,886</u>	<u>78,512</u>	<u>(67,325)</u>	<u>1,060</u>	<u>257,134</u>
<u>Restricted Funds</u>					
Building Fund	92,353	7,225	-	-	99,578
Benevolent Fund	2,845	100	-	-	2,945
Sri Lanka Fund	-	5,792	(6,449)	(357)	(1,014)
Albania Fund	-	703	-	(703)	-
	<u>95,198</u>	<u>13,820</u>	<u>(6,449)</u>	<u>(1,060)</u>	<u>101,509</u>
Totals	<u>340,084</u>	<u>92,332</u>	<u>(73,774)</u>	<u>-</u>	<u>358,643</u>

BANBURY EVANGELICAL FREE CHURCH

England & Wales - Charity number 800752

Accounts

BANBURY EVANGELICAL FREE CHURCH

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2024**

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Pastor D C S Cooke
Mr A Johns
Mr D N MacIver

Mr D P Neal
Mr D A Umpleby
Dr M P Wareing

Structure, Governance and Management

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1. The Church is operating efficiently and effectively;
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Objectives and Activities

The Church's aims are to spread the gospel of the Lord Jesus Christ and to edify the congregation through the preaching and teaching of God's Word, and the circulation of good Christian literature.

Achievements and Performance

Regular church services continued throughout the year, with steady congregations at both morning and evening services. A creche and junior church are provided for young children; these take place during the sermon.

BANBURY EVANGELICAL FREE CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2024 (Cont.)

Achievements and Performance (cont.)

We continued to operate a monthly book stall on Banbury Market, and monthly open-air preaching, as well as regular leafleting of homes across the town. In August we were able once again to have an Outreach Week of concerted evangelism, which enabled more people to hear the gospel. This resulted in some very fruitful conversations.

The church continued to hold a monthly service in the Larkrise care home, and began to hold monthly meetings at a second home, Glebefields. We continued to put on occasional coffee mornings throughout the year for the benefit of the community, at which a short Christian message is given. The monthly children's club for children from 4 years old and upwards has been very encouraging, with church children and an increasing number of non-church children attending. The separate ladies' and men's meetings also continued on a monthly basis.

The church continues to support a number of Mission organisations and individual missionaries, and deputation meetings are held from time to time from these Missions to increase the awareness of the congregation of the gospel work going on in other places. As part of his work, the pastor visited churches and numerous individuals in Sri Lanka in the year.

Public Benefit

In carrying out its activities in the year under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission, and are satisfied that the activities mentioned above have all been for the public benefit.


Financial Review

Funds were used to pay the Pastor's salary, to pay the rent for the buildings the Church uses for meetings, to provide premises for the use of the pastor, to support Missionary organisations, to provide literature and to fund various outreach activities.

There is a significant long-term reserve for the acquisition of a church building at some time in the future. All unrestricted funds above £40,000 are designated to the Building Fund (this is in addition to restricted fund monies given specifically for this purpose). Church funds are invested at low risk and yield a modest return.

As shown in the Receipts and Payments account on page 4, there were net receipts of approximately £17,200 spread across the funds (2023: £12,600). Overall, the state of affairs of the Church is considered to be satisfactory. The Trustees regularly review the reserves of the Church, to ensure that sufficient liquid funds are available to meet ongoing obligations.

On behalf of the Elders & Deacons



Trustee

Date: 22 October 2024

BANBURY EVANGELICAL FREE CHURCH**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024**

	Unrestricted <u>Funds</u> <u>£</u>	Restricted <u>Funds</u> <u>£</u>	2024 <u>Total</u> <u>£</u>	2023 <u>Total</u> <u>£</u>
Receipts				
Voluntary income	69,379	13,456	82,835	77,272
Charitable Activities	137	-	137	208
Investment income	7,586	-	7,586	4,932
Total receipts	<u>77,102</u>	<u>13,456</u>	<u>90,558</u>	<u>82,412</u>
Payments				
Cost of Generating Funds	654	-	654	190
Charitable Activities	62,933	7,920	70,853	69,439
Governance Costs	340	-	340	-
	<u>63,927</u>	<u>7,920</u>	<u>71,847</u>	<u>69,629</u>
Asset purchases	1,525	-	1,525	188
Total payments	<u>65,452</u>	<u>7,920</u>	<u>73,372</u>	<u>69,817</u>
Net receipts	<u>11,650</u>	<u>5,536</u>	<u>17,186</u>	<u>12,595</u>
Transfer between funds	(1,060)	1,060	-	-
Cash Funds brought forward	234,296	88,602	322,898	310,303
Cash Funds carried forward	<u>244,886</u>	<u>95,198</u>	<u>340,084</u>	<u>322,898</u>

BANBURY EVANGELICAL FREE CHURCH**STATEMENT OF ASSETS AND LIABILITIES AS AT 31 MARCH 2024**

	Unrestricted <u>Funds</u> <u>£</u>	Restricted <u>Funds</u> <u>£</u>	2024 Total £	2023 <u>Total</u> <u>£</u>
Assets				
<u>Cash Funds</u>				
Shawbrook Bank	-	-	-	78,507
Redwood Bank	77,191	7,808	84,999	-
Virgin Money	-	87,390	87,390	85,112
HSBC	50,729	-	50,729	43,808
Hampshire Trust Bank	41,965	-	41,965	40,467
PayPal	1	-	1	4
	<u>169,886</u>	<u>95,198</u>	<u>265,084</u>	<u>247,898</u>
<u>Investment Assets</u>				
COIF Charities Property Fund (Cost)	75,000	-	75,000	75,000
	<u>244,886</u>	<u>95,198</u>	<u>340,084</u>	<u>322,898</u>

Assets retained for charity's own use

	Cost	Current Value
Equipment	998	-
Electronic/ computer equipment	2,796	-
	<u>3,794</u>	<u>-</u>

Liabilities

Due within one year	<u>-</u>	<u>-</u>	<u>-</u>
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Approved on 22 October 2024:



Trustee

BANBURY EVANGELICAL FREE CHURCH**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024****1. Accounting Policies**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Church's Financial Statements.

(a) Accounting Convention.

The Financial Statements are prepared under the Historical Cost Convention. Because the Church's income is under £250,000 the accounts are now prepared on a Receipts and Payments basis, to avoid the need to comply with the Charities SORP (FRS102).

(b) Income.

Donations represent cash received during the year, including tax repayments received. Charitable Activities Income comprises the sale of Christian books and other materials. Investment income comprises interest received from money in deposit accounts.

(c) Expenditure

The cost of generating funds are costs incurred in promoting the Church and its work. Charitable Activities Expenditure comprises all expenditure directly related to the Church's objects.

2. Employee information

The average number of persons employed during the year was 2 (2023: 2). No employee received remuneration in excess of £60,000 p.a. No trustee received any remuneration or expenses, apart from Mr David Cooke for his work as pastor of the church.

3. Funds Analysis**Unrestricted Funds**

	Brought forward	Received	Paid	Transfers	Carried forward
General Fund	40,000	67,727	(57,052)	(10,675)	40,000
Mission Fund	916	9,375	(8,400)	-	1,891
Building Fund	193,380	-	-	9,615	202,995
	<u>234,296</u>	<u>77,102</u>	<u>(65,452)</u>	<u>(1,060)</u>	<u>244,886</u>

Restricted Funds

Building Fund	84,287	8,066	-	-	92,353
Benevolent Fund	4,315	-	(1,470)	-	2,845
Sri Lanka Fund	-	1,590	(1,947)	357	-
Albania Fund	-	3,800	(4,503)	703	-
	<u>88,602</u>	<u>13,456</u>	<u>(7,920)</u>	<u>1,060</u>	<u>95,198</u>
Total	<u>322,898</u>	<u>90,558</u>	<u>(73,372)</u>	<u>-</u>	<u>340,084</u>

BANBURY EVANGELICAL FREE CHURCH

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BANBURY EVANGELICAL FREE CHURCH

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Achievements and Performance (cont.)

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Financial Review

Funds were used to pay the Pastor's salary, to pay the rent for the buildings the Church uses for meetings, to provide premises for the use of the pastor, to support Missionary organisations, to provide literature and to fund various outreach activities.

There is a significant long-term reserve for the acquisition of a church building at some time in the future. All unrestricted funds above £40,000 are designated to the Building Fund (this is in addition to restricted fund monies given specifically for this purpose). Church funds are invested at low risk and yield a modest return.

As shown in the Receipts and Payments account on page 4, there were net receipts of approximately £17,200 spread across the funds (2023: £12,600). Overall, the state of affairs of the Church is considered to be satisfactory. The Trustees regularly review the reserves of the Church, to ensure that sufficient liquid funds are available to meet ongoing obligations.

On behalf of the Elders & Deacons



Trustee

Date: 22 October 2024

BANBURY EVANGELICAL FREE CHURCH

England & Wales - Charity number 800752

Accounts

BANBURY EVANGELICAL FREE CHURCH

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2023**

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BANBURY EVANGELICAL FREE CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

The trustees have pleasure in presenting their report and the Financial Statements of the Church for the year ended 31 March 2023.

Reference and Administrative Details

The Church is a Registered Charity no. 800752. The address is: Banbury Evangelical Free Church, c/o Mr D Umpleby, 98 Oxford Road, Bodicote, Banbury, OX15 4AE.

The charity trustees for the purpose of these accounts comprise the Elders & Deacons of the Church. The Elders & Deacons during the year were as follows:

Pastor D C S Cooke
Mr D N MacIver
Mr A Johns

Mr D P Neal
Mr D A Umpleby (Secretary)
Dr M P Wareing

Structure, Governance and Management

The Church is constituted as an independent church, and the governing document is a Trust Deed. The Elders and Deacons are elected by the Church Meeting.

The Elders meet regularly to discuss pastoral matters, and they meet monthly with the Deacons to co-ordinate practical matters. Reasonable steps have been taken to ensure the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

1. The Church is operating efficiently and effectively;
2. Assets are safeguarded against unauthorised use or disposition;
3. Proper records are maintained and financial information is reliable;
4. The Church complies with relevant laws and regulations;
5. The systems of control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. These include:
 - (a) Monthly consideration by the Trustees of the financial position;
 - (b) Delegation of authority and segregation of duties;
 - (c) Identification and management of risks.

Objectives and Activities

The Church's aims are to spread the gospel of the Lord Jesus Christ and to edify the congregation through the preaching and teaching of God's Word, and the circulation of good Christian literature.

Achievements and Performance

Regular church services continued throughout the year, with steady congregations at both morning and evening services. A creche and junior church are provided for young children; these take place during the sermon.

BANBURY EVANGELICAL FREE CHURCH
TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023 (Cont.)

Achievements and Performance (cont.)

We continued to operate a monthly book stall on Banbury Market, and monthly open-air preaching, as well as regular leafleting of homes across the town. In August we were able once again to have an Outreach Week of concerted evangelism, which enabled more people to hear the gospel. This resulted in some very fruitful conversations.

The church continued to hold a monthly service in the Larkrise care home, and to put on occasional coffee mornings throughout the year for the benefit of the community, at which a short Christian message is given.

The monthly children's club for children from 4 years old and upwards continued throughout the year, as did the ladies' meeting. A monthly men's meeting was also re-started during the year.

The church continues to support a number of Mission organisations and individual missionaries, and deputation meetings are held from time to time from these Missions to increase the awareness of the congregation of the gospel work going on in other places.

Public Benefit

In carrying out its activities in the year under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission, and are satisfied that the activities mentioned above have all been for the public benefit.

Financial Review

Funds were used to pay the Pastor's salary, to pay the rent for the buildings the Church uses for meetings, to provide premises for the use of the pastor, to support Missionary organisations, to provide literature and to fund various outreach activities.

There is a significant long-term reserve for the acquisition of a church building at some time in the future. All unrestricted funds above £40,000 are designated to the Building Fund (this is in addition to restricted fund monies given specifically for this purpose). Church funds are invested at low risk and yield a modest return.

As shown in the Receipts and Payments account on page 4, there were net receipts of approximately £12,600 spread across the funds (2022: £25,600). Overall, the state of affairs of the Church is considered to be satisfactory. The Trustees regularly review the reserves of the Church, to ensure that sufficient liquid funds are available to meet ongoing obligations.

On behalf of the Elders & Deacons



Trustee

Date: 12 October 2023

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF BANBURY EVANGELICAL FREE CHURCH

I report on the accounts of the Church for the year ended 31 March 2023, which are set out on pages 4 to 6.

Respective responsibilities of trustees and independent examiner

The church's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year (under section 44(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 Commissioners 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 Commissioners. 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

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Carol Jesudason ACA
39 Addison Road
Banbury OX16 9DG

Date: 12 October 2023

BANBURY EVANGELICAL FREE CHURCH**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023**

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	2023 <u>Total</u> £	2022 <u>Total</u> £
Receipts				
Voluntary income	64,569	12,703	77,272	87,405
Charitable activities	208	-	208	-
Investment income	4,932	-	4,932	4,092
Total receipts	<u>69,709</u>	<u>12,703</u>	<u>82,412</u>	<u>91,497</u>
Payments				
Cost of Generating Funds	190	-	190	180
Charitable Activities	57,657	11,782	69,439	64,920
Governance Costs	-	-	-	170
	<u>57,847</u>	<u>11,782</u>	<u>69,629</u>	<u>65,270</u>
Asset purchases	188	-	188	611
Total payments	<u>58,035</u>	<u>11,782</u>	<u>69,817</u>	<u>65,881</u>
Net receipts	<u>11,674</u>	<u>921</u>	<u>12,595</u>	<u>25,616</u>
Transfers between Funds	(2,077)	2,077	-	-
	<u>9,597</u>	<u>2,998</u>	<u>12,595</u>	<u>25,616</u>
Cash Funds brought forward	224,699	85,604	310,303	284,687
Cash Funds carried forward	<u>234,296</u>	<u>88,602</u>	<u>322,898</u>	<u>310,303</u>

BANBURY EVANGELICAL FREE CHURCH**STATEMENT OF ASSETS AND LIABILITIES AS AT 31 MARCH 2023**

Assets	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	2023 Total £	2022 <u>Total</u> £
<u>Cash Funds</u>				
Shawbrook Bank	75,017	3,490	78,507	78,049
Virgin Money	-	85,112	85,112	84,889
HSBC	43,808	-	43,808	31,712
Hampshire Trust Bank	40,467	-	40,467	40,000
Book stall account	-	-	-	293
PayPal	4	-	4	-
	<hr/> 159,296	88,602	247,898	234,943
<u>Investment Assets</u>				
COIF Charities Property Fund (Cost)	75,000	-	75,000	75,000
<u>Other Monetary Assets</u>				
Benevolent Loan	-	-	-	360
	<hr/> <hr/> 234,296	88,602	322,898	<hr/> <hr/> 310,303

Assets retained for charity's own use

	Fund	Cost	Current Value
Equipment	General	998	-
Electronic/computer equipment	General	<u>2,796</u>	-

Liabilities

Due within one year	<hr/> <hr/> -	-	-	<hr/> <hr/> -
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Approved on 12 October 2023



Trustee

BANBURY EVANGELICAL FREE CHURCH**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023****1. Accounting Policies**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Church's Financial Statements.

(a) Accounting Convention.

The Financial Statements are prepared under the Historical Cost Convention. Because the Church's income is under £250,000 the accounts are now prepared on a Receipts and Payments basis, to avoid the need to comply with the Charities SORP (FRS102).

(b) Income.

Donations represent cash received during the year, including tax repayments received. Charitable Activities Income comprises the sale of Christian books and other materials. Investment income comprises interest received from money in deposit accounts.

(c) Expenditure

The cost of generating funds are costs incurred in promoting the Church and its work. Charitable Activities Expenditure comprises all expenditure directly related to the Church's objects.

2. Employee information

The average number of persons employed during the year was 2 (2022: 2). No employee received remuneration in excess of £60,000 p.a. No trustee received any remuneration or expenses, apart from Mr David Cooke for his work as pastor of the church.

3. Funds Analysis

	<u>Brought Forward</u>	<u>Received</u>	<u>Paid</u>	<u>Transfers</u>	<u>Carried Forward</u>
<u>Unrestricted Funds</u>					
General Fund	40,000	61,193	(50,435)	(10,758)	40,000
Mission Fund	-	8,516	(7,600)	-	916
Building Fund	184,699	-	-	8,681	193,380
	<u>224,699</u>	<u>69,709</u>	<u>(58,035)</u>	<u>(2,077)</u>	<u>234,296</u>
<u>Restricted Funds</u>					
Building Fund	80,929	3,358	-	-	84,287
Benevolent Fund	4,675	-	(360)	-	4,315
Sri Lanka Fund	-	5,957	(7,275)	1,318	-
Turkey/Syria earthquake	-	3,188	(3,947)	759	-
Saywells, Philippines	-	200	(200)	-	-
	<u>85,604</u>	<u>12,703</u>	<u>(11,782)</u>	<u>2,077</u>	<u>88,602</u>
Total	<u>310,303</u>	<u>82,412</u>	<u>(69,817)</u>	<u>-</u>	<u>322,898</u>

BANBURY EVANGELICAL FREE CHURCH

England & Wales - Charity number 800752

Accounts

BANBURY EVANGELICAL FREE CHURCH

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2022**

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BANBURY EVANGELICAL FREE CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

The trustees have pleasure in presenting their report and the Financial Statements of the Church for the year ended 31 March 2022.

Reference and Administrative Details

The Church is a Registered Charity no. 800752. The address is: Banbury Evangelical Free Church, c/o Mr D Umpleby, 98 Oxford Road, Bodicote, Banbury, OX15 4AE.

The charity trustees for the purpose of these accounts comprise the Elders & Deacons of the Church. The Elders & Deacons during the year were as follows:

Pastor D C S Cooke
Mr D N MacIver
Mr A Johns

Mr D P Neal
Mr D A Umpleby (Secretary)
Dr M P Wareing

Structure, Governance and Management

The Church is constituted as an independent church, and the governing document is a Trust Deed. The Elders are elected by the Church Meeting, and are responsible for leadership of the church.

The Elders meet approximately fortnightly to effect proper control of all arrangements. They also meet regularly with the Deacons to co-ordinate practical matters. Proper accounts have been kept which disclose at any time the financial position of the Church. Reasonable steps have been taken to ensure the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

1. The Church is operating efficiently and effectively;
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Objectives and Activities

The Church's aims are to spread the gospel of the Lord Jesus Christ and to edify the congregation through the preaching and teaching of the Word of God, and the circulation of good Christian literature.

BANBURY EVANGELICAL FREE CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 (Cont.)

Achievements and Performance

Thankfully, the effect of the pandemic continued to recede during the year. Our morning services resumed in person in April 2021 (the evening services having resumed previously), and it has been encouraging to see larger numbers attending these compared with before the pandemic. Midweek meetings also resumed in person, although it is still possible to access the meeting via Zoom, as we acquired the technology to enable hybrid meetings. Our Saturday night prayer meeting has continued on Zoom, however, enabling a higher number of participants than was the case when we were meeting in homes.

We continued to operate a monthly book stall on Banbury Market, and monthly open-air preaching, as well as regular leafleting of homes across the town. In August we were able once again to have an Outreach Week of concerted evangelism, which enabled more people to hear the gospel. This resulted in some very fruitful conversations.

The monthly children's club for children from 4 years old and upwards continued throughout the year, as did the ladies' meeting (which was held on Zoom).

Public Benefit

In carrying out its activities in the year under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission, and are satisfied that the activities mentioned above have all been for the public benefit.

Financial Review

Funds were used to pay the Pastor's salary, to pay the rent for the buildings the Church uses for meetings, to provide premises for the use of the pastor, to support Missionary organisations, to provide literature and to fund various outreach activities.

There is a significant long-term reserve for the acquisition of a church building at some time in the future. All unrestricted funds above £40,000 are designated to the Building Fund (this is in addition to restricted fund monies given specifically for this purpose). Church funds are invested at low risk and yield a modest return.

As shown in the Receipts and Payments account on page 4, there were net receipts of approximately £25,600 spread across the funds (2021: £23,900). Part of this surplus is on account of restricted fund monies not yet utilised. Overall, the state of affairs of the Church is considered to be satisfactory. The Trustees regularly review the reserves of the Church, to ensure that sufficient liquid funds are available to meet ongoing obligations.

On behalf of the Elders & Deacons



Trustee

Date: 21/9/22



Banbury Evangelical Free Church		Charity No 800752	
Receipts and payments accounts			
For the period from	1st April 2021	To	31st March 2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary income	56,077	31,328	-	87,405	75,326
Charitable activities	-	-	-	-	-
Investment interest	2,815	1,277	-	4,092	4,944
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	58,892	32,605	-	91,497	80,270
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	58,892	32,605	-	91,497	80,270
A3 Payments					
Cost of generating funds	180	-	-	180	145
Charitable activities	53,551	11,369	-	64,920	53,312
Governance costs	170	-	-	170	150
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	53,901	11,369	-	65,270	53,607
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
IT Equipment	611	-	-	611	2,751
Sub total	611	-	-	611	2,751
Total payments	54,512	11,369	-	65,881	56,358
Net of receipts/(payments)	4,380	21,236	-	25,616	23,912
A5 Transfers between funds	-	1,396	-	-	-
A6 Cash funds last year end	221,715	62,972	-	284,687	260,725
Cash funds this year end	224,699	85,604	-	310,303	284,637

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Shawbrook	77,334	715	-
	Virgin money		84,889	-
	HSBC Current account	31,712		-
	Hampshire Trust Bank	40,000		-
	Book stall account	293	-	-
	Total cash funds		149,339	85,604
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Benevolent loan	360	-	-
B3 Investment assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	COIF Charities Property Fund	75,000	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Equipment	Restricted	998	-
	IT Equipment	Unrestricted	2,796	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-

Section C Notes

Categories	Details	General funds	Designated funds	Total Unrestricted funds
C1 Unrestricted funds	Opening balance	40,000	181,715	221,715
	Income	53,003	5,888	58,891
	Expenditure	(47,311)	(7,200)	(54,511)
	Transfers	(5,692)	4,296	(1,396)
	Closing balance	40,000	184,699	224,699

The Designated Funds consist of the Mission Fund and Building Fund:-
 10% of the Church's General Fund income is allocated to the Mission Fund each year, to be used for the support and furtherance of various missionary endeavours.
 The Designated Building Fund is held for the purpose of a possible building acquisition.


Categories	Details	Benelovent Fund	Collection for Sri Lanka	Restricted Building Fund
C2 Restricted funds	Opening balance	4,650	2,700	55,622
	Income	75	2,320	25,307
	Expenditure	(50)	-	5,470
	Transfers	-	450	-
	Closing balance	4,675	-	80,929

Section C Notes (continued)

C2 Restricted funds	Details	Collection for the Saywells	Collection for Ukraine	Total Restricted funds
	Opening balance	-	-	62,972
	Income	1,545	3,358	32,605
	Expenditure	(1,864)	(3,985)	(11,369)
	Transfers	319	627	1,396
	Closing balance	-	-	85,604

The Restricted Funds consists of the Benevolent Fund, Special collections for Sri Lanka, the Saywells Ukraine and the Building Fund.

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	D C S Cooke	22/09/2022

INDEPENDENT EXAMINERS REPORT**TO THE TRUSTEES OF BANBURY EVANGELICAL FREE CHURCH**

I report on the accounts of the Church for the year ended 31 March 2022, which are set out on pages 4 and 5.

Respective responsibilities of trustees and independent examiner

The church's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year (under section 44(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 Commissioners 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 Commissioners. 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

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Carol Jesudason ACA
39 Addison Road
Banbury OX16 9DG

Date: 21/9/2022

BANBURY EVANGELICAL FREE CHURCH

England & Wales - Charity number 800752

Accounts

BANBURY EVANGELICAL FREE CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2021

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BANBURY EVANGELICAL FREE CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

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Reference and Administrative Details

The Church is a Registered Charity no. 800752. The address is: Banbury Evangelical Free Church, c/o Mr D Umpleby, 98 Oxford Road, Bodicote, Banbury, OX15 4AE.

The charity trustees for the purpose of these accounts comprise the Elders & Deacons of the Church. The Elders & Deacons during the year were as follows:

Pastor D C S Cooke	Mr D P Neal (appointed 18/2/21)
Mr D N MacIver	Mr D A Umpleby (Secretary)
Mr A Johns (appointed 18/2/21)	Dr M P Wareing

Structure, Governance and Management

The Church is constituted as an independent church, and the governing document is a Trust Deed. The Elders are elected by the Church Meeting, and are responsible for leadership of the church.

The Elders meet approximately fortnightly to effect proper control of all arrangements. They also meet regularly with the Deacons to co-ordinate practical matters. Proper accounts have been kept which disclose at any time the financial position of the Church. Reasonable steps have been taken to ensure the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

1. The Church is operating efficiently and effectively;
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 - (c) Identification and management of risks.

Objectives and Activities

The Church's aims are to spread the gospel of the Lord Jesus Christ and to edify the congregation through the preaching and teaching of the Word of God, and the circulation of good Christian literature.

BANBURY EVANGELICAL FREE CHURCH**TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Cont.)****Achievements and Performance**

Throughout the year, the Church was impacted by the coronavirus pandemic. Following a period during which all services were livestreamed from the pastor's home, we were pleased to be able to restart gathered evening services with effect from September 2020. However, our morning venue was not available to us until April 2021, so that service continued to be by livestream only. Midweek Bible studies and prayer meetings continued on Zoom throughout the year, and these enjoyed slightly higher levels of attendance than when we were meeting in person. It has also been encouraging to learn that our online services have been watched by people in other places.

Once non-essential retail outlets were able to operate again following the lifting of lockdown, we resumed our monthly book stall on Banbury Market, and the monthly open-air preaching, bringing the message of the good news of Jesus Christ to our local community. More recently, we have also resumed the regular leafleting of home in the locality.

The monthly children's club was suspended for a period, and then moved online for the older children. However, this too is now back to our usual gathered meetings for children from 4 years old and upwards.

Public Benefit

In carrying out its activities in the year under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission, and are satisfied that the activities mentioned above have all been for the public benefit.

Financial Review

Funds were used to pay the Pastor's salary, to pay the rent for the buildings the Church uses for meetings, to provide premises for the use of the pastor, to support Missionary organisations, to provide literature and to fund various outreach activities.

There is a significant long-term reserve for the acquisition of a church building at some time in the future. All unrestricted funds above £40,000 are designated to the Building Fund (this is in addition to restricted fund monies given specifically for this purpose). Church funds are invested at low risk and yield a modest return.

As shown in the Receipts and Payments account on page 4, there were net receipts of approximately £24,000 spread across the funds (2020: £13,000). Part of this surplus is on account of restricted fund monies not yet utilised. Overall, the state of affairs of the Church is considered to be satisfactory. The Trustees regularly review the reserves of the Church, to ensure that sufficient liquid funds are available to meet ongoing obligations.

On behalf of the Elders & Deacons



Trustee Date: _____

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF BANBURY EVANGELICAL FREE CHURCH

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- 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 Commissioners. 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

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Carol Jesudason

Carol Jesudason ACA
39 Addison Road
Banbury OX16 9DG

Date: _____



Banbury Evangelical Free Church

Charity
No 800752

Receipts and payments accounts

For the period
from

1st April 2020

To

31st March 2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary income	57,248	18,078	-	75,326	65,869
Charitable activities	-	-	-	-	-
Investment interest	4,461	533	-	4,994	3,101
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	61,709	18,611	-	80,320	68,970
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	61,709	18,611	-	80,320	68,970
A3 Payments					
Cost of generating funds	145	-	-	145	272
Charitable activities	45,228	8,084	-	53,312	55,095
Governance costs	150	-	-	150	130
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	45,523	8,084	-	53,607	55,497
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
IT Equipment	2,751	-	-	2,751	-
Sub total	2,751	-	-	2,751	-
Total payments	48,274	8,084	-	56,358	55,497
Net of receipts/(payments)	13,435	10,527	-	23,962	13,473
A5 Transfers between funds	- 356	356	-	-	-
A6 Cash funds last year end	208,636	52,089	-	260,725	247,252
Cash funds this year end	221,715	62,972	-	284,687	260,725

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Shawbrook	77,591		-
	Virgin money	21,804	62,972	-
	HSBC Current account	47,027		-
	Book stall account	293		-
		-		-
	Total cash funds	146,715	62,972	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
B3 Investment assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	COIF Charities Property Fund	75,000	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Equipment	Restricted	998	-
	IT Equipment	Unrestricted	2,185	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-

Section C Notes

	Details	General funds	Designated funds	Total Unrestricted funds
C1 Unrestricted funds	Opening balance	40,000	168,636	208,636
	Income	55,545	6,164	61,709
	Expenditure	(40,799)	(7,475)	(48,274)
	Transfers	(14,746)	14,390	(356)
	Closing balance	40,000	181,715	221,715

The Designated Funds consist of the Mission Fund and Building Fund:-
10% of the Church's General Fund income is allocated to the Mission Fund each year, to be used for the support and furtherance of various missionary endeavours.

The Designated Building Fund is held for the purpose of a possible building acquisition.

	Details	Benelovent Fund	Collection for Sri Lanka	Restricted Building Fund
C2 Restricted funds	Opening balance	-	-	52,089
	Income	5,750	2,700	3,533
	Expenditure	(1,100)	-	-
	Transfers	-	-	-
	Closing balance	4,650	2,700	55,622



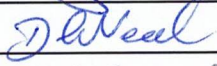

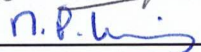
Section C Notes (continued)

C2 Restricted funds

Details	Collection for Beirut	Collection for Silver Street church roof	Total Restricted funds
Opening balance	-	-	52,089
Income	2,340	1,080	15,403
Expenditure	(2,490)	(1,286)	(4,876)
Transfers	150	206	356
Closing balance	-	-	62,972

The Restricted Funds consists of the Benevolent Fund, Special collections for Sri Lanka, the Silver Street church roof, Beirut and the Building Fund.

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	A Johns	
	D N MacIver	
	D P Neal	
	D A Umpleby	
	M P Wareing	

