



Church  
Accruals Accounts  
2019-2020

**THE METHODIST CHURCH**  
**REPORT AND ACCOUNTS**  
**(ACCRUALS BASIS)**  
for the year ended 31 August 2020

**Bingham Methodist Church**

Registered Charity - Registration number

1158426

Circuit No

22/15

**Minister**

Rev'd Martin T Smithson

**Church Stewards**

Brian Mellors

Lynn Mellors

Sarah Whittaker

Rev'd G Coleman

Martin Watson

Linda Conway

Eric Roberts (Appointed 22.10.19)

**Church Treasurer**

Peter Broekhuizen

**Bingham Methodist Church  
TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31 AUGUST 2019**

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**Introduction**

The attached accounts present the financial activity of Bingham Methodist Church in an accruals format.

**Aims and organisation**

We are part of the Grantham and Vale of Belvoir Circuit which in turn is part of the Nottingham and Derby District of the Methodist Church of Great Britain. With the new build we will continue to "go for growth" in line with 'Our Calling' and District policy.

We seek to make our worship stimulating, challenging and relevant to the needs of our congregation using a variety of styles and a mixture of traditional and modern hymns and share in fellowship through study, fundraising activities and social groups. Our engagement with the community is through regular activities including Upper Room, Wholeness, Parent and Toddler Group, Boys' Brigade and Girls association, twice weekly drop-in cafe, Messy Church, Memory Cafe and Community Cinema

**Review of the year**

The year we have focussed on being an 'All We can' partner Church and engaging with the community. We continue to try new ways of making disciples for Christ and will continue with our journey.

**Income**

Regular Church Income is primarily drawn from the donations from the church members, Sunday collections and Gift Aid tax credit, with lettings income from community users hiring the community rooms. The multi-purpose building has proved very popular as a venue in the town for activities and concerts.

Income from the commercial units is sufficient to service our debts and make the necessary capital repayments.

**Expenditure**

The major regular Church cost is in relation to the assessment paid to the Grantham and Vale of Belvoir Circuit. This comprises the contribution by the Church to the costs met centrally by the Circuit, including stipends and manse costs for Circuit ministers.

All other costs relate to our activities and overheads and is covered by our income.

**Fund balances**

There are designated funds for Charitable giving, presently support of AWC, Air Ambulance, TLM, 'Rainbows', Friendship fund for needy people in the community and the Dove Hospice.

There are no Restricted funds at present.

**Plans for 2020/21**

We have renewed our commitment to being a AWC partner church for another year. We are about to purchase camera equipment to enable us to open for worship through meetings, live services streaming as well as paper service sheets to meet all needs of the congregation as we enter the new connexional year under Covid 19 restrictions. We will continue to engage with the community at all age levels and especially encourage the young to find Christ.

**Bingham Methodist Church**

**Trustee's Annual Report on Finance and Governance**

**Basis of preparation and legal framework**

The Charity's annual report and accounts for the year ended 31 August 2020 have been prepared in accordance with the Charities Act 2011 and the Charities: Statement of Recommended Practice 2015 as applicable to the Financial Reporting Standard (FRSSE) 2015.

Full Name of Charity / Church: Bingham Methodist Church  
Registration Charity Number: 1158426

The members of the Bingham Methodist Church meeting are the Charity Trustees, membership being made up of church office holders, Minister and representatives appointed by the church at the Annual General Meeting.

The treasurer, Mr P Broekhuizen, acted as the principal officer overseeing the day to day financial management and accounting for the Church during the year.

Independent examiner Mr Peter Mellors  
29 Cumberland Avenue  
Beeston, Notts

Investment Bankers Central Finance Board of the Methodist Church  
Trustees for Methodist Church purposes

## **Bingham Methodist Church**

### **Aims and organisation**

The Charity objective is to be a Methodist Church providing spiritual care and guidance to all those who wish to come and worship at the Bingham Methodist Church. The Church provides a worship space for regular services for Methodists and Roman Catholics and provides a community facility for community groups, families and others in the town.

The purposes of the Methodist Church are and shall be deemed to have been since the Date of Union the advancement of:

- a) The Christian faith in accordance with the doctrinal standards and discipline of The Methodist Church;
- b) Any charitable purpose for the time being of any Connexional, District, Circuit, local or other organisation of The Methodist Church;
- c) Any charitable purpose for the time being of any society or Institution subsidiary or ancillary to The Methodist Church;
- d) Any purpose for the time being of any charity being a charity subsidiary or ancillary to The Methodist Church

*The main activities of the church include:* Worshipping God through prayer, song and other acts of worship.

The organisation and resourcing of regular public acts of worship open to members of the church and non members alike.

The teaching of Christianity through sermons, courses and small groups.

The resourcing of pastoral work including visiting the sick and bereaved.

Promotion of Christianity through the staging of events and services.

Provision of chaplaincy services to local schools, care homes and other institutions as appropriate and when able.

### **Public Benefit**

We confirm the trustees have had regard to the Charity Commission's guidance on public benefit.

### **Structure, Governance and Management**

The governing document for the church is the Deed of Union (1932) and Methodist Church Act (1976)

Detailed governance arrangements are outlined within the Constitutional Practice and Discipline of the Methodist Church by order of the annual conference (CPD).

Day to day management of the church is undertaken by the Church Leadership team along with the Minister.

The Trustees are appointed at the AGM of the church.

### **Trustee Training**

A range of guidance produced by Methodist Connexion to support the effective running of the church and the role of Trustees is given to the Church Trustees at various meetings and / or training sessions.

### **Related Parties**

The Church is part of the Grantham and Vale of Belvoir Circuit which is part of the Nottingham and Derby District and is also accountable to the Methodist Conference.

The internal organisation linked to this church are Scarrington Methodist Church, which being a class of Bingham Methodist Church has now been incorporated into the accounts of Bingham Methodist Church and the 33rd Nottingham The Boys' Brigade and Girls' Association.

## Bingham Methodist Church

### Risk Management

The major risks have been identified and recorded by the Trustees with professional advice taken as required. There is a regular annual review process undertaken and recorded.

### Safeguarding

*Every person has a value and dignity which comes directly from the creation of male and female in God's own image and likeness. Christians see this potential as fulfilled by God's re-creation of us in Christ. Among other things this implies a duty to value all people as bearing the image of God and therefore to protect them from harm.*

Methodist Connexional practice outlines commitment to the following principles:

- the care and nurture of, and respectful pastoral ministry with, all children, young people and adults
- the safeguarding and protection of all children, young people and adults when they are vulnerable
- the establishing of safe, caring communities which provide a loving environment where there is informed vigilance as to the dangers of abuse.
- We will carefully select and train all those with any responsibility within the Church, in line with Safer Recruitment principles, including the use of criminal records disclosures and registration with the relevant vetting and barring schemes.
- We will respond without delay to every complaint made which suggests that an adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to work with anyone who has suffered abuse, developing with them an appropriate ministry of informed pastoral care.
- We will seek to challenge any abuse of power, especially by anyone in a position of trust.
- We will seek to offer pastoral care and support, including supervision and referral to the proper authorities, to any member of our church community known to have offended against a child, young person or vulnerable adult.
- In all these principles we will follow legislation, guidance and recognised good practice

The Bingham Methodist Church commits itself to ensuring the implementation of Connexional Safeguarding Policy; government legislation, guidance and safe practice in the circuit and in the churches.

The Bingham Methodist Church commits itself to the provision of support, advice and training for lay and ordained people that will ensure people are clear and confident about their roles and responsibilities in safeguarding and promoting the welfare of children and adults who may be vulnerable.

### Reserves Policy

The Reserves Policy for the Church is to hold a minimum sum sufficient to meet any unforeseen item of major expenditure on the church building and / or to be able to continue, in the short term, funding planned activities in the event of any inability to raise the full expenses including the assessment payable to the Circuit. Funds will also be reserved to pay the mortgage and interest to the MCA and Circuit loans as well as a reserve to repay personal loans as they are required for return by the lender or the lender's estate.

## Statement of Financial Activities (SOFA) for the year ended 31 August 2020

	Notes to the accounts	Unrestricted funds	Restricted Funds	Endowment Funds	Total 2019-20	Total 2018-9
		£	£	£	£	£
<b>Income and Endowments from:</b>						
Donations and legacies					47,977	49,858
- Collections and tax credit		38,986	-		38,986	40,876
- Donations, grants and fundraising		8,991	-	-	8,991	8,982
- Legacies		-	-	-	-	-
Charitable activities					17,210	29,159
- Fund raising		-	-	-	-	-
- Community lettings		17,210	-		17,210	29,159
Other trading activities					88,792	84,507
- Commercial lettings		88,792			88,792	84,507
- Miscellaneous		-	-	-	-	-
Investments		543	-	51	594	488
Other		-	-	-	1,532	9,420
- Internal organisations		1,532	-	-	1,532	2,451
- Miscellaneous		-	-	-	-	6,969
<b>Total</b>		<b>156,054</b>	<b>-</b>	<b>51</b>	<b>156,105</b>	<b>173,432</b>
<b>Expenditure on:</b>						
Salaries, NIC & Pension costs	6	-	-		-	-
Circuit Assessment		35,672	-		35,672	33,976
Contribution towards Community worker		5,000	-		5,000	5,000
Maintenance / Cleaning		14,573	-		14,573	10,050
Utilities (Insurance, heat and light, water, etc)		5,698	-		5,698	4,874
Rent and storage		-	-		-	-
Estate agent & legal costs (re commercial lettings)		-	-		-	-
Interest payable on loans		11,761	-		11,761	13,291
Internal organisations		1,822	-	-	1,822	1,547
Grants and Donations		1,055	-	-	1,055	770
Other expenditure		11,893	-	-	11,893	19,784
<b>Total</b>		<b>87,474</b>	<b>-</b>	<b>-</b>	<b>87,474</b>	<b>89,292</b>
<b>Net Income/(expenditure)</b>		<b>68,580</b>	<b>0</b>	<b>51</b>	<b>68,631</b>	<b>84,140</b>
Transfers between funds		49	0	(49)	-	-
		68,629	0	2	68,631	84,140
Other recognised gains / (losses)		0	0	(46)	(46)	8
<b>Net movement in funds</b>		<b>68,629</b>	<b>0</b>	<b>(44)</b>	<b>68,585</b>	<b>84,148</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward		1,446,679	0	3,218	1,449,897	1,365,749
<b>Total funds carried forward</b>		<b>1,515,308</b>	<b>0</b>	<b>3,174</b>	<b>1,518,482</b>	<b>1,449,897</b>

## For information only Money received and passed on to External Organisations

Balance brought forward from last year  
Offerings/Gifts - received for External Organisations  
Offerings/Gifts - passed to External Organisations  
Balance carried forward

482	295
3,463	5,380
3,546	5,193
399	482

## Balance Sheet as at 31 August 2020

Unrestricted	Designated (Unrestricted)	Restricted	Endowment Funds	Totals this year	Totals last year
£		£	£	£	£

## Tangible Fixed Assets

	Notes					
Land & Buildings	7	1,334,196		0	1,334,196	1,334,196
Equipment	7				0	0
Investment properties	7	500,000			500,000	500,000
Investments				0	2,631	2,641
<b>Total fixed assets</b>		<b>1,834,196</b>	<b>0</b>	<b>0</b>	<b>2,631</b>	<b>1,836,837</b>

## Current Assets

Debtors and Prepayments	9	12,555	1,689		14,244	11,280
Cash at Bank and In hand		(317)	29,927	0	29,610	34,969
Trustees for Methodist Church Purposes deposits				543	543	577
Central Finance Board Deposits		91,024			91,024	77,078
Other Property					0	0
<b>Total current assets</b>		<b>103,262</b>	<b>31,616</b>	<b>0</b>	<b>543</b>	<b>123,904</b>

Creditors and Accruals (due in under 1 yr)	10	45,994	272	0	46,266	50,644
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<b>Net current assets (liabilities)</b>		<b>57,268</b>	<b>31,344</b>	<b>0</b>	<b>543</b>	<b>73,260</b>
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<b>Total assets less current liabilities</b>		<b>1,891,464</b>	<b>31,344</b>	<b>0</b>	<b>3,174</b>	<b>1,910,097</b>
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Loans	12	407,500		0	407,500	460,700
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Provisions for liabilities and charges					0	0
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<b>Net assets</b>		<b>1,483,964</b>	<b>31,344</b>	<b>0</b>	<b>3,174</b>	<b>1,449,897</b>
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## Funds of the Church

Unrestricted funds		1,483,964	31,344		1,515,308	1,446,679
Restricted funds				0	-	-
Endowment funds					3,174	3,218
<b>Total Funds</b>	13	<b>1,483,964</b>	<b>31,344</b>	<b>0</b>	<b>3,174</b>	<b>1,449,897</b>

		Opening balance	Receipts	Payments	Net Receipts/ Payments	Adjustments	Closing Balances
Internal Organisations							
Scarrington Methodist Church		0	0	0	0	0	0
33rd Nottingham The Boys' Brigade and Girls' Association		1,996	1,532	1,822	(290)	0	1,706
<b>Total</b>		<b>1,996</b>	<b>1,532</b>	<b>1,822</b>	<b>(290)</b>	<b>0</b>	<b>1,706</b>

## Notes to the Accounts

### 1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the 2014 version of Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities applicable in the UK (effective from 1 January 2015) – the Charities SORP (FRSSE) – in replacement for the SORP's 2005 version specified in its related 2008 Regulations and in accordance with the 'true and fair override' provision contained therein.

### 2. Funds

The funds held constitute:

General Funds held for any purpose of the Church which are unrestricted, which are held for a narrower purpose, received.  
note 13 . Any funds may be represented by more than just cash.

Restricted funds  
Endowment funds arising from legacies  
Details of each material fund are disclosed in

### 3. Accounting policies

These accounts have been prepared on the basis of historical cost except that investments are shown at their market value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities.

#### Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

#### Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

#### Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment. When the grant is recurrent over more than one year the balance payable in future years is treated as a provision for future commitments in the Balance Sheet against the appropriate fund, the provision being released in future years as instalments are paid in accordance with the originally agreed terms.

#### VAT

The Church is VAT registered and where applicable income and expenses are net of the related VAT. Where the Church is not entitled to reclaim input VAT this is charged with the expenses to which it refers.

#### Tangible fixed assets for use by the Church

These are capitalised if they can be used for more than one year, and individually cost at least £1,000.  
The freehold property is shown at cost.

#### Investment Properties

The commercial units and office space are deemed to be held for investment purposes in that they are held for letting on a commercial basis to generate income to service long term loans.

#### Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

#### Debtors and Prepayments

Debtors include, VAT recoverable and Circuit Assessment paid in advance.

#### Creditors

Creditors include accruals for expenses, interest on loans, VAT payable and deferred income in respect of commercial rents received in advance.

### 4. Payment to Trustees

There were no payments made to trustees for additional services provided to the Church. (2019 £nil)  
No trustees were paid expenses.(2019 nil).

### 5. Fees for examination of the accounts

There were no payments to the Independent Examiner. (2019 £nil).

### 6. Paid employees

There were no paid employees during the year.



## Notes to the Accounts - continued

## 7. Tangible Fixed Assets

	Church (non investment) land and buildings £	Investment properties (land and buildings) £	Total £
<b>Cost or valuation</b>			
Balance brought and carried forward	1,334,196	500,000	1,834,196
<b>Accumulated depreciation</b>			
Balance brought and carried forward	0	0	0
<b>Net book value</b>			
Brought forward	1,334,196	500,000	1,834,196
Carried forward	1,334,196	500,000	1,834,196

The properties have not been depreciated as in the opinion of the trustees their market value is not less than original cost.

## 8. Investments

	This year £	Last year £
CFB Managed Mixed Fund units	2631	2641

## 9. Analysis of debtors and prepayments

	This year £	Last year £
Prepayments	14,244	11,280
Other	0	0
<b>Total debtors and prepayments</b>	<b>14,244</b>	<b>11,280</b>

## 10. Analysis of creditors and accruals

Commercial letting income received in advance	4,257	4,257
Accrual for Interest payable on loans (General)	2,010	2,240
Expense Accruals	671	882
Tenants Service Charges	753	1,025
Tenants Deposit	0	6,000
Current portion of loans (note 12)	31,000	31,200
VAT Payable	7,575	5,040
<b>Total Current Liabilities</b>	<b>46,266</b>	<b>50,644</b>

## 11. Capital commitments and contingent liabilities

At the 31st August 2020 the Church has no capital commitments (2019 £Nil).  
No Contingent liabilities were identified at 31st August 2020 (2019 £Nil).

## Notes to the Accounts - continued

## 12. Loans and creditors due after one year

## Loans

Source
Methodist Chapel Aid Limited
Grantham & Vale of Belvoir Circuit
Private Loans

Amount brought forward £	Repayable in the year £	Balance at year end £
413,400	42,400	371,000
72,500	10,000	62,500
5,500	500	5,000
491,400	52,900	438,500

## Repayment due

Due within 12 months (note 10)
Due after more than 12 months
Total

31,200	31,000
460,200	407,500
491,400	438,500

## Purpose of loans

The loans are all in connection with the finance of the property construction. The Methodist Chapel Aid Limited loan bears interest at 2.9% and is secured on the property, other loans are unsecured. The Grantham & Vale of Belvoir Circuit is the Circuit related to the Church and East Bridgford Methodist Church is another church in the same Circuit. Both these loans bear interest related to the deposit rate available to those entities. Private loans are loans advanced by individuals connected with the Church and are interest free.

## 13. Detailed analysis of individual fund movements

## Unrestricted Funds

Fund Name	Opening Balance £	Income £	Expenditure £	Transfers £	Revaluation gains/losses £	Closing Balance £
General fund	1,405,384	132,827	(60,528)	349		1,478,032
Property fund (designated)	34,405	17,210	(20,271)			31,344
Friendship fund	1,416	585	(1,055)			946
Rainbow fund	760	405	(1,000)			165
Lively Spirits fund	1,490	1,071	0			2,561
Dove Hospice	721	0	(207)			514
Charity Fund	507	2,424	(2,891)			40
Internal organisations	1,996	1,532	(1,522)	(300)		1,706
Totals	1,446,679	156,054	(67,474)	49	0	1,515,308

## Endowment Funds

Fund Name	Opening Balance £	Income £	Expenditure £	Transfers £	Revaluation gains/losses £	Closing Balance £
Memory Mrs S E Langstaff	120	1		(1)		120
H N Fewster Bequest	2,337	42		(42)	(41)	2,296
G H White Bequest	340	6		(6)	(5)	335
F A Sheppenson Bequest	413	2				415
Bingham	8					8
Totals	3,218	51	0	(49)	(46)	3,174

## Fund purposes

**Unrestricted funds:** The General fund is the main unrestricted fund of the Church. The Property fund is a fund used to manage the running of the property.

The Friendship, Rainbow, Dove, Defibrillator, Lively Spirits and Church Charity funds are separate designated fundraising funds. The internal organisations are listed on the foot of the Balance Sheet.

**Endowment funds:** These are mainly funds set up as a result of historic legacies received.

## 14. Related party transactions

## This year

Name of related party	Relationship	Description of transaction	Income from related party during the year	Payments to related party during the year	Loans to / (from) / (return of loans from) related party during the year	Amounts owed by / (to) related party as on 31-Aug-2020
			£	£	£	£
JMA						
Methodist Church Fund						
Mission In Britain Fund						
Fund for Support of Presbyters & Deacons						
Fund for Property						
World Mission Fund						
Grantham & Vale of Belvoir Circuit	Circuit to which the Church belongs	Circuit Assessment, contribution to Community worker and loan to assist with the financing of the building		41,672	10,000	( 62,500)
Various private individuals - no loan exceeds £5,000 in total	Various individuals associated with the Church	Loans to assist with the financing of the building		0	500	( 5,000)
<b>Total</b>			<b>0</b>	<b>41,672</b>	<b>10,500</b>	<b>( 67,500)</b>

## Last year

Name of related party	Relationship	Description of transaction	Income from related party during the year	Payments to related party during the year	Loans to / (from) / (return of loans from) related party during the year	Amounts owed by / (to) related party as on 31-Aug-2019
			£	£	£	£
JMA						
Methodist Church Fund						
Mission In Britain Fund						
Fund for Support of Presbyters & Deacons						
Fund for Property						
World Mission Fund						
Grantham & Vale of Belvoir Circuit	Circuit to which the Church belongs	Circuit Assessment, contribution to Community worker and loan to assist with the financing of the building		38,976	10,000	( 72,500)
Various private individuals - no loan exceeds £5,000 in total	Various individuals associated with the Church	Loans to assist with the financing of the building		0	8,000	( 5,500)
<b>Total</b>			<b>0</b>	<b>38,976</b>	<b>18,000</b>	<b>( 78,000)</b>

Bingham Methodist Church

## DECLARATIONS

### Treasurer

I confirm that these accrual based accounts for the year ended 31 August 2020 have been prepared from the records of the

Signature of Treasurer

*[Handwritten Signature]*

Date

29 Oct 2020

Name of Treasurer

GIER BROCKWILL

Address

8 THE TEASERS, BINGHAM, NG13 5TY

Presentation to the Church Council / Members' Meeting / Leadership Group\* for approval.

I confirm that the annual report and accounts for the year ended 31 August 2020 were presented to the Church Council at its meeting on 13th October 2020 and were approved

Signature of the Chair of the meeting

*[Handwritten Signature]*

Name of the Chair of the meeting

MARTIN SMITHSON

Date 29th October 2020

**Independent examiner's report to the Trustees of  
Bingham Methodist Church**

**For the year ended 31<sup>st</sup> August 2020 set out on pages 5 to 10.**

I report to the trustees on my examination of the accounts for the year ended 31 August 2020.

**Responsibilities and basis of report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 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; or
3. the accounts do 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.



Peter Mellors FCA  
Chartered Accountant

20<sup>th</sup> October 2020

29 Cumberland Avenue  
Chilwell  
Beeston  
Nottingham  
NG9 4DH

CHURCH COUNCIL MEMBERSHIP & KEY LAY WORKERS

MINISTER(S)

Rev'd Martin T Smithson

LAY WORKERS

Sarah Cody

CHURCH STEWARDS

Brian Mellors

Lynn Mellors

Rev'd Graham Coleman

Martin Watson

Linda Conway

Sarah Whittaker

Peter Broekhuizen

CHURCH SAFEGUARDING CO-ORDINATOR

Louise Rinkert

CHURCH REPRESENTATIVES & OTHER MEMBERS OF THE CHURCH COUNCIL

Geoff Cawthorn

Audrey Cawthorn

Sue Otter

Tanya Bainbridge

Janet Ritchie

Sue Lockwood

Robert Ritchie

Susan Radford

Dorothy Marshall

Ron Maxwell

Hilary Taylor

Rev G Coleman

Richard Pye

Sue Lockwood

John Eagles

Eric Roberts

Graham Whitehead

Anne Ward

Hazel Wallis