

Registered Charity Number: 1143466

PCC OF ST MICHAEL AND ALL ANGELS WITH ST EDMUND

FINANCIAL STATEMENTS AND REPORT

FOR FINANCIAL YEAR ENDING

31 DECEMBER 2020

**THE PCC OF ST MICHAEL AND ALL ANGELS WITH ST EDMUND
NORTHAMPTON**

**FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDING 31st DECEMBER 2020**

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Registered Charity Number: 114346

Address:	Parish of St Michael & All Angels The Church Office Perry Street Northampton NN1 4HL
Ministry Team:	
Vicar:	The Revd Michael Hills
Warden of Emmaus House:	The Revd Philip Munch SSM
Hon. Assistant Priest:	The Revd Alan March SSM The Revd Greg Shaw SSM
Group Clergy:	Canon Amanda Cuthbertson (Christ Church) The Revd Anthony McGowan (Holy Trinity)
Hon Verger:	Marilyn Mitchell
Church Warden Emeritus:	Marilyn Mitchell
Parish Safeguarding Officer	Denise Campbell
Organist:	Vacant
Choir pianist:	Ron Bentley
Parochial Church Council	
Chair	The Vicar
Wardens:	Janice Grover Rodney Adhemar
Secretary:	Christine Linnett
Treasurer:	Marilyn Mitchell
Deanery Synod Reps:	Rodney Adhemar
Group Council:	Joy Newman Marilyn Mitchell Barbara Smith
Members:	Denise Campbell Perry Thomas Barbara Smith Joy Newman Kate Keach

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Bankers:

HSBC
Abington Street
Northampton

Barclays Bank
Northampton

CCLA Investment Management
Senator House
85 Queens Victoria Street
London

Independent Examiner:

Lorraine Scullion MAAT
17 Peregrine Place
East Hunsbury
Northampton
NN4 0SL

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Structure, Governance and Management

STATEMENT OF THE AIMS OF THE PAROCHIAL CHURCH COUNCIL – The PCC cooperates with the Incumbent of the parish in promoting in the parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. With these aims in mind the PCC meets about six times a year. The day to day running of the parish is dealt with by a standing committee made up of the Incumbent, Churchwardens, Treasurer and other members of the PCC.

MISSION STATEMENT – we are a Christian Church who seeks to serve God, the community and one another strengthened by faith, worship and prayer.

Appointment of PCC Members

Members are appointed at the Annual General Meeting by all those on the electoral roll. This has to be done before May each year so is usually in April.

Achievements and Performance

Public worship has been affected by the COVID 19 pandemic closing the church and halls for most of the year.

PARISH ORGANISATIONS

MOTHERS' UNION – branch leader, Marilyn Mitchell. They meet once a month and share meetings with Christ Church Mothers' Union.

THE CHOIR – meet fortnightly for practice when possible on Thursdays at 7.30pm. They also join a Group Choir for larger occasions.

THE GUILD OF ST RAPHAEL – meets monthly to prayer for the sick, led by Fr Alan March. The Guild also hold two healing services a year, one in Lent and one on the Feast of St Luke for the Laying on of hands and anointing the sick.

GROUPS THAT USE THE CHURCH BUILDINGS regularly

THE CHURCH OF GOD OF PROPHECY – a Pentecostal Church who use our Parish Rooms every Sunday.

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THE ROMANIAN ORTHODOX CHURCH – a large group led by Fr Florin Simionca, who share the church with us by faculty. They meet weekly on Sundays after the Anglican Congregation at 11.30am for their Liturgy. They also use the church on most Saturdays for Baptisms and Weddings.

THE SERBIAN ORTHODOX CHURCH – Use the church occasionally on Sunday evenings and for funerals.

THE INDIAN ORTHODOX CHURCH – use the church monthly on a Saturday morning.

ELECTORAL ROLL 35 SUNDAY ATTENDANCE 25

Financial Review

There are four blocks of property owned by the Parish

- a) The main church site bounded by St Michaels Mount, Perry Street, Magee Street and Turner Street.
- b) The property known as 193 Wellingborough Road
- c) St Edmunds Churchyard on Wellingborough Road
- d) 631 Wellingborough Road

- a) The Main Church Site

This consists of:

- 1. A parcel of land about one acre in which is set St Michael's Church.
- 2. The Parish Halls facing Turner Street belong to the Sunday School Trust
- 3. The two properties 7 & 9 Magee Street. At Present let as industrial units and managed by Budworth Hardcastle Ltd. Permission to sell and/or develop these properties has been given by the PDBF.
- 4. The Molly Terry Building – The Church Offices, built with funds from the George Terry Fund.
- 5. The Emmaus House of Prayer converted Sunday School/Choir Rooms with funds given by Reginald and Elsie Jewers.

- b) 193 Wellingborough Road

This consists of three properties 193a to c. The numbering is consistent with a count running eastwards.

- 1. 193a Wellingborough Road – a small retail unit at present and Italian Restaurant.
- 2. 193b Wellingborough Road – a larger retail unit now used as a Kitchen Shop
- 3. 193c Wellingborough Road – Merlin's Indian Restaurant.

These units are managed for the church by Budworth Hardcastle.

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c) St Edmunds Church Yard

This is a closed graveyard where St Edmunds Church used to stand. It is now maintained by the Borough Council.

d) 631 Wellingborough Road. –

A four bedroomed detached property used as a Vicarage before 94 St Georges Ave was purchased by the Diocese. This property belongs to the George Terry Trust and it is presently let out and managed by Jackson Grundy Lettings on behalf of the parish.

TRUST FUNDS

Whitworth House Trust – The properties let as retail units/restaurants. 193 a,b,& c Wellingborough Road – Receipts for general parish use.

St Michael with St Edmund Building Fund – endowment from sale of old St Edmunds Hall – most used for St Michaels Parish Hall Extension in 1984. Interest paid to the PCC.

The Sunday School Trust – Charity No. 309742 – The property known as St Michaels Church Rooms and Emmaus House of Prayer. Receipts for general parish use.

The George Terry Fund – The bulk of this endowment is in the property 631 Wellingborough Road. Interest and rents for general parish use.

Curates Fund (70 Birchfield Road) – endowment for curate's house – interest paid to PCC for general parish use.

Canon Cunningham Bequest – a small endowment for the upkeep of the Cunningham graves in St Edmunds Church Yard.

THE PARISH ROOMS – Sunday Trust Property Charity No. 309742 – This is managed by the parish as community rooms.

EMMAUS HOUSE OF PRAYER – Sunday School Trust Property Charity No. 309742 – run by the parish as a House of Prayer for visitors seeking a period of quietness and reflection mainly for day retreats. The Warden is Fr Philip Munch who is non-stipendiary and supported financially by St Michael's in his work.

THE PARISH OFFICE – the office is open every weekday morning. There is a parish photocopier, a contribution towards which comes from the St Crispin Group of Churches so that copying can be done at cost.

THE ST CRISPIN GROUP OF CHURCHES – St Michael's is one of four churches belonging to the St Crispin Group which work together in ministry sharing their staff between Christ Church, Holy Trinity, Holy Sepulchre and St Michael's. There are two and a half paid clergy and three unpaid.

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Reserve and Investment Policies

The current reserve policy is to maintain sufficient cash flow to meet known commitments.

Public Benefit


The community and general public are invited to attend public worship on Sundays and in the week. We also host several Christian Communities from different parts of the world. The Community Rooms are available for bookings and used widely by many community groups for social activities.

Plans for the Future

Parish Share - £36,231

We hope to open again for worship on 16th May 2021 and to allow the use of the parish rooms by the community as the government lockdown rules are relaxed.

This report was approved by the trustees at a management meeting held on 27th April 2021 and signed on their behalf



Revd Michael Hills

Chair

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Vicars Report

Most of the year has been spent in lockdown because of the COVID 19 Pandemic, so St Michael's has been closed. However, we have maintained worship on a Sunday morning by Zoom for those who can join us. We have also used regular mailings to all our contacts and provided an occasional church magazine. The incumbent has tried to keep in touch with parishioners by telephone especially the elderly and those living alone.

The reduced rents from the Church Rooms has had a negative impact on our finances but we did manage to pay most of our Parish Share to the Diocese.

A new parish guide and history of St Michaels has been written by the incumbent and is available at £2 per copy.

We look to supporting our other church denominations in COVID 19 safety and safeguarding issues.

I report on the accounts of the Charity for the year ended 31st December 2020, which are set out on the attached pages 9 to 16

Respective responsibilities of trustees and examiner

The 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 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act 2011 and section 4(1)(c) of the Charities Act
- Follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 of 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 comply with the accounting requirements of the 2011 Act, with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave 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.



Lorraine Scullion MAAT
7th May 2021

THE PCC OF ST MICHAEL AND ALL ANGELS WITH ST EDMUND NORTHAMPTON
REGISTERED CHARITY NUMBER 1143466
RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31st DECEMBER 2020

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		Unrestricted	Restricted	Endowment	2020	2019
	Notes	£	£	£	Total	Total
		£		£	£	£
Receipts						
Voluntary Income - donations	1	8,820	-	-	8,820	8,900
Legacies		-	-	-	-	25,932.00
Investment income		1,930	-	-	1,930	1,892
Charitable Activities	2	16,689	-	-	16,689	30,469
Other Income	3	92,037	-	-	92,037	82,605
Total Receipts for the year		119,476.00	-	-	119,476.00	149,798
Payments						
Direct Costs	4	73,268	-	-	73,268	86,099
Running Costs - Church	5	37,498	-	-	37,498	30,423
Payments to other Charities etc	6	2,040	-	-	2,040	2,925
Other Costs	7	5,420	-	13,448	18,868	18,965
Rental Property Expenses	8	10,847	-	-	10,847	64,178
Total payments for the Year		129,073.00	-	13,448	142,521	202,590
Net Receipts /(Payments) before transfers		(9,597)	-	(13,448)	(23,045)	(52,792)
Transfer between funds		-	-	-	-	-
Other recognised gains/(losses):						
Gains/(losses) on revaluation of fixed assets						
Net Gains/(losses) on investments		-	-	4,388	4,388	10,054
Net movement in funds		(9,597)	-	(9,060)	(18,657)	(42,738)
Balance at 31st December 2019		421,537	-	1,341,365	1,762,902	1,805,640
Balance at 31st December 2020		411,940	-	1,332,305	1,744,245	1,762,902

THE PCC OF ST MICHAEL AND ALL ANGELS WITH ST EDMUND NORTHAMPTON
REGISTERED CHARITY NUMBER 1143466
STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31st DECEMBER 2020

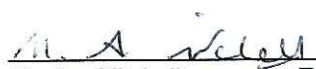
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	Notes	Unrestricted	Restricted	Endowment	2020 Total	2019 Total
		£	£	£	£	£
Assets:						
Tangible Fixed Assets	10	402,320	-	1,264,112	1,666,432	1,684,160
Investment Shares - George Terry Fund	11	-	-	2,230	2,230	2,087
Investment Shares - Cunningham Bequest	12	-	-	1,721	1,721	1,610
Investment Shares - Curates Fund	13	-	-	18,322	18,322	17,143
Investment Shares - St Edmund Bldg	14	-	-	45,920	45,920	42,965
CBF Deposit - Northampton		3,355	-	-	3,355	3,277
CBF Deposit - Npton Terry Bequest		270	-	-	270	268
CBF Deposit - Parochial Building Fund		-	-	-	-	-
HSBC - Current Account		2,875	-	-	2,875	5,054
HSBC - Deposit Account		3,016	-	-	3,016	5,011.00
Barclays Bank - Current Account		104	-	-	104	1,327
Cash in Hand		-	-	-	-	-
Debtors	15	3,414	-	-	3,414	3,089
		415,354	-	1,332,305	1,747,659	1,765,991
Liabilities						
Sundry Creditors	16	(2,039)	-	-	(2,039)	(5,588)
		(2,039)	-	-	(2,039)	(5,588)
Net Assets		413,315	-	1,332,305	1,745,620	1,760,403

Funds		Unrestricted	Restricted	Endowment	31.12.20	31.12.19
		£	£	£	£	£
Unrestricted Funds	17	408,748.00	-	-	408,748	418,345
Designated Funds	18	3,192.00	-	-	3,192	3,192
Endowment Funds	19	-	-	1,332,305	1,332,305	1,341,365
		411,940	-	1,332,305	1,744,245	1,762,902

Approved by the trustees at a management meeting held on 27th April 2021 and signed on their behalf:


 Rev'd Michael Hills Chair


 Marilyn Mitchell Treasurer

Accounting Policies

The financial statements of the PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities' Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)

The financial statements have been prepared under the historical cost convention.

General funds unrestricted funds which are available for use at the discretion of the PCC. In furtherance of the general objectives of the church.

Designated funds comprise unrestricted funds that have been set aside by the PCC, for particular purposes. The aim and use of each designated fund is set out in the notes to the Accounts.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the PCC, for particular purposes.

The accounts include all transactions, assets and liabilities for which the PCC is responsible for in law. They do not include the accounts of church groups that owe their main affiliation to another body nor that of informal gatherings of Church members.

Fixed assets

No purchase under £1,000 is capitalised. If capitalised the asset will be depreciated over its useful life.

Short life assets will be depreciated over 2 years

Freehold Property 2% straight line method

Long life assets 25% straight line method

Income

Income is brought into the accounts on receivable basis in the year in which it is received

Intangible Income

Intangible income in the form of donated facilities and voluntary help etc. is not included in the Accounts since it is not considered practicable to quantify such income.

Expenditure

Expenditure is stated inclusive of value added tax, and is brought into account in the period in which it is paid. Costs are allocated to functional headings on the basis of direct costs on a fair and reasonable basis.

Reserve Policy

The PCC aim to have adequate reserves to meet known commitments and designated funds for identified specific purposes.

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REGISTERED CHARITY NUMBER 1143466
FOR THE YEAR ENDED 31st DECEMBER 2020

Notes to the Accounts

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	Unrestricted	Restricted	Endowment	2020	2019
	£	£	£	Total	Total
				£	£
Note 1					
Donations					
Planned Giving	2,991.00	-	-	2,991.00	4,419
Collections and Sundry Giving	3,722.00	-	-	3,722.00	3,150
HMRC - Gift Aid	2,107.00	-	-	2,107.00	1,331
	<u>8,820.00</u>	<u>-</u>	<u>-</u>	<u>8,820.00</u>	<u>8,900</u>
Note 2					
Charitable Activities					
Fees for Weddings, Funerals etc	1,942.00	-	-	1,942.00	664
Hire of Hall and Church	5,058.00	-	-	5,058.00	21,634
Romanian Orthodox Church	4,800.00	-	-	4,800.00	4,800
HMRC Furlough Claim	1,730.00	-	-	1,730.00	-
Grant - NBC	500.00	-	-	500.00	-
Other Income	1,674.00	-	-	1,674.00	1,681
St Crispin Group	985.00	-	-	985.00	1,690
	<u>16,689.00</u>	<u>-</u>	<u>-</u>	<u>16,689.00</u>	<u>30,469</u>
Note 3					
Income Other					
Property Rents Received	92,037	-	-	92,037	82,605
	<u>92,037</u>	<u>-</u>	<u>-</u>	<u>92,037</u>	<u>82,605</u>
Note 4					
Direct Costs					
Parish Share	30,731	-	-	30,731	36,925
Prayer House	4,897	-	-	4,897	1,457
Prayer House - PDBF Salary recharge	9,789	-	-	9,789	8,563
Salaries	11,719	-	-	11,719	15,894
Church Services	1,607	-	-	1,607	2,971
Organist & Choir	1,300	-	-	1,300	3,725
Books & Publications	1,140	-	-	1,140	1,155
Photocopier, Stationery & Postage	6,916	-	-	6,916	5,489
Clergy expenses	1,934	-	-	1,934	2,065
Vicarage expenses	304	-	-	304	2,752
Bank Charges	116	-	-	116	140
Telephone and Broadband	2,394	-	-	2,394	3,865
Other costs	421	-	-	421	1,098
	<u>73,268</u>	<u>-</u>	<u>-</u>	<u>73,268</u>	<u>86,099</u>

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	Unrestricted	Restricted	Endowment	2020 Total	2019 Total
	£	£	£	£	£
Note 5					
Running Costs					
Repairs and maintenance	15,124	-	-	15,124	7,269
Insurance	4,072	-	-	4,072	3,951
Heat and Light	13,047	-	-	13,047	12,859
Cleaning	1,187	-	-	1,187	1,059
Maintenance of Church Yard	2,640	-	-	2,640	3,731
Water rates	1,428	-	-	1,428	1,554
	<u>37,498</u>	<u>-</u>	<u>-</u>	<u>37,498</u>	<u>30,423</u>

Note 6

Payments to other charities etc

Donation to St Crispin Group of Churches	-	-	-	-	685
Other charities & Discretionary payments	2,040	-	-	2,040	2,240
	<u>2,040</u>	<u>-</u>	<u>-</u>	<u>2,040</u>	<u>2,925</u>

Note 7

Other Expenditure

Independent Examination	686	-	-	686	827
Payroll/Pension Charges	454	-	-	454	410
Depreciation	4,280	-	13,448	17,728	17,728
	<u>5,420</u>	<u>-</u>	<u>13,448</u>	<u>18,868</u>	<u>18,965</u>

Note 8

Rental Property Expenses

Agents Letting Fees	6,147	-	-	6,147	8,393
Legal and agency fees for new leases	-	-	-	-	4,135
Repairs & Maintenance	767	-	-	767	41,508
Insurance	3,933	-	-	3,933	5,914
Council Tax, Heat & Light	-	-	-	-	4,228
	<u>10,847</u>	<u>-</u>	<u>-</u>	<u>10,847</u>	<u>64,178</u>

Note 9

Employment Costs

Gross Salaries	11,719	-	-	11,719	15,894
Employer NI	-	-	-	-	-
	<u>11,719</u>	<u>-</u>	<u>-</u>	<u>11,719</u>	<u>15,894</u>

There are no employees being paid in excess of £60,000 per annum.

The average number of employees during the year was 3 (2019:4)

During the year the trustees received no remuneration (2019:nil), The total expenses reimbursed to trustees amounts to nil (2019:nil)

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Note 10

Fixed Assets

	Freehold Property Unrestricted £	Freehold Property Restricted £	Freehold Property Endowment £	2020 Total £	2019 Total £
Cost					
Brought forward	428,000	-	1,344,800	1,772,800	1,772,800
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Carried Forward	428,000	-	1,344,800	1,772,800	1,772,800
Depreciation					
Brought forward	21,400	-	67,240	88,640	70,912
Charge for year	4,280.00	-	13,448.00	17,728	17,728
Disposals	-	-	-	-	-
Carried Forward	25,680	-	80,688	106,368	88,640
Net Book Value					
Balance at 31.12.20	402,320	-	1,264,112	1,666,432	1,684,160

Included in freehold property is land with an estimated cost of £886,400 to which depreciation is not being applied in accordance with relevant accounting standards.

Note 11

CBF Investment - George Terry Fund

Cost or Valuation

At 31 December 2019

Unrealised gains/(losses) on valuation

Realised gains/(losses)

At 31 December 2020

At Cost £	At Market Value 2020 £	2019 £
1,018	2,087	1,758
-	143	329
-	-	-
1,018	2,230	2,087

Note 12

CBF Investment - Cunningham Bequest

Cost or Valuation

At 31 December 2019

Unrealised gains/(losses) on valuation

Realised gains/(losses)

At 31 December 2020

At Cost £	At Market Value 2020 £	2019 £
785	1,610	1,356
-	111	254
-	-	-
785	1,721	1,610

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Note 13

CBF Investment - Curates Fund

Cost or Valuation

At 31 December 2019

Unrealised gains/(losses) on valuation

Realised gains/(losses)

At 31 December 2020

	At Cost	At Market Value	
		2020	2019
	£	£	£
At 31 December 2019	9,143	17,143	14,442
Unrealised gains/(losses) on valuation	-	1,179	2,701
Realised gains/(losses)	-	-	-
At 31 December 2020	9,143	18,322	17,143

Note 14

CBF Investment - St Edmund Bldg

Cost or Valuation

At 31 December 2019

Unrealised gains/(losses) on valuation

Realised gains/(losses)

At 31 December 2020

	At Cost	At Market Value	
		2020	2019
	£	£	£
At 31 December 2019	62,972	42,965	36,195
Unrealised gains/(losses) on valuation	-	2,955	6,770
Realised gains/(losses)	-	-	-
At 31 December 2020	62,972	45,920	42,965

Realised gains and losses are recognised when the investments are sold. Unrealised gains/losses are accounted for on revaluation of investments at 31st December 2020

Note 15

Debtors

HMRC

Other

Pre-paid

	Unrestricted	Restricted	Endowment	2020 Total	2019 Total
	£	£	£	£	£
HMRC	368	-	-	368	-
Other	2,539	-	-	2,539	2,620
Pre-paid	507	-	-	507	469
	3,414	-	-	3,414	3,089

Note 16

Creditors

Other Creditors

Accruals - Independent Examiner

Deferred Income - Rent in Advance

Other Creditors	(952)	-	-	(952)	(4,501)
Accruals - Independent Examiner	(600)	-	-	(600)	(600)
Deferred Income - Rent in Advance	(487)	-	-	(487)	(487)
	(2,039)	-	-	(2,039)	(5,588)

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FOR THE YEAR ENDED 31st DECEMBER 2020

Notes to the Accounts

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Note 17

Unrestricted Funds

	Balance @ 01.01.20	Movement In	Movement Out	Transfers	Balance @ 31.12.20
	£	£	£	£	£
General Reserve	418,345	119,476	(129,073)	-	408,748
	418,345	119,476	(129,073)	-	408,748

Note 18

Designated Fund

	Balance @ 01.01.20	Movement In	Movement Out	Transfers	Balance @ 31.12.20
	£	£	£	£	£
Rental Properties Dilapidations Fund	3,192	-	-	-	3,192
	3,192	-	-	-	3,192

Repairs and maintenance for Rental Properties

Note 19

Endowment Funds

	Balance @ 01.01.20	Movement In	Movement Out	Transfers	Balance @ 31.12.20
	£	£	£	£	£
CBF Investment - George Terry Fund	2,087	143	-	-	2,230
CBF Investment - Cunningham Bequest	1,610	111	-	-	1,721
CBF Investment - Curates Fund	17,143	1,179	-	-	18,322
CBF Investment - St Edmund Bldg	42,965	2,955	-	-	45,920
631 Wellingborough Road	204,060	-	(2,148)	-	201,912
193 Wellingborough Road	1,073,500	-	(11,300)	-	1,062,200
	1,341,365	4,388	(13,448)	-	1,332,305

George Terry Fund - The bulk of this endowment is in the property 631 Wellingborough Road. Interest and rents for general parish use.

Cunningham Bequest - for the up keep of the Cunningham graves in St Edmunds Church Yard

Curates Fund - Endowment for Curates House. Interest paid for general parish use.

St Edmund Bldg - Endowment from the sale of the St Edmund Parish Hall. Interest paid for general parish use.

CBF Investment funds prepresent investments in the CBF Church of England Investment Fund Shares.

631 Wellingborough Road - George Terry Fund

193 Wellingborough Road - Whitworth House Trust - let as retail units/restaurants. Receipts for general parish use.