

**ST ANNE'S-ON-THE-SEA
UNITED REFORMED CHURCH**

**ELDERS' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2021**

Registered with the Charity Commission 1128043

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

YEAR ENDED 30 APRIL 2021

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**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021**

The Elders present their annual report, together with the independently examined accounts for the year ended 30 April 2021.

The Report and Accounts have been prepared in accordance with the Charities Act 1993 and the Charities (Accounts and Reports) Regulations 2008.

Elders

The Elders who served during the period between 1 May 2020 and 30 April 2021 are:

Peter Melvin
Susan Melvin
Elizabeth Stone
Avril Cook
Chris Howland
Dorothy Myers
Sheila Howarth
Chris Phair
Joyce Phair
Barbara Shardlow

Principal Officers

Partnership Ministers;

Rev Jim Williams
Rev Janet Calderley

Church Secretary

Peter Melvin (until January 2021)

Treasurer

Elizabeth Fleming

Principal Address

St George's Road
Lytham St Annes
Lancashire
FY8 2AE

Principal Advisors

Bankers

The Cooperative Bank
PO Box 250 Delf House
Southway
Skelmersdale
Lancashire
WN8 6WT

Investments

Rowan Dartington
Colston Tower
Bristol BS1 4RD

Professional Advisor

James McEvoy
Rowan Dartington
7th Floor
Sunlight House
Quay Street
Manchester M3 3JZ

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**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)**

Registered Accountants

John Potter & Harrison
Chartered Accountants
112/114 Whitegate Drive
Blackpool FY3 9XH

Aim and purpose

The governing document of St Anne's-on-Sea United Reformed Church states that 'The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.'

Structure

The United Reformed Church in England is divided into Provinces, each having a Synod. The national gathering of the United Reformed Church is called the General Assembly. The United Reformed Church is conciliar in nature: the oversight of the Church is the concern both of the local Church and wider representative councils.

The councils of the United Reformed Church are:

- 1 the Church meeting and the Elders' meeting of each local Church
- 2 the council of each area, known as an Area meeting
- 3 the Synod of province or nation, known as a provincial or national synod
- 4 the General Assembly of the United Reformed Church

Recruitment and Appointment of Elders

Elders in the United Reformed Church are ordained not appointed. Any member of St Anne's-on-the-Sea United Reformed Church, of at least one year's standing, who demonstrates the necessary qualities and experience, can be approached by any other member or members with a view to Eldership. A prospective Elder, willing to stand, is then formally proposed and seconded; his or her name is put to a vote, conducted by secret ballot, by members at the Church's annual general meeting. The initial period of serving Eldership is three years; this can be extended to six years if an Elder is elected for a further period of three years. At this point, an Elder must step down for one year after which he or she may be proposed and elected once again. There can be no **continuous** service beyond six years except with the explicit approval of the Church Members meeting.

Induction and Training of Elders

Prior to ordination, Elders are given information about the range and nature of their duties and responsibilities of their position. Following ordination or induction, new Elders are encouraged to attend specific training courses held by the North-Western Synod or by the United Reformed Church nationally, to develop their knowledge, skills and understanding of Eldership. Annually, Elders of St Annes-on-the-Sea United Reformed Church hold a one-day training event focusing on local issues.

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ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)

Risk Management

Finances

The budget for each year is constructed after considering the risks associated with continuing to generate sufficient income and with the control of expenditure. For example, the trends in personal giving, lettings and fundraising are considered realistically and influenced by courses of action to maintain and increase income where possible. Expenditure is divided between costs incurred through everyday activities and costs deemed to be exceptional, for which provision is made by means of the planned use of reserves. When setting the budget, a projection is made for the year following the budget year to put in place any decisions or actions that are deemed necessary to maintain the longer-term financial health of the church. The Church Members' Meeting is advised on financial arrangements, and final decisions, except those already delegated, always require the approval of the members' meeting.

Investments

The Church investments are overseen by the elders and managed by a small group of representatives from the church congregation. They meet under normal circumstances three times per year with the independent financial adviser and a representative of the investment group Rowan Dartington. Through financial reports provided for their meetings from the group and the independent financial advisor of Rowan Dartington Financial Management, Elders consider the major financial risks to which the Church is exposed. They have established systems and procedures to manage those risks. Elders consider variability of investment returns to constitute the Church's major financial risk. The Church endeavours to invest safely and ethically.

Local Organisational Structure

The Church meeting of St Anne's-on-the-Sea United Reformed Church consists of those persons who have been admitted to the full privileges and responsibilities of membership of the United Reformed Church, and whose names are included on the membership roll of St Annes-on-the-Sea United Reformed Church. At the Church meeting, which is held at least four times in the year, a Minister or the Church Secretary now normally presides, but any serving Elder can deputise when necessary. Members have opportunities through discussion, responsible decision-making, and care for one another, to strengthen their faith and to foster the life, work and mission of the Church. Adherents are welcome to attend and contribute to Church meetings, but they are not able to vote.

The functions of the Church meeting are:

- (i) to further the Church's mission in the locality;
- (ii) to develop local ecumenical relationships;
- (iii) to further the Church's compassionate ministry in the locality and throughout the world;
- (iv) to consider and support the wider work of the Church at home and abroad;
- (v) to consider public questions in relation to the Christian faith;
- (vi) to bring concerns for consideration by the elders' meeting and wider councils of the Church.
- (vii) to work with the other Partnership churches in the call of ministers to the Partnership team;
- (viii) to elect elders and officers, determining their number and period of service, and representatives to wider councils;
- (ix) to admit and transfer members, to maintain standards of membership, and to suspend or remove names from the membership roll, always on advice from the elders' meeting;

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**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)**

Local Organisational Structure (continued)

- (x) to consider, always on advice from the elders' meeting, any application for recognition as a candidate for the ministry and to transmit it, if approved, to the district council;
- (xi) to adopt financial reports;
- (xii) to receive reports and proposals from the elders' meeting, partnership steering group, area council, synod and General Assembly and to authorise appropriate action;
- (xiii) on the recommendation of the elders' meeting, to make or provide for the making of arrangements for the proper maintenance of buildings and the general oversight of all the financial responsibilities of the local Church;
- (xiv) to do such other things as may be necessary in pursuance of its responsibility for the common life of the Church.

At the Annual General Meeting, members elect serving Elders; they also confirm appointments of the Church Secretary and Treasurer, and others charged with particular duties which enhance the life of the local Church and its connections to the wider Church and the world.

The Elders' meeting of St Anne's-on-the-Sea United Reformed Church consists of the serving Elders, who are supported by the Church Secretary and Treasurer and a minister may be present. The Elders' meeting has oversight of the Church's spiritual life, undertakes to serve the Church, and represents the United Reformed Church to the local Church through its relationships with the Partnership and with councils at Area, Synod and national level. All serving Elders are registered as managing Trustees with the Charity Commission. Since the formation of the West partnership the Church Secretary would normally chair the Elders' meeting. In the absence of a Secretary, a Minister or any serving Elders can chair the meeting. Responsibilities of Elders include:

- (i) fostering in the congregation a concern for witness and service in the community;
- (ii) evangelism at home and abroad and local inter-Church relations;
- (iii) ensuring that public worship and the sacraments are satisfactorily maintained (including serving the elements of bread and wine);
- (iv) pastoral care of the congregation;
- (v) arranging pulpit supply in a vacancy;
- (vi) keeping the roll of members;
- (vii) giving oversight to the work with children and young people;
- (viii) calling for the election of elders when necessary;
- (ix) taking responsibility for the care of Church buildings and the financial health of the Church - acting as a trustee;
- (x) nominating a new Church secretary when required;
- (xi) being aware of the need for candidates for the ministry;
- (xii) any other matters which may be deemed necessary for the common life of the Church.

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CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)**

Nature, basis of faith and mission

Nature

St Annes-on-the-Sea United Reformed Church consists of members of the United Reformed Church who meet together locally for worship, witness and service.

Basis of faith

As members of the United Reformed Church, we:

- reaffirm our faith in one God, Father, Son and Holy Spirit, taking the Father to be our Father, the Son to be our Saviour and Lord and the Holy Spirit to be our Helper and Guide;
- rejoice in the Covenant God makes with us and delight to answer it with our discipleship, living out our faith through membership of the Church;
- gladly and obediently, accept God's call to partnership with him in his mission to all creation – declaring that he is Lord of all and making real the love which is ours in Christ Jesus.

Mission

As elders and members, we commit ourselves to the following priorities for St Anne's-on-the-Sea United Reformed Church:

- public worship which proclaims and celebrates the Gospel in ways that give glory to God and speak to His people of all generations.
- continuing development as a Christian community, the hallmarks of which are a well informed and nurtured faith, and friendship and caring for all, which includes outreach to the community, near and far.

Achievement and Performance

Under normal circumstances, the groups and organisations listed below, through their continuing activities, would play their part in the worship, service and fellowship of the Church and in outreach to the community. In this exceptional year, however, most of these were suspended. Those that were able to continue in some way are included in the main section of this report.

Choir

Music Group

Sunday Club

Fresh Expressions

Worship Team

Flower Team

Prayer Chain

Bible Study Group

Pastoral Care Team

Starfishes Carer and Toddler Club

Fundraising

Thursday and Saturday Coffee Mornings

Thursday Club

Messy Church

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**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)**

Achievement and Performance (continued)

In the name of the local Church, members also support and contribute to the work of:

Commitment for Life
Christian Aid
The Leprosy Mission
Face 2 Face Drop-in Centre
Local ecumenical activities
World Day of Prayer
Fylde Foodbank
The United Reformed Church at Area, Synod and National levels

Life of the Church

As the following reports indicate, much in the life of the Church was able to continue, though in different ways, despite the effects of the Covid 19 epidemic. Sadly, however, the induction of our new Partnership Minister, Revd Janet Calderley had to be postponed. Sadly also in January 2021 Peter Melvin had to step down from Eldership and from the Office of Church Secretary for health reasons. A temporary Secretarial team was appointed to carry out all essential duties. Thanks are due to the many people from our Church family who have carried out the work and witness summarised in the following reports.

Worship and Prayer

From 1 May 2020 to 8 September 2020 the period of Lockdown due to Covid 19 affected the whole country and church services were not allowed to take place. We were able to open for worship, following careful Risk Assessment and complying with all Covid 19 safety restrictions, on 6 September 2020 until 3 January 2021. From 10 January 2021 until after the end of the church year under report we were again in a period of Lockdown with no Sunday Worship taking place in the church building. During the period of opening, the church was supported by a number of Ministers and Lay Preachers who led shortened services. Appreciation is expressed to them and to the team of stewards who ensured compliance with all safety precautions. Throughout the year our Ministers prepared services also for circulation on the EAR and for printing and distribution by a team of volunteers to those without computer access who wished to receive them. Our Ministers also provided regular Sunday Zoom services for all those in the Partnership churches who wished to participate. Sadly, due to Covid restrictions, our Thursday Shoppers' services could not take place.

Our Prayer Chain was quiet for most of the year with only a small number of requests being circulated. After lockdown, more requests were received at first, but the church generally makes little use of this prayer support. Prayer cards were sent throughout the year to those with concerns or to mark significant events.

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**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)**

Pastoral Care and Safeguarding

From the start of the pandemic it was not possible for any pastoral home visits to take place to any of our Church family. Our Elders and pastoral visitors did their utmost, however, to keep in regular touch with everyone by phone. There were many changes of circumstances during this time. Five members of our Church family passed away; others had to leave home for hospital or residential care. Our Minister, Rev. Jim Williams, was heavily involved in Chaplaincy work at Blackpool Victoria Hospital. He was therefore able to visit and give both pastoral and spiritual care to the many members and friends of the Partnership churches who had to spend time in hospital.

Safeguarding became a regular item on Agendas for Elders' and Church Members' meetings. There were no serious issues to report. Training sessions organised by the Synod Safeguarding Officer were supported by a number of Elders and of those working with children.

Mission and Outreach

Starfishes Carer and Toddler group was unable to hold any meetings throughout the church year. Facebook was used as a contact to share what would have been the theme and Bible story and to share also a practical activity which the children could do at home. From May to September 2020, Kate Hunt hosted Zoom Messy Church sessions. After that, the focus of Messy Church transitioned to the Church garden. In November there was a Remembrance walk which involved banners and descriptions being placed in the garden which members of our wider community were able to view and enjoy. Audio and text descriptions were placed on the Facebook page to reach those unable to leave their homes. In December, the garden hosted the Walking in the Footsteps of the Magi, again with banners and with audio and text descriptions posted on Facebook. The final banner in the walk acted as a gift donation point for the Help a Fylde Child appeal. From January 2021 to the end of the church year, Messy Church posted a monthly themed session on Facebook that reflected what was happening in the church garden and in the world around. Ten Bags 2 Grow were made available for collection by the public for each session, with items to grow for Harvest Festival 2021. This affiliation of the garden with the world around us saw a wonderful response to our Gardener to Gardener Seed Appeal, with Jenny Spears from the Lemon Tree Trust conveying her thanks to our community for our contribution of seeds to be sent out to Refugee Community Garden projects. When the UK left the European Union in January 2021, the Terms and Conditions of Facebook changed. All private messaging was removed so making all communication public on the Facebook page. The reach of posts from then varied from ten people to over 300 for the post promoting the Booths Buy One Give One offer which supported the Blackpool and Fylde Foodbanks.

The Fresh Expressions team was unable to meet, but copies of the GOOD NEWS newspaper were made as widely available as possible. The 'trypraying' booklet purchased just before lockdown in 2020 were also made available in a Perspex distribution box in the garden. A number of copies were taken over the Easter week-end. Donations over the year received from supporters of The Leprosy Mission totalled £980. This was sent to TLM in April in response to its 'Unconditional Appeal' which was match funded by the UK Government.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)**

Maintenance and Use of Buildings

Throughout this period of uncertainty properties expenditure was restricted to only essential items.

The regular inspection and maintenance of the Fire alarm and emergency lighting systems identified some noncompliant items which were replaced or repaired. The need for us to maintain fire extinguishers throughout the buildings has been challenged and will require further investigation. NOTE. The priority in case of fire remains raising the alarm, the immediate safe evacuation of the buildings and calling the emergency services.

Church hall lighting is proving inadequate and is being considered for renewal. Church heating developed a leak which will be repaired during the summer. The annual inspection of all gas boilers was completed and one boiler replaced. The Car park continues to be a problem in times of heavy rainfall. This is considered to be a low priority and currently only an inconvenience to car park users. No further action is currently proposed. There have been some small incidences of water ingress into both the church entrance area and church hall. These are to be addressed as ongoing maintenance.

There were outstanding items to be addressed from the church quinquennial report with respect to broken, slipped and missing slates on the church roof. These are to be addressed when church finances permit. However, the fabric of all 3 buildings is generally considered to be sound. The lease agreement for the mobile phone mast is now overdue for renewal. Renewal will involve our participation with the Synod legal specialist and URC solicitors. This will be on-going through next year. Confirmation of the presence of significant asbestos contamination in the church undercroft area has been received verbally. Safety measures will be implemented.

Work on the Annexe building by the Trussel Trust for the Foodbank was completed in December, thereby improving the usable space and entry to the building.

Lettings were significantly affected by the Covid 19 restrictions but by the end of the year under review a small number had restarted.

Finance and Fundraising

As the Accounts for the year indicate, over the course of the year expenditure has exceeded income. Support through direct debits has increased and only six regular supporters now use the Freewill Offering envelopes. Financial support was received through the Government furlough scheme for the posts of Caretaker and Organist/Choir Leader. By the end of the church year an insurance claim was in progress to cover losses from cancelled lettings due to the Covid 19 epidemic. There were no fundraising events through the year.

The church's balanced, medium risk portfolio produced a satisfactory yield over the year. No meetings of the investments team were able to take place, but James McEvoy of Rowan Dartington continued as our Financial Advisor and quarterly reports were provided for members of the Investments team.

Ecumenical Activities

Most of the regular Churches Together in St Anne's events were cancelled. The usual house delivery of Christmas cards was replaced by a full page Christmas message from Churches Together in the Local List magazine. The Week of Prayer for Christian Unity Ecumenical service was streamed to Facebook from St Thomas's church on Wednesday 20th January. Sadly the Christian Aid house-to-house collection was not able to take place in May 2020. On-line giving was widely encouraged.

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2021 (continued)

Objectives for the year 2021-2022

Although Elders were unable to meet to discuss objectives in the usual way in the year under review, the following objectives were agreed at the June 2021 Elders' meeting:

- to create a vibrant, worshipping church and community hub in St Anne's as part of the Missional Partnership
- to continue to seek solutions to the issue of our administrative workload and shortage of willing volunteers
- to identify the steps that would be required IF the church were unable to resolve its current problems and had therefore to consider closure

Financial review

During the year the Church's income was £52,447 (2020 £78,916) and expenditure was £77,347 (2020 £92,454) resulting in a deficit on general unrestricted funds in the year of £24,900. However, the introduction of the Manse Fund entitlement following the transfer of Caryl Road to the Manse Scheme resulted in a net addition to reserves this year as detailed in the accounts. The funds from the Manse scheme come as a result of a grant from the Synod, with restrictions, and show in our accounts. The funds are restricted to use for missional activities only. The funds are held by the Synod and released to the Church only by permission of the Synod Pastoral Committee and are not available for general use. The funds are not available for the Church to invest alongside their own monies and return a much lower figure than other investments. Total reserves increased by £74,656 this year.

- **Principal Funding Sources**
 - Donations and gifts, some of which attract the tax benefit from Gift Aid.
 - Fundraising.
 - Lettings.
 - Legacies.
- **Investment Policy**

Aside from retaining a prudent amount in reserve each year, the Church's funds are to be spent in the short term so there are no funds for long term investment. The exceptions are the Manse fund previously explained and the McCappin restricted fund which can be spent only on repairs and renewals and, usually, when no other funds are available, and a gift which can only be spent on items authorised by the donor.
- **Reserves Policy**

As the Church relies principally on voluntary contributions which are unable to be anticipated with any degree of accuracy, the Church's policy on reserves needs to be flexible. The current policy on reserves states that the Elders will hold reserves which are sufficient to meet short-term liabilities and place reserves in a range of accounts to generate income and achieve growth.

Approved and signed on behalf of the Elders:

PP Church Secretary Elizabeth Stone

Date 25/07/2021

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**STATEMENT OF ELDERS' RESPONSIBILITIES
FOR THE YEAR ENDED 30 APRIL 2021**

Charity Law requires the Elders to prepare accounts that give a true and fair view of the state of the Church and of its income and expenditure for the financial year.

In doing so, the Elders are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation.
- The Elders are responsible for maintaining accounting records which disclose, with reasonable accuracy at any time, the financial position of the Church to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER'S REPORT TO
THE ELDERS OF ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

We report on the financial statements of St Anne's-on-the-Sea United Reformed Church for the year ended 30 April 2021, which are set out on pages 11 to 18.

Respective Responsibilities of Elders and Examiners

The Church Elders consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

It is our responsibility to:

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

Basis of Independent Examiner's Statement

Our 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 church 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 the Elders 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 the course of our examination, no matter has come to our attention,

1. which gives us reasonable cause to believe that, in any material respect, the Elders have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the Charities Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**John Potter & Harrison
Chartered Accountants
112/114 Whitegate Drive
Blackpool
FY3 9XH**

29.7.21

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 APRIL 2021**

	Notes	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	Year ended 30.4.21 Total Funds £	Year ended 30.4.20 Total Funds
Receipts						
Receipts from generated funds:						
Investment income	2	-	640	-	640	-
Manse fund	3	-	105,000	-	105,000	-
Voluntary income:						
Personal giving	4	41,056	-	-	41,056	41,067
Donations	4	893	-	-	893	4,348
Legacies		-	-	-	-	1,000
Activities for generating funds:						
Fundraising	5	78	-	-	78	5,395
Lettings	5	1,199	-	-	1,199	13,713
Telefonica		10,451	-	-	10,451	10,451
Other	5	(1,230)	-	-	(1,230)	2,942
Total Receipts		<u>52,447</u>	<u>105,640</u>	<u>-</u>	<u>158,087</u>	<u>78,916</u>
Payments						
Charitable activities	6	49,053	-	-	49,053	53,938
Governance costs	6	28,294	5,984	100	34,378	38,516
Total Payments		<u>77,347</u>	<u>5,984</u>	<u>100</u>	<u>83,431</u>	<u>92,454</u>
Net Receipts/(Payments)		(24,900)	99,656	(100)	74,656	(13,538)
Transfers		<u>21,299</u>	<u>(21,299)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Reconciliation of Funds		(3,601)	78,357	(100)	74,656	(13,538)
Total funds brought forward		<u>95,591</u>	<u>-</u>	<u>33,317</u>	<u>128,908</u>	<u>142,446</u>
Total funds carried forward		<u><u>91,990</u></u>	<u><u>78,357</u></u>	<u><u>33,217</u></u>	<u><u>203,564</u></u>	<u><u>128,908</u></u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 APRIL 2021**

		Un- restricted Funds £	Restricted Funds £	Year ended 30.4.21 Total Funds £	Year ended 30.4.20 Total Funds £
Fixed Assets					
Investments	7	95,000	-	95,000	95,000
Manse fund	8	78,357	-	78,357	-
Total Fixed Assets		173,357	-	173,357	95,000
Current Assets					
Cash at bank	9	19,613	33,217	52,830	33,632
Cash in hand	10	153	-	153	276
Total Current Assets		19,766	33,217	52,983	33,908
Creditors: Amounts falling due within one year					
Synod loan		(22,776)	-	(22,776)	-
Net Assets		(3,010)	33,217	30,207	33,908
Total Net Assets		170,347	33,217	203,564	128,908

The Funds of the Church:

Restricted Income Fund					
- McCappin account		-	31,661	31,661	31,661
- Gift		-	1,556	1,556	1,656
Unrestricted Income Funds					
- Telefonica 02		10,000	-	10,000	10,000
- General and bequest account	11	79,861	-	79,861	82,232
- Subsidiary accounts		2,129	-	2,129	3,359
- Designated Manse fund		78,357	-	78,357	-
Total Church Funds		170,347	33,217	203,564	128,908

Approved by the Elders on

and signed on their behalf by:-

Alice J Cook..... Elder

[Signature]..... Elder

25. 7. 2021

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2021**

1. Accounting Policies

(a) Basis of Preparation

The financial statements have been prepared under the receipts and payments basis in accordance with, and permitted by, Section 145 of the Charities Act 2011.

(b) Funds Structure of Receipts

The Church receives funds from the following sources:

- donations, personal giving and related tax claims for donations under Gift Aid;
- fundraising net of any attributable cost;
- lettings, this relates to any income received from outside organisations who have used the facilities of the Church hall and annexe;
- legacies;
- investment income which relates to interest from bank deposits and income fund units.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor. There are two restricted funds, a legacy from the Misses McCappin, which is restricted to expenditure on repairs and renewals, normally when there are no other funds available and gifts which are restricted to expenditure approved by the donor.

Unrestricted funds comprise those funds which the Elders are free to use for any purpose in furtherance of the Church's objectives. Unrestricted funds include designated funds where the Elders, at their discretion, have created a fund for a specific purpose.

The Manse Fund represents funds the church is entitled to following the transfer of the Manse to the Synod. It is unrestricted and available as a designated fund. The church can claim on this for use in its ministry and mission.

Covid grant receipts from the Job Retention Scheme have been accounted for on a receipts basis.

(c) Payments

All expenditure is accounted for on an income and expenditure basis, inclusive of VAT which cannot be recovered, and has been classified under headings that aggregate all costs related to that category.

- Charitable activities: costs of the Church incurred in the delivery of its activities and services;
- Governance costs: costs associated with the general running of the Church as opposed to those costs associated with direct Church activities.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2021
(continued)**

1. Accounting Policies (continued)

(d) Tangible fixed assets

Leasehold Property:

The Trustees of the Church and manse buildings are the United Reformed Church North West Synod Trust for purposes connected with St Anne's-on-the-Sea United Reformed Church. The manse building has been sold and following the introduction of the Synod Manse Scheme a grant has been made available to the relevant churches from 1 March 2020.

Expenditure incurred on the Church and manse is written off in the year it is incurred.

(e) Fixed asset investments

Investments are stated at historic cost.

(f) Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(g) Cash flow statement

The Church has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small charity.

2. Investment Income

	Year ended 30.4.21 Total £	Year ended 30.4.20 Total £
Manse fund interest	640	-
	640	-

3. Manse Fund

	Year ended 30.4.21 Total £	Year ended 30.4.20 Total £
Manse fund entitlement following transfer of the Manse to Synod	105,000	-
	105,000	-

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2021
(continued)**

4. Receipts from Voluntary Income

	Year ended 30.4.21 £	Year ended 30.4.20 £
Personal giving		
Freewill envelopes	4,094	8,232
Offertory Gift Aid	900	1,550
Offertory Non-Gift Aid	3,615	10,325
Gifts	16,807	10,605
Tax recovery	15,640	10,355
	41,056	41,067
	41,056	41,067
 Donations – unrestricted		
Rites of passage	-	(33)
Coffees	-	2,415
Thursday club	-	-
Fellowship	-	603
Other	893	563
	893	3,548
	893	3,548
 Donations/Grant – restricted		
Specific donation	-	800
	-	800

5. Receipts from activities

	Year ended 30.4.21 £	Year ended 30.4.20 £
Fundraising		
Christmas Fair	-	1,505
Craft Fair	-	2,694
Line Dancing and Friendship Club	-	520
Other events	78	676
	78	5,395
	78	5,395

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2021
(Continued)**

5. Receipts from activities (continued)

	Year ended 30.4.21 £	Year ended 30.4.20 £
Lettings		
Hall	1,199	10,989
Community room	-	2,724
Annex	-	-
	1,199	13,713
	1,199	13,713
Other		
Magazine	-	471
Rainbow Holiday Club	-	-
Starfishes	-	1,635
Subsidiary accounts movement	(1,230)	838
Other	-	(2)
	(1,230)	2,942
	(1,230)	2,942

6. Payments

	Year ended 30.4.21 £	Year ended 30.4.20 £
Charitable activities - unrestricted		
Ministry and mission	47,788	46,412
Ministers expenses	-	787
Minister training	-	118
Pulpit supply	214	692
Music	393	3,867
Correspondence, posters and copier	561	420
Christmas and Easter	98	-
Wider work	(53)	(191)
Miscellaneous	52	1,668
	49,053	53,773
	49,053	53,773
Charitable activities – restricted		
Posters	-	65
Music for choir	-	-
Prayer group	-	100
	-	165
	-	165

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2021
(Continued)**

6. Payments (continued)

	Year ended 30.4.21 £	Year ended 30.4.20 £
Governance Costs - unrestricted		
Accountancy	840	840
Payroll charges	228	120
Printing	403	174
Bookkeeping	360	1,440
Manse expenses	-	(353)
Water	469	1,192
Heat and light	9,793	8,942
Insurance	7,785	7,781
Telephone	403	412
Upkeep	1,278	2,978
Cleaning/Caretaker	15,933	13,970
Government grants - JRS	(9,398)	-
Covid 19 – PPE	200	-
Manse fund	5,984	-
	<u>34,278</u>	<u>37,496</u>
Governance Costs – restricted		
Church garden fund/seating	100	1,020
	<u>100</u>	<u>1,020</u>

7. Fixed Asset Investments

	Year ended 30.4.21 Cost £	Year ended 30.4.20 Cost £
Quilter Cheviot – General and Telefonica	95,000	95,000
	<u>95,000</u>	<u>95,000</u>

The net book cost of investments at the date of the accounts, and the market value is as follows:-

	Book Value £	Market Value £
General and Telefonica	95,000	146,022
	<u>95,000</u>	<u>146,022</u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2021
(Continued)**

8. Manse Fund

	Year ended 30.4.21 £	Year ended 30.4.20 £
Manse Fund	78,357	-
	<u>78,357</u>	<u>-</u>

This represents the value of the Manse Fund held by the Synod in respect of the church and is available to support the development of its mission and ministry.

9. Cash at Bank

	Year ended 30.4.21 £	Year ended 30.4.20 £
Co-operative Current Account	50,852	30,529
Thursday Club Account	1,403	1,403
Flower Account	572	622
St Annes Leprosy Mission Project	3	1,078
	<u>52,830</u>	<u>33,632</u>

10. Cash in Hand

	Year ended 30.4.21 £	Year ended 30.4.20 £
Petty Cash	2	21
Thursday Club	87	87
Flowers	64	168
	<u>153</u>	<u>276</u>

11. General and bequest account

Included within these funds is a designated fund for minister training with a balance at 30 April 2021 of £565.