

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

**ELDERS' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2023**

Registered with the Charity Commission 1128043

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

YEAR ENDED 30 APRIL 2023

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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 2023**

The Elders present their Annual Report, together with the independently-examined Accounts for the year ended 30 April 2023.

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 2022 and 30 April 2023 were:-

Elizabeth Stone
Chris Howland
Dorothy Myers
Sheila Howarth
Chris Phair
Joyce Phair
David Croall
Jacqueline Dell
Eileen Garfitt

Principal Officers

Partnership Ministers;

Rev Jim Williams
Rev Janet Calderley
David Croall
Elizabeth Fleming

Church Secretary;
Treasurer;

Principal Address

St George's Road
St Anne's-on-Sea
Lancashire
FY8 2AE

Email officesaurc@btinternet.com

Website www.stannesonseaurc.org.uk

Principal Advisors

Bankers

The Co-operative Bank
PO Box 250 Delf House
Southway
Skelmersdale
Lancashire
WN8 6WT

CCLA Investment Management Ltd.
COIF Charity Funds
80 Cheapside
London
EC2V 6DZ

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

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)**

Investments	Rowan Dartington Colston Tower Bristol BS1 4RD
Professional Advisor	James McEvoy Rowan Dartington 7 th Floor Sunlight House Quay Street Manchester M3 3JZ
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 confirms 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.*'

Constitution

St Anne's-on-Sea United Reformed Church has a written Constitution which was formally approved and adopted by the membership in Church Meeting on 28 November 2021. The Constitution provides for all relevant provisions concerning the following areas of Church life:

- The local and wider Church;
- Constitutional Documents governing the processes and management of the Church;
- Property Trusts and Administration;
- Church Membership;
- Church Meetings;
- Church Leadership;
- Honorary Officers, Representatives and Committees;
- Employees and paid contractors;
- Holy Communion;
- Baptism;
- Church Policies;
- Closure and Dissolution.

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

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (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. The Church Members' Meeting is advised on financial arrangements, and final decisions (other than 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 as required 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.

Nature, basis of faith and mission

Nature

St Anne's-on-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-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.

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

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)**

Achievement and Performance

During the course of the year the life of the Church has continued to grow and develop encouragingly, following the recent difficult times of the Covid pandemic and periods of lockdown. We have rejoiced once again both in our worship, and the ability to play a vital part in service, fellowship and outreach within the community. Some of the notable events and developments of the year are as follows.

The United Reformed Church celebrated 50 years since the date of its formation, and the anniversary was marked in St Anne's with a celebratory church service, after which a specially-created 'birthday cake' was shared, with portions being delivered to friends and members who are unable to get to church.

This special anniversary was also celebrated with a joint garden party held in the garden of Fairhaven URC on a glorious July afternoon. The connection with our good friends at the White Church was further strengthened when a joint service was held there in February. We will be returning the hospitality when there is a shared service at St Anne's in December.

August saw the ordination of Kate Hunt at Dalton-in-Furness. Thankfully a good many of us were able to travel by coach to share in Kate's happiness on that special day. She was presented with a suitable gift from her friends at St Anne's URC to mark the occasion.

Members and friends of the church responded magnificently to an appeal from the Salvation Army, to support refugee and asylum seeker families housed in Blackpool's Metropole Hotel. Dozens of suitcases and backpacks were donated, to help when they are able to leave the hotel to travel to longer-term accommodation.

In September we hosted a Lancashire West Missional Partnership 'Coming Together Day', when representatives from every church within the partnership attended. It was a very happy occasion, and an opportunity for all to share in food, faith and fellowship.

A church website was created – www.stannesonseaurc.org.uk This is a place where we can share important news about the life of the church, either for members or for others who might wish to learn more about the church.

A 'Warm Space' was operated every Wednesday from early November right through to Easter – offering somewhere for people to come for food & drink, activities, somewhere to keep warm, and an opportunity to talk and form friendships. This initiative was very well received, and it is hoped to continue with this next winter.

The Week of Prayer for Christian Unity in January began with an evening service at St Anne's URC, when we were joined by friends from many of the other churches in the town.

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

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)**

Achievement and Performance (continued)

The following groups continue to play an important and joyful role as valued additions to our church family:

Choir
Sunday Club
Flower Team
Fresh Expressions
Prayer Chain
Bible Study
Pastoral Care Team
Starfishes Toddler & Carer Club
Fundraising
Thursday and Saturday Coffee Mornings
Thursday Club
Messy Church
Craft Club

In the name of the local Church, members also supported and contributed to the work of:

Commitment for Life
Christian Aid
The Leprosy Mission
Local ecumenical activities
World Day of Prayer
Fylde Foodbank
Salvation Army
The Woodward Trust
Brian House Children's Hospice
Mercy Ships
The United Reformed Church at Area, Synod and National levels

In recent years the church has been operating under a temporary arrangement with a secretarial team carrying out all essential administrative and legal duties. A Church Secretary has once again been appointed, ably supported by the secretarial team and many postholders. Thanks are due to the many people from our Church family who have carried out the work and witness, summarised in the reports below.

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

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)**

Life of the Church

Worship and Prayer

We would like to thank to all who led Sunday morning worship during the last year. They were as follows:-

Andrew Barratt - Methodist Lay Preacher; Rev. Janet Calderley; Doug Clements - Lay Preacher; Elizabeth Fleming - Lay Preacher in training; Eileen Garfitt – Lay Preacher; Rev. Stuart Gay; Rev. Rob Hoch; Rene Kendall - Lay Preacher; Linda Lunn - friend of SAURC from Fairhaven URC; Margaret Russell - Lay Preacher; Rev. Jim Williams.

During the year these Ministers, Lay Preachers and friends have led all the Sunday morning services between them. It has been good to see a variety of styles and messages which have been instructive, heart-warming and meaningful. The traditional services that follow the lectionary were presented with the usual enthusiasm for particular themes and seasons.

Our yearly Songs of Praise was held at the end of August with hearty and gusty singing by all who attended. A new venture took place on Sunday morning on 26th February, when St Anne's URC joined with Fairhaven URC for the first Sunday in Lent. Those who attended enjoyed the service and felt that it was good to share worship. We will be holding another joint service on 3rd December 2023, which will be the first Sunday in Advent.

Again we record our thanks to all who led our Thursday Morning Shoppers Service during the last year. They were:-

Rev. Janet Calderley; Doug Clements; Eileen Garfitt; Stephanie Johnson; Rene Kendall; Linda Lunn; Margaret Russell; Liz Stone; Rev. Jim Williams.

During the year we had the 30 minutes' worship with many themes that were varied and diverse. The Ministers led our monthly communion services on the 2nd Thursday of each month. We also enjoyed Mini Summer Praise in July, Mini Harvest Praise in October, Mini Carol Praise in December, and Mini Easter Praise in April 2023. At these services, the attenders were encouraged to select their favourite hymns and some led readings, prayers and poems. Sue led us in song as she played and sang with her guitar.

Three names which need to be highlighted are our pianists - Pat Allen-Frost, John Cooper (from Fairhaven URC) and Margaret Pearson. All three have enhanced our worship during all the services. Many thanks to Pat, John and Margaret.

Copies of each week's Home Service and the church notices are distributed to those who are, for whatever reason, unable to attend church. The Prayer Chain continues to respond to requests for prayer.

Pastoral Care and Safeguarding

Over the year, although there has been great sadness with the passing of much-loved church family members, we have seen new members join us. They have all been made welcome and are a great asset to our church.

There are a number of church members who, for various reasons, are not able to join us for worship, but they are still very much a cherished part of our church family. Pastoral visits and phone calls, hospital visits by Rev Jim, along with the weekly services prepared by Rev Jim and Rev Janet are really appreciated. Copies of the weekly church notices are also circulated every Sunday.

We look forward to the year ahead with faith and positivity.

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

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)**

Mission and Outreach

Starfishes

The Starfishes group has continued to welcome pre-school children, together with their parent/grandparent/child minder to our hall each Monday morning in term time. It is a time of enjoyment for the children and relaxation for their carers. It is a really happy place to be, and the enjoyment is shared by the leaders too.

Since September 2022 we have had a capacity number attending (with an average of 35) and a waiting list for others who wish to join us. On arrival there are lots of toys, games and books to use, then time to sit down to enjoy song time, followed by healthy refreshments of fruit and toast and juice to drink. This is followed by a Bible story in the community room and a linked craft session. A busy morning for everyone, a wonderful opportunity for our church community to welcome families to our premises and a place where many make valued new friendships.

Messy Church

Our April 2022 session was on Good Friday and Rev Janet hosted an almost all-day outdoor session in the Church Garden with the idea to get lost in a labyrinth and then be found. It was open to the general public during the morning and then for the afternoon Messy Church session. It was also a first for the Bags 2 Grow, since it contained not only a miniature tub garden maze but also Vicious Vegetation, one extremely thorny Gooseberry plant and an extremely prickly miniature rose in the Tub Maze, to represent the Crown of Thorns.

Our May session followed the nation in the celebration of the Platinum Jubilee and our June session was inspired by the beach. With the hall unavailable for the July session, a message of Bon Voyage was put on the Facebook page and Bags 2 Grow filled with Mediterranean herbs, inspired by the travels of St Paul, were placed in the Church Garden for our families and the general public to take home and grow.

We returned in September for Harvest Festival inspired by the Bible reading Corinthians 9:6, and our following sessions were filled with crafts and advent preparations with a Nativity-inspired session in December.

In January our New Year session aimed to look after the world around us and inspired by the Genesis reading, and encouraged our families to use the Church garden to record bird sightings for the RSPB Big Garden Birdwatch. The RSPB results are now published and I am pleased to say that many of the bird species listed in the Top 10 can be spotted in our Eco Church Garden!!! Well done to all those involved in keeping our Church Garden the wonderful place that it is!

As Spring was in the air, so was the theme of Love in our Spring sessions – Motherly Love and the Fruit of the Spirit. Our April 2023 session missed the traditional Eastertime, but the session followed the later part of the Easter theme of Resurrection, with beautiful craft activities of butterflies in their different guises. It was also another first for the Bags 2 Grow, live creatures were included and living compost worms in a Wormery Jar. I am pleased to say that they were really well received, with parents and children alike just fascinated by them.

Over the year our numbers have unfortunately dropped off. By July many of the families who had been with us since the start of Messy Church saw their children start at the High School in September and would be taking part in after-school activities that clashed with our time slot.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
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**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)**

Messy Church (continued)

The first languages of our families are: English and Chinese Cantonese, but all the children understand English.

Some of the families that attend do have children with autism and we now have children attending who are being home-schooled. This can be challenging for the volunteers, but our sessions seem to be well received by parents and children alike.

In March, many of the volunteers attended the very insightful Intermediate Safeguarding Course. The volunteers were made aware of various scenarios and procedures to follow.

As always, a huge thank you to the volunteers for their time, craft and culinary skills and to Rev Janet Calderley for her enthusiasm and crafting input.

Sunday Club

We are a small band of willing followers of Jesus, with the occasional visitors. Thanks to the Howland family we enjoy crafts and have discussions about the Bible stories. The children enjoy taking part in the main worship in the church and are involved taking the collection.

Fresh Expressions

Although the formal, organised meetings of this group ceased during the year, the aim and purposes for which it exists continue to form a hugely important focus for the church. There are proposals to call interested individuals together, in order to establish if sufficient interest is present to re-launch the group in the new church year.

Thursday Club

A visit to the synagogue in St Annes at the end of May 2022 and afternoon tea in the Gold Room at Lytham Hall in July 2022 enabled Thursday Club members to meet informally in the summer months.

Our regular fortnightly meetings began again in October 2022 and ran until the end of March 2023. In this period we held 13 meetings with an average attendance of 29. At least half of those attending were people from the wider community.

The varied programme included spiritual reflections, music, illustrated talks about local history, the work of the Mission Aviation Fellowship, advice about food and nutrition, experiences of travelling and working abroad, and life as a media agent for celebrity chefs.

A committee of eight has already met to plan the programme for 2023 - 2024.

Retiring Collections

Retiring collections were taken during the year for Christian Aid, The Woodward Trust, Mercy Ships, and Brian House Children's Hospice. Generous giving at these events, and throughout the year, realised much-needed support for these causes.

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

**ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)**

Ecumenical Activities

The church is a very active member of Churches Together in St Anne's, taking every opportunity to join with other churches in the town for occasions of joint worship, witness, service and fellowship.

Maintenance and Use of Buildings

The buildings have continued to require what might be termed routine upkeep and maintenance, whether brought about by damage (accidental or otherwise) or wear and tear caused by the passage of time. Fortunately there has been no major item of expenditure during the year, but it is anticipated that significant repair or replacement will be required to the church hall roof in the near future. Preliminary costings for such work have been obtained.

The opportunity was taken to have a full electrical inspection of all buildings on the site, and a professional asbestos survey was also undertaken. Along with the awaited result of the thorough Quinquennial Survey, all of these inspections will necessitate work of varying complexity and cost. We also began the process of examining options for the fitting of solar panels, and considering a more efficient heating system in the church.

Lettings of the hall, community room and church have been maintained at levels similar to those before the pandemic, and this represents both a welcome source of income and a meaningful engagement with many sectors of the community.

Fundraising and Finance

Fundraising

Our Fundraising Team continue to work hard in arranging various events to suit all tastes, we have continued with ideas from last year when we said we would try to hold an event every month. True to our word, we are continuing. We are very grateful to everyone who supports us, along with our own Church parishioners, plus friends of the Church and visitors. We love it when we see the familiar faces coming through the door. In May we celebrated the Queen's Platinum Jubilee in grand style with entertainment and an Afternoon Tea. In June we held a Summer Fair, July a Table Top (always popular & a waiting list), and in August we held a Musical Extravaganza in the Church with our own Lisa, plus a saxophonist. It was good to see so many people in the Church. September saw us hold a 2-day Craft Fair. This was an experiment and it was successful, with the stall holders enjoying it. As a team, however, we decided it was a step too far, catering for the 2 days. We were all very tired at the end, and decided we will stay with a one-day event. In October we held an Autumn afternoon social, November was our Annual Christmas Fair, and in December there was another musical afternoon with 2 choirs; one of them being our own. What a lovely lead into Christmas. In January we held another Table Top Sale – again a full house, February saw a Valentine Social on the 14th, and in March there was another Craft Fair – again with a full house. We had a coffee morning on Easter Saturday, and April was our Fashion Show, which was something we hadn't arranged for a number of years. It was a huge success enjoyed by all, complete with a catwalk. Our hall held 100 ladies, wonderful! This will hopefully be repeated.

We are continually asked what and when is your next event? We are always open to ideas from other people and we appreciate extra help at all these events.

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

ELDERS' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2023 (continued)

Financial review

During the year the Church income was £86,601 (2022 - £110,134) and expenditure was £91,379 (2022 - £93,703) resulting in a debit balance of £4,778 on general unrestricted funds for the year.

As the Accounts indicate, over the course of the year expenditure has marginally exceeded income.

Fundraising is up and running and the team are doing a magnificent job of raising funds each month.

M&M payments during the year totalled £36,828 (2022 - £47,056).

- **Principal funding sources for the year under review**

Donations and gifts, some of which attract a tax benefit from Gift Aid. The other primary sources are fundraising and lettings.

- **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 exception is the McCappin restricted fund which can be spent only on repairs and renewals and, usually, when no other funds are available; and any gift which can only be spent as authorised by the donor.

- **Reserves policy**

As the church relies principally on voluntary contributions which are unable to be anticipated with any great 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 growth.

Objectives for the year 2023-2024

The following objectives were agreed at the May 2023 Elders' meeting:

- To maintain a vibrant, worshipping church and community hub in St Anne's as part of the Lancashire West Missional Partnership;
- To encourage greater engagement in the life of the church, including Eldership.

Approved and signed on behalf of the Elders

Church Secretary


Date 7/9/23

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

**STATEMENT OF ELDERS' RESPONSIBILITIES
FOR THE YEAR ENDED 30 APRIL 2023**

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 2023, which are set out on pages 13 to 20.

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**

11.09.23

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

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 APRIL 2023**

	Notes	Unrestricted Funds General £	Restricted Funds £	Year ended 30.4.23 Total Funds £	Year ended 30.4.22 Total Funds
Receipts					
Receipts from generated funds:					
Investment income Manse Fund	2	787	-	787	392
Voluntary income:					
Personal giving	3	42,779	-	42,779	52,773
Donations	3	5,228	230	5,458	4,100
Activities for generating funds:					
Fundraising	4	9,061	-	9,061	5,435
Lettings	4	9,785	-	9,785	10,216
Cornerstone		15,435	-	15,435	17,144
Insurance loss of income Covid Claim		-	-	-	19,853
Other	4	3,296	-	3,296	221
Total Receipts		<u>86,371</u>	<u>230</u>	<u>86,601</u>	<u>110,134</u>
Payments					
Charitable activities	5	50,791	72	50,863	56,576
Governance costs	5	40,516	-	40,516	37,127
Total Payments		<u>91,307</u>	<u>72</u>	<u>91,379</u>	<u>93,703</u>
Net Receipts/(Payments)		(4,936)	158	(4,778)	16,431
Transfers		-	-	-	-
Reconciliation of Funds		(4,936)	158	(4,778)	16,431
Total funds brought forward		<u>187,285</u>	<u>32,710</u>	<u>219,995</u>	<u>203,564</u>
Total funds carried forward		<u><u>182,349</u></u>	<u><u>32,868</u></u>	<u><u>215,217</u></u>	<u><u>219,995</u></u>

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

**STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 APRIL 2023**

	Notes	Un- restricted Funds £	Restricted Funds £	Year ended 30.4.23 Total Funds £	Year ended 30.4.22 Total Funds £
Fixed Assets					
Investments	6	95,000	-	95,000	95,000
Total Fixed Assets		<u>95,000</u>	<u>-</u>	<u>95,000</u>	<u>95,000</u>
Current Assets					
Cash at bank	8	7,719	32,868	40,587	46,095
Cash in hand	9	94	-	94	151
Manse fund	7	79,536	-	79,536	78,749
Total Current Assets		<u>87,349</u>	<u>32,868</u>	<u>120,217</u>	<u>124,995</u>
Total Net Assets		<u><u>182,349</u></u>	<u><u>32,868</u></u>	<u><u>215,217</u></u>	<u><u>219,995</u></u>

The Funds of the Church:

Restricted Income Fund

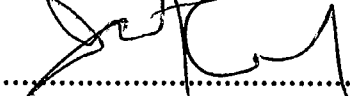
- McCappin account	-	31,661	31,661	31,661
- Gift	-	1,207	1,207	1,049

Unrestricted Income Funds

- Telefonica 02		10,000	-	10,000	10,000
- General and bequest account	10	170,370	-	170,370	175,763
- Subsidiary accounts		1,979	-	1,979	1,522

Total Church Funds		<u><u>182,349</u></u>	<u><u>32,868</u></u>	<u><u>215,217</u></u>	<u><u>219,995</u></u>
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Approved by the Elders on 10/9/23 and signed on their behalf by:-


..... Elder

Sheila P. Howarth
..... Elder

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

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023**

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 2023
(continued)**

1. Accounting Policies (continued)

(d) Tangible fixed assets

Leasehold Property:

The Trustees of the Church building 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 2022.

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 30.4.23 Total £	Year ended 30.4.22 Total £
Manse fund interest	787	392
	<u> </u>	<u> </u>

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

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023
(continued)**

3. Receipts from Voluntary Income

	Year ended 30.4.23	Year ended 30.4.22
	£	£
Personal giving		
Freewill envelopes	2,845	2,280
Offertory Gift Aid	1,837	1,285
Offertory Non-Gift Aid – Sunday offerings	10,401	6,404
Offertory – Standing orders and gifts	21,966	42,804
Tax recovery	5,730	-
	<u>42,779</u>	<u>52,773</u>
Donations – unrestricted		
Thursday coffee	1,171	602
Sunday coffee	1,329	819
Thursday club	500	1,000
Weddings/Funerals	600	595
Bookshelf	82	56
Christmas cards	140	-
Commitment for life	35	23
Retiring collection	1,271	1,024
Other	100	(19)
	<u>5,228</u>	<u>4,100</u>
Donations/Grant – restricted		
Specific donations	230	-
	<u>230</u>	<u>-</u>

4. Receipts from activities

	Year ended 30.4.23	Year ended 30.4.22
	£	£
Fundraising		
Christmas Fair	1,337	1,266
Craft Fair	2,994	1,475
Table Top sales	1,610	1,288
Other events	3,120	1,406
	<u>9,061</u>	<u>5,435</u>

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

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023
(Continued)**

4. Receipts from activities (continued)	Year ended 30.4.23 £	Year ended 30.4.22 £
Lettings		
Hall	9,251	10,216
Community room	21	-
Food bank fuel	513	-
	<u>9,785</u>	<u>10,216</u>
Other		
Starfishes	1,439	828
Warm Hub	1,400	-
Subsidiary accounts movement	457	(607)
	<u>3,296</u>	<u>221</u>
 5. Payments	Year ended 30.4.23 £	Year ended 30.4.22 £
Charitable activities - unrestricted		
Ministry and mission	36,828	47,056
Pulpit supply	1,089	806
Minister training	3,000	-
Music in church	4,980	4,638
Instrument upkeep	829	-
Music licences	445	425
Correspondence	22	288
Messy church	98	-
Copier	322	268
Posters	452	242
Publications	669	1,639
Warm Hub	416	-
Retiring collections	1,117	1,024
Book of Remembrance	-	58
Other	524	132
	<u>50,791</u>	<u>56,576</u>
 Charitable activities – restricted		
Posters	<u>72</u>	<u>-</u>

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

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023
(Continued)**

5. Payments (continued)	Year ended 30.4.23 £	Year ended 30.4.22 £
Governance Costs - unrestricted		
Accountancy	840	840
Payroll charges	144	282
Bookkeeping	1,056	672
Water	767	642
Gas	5,495	4,226
Electricity	5,171	4,700
Insurance	9,327	9,137
Telephone	407	405
Premises upkeep	4,659	5,189
Cleaning/Caretaker	12,620	11,789
Garden	30	195
Government grants - JRS	-	(1,851)
Covid 19 – PPE	-	394
	<u>40,516</u>	<u>36,620</u>
Governance Costs – restricted		
Church garden fund	-	422
Outreach	-	85
	<u>-</u>	<u>507</u>
6. Fixed Asset Investments		
	Year ended 30.4.23 Cost £	Year ended 30.4.22 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	134,791
	<u>95,000</u>	<u>134,791</u>

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

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023
(Continued)**

7. Manse Fund

	Year ended 30.4.23	Year ended 30.4.22
	£	£
Manse Fund	<u>79,536</u>	<u>78,749</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.

8. Cash at Bank

	Year ended 30.4.23	Year ended 30.4.22
	£	£
Co-operative Current Account	38,669	44,695
Thursday Club Account	1,179	981
Flower Account	682	412
St Annes Leprosy Mission Project	57	7
	<u>40,587</u>	<u>46,095</u>

9. Cash in Hand

	Year ended 30.4.23	Year ended 30.4.22
	£	£
Petty Cash	33	29
Thursday Club	-	-
Flowers	36	122
St Annes Leprosy Mission Project	25	-
	<u>94</u>	<u>151</u>

10. General and bequest account

Included within these funds is a designated fund for minister training with a balance at 30 April 2023 of £565.