

St. Anne's Church, West Heath

End of Year Financial Statements

Year ending 2019

Introduction

For the second year running St. Anne's PCC has used a Data Development software package to record its finances. The PCC had set a budget for 2019 and kept closely to it throughout the year. However, a few issues arose during the year:

- The Treasurer found out at the beginning of the year that the PCC had not been paying the full amount of the gas bill as the previous incumbent had an arrangement with British Gas. When the contract was renewed the PCC had to pay the money owed and then pay the full amount each month. This meant that the cost for gas for 2019 was £7,066.81 compared with £3,912 for 2018.
- The treasurer also found out that the electricity meters had not been read for approximately five years. When accurate readings were given to NPower the PCC found that NPower had underestimated the usage. Hence electricity for 2019 was £2,459 compared to £1,378.44 for 2018.
- £3,000 had been allocated for the maintenance of the church, church hall and George Goodger Hall. During February 2019 two of the heaters in the church hall had to be replaced costing £3,232.80 which used up all the money allocated for maintenance. During the year additional maintenance work was required including: a new tap in the kitchen, work on the car park flood lights, new door for the gas meter cupboard, replacement back gate, a new lock and keys for the George Goodger Hall, as well as the annual PAT testing and fire alarm checks. The total for maintenance during 2019 was £5,350.17.
- The treasurer found out that the PCC had been paying bank charges on the Barclays account due to the large number of signatories. A new mandate is now in place so during 2020 there should be no charges (charges for 2019 were £314.03).

On page 7 of this report under item '1910 Ministry Parish Share' the amount for 2019 is smaller than for 2018. This is because the 2018 figure included a cheque for 2017 figure which had not been cashed until 2018. In 2018 and 2019 St Anne's paid the full amount of its Parish Ministry Share.

The cost of cleaning has continued to be low (£724.35 for 2019, £685.88 for 2018) as the work is carried out by volunteers. The PCC hope to be able to employ cleaners in 2021 if there are sufficient funds available.

The PCC has continued to repay the loan for the new flat roof (loan taken out October 2018 and due to run for four years).

The PCC has worked with Fiona Mottershead, architect and Greenwood Quantity Surveyors on the plans to improve toilet and storage facilities in church. The work is due to commence on 29th June 2020. In future this fund will be referred to as the Building Project Fund instead of the Shining Light Project Fund. This fund will include money for any building work required.

Due to people volunteering their time, donating items and carrying out minor repairs, decorating the PCC has been able to keep down costs.

Total general (unrestricted) income for 2019 was £46,304.82 and total general (unrestricted) expenditure for 2019 was £44,085.57. This is good.

The Treasurer presents information regarding the state of the church's finances at each PCC meeting which enables the PCC to monitor income and expenditure closely.

G.E. Arnold
Treasurer
13.02.2020

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£26,292.03	£852.67	£0.00	£27,144.70	£31,216.51
Income from charitable activities	£1,792.00	£0.00	£0.00	£1,792.00	£823.00
Other trading activities	£8,165.00	£396.00	£0.00	£8,561.00	£8,166.10
Investments	£8,755.38	£0.00	£0.00	£8,755.38	£8,751.27
Other income	£2,408.80	£0.00	£0.00	£2,408.80	£1,298.52
Total income	£47,413.21	£1,248.67	£0.00	£48,661.88	£50,255.40
Expenditure on:					
Raising funds	£89.82	£0.00	£0.00	£89.82	£0.00
Expenditure on charitable activities	£42,408.09	£0.00	£0.00	£42,408.09	£61,597.77
Other expenditure	£2,788.72	£976.00	£0.00	£3,764.72	£2,525.13
Total expenditure	£45,286.63	£976.00	£0.00	£46,262.63	£64,122.90
Net income / (expenditure) resources before transfer	£2,126.58	£272.67	£0.00	£2,399.25	(£13,867.50)
Transfers					
Gross transfers between funds - in	£0.00	£4,906.15	£0.00	£4,906.15	£0.00
Gross transfers between funds - out	(£4,906.15)	£0.00	£0.00	(£4,906.15)	£0.00
Other recognised gains / losses					
Net movement in funds	(£2,779.57)	£5,178.82	£0.00	£2,399.25	(£13,867.50)
Total funds brought forward	£73,683.50	£19,106.88	£0.00	£92,790.38	£106,657.88
Total funds carried forward	£70,903.93	£24,285.70	£0.00	£95,189.63	£92,790.38
Represented by					
Unrestricted					
General fund	£4,332.41	£0.00	£0.00	£4,332.41	£5,370.35
Designated					
Annual charities	£68.28	£0.00	£0.00	£68.28	£68.28
George Goodger Hall	£65,000.00	£0.00	£0.00	£65,000.00	£65,000.00
Hardship fund	£500.00	£0.00	£0.00	£500.00	£512.00
IT support	£15.81	£0.00	£0.00	£15.81	£15.81
Little Stars	£652.26	£0.00	£0.00	£652.26	£762.95
Mothers' Union	£185.39	£0.00	£0.00	£185.39	£86.00
Special Gifts	£0.00	£0.00	£0.00	£0.00	£651.94
Youth and Children's work	£149.78	£0.00	£0.00	£149.78	£1,216.17
Restricted					
Shining Light Project	£0.00	£31,285.70	£0.00	£31,285.70	£29,106.88
roof fund	£0.00	(£7,000.00)	£0.00	(£7,000.00)	(£10,000.00)

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
6431	George Goodger Hall	£65,000.00	£65,000.00
	Total Fixed assets	£65,000.00	£65,000.00
Current assets			
6502	Barclays Bank	£32,051.59	£30,866.39
6503	Santander	£4,880.36	£6,068.24
6510	CCLA (CBF) deposit account	£257.68	£255.75
	Total Current assets	£37,189.63	£37,190.38
Liabilities			
6601	Loans received	£7,000.00	£9,400.00
	Total Liabilities	£7,000.00	£9,400.00
	Net Asset surplus(deficit)	£95,189.63	£92,790.38
Reserves			
Z01	Excess / (deficit) to date	£2,399.25	£0.00
	Starting balances	£92,790.38	£92,790.38
	Total Reserves	£95,189.63	£92,790.38
	Represented by funds		
	Unrestricted	£4,332.41	£5,370.35
	Designated	£66,571.52	£68,313.15
	Restricted	£24,285.70	£19,106.88
	Endowment	£0.00	£0.00
	Total	£95,189.63	£92,790.38

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Heritage assets						
George Goodger Hall -	£0.00	£65,000.00	£0.00	£0.00	£65,000.00	£65,000.00
Totals	£0.00	£65,000.00	£0.00	£0.00	£65,000.00	£65,000.00
Current assets - Cash at bank and in hand						
Barclays Bank -	£3,483.33	£1,491.39	£27,076.87	£0.00	£32,051.59	£30,866.39
Santander -	£848.59	£80.13	£3,951.64	£0.00	£4,880.36	£6,068.24
CCLA (CBF) deposit account -	£0.49	£0.00	£257.19	£0.00	£257.68	£255.75
Totals	£4,332.41	£1,571.52	£31,285.70	£0.00	£37,189.63	£37,190.38
Liabilities - Creditors: Amounts falling due in one year						
Loans received -	£0.00	£0.00	£7,000.00	£0.00	£7,000.00	£9,400.00
Totals	£0.00	£0.00	£7,000.00	£0.00	£7,000.00	£9,400.00
Grand total	£4,332.41	£66,571.52	£24,285.70	£0.00	£95,189.63	£92,790.38

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
ANNCHAR - Annual charities						
Designated	£68.28	£0.00	£0.00	£0.00	£0.00	£68.28
Sub-total for ANNCHAR	£68.28	£0.00	£0.00	£0.00	£0.00	£68.28
GGH - George Goodger Hall						
Designated	£65,000.00	£0.00	£0.00	£0.00	£0.00	£65,000.00
Sub-total for GGH	£65,000.00	£0.00	£0.00	£0.00	£0.00	£65,000.00
Hardship - Hardship fund						
Designated	£512.00	£500.00	£210.00	(£302.00)	£0.00	£500.00
Sub-total for Hardship	£512.00	£500.00	£210.00	(£302.00)	£0.00	£500.00
IT - IT support						
Designated	£15.81	£0.00	£0.00	£0.00	£0.00	£15.81
Sub-total for IT	£15.81	£0.00	£0.00	£0.00	£0.00	£15.81
LStars - Little Stars						
Designated	£762.95	£210.00	£320.69	£0.00	£0.00	£652.26
Sub-total for LStars	£762.95	£210.00	£320.69	£0.00	£0.00	£652.26
MU - Mothers' Union						
Designated	£86.00	£306.39	£207.00	£0.00	£0.00	£185.39
Sub-total for MU	£86.00	£306.39	£207.00	£0.00	£0.00	£185.39
SLP - Shining Light Project						
Restricted	£29,106.88	£1,248.67	£976.00	£1,906.15	£0.00	£31,285.70
Sub-total for SLP	£29,106.88	£1,248.67	£976.00	£1,906.15	£0.00	£31,285.70
SpGift - Special Gifts						
Designated	£651.94	£0.00	£204.98	(£446.96)	£0.00	£0.00
Sub-total for SpGift	£651.94	£0.00	£204.98	(£446.96)	£0.00	£0.00
Yandchn - Youth and Children's						
Designated	£1,216.17	£92.00	£258.39	(£900.00)	£0.00	£149.78
Sub-total for Yandchn	£1,216.17	£92.00	£258.39	(£900.00)	£0.00	£149.78
roof - roof fund						
Restricted	(£10,000.00)	£0.00	£0.00	£3,000.00	£0.00	(£7,000.00)
Sub-total for roof	(£10,000.00)	£0.00	£0.00	£3,000.00	£0.00	(£7,000.00)
General - General fund						
Unrestricted	£5,370.35	£46,304.82	£44,085.57	(£3,257.19)	£0.00	£4,332.41
Sub-total for General	£5,370.35	£46,304.82	£44,085.57	(£3,257.19)	£0.00	£4,332.41
Grand total	£92,790.38	£48,661.88	£46,262.63	£0.00	£0.00	£95,189.63

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
0110 - Gift Aid - Envelopes	£1,047.49	£0.00	£0.00	£0.00	£1,047.49	£1,321.95
0111 - non gift aid envelopes	£7,244.65	£0.00	£0.00	£0.00	£7,244.65	£6,607.86
0201 - Other planned giving	£3,809.00	£0.00	£0.00	£0.00	£3,809.00	£3,584.00
0202 - Parish Giving Scheme	£8,368.11	£0.00	£0.00	£0.00	£8,368.11	£8,213.40
0203 - Parish Giving Scheme - gift aid received	£1,697.08	£0.00	£0.00	£0.00	£1,697.08	£1,661.25
0301 - Loose plate collections	£912.21	£0.00	£91.03	£0.00	£1,003.24	£1,083.51
0510 - Gifts of quoted securities	£0.00	£500.00	£0.00	£0.00	£500.00	£0.00
0550 - Donations appeals etc	£156.52	£97.00	£596.64	£0.00	£850.16	£3,757.75
0601 - Tax recoverable on Gift Aid	£2,280.69	£0.00	£0.00	£0.00	£2,280.69	£4,507.57
0901 - Other funds generated	£179.28	£0.00	£165.00	£0.00	£344.28	£479.22
Total	£25,695.03	£597.00	£852.67	£0.00	£27,144.70	£31,216.51
Income from charitable activities						
1101 - Fees for weddings and funerals	£1,792.00	£0.00	£0.00	£0.00	£1,792.00	£823.00
Total	£1,792.00	£0.00	£0.00	£0.00	£1,792.00	£823.00
Other trading activities						
0910 - Rummage sales etc	£0.00	£0.00	£396.00	£0.00	£396.00	£346.10
1240 - Church hall lettings - fund raising	£8,155.00	£0.00	£0.00	£0.00	£8,155.00	£7,820.00
1250 - Magazine income - advertising	£10.00	£0.00	£0.00	£0.00	£10.00	£0.00
Total	£8,165.00	£0.00	£396.00	£0.00	£8,561.00	£8,166.10
Investments						
1020 - Bank and building society interest	£1.93	£0.00	£0.00	£0.00	£1.93	£1.27
1030 - Rent from lands or buildings	£8,753.45	£0.00	£0.00	£0.00	£8,753.45	£8,750.00
Total	£8,755.38	£0.00	£0.00	£0.00	£8,755.38	£8,751.27
Other income						
0204 - Credit from Easy Fundraising	£17.41	£0.00	£0.00	£0.00	£17.41	£32.74
0902 - Little Stars	£0.00	£205.00	£0.00	£0.00	£205.00	£225.46
0903 - Mothers' Union	£0.00	£306.39	£0.00	£0.00	£306.39	£118.00
1310 - Insurance claims	£1,880.00	£0.00	£0.00	£0.00	£1,880.00	£922.32
Total	£1,897.41	£511.39	£0.00	£0.00	£2,408.80	£1,298.52
INCOME TOTAL	£46,304.82	£1,108.39	£1,248.67	£0.00	£48,661.88	£50,255.40

EXPENDITURE

Raising funds

1720 - Costs of stewardship campaign	£89.82	£0.00	£0.00	£0.00	£89.82	£0.00
Total	£89.82	£0.00	£0.00	£0.00	£89.82	£0.00

Expenditure on charitable activities

1802 - Christian Aid	£156.52	£0.00	£0.00	£0.00	£156.52	£431.00
1850 - Home mission	£75.99	£428.23	£0.00	£0.00	£504.22	£124.93
1851 - Night Shelter project	£0.00	£0.00	£0.00	£0.00	£0.00	£108.00
1870 - Secular charities	£0.00	£0.00	£0.00	£0.00	£0.00	£280.00
1901 - Stipends quota	£90.00	£0.00	£0.00	£0.00	£90.00	£0.00
1910 - Ministry parish share etc	£19,148.00	£0.00	£0.00	£0.00	£19,148.00	£26,635.35
2101 - Working expenses of incumbent	£297.27	£0.00	£0.00	£0.00	£297.27	£0.00
2170 - Education	£0.00	£115.14	£0.00	£0.00	£115.14	£85.77
2201 - Parish training and mission	£200.20	£0.00	£0.00	£0.00	£200.20	£120.00
2301 - Church running - insurance	£2,070.62	£0.00	£0.00	£0.00	£2,070.62	£2,012.56
2310 - Church office - telephone	£596.59	£0.00	£0.00	£0.00	£596.59	£580.71
2320 - Organ / piano tuning	£27.50	£0.00	£0.00	£0.00	£27.50	£175.00
2330 - Church maintenance	£1,044.20	£0.00	£0.00	£0.00	£1,044.20	£180.00
2340 - Upkeep of services	£550.25	£0.00	£0.00	£0.00	£550.25	£641.06
2360 - Administration	£1,756.27	£107.35	£0.00	£0.00	£1,863.62	£2,252.90
2370 - Visiting speakers / locums	£300.00	£0.00	£0.00	£0.00	£300.00	£758.00
2530 - Hall running - electricity	£2,459.00	£0.00	£0.00	£0.00	£2,459.00	£1,378.44
2540 - Hall running - gas	£7,066.81	£0.00	£0.00	£0.00	£7,066.81	£3,912.00
2560 - Hall running - maintenance	£4,305.97	£0.00	£0.00	£0.00	£4,305.97	£979.45
2580 - Hall running - water	£892.18	£0.00	£0.00	£0.00	£892.18	£898.78
2590 - Hall running - heating and lighting	£60.00	£0.00	£0.00	£0.00	£60.00	£577.50
2601 - Governance costs examination/audit fee	£660.00	£0.00	£0.00	£0.00	£660.00	£660.00
2701 - Church major repairs - structure	£0.00	£0.00	£0.00	£0.00	£0.00	£456.00
2710 - Church major repairs - installation	£0.00	£0.00	£0.00	£0.00	£0.00	£2,314.32
2801 - Hall + major repairs - structure	£0.00	£0.00	£0.00	£0.00	£0.00	£602.00
2820 - Hall + major repairs - installation	£0.00	£0.00	£0.00	£0.00	£0.00	£15,434.00
Total	£41,757.37	£650.72	£0.00	£0.00	£42,408.09	£61,597.77

Other expenditure

1831 - Giving - individuals from funds given to	£0.00	£130.00	£0.00	£0.00	£130.00	£518.00
2361 - Bank charges	£314.03	£0.00	£0.00	£0.00	£314.03	£253.27
2362 - Little Stars Equipment	£0.00	£213.34	£0.00	£0.00	£213.34	£15.98
2363 - Mothers' Union Subs	£0.00	£207.00	£0.00	£0.00	£207.00	£22.00
2364 - Mothers Union	£0.00	£0.00	£0.00	£0.00	£0.00	£50.00
2561 - Hall and church - cleaning	£724.35	£0.00	£0.00	£0.00	£724.35	£685.88
2802 - Architect and Quantity Surveyor	£1,200.00	£0.00	£976.00	£0.00	£2,176.00	£980.00
Total	£2,238.38	£550.34	£976.00	£0.00	£3,764.72	£2,525.13

EXPENDITURE TOTAL	£44,085.57	£1,201.06	£976.00	£0.00	£46,262.63	£64,122.90
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GRAND TOTAL	£2,219.25	(£92.67)	£272.67	£0.00	£2,399.25	(£13,867.50)
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St Anne's Church, West Heath

Independent Examiners Report to the PCC of St Anne's Church, West Heath

This report on the financial statements of the PCC for the year ended 31 December 2019, which are set out on the following pages, is in respect of an examination carried out in accordance with s145 of the Charities Act 2011 ("the 2011 Act").

Respective responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements: you consider that:

the audit requirements of the Regulations and section 144 (2) of the 2011 Act do not apply and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedure laid down in the general Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission

An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes considering any unusual items or disclosures in the financial statements 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 statements present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

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

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 financial statements which accord with these accounting records have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

P D Bayliss ACA

Bayliss & Co
Chartered Accountants
Bearwood
5 August 2020