

St. Anne's Church, West Heath

End of Year Financial Statements

Year ending 2021

Introduction

For the fourth year running St. Anne's PCC used a Data Development software package to record its finances. The Covid pandemic continued to have a major impact on church finances. We opened for church services on 14th March but only started to let groups use our facilities in September. Several groups decided they would no longer use our facilities, or would not restart until Spring 2022 at the earliest. The few groups who did restart needed time to build their numbers up again so the PCC agreed they could use the hall on reduced rents until their numbers increased. We still owe £5,000 to the people who loaned us money so that we could replace the flat roof.

Items to note in the following accounts:

Income

1. On page 6 under 0110 - Gift Aid envelopes and 0111 - non-gift aid envelopes: we received £3,146.59 less than in 2020.
2. On page 6 under 0501 - One-off Gift Aid gifts: we were very grateful to receive a donation for £2,000 to cover the costs of improving the sound system so that we could continue to live stream services.
3. On page 6 under 0550 donations: we were very grateful to receive a donation of £5,000 from a member of the congregation who decided to donate the money now instead of leaving it in their will to St. Anne's.
4. On page 6 under 1240 - Church hall lettings: the money received for the hire of the halls was down by £7,444 compared to 2019.

Expenditure

1. On page 7 under 1910 Ministry parish share: this states that we paid £21,528 to the Diocese for our parish share / apportionment. However £3,588 was for 2020 as the Diocese did not bank the cheque until January 2021.
2. On page 7 under 2340 - upkeep of services the figure of £2,561.19 includes the costs of improving the sound system in church.
3. On page 7 under 2350 - upkeep of churchyard: this figure includes £1,320 for laying hot tarmac in front of the entrance to the church and £1,434 for the new church notice board. The cost for the new church notice board was covered by the sponsored walk Father Paul completed.
4. On page 7 under 2560 - hall running maintenance and 2820 - hall and major repairs: this includes regular maintenance as well as the replacement of rubber stoppers on the bottom of the legs of all the chairs; maintenance work on the front doors and several of the interior doors.

The PCC has managed to keep costs down because of the goodwill of so many people in the congregation who volunteer their time free of charge to cover administration work, looking after the office computer, cleaning, gardening, carrying out minor repairs and maintenance etc. These people frequently provide cleaning materials, stationery, computer equipment etc. themselves so that the church does not have to cover the costs. Thank you.

Total general (unrestricted) income for 2021 was £31,590.82 (in 2020 it was £38,296.52) and total general (unrestricted) expenditure for 2021 was £36,671.54. After making an adjustment for the fact that the Diocese banked a cheque for £3,588 in 2021 when it should have been banked in 2020 we still spent £1,492.72 more than we had income. Father Paul, the treasurer and the church wardens will be meeting to discuss what we can do to address this issue. At the end of the year we had £2,546.69 in reserves.

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.

Georgina Arnold
Treasurer
23.02.22

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	£21,345.68	£200.00	£7,052.69	£0.00	£28,598.37	£46,789.21
Income from charitable activities	£784.00	£0.00	£0.00	£0.00	£784.00	£353.40
Other trading activities	£711.00	£0.00	£0.00	£0.00	£711.00	£1,916.00
Investments	£8,750.14	£0.00	£0.00	£0.00	£8,750.14	£8,751.10
Other income	£0.00	£265.50	£0.00	£0.00	£265.50	£327.13
Total income	£31,590.82	£465.50	£7,052.69	£0.00	£39,109.01	£58,136.84
Expenditure on:						
Raising funds	£93.53	£0.00	£0.00	£0.00	£93.53	£91.45
Expenditure on charitable activities	£36,267.15	£235.00	£4,784.90	£0.00	£41,287.05	£74,325.26
Other expenditure	£310.86	£490.42	£52.00	£0.00	£853.28	£6,622.24
Total expenditure	£36,671.54	£725.42	£4,836.90	£0.00	£42,233.86	£81,038.95
Net income / (expenditure) resources before transfer	(£5,080.72)	(£259.92)	£2,215.79	£0.00	(£3,124.85)	(£22,902.11)
Other recognised gains / losses						
Net movement in funds	(£5,080.72)	(£259.92)	£2,215.79	£0.00	(£3,124.85)	(£22,902.11)
Total funds brought forward	£7,627.41	£66,004.19	(£1,344.08)	£0.00	£72,287.52	£95,189.63
Total funds carried forward	£2,546.69	£65,744.27	£871.71	£0.00	£69,162.67	£72,287.52
Represented by						
Unrestricted						
General fund	£2,546.69	£0.00	£0.00	£0.00	£2,546.69	£7,627.41
Designated						
Annual charities	£0.00	£0.28	£0.00	£0.00	£0.28	£0.28
George Goodger Hall	£0.00	£65,000.00	£0.00	£0.00	£65,000.00	£65,000.00
Hardship fund	£0.00	£335.00	£0.00	£0.00	£335.00	£300.00
Little Stars	£0.00	£357.34	£0.00	£0.00	£357.34	£652.26
Mothers' Union	£0.00	£125.39	£0.00	£0.00	£125.39	£125.39
Special Gifts	£0.00	(£74.17)	£0.00	£0.00	(£74.17)	(£74.17)
Youth and Children's work	£0.00	£0.43	£0.00	£0.00	£0.43	£0.43
Restricted						
Shining Light Project	£0.00	£0.00	£7,871.71	£0.00	£7,871.71	£5,655.92
roof fund	£0.00	£0.00	(£7,000.00)	£0.00	(£7,000.00)	(£7,000.00)

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	£7,314.13	£9,389.76
6503	Santander	£1,589.62	£2,638.98
6510	CCLA (CBF) deposit account	£258.92	£258.78
	Total Current assets	£9,162.67	£12,287.52
Liabilities			
6601	Loans received	£5,000.00	£5,000.00
	Total Liabilities	£5,000.00	£5,000.00
	Net Asset surplus(deficit)	£69,162.67	£72,287.52
Reserves			
Z01	Excess / (deficit) to date	(£3,124.85)	£0.00
	Starting balances	£72,287.52	£72,287.52
	Total Reserves	£69,162.67	£72,287.52
	Represented by funds		
	Unrestricted	£2,546.69	£7,627.41
	Designated	£65,744.27	£66,004.19
	Restricted	£871.71	(£1,344.08)
	Endowment	£0.00	£0.00
	Total	£69,162.67	£72,287.52

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 -	£1,995.03	£1,077.06	£4,242.04	£0.00	£7,314.13	£9,389.76
Santander -	£550.51	(£332.79)	£1,371.90	£0.00	£1,589.62	£2,638.98
CCLA (CBF) deposit account -	£1.15	£0.00	£257.77	£0.00	£258.92	£258.78
Totals	£2,546.69	£744.27	£5,871.71	£0.00	£9,162.67	£12,287.52
Liabilities - Creditors: Amounts falling due in one year						
Loans received -	£0.00	£0.00	£5,000.00	£0.00	£5,000.00	£5,000.00
Totals	£0.00	£0.00	£5,000.00	£0.00	£5,000.00	£5,000.00
Grand total	£2,546.69	£65,744.27	£871.71	£0.00	£69,162.67	£72,287.52

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
ANNCHAR - Annual charities						
Designated	£0.28	£0.00	£0.00	£0.00	£0.00	£0.28
Sub-total for ANNCHAR	£0.28	£0.00	£0.00	£0.00	£0.00	£0.28
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	£300.00	£200.00	£165.00	£0.00	£0.00	£335.00
Sub-total for Hardship	£300.00	£200.00	£165.00	£0.00	£0.00	£335.00
IT - IT support						
Designated	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sub-total for IT	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
LStars - Little Stars						
Designated	£652.26	£0.00	£294.92	£0.00	£0.00	£357.34
Sub-total for LStars	£652.26	£0.00	£294.92	£0.00	£0.00	£357.34
MU - Mothers' Union						
Designated	£125.39	£265.50	£265.50	£0.00	£0.00	£125.39
Sub-total for MU	£125.39	£265.50	£265.50	£0.00	£0.00	£125.39
SLP - Shining Light Projec						
Restricted	£5,655.92	£7,052.69	£4,836.90	£0.00	£0.00	£7,871.71
Sub-total for SLP	£5,655.92	£7,052.69	£4,836.90	£0.00	£0.00	£7,871.71
SpGift - Special Gifts						
Designated	(£74.17)	£0.00	£0.00	£0.00	£0.00	(£74.17)
Sub-total for SpGift	(£74.17)	£0.00	£0.00	£0.00	£0.00	(£74.17)
Yandchn - Youth and Children's						
Designated	£0.43	£0.00	£0.00	£0.00	£0.00	£0.43
Sub-total for Yandchn	£0.43	£0.00	£0.00	£0.00	£0.00	£0.43
roof - roof fund						
Restricted	(£7,000.00)	£0.00	£0.00	£0.00	£0.00	(£7,000.00)
Sub-total for roof	(£7,000.00)	£0.00	£0.00	£0.00	£0.00	(£7,000.00)
General - General fund						
Unrestricted	£7,627.41	£31,590.82	£36,671.54	£0.00	£0.00	£2,546.69
Sub-total for General	£7,627.41	£31,590.82	£36,671.54	£0.00	£0.00	£2,546.69
Grand total	£72,287.52	£39,109.01	£42,233.86	£0.00	£0.00	£69,162.67

Analysis of income and expenditure

						Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year	
INCOME AND ENDOWMENTS							
Donations and legacies							
0110 - Gift Aid - Envelopes	£645.00	£0.00	£0.00	£0.00	£645.00	£1,084.88	
0111 - non gift aid envelopes	£3,881.42	£0.00	£0.00	£0.00	£3,881.42	£6,588.13	
0201 - Other planned giving	£2,919.00	£0.00	£0.00	£0.00	£2,919.00	£3,644.00	
0202 - Parish Giving Scheme	£8,954.08	£0.00	£0.00	£0.00	£8,954.08	£8,502.38	
0203 - Parish Giving Scheme - gift aid received	£1,839.19	£0.00	£0.00	£0.00	£1,839.19	£1,728.18	
0301 - Loose plate collections	£651.80	£0.00	£0.00	£0.00	£651.80	£533.44	
0501 - One-off Gift Aid gifts	£2,000.00	£0.00	£0.00	£0.00	£2,000.00	£0.00	
0550 - Donations appeals etc	£336.44	£200.00	£7,052.69	£0.00	£7,589.13	£13,386.60	
0701 - Legacies	£0.00	£0.00	£0.00	£0.00	£0.00	£10,992.58	
0901 - Other funds generated	£118.75	£0.00	£0.00	£0.00	£118.75	£329.02	
Total	£21,345.68	£200.00	£7,052.69	£0.00	£28,598.37	£46,789.21	
Income from charitable activities							
1101 - Fees for weddings and funerals	£784.00	£0.00	£0.00	£0.00	£784.00	£353.40	
Total	£784.00	£0.00	£0.00	£0.00	£784.00	£353.40	
Other trading activities							
1240 - Church hall lettings - fund raising	£711.00	£0.00	£0.00	£0.00	£711.00	£1,916.00	
Total	£711.00	£0.00	£0.00	£0.00	£711.00	£1,916.00	
Investments							
1020 - Bank and building society interest	£0.14	£0.00	£0.00	£0.00	£0.14	£1.10	
1030 - Rent from lands or buildings	£8,750.00	£0.00	£0.00	£0.00	£8,750.00	£8,750.00	
Total	£8,750.14	£0.00	£0.00	£0.00	£8,750.14	£8,751.10	
Other income							
0204 - Credit from Easy Fundraising	£0.00	£0.00	£0.00	£0.00	£0.00	£39.13	
0903 - Mothers' Union	£0.00	£265.50	£0.00	£0.00	£265.50	£288.00	
Total	£0.00	£265.50	£0.00	£0.00	£265.50	£327.13	
INCOME TOTAL	£31,590.82	£465.50	£7,052.69	£0.00	£39,109.01	£58,136.84	

EXPENDITURE

Raising funds

1720 - Costs of stewardship campaign	£93.53	£0.00	£0.00	£0.00	£93.53	£91.45
Total	£93.53	£0.00	£0.00	£0.00	£93.53	£91.45

Expenditure on charitable activities

1802 - Christian Aid	£156.44	£0.00	£0.00	£0.00	£156.44	£0.00
1850 - Home mission	£270.53	£115.00	£0.00	£0.00	£385.53	£271.59
1870 - Secular charities	£0.00	£0.00	£0.00	£0.00	£0.00	£218.00
1910 - Ministry parish share etc	£21,528.00	£0.00	£0.00	£0.00	£21,528.00	£15,590.00
2101 - Working expenses of incumbent	£876.45	£0.00	£0.00	£0.00	£876.45	£625.11
2201 - Parish training and mission	£0.00	£0.00	£0.00	£0.00	£0.00	£125.00
2301 - Church running - insurance	£2,098.42	£0.00	£0.00	£0.00	£2,098.42	£2,097.18
2310 - Church office - telephone	£628.92	£0.00	£0.00	£0.00	£628.92	£637.87
2330 - Church maintenance	£0.00	£0.00	£0.00	£0.00	£0.00	£252.00
2340 - Upkeep of services	£2,561.19	£0.00	£0.00	£0.00	£2,561.19	£661.62
2350 - Upkeep of churchyard	£159.98	£0.00	£2,754.00	£0.00	£2,913.98	£1,800.00
2360 - Administration	£1,996.03	£0.00	£0.00	£0.00	£1,996.03	£1,759.88
2530 - Hall running - electricity	£1,276.10	£0.00	£0.00	£0.00	£1,276.10	£1,279.48
2540 - Hall running - gas	£1,308.33	£0.00	£0.00	£0.00	£1,308.33	£3,745.89
2560 - Hall running - maintenance	£2,543.32	£120.00	£1,025.00	£0.00	£3,688.32	£4,418.42
2580 - Hall running - water	£863.44	£0.00	£0.00	£0.00	£863.44	£923.12
2601 - Governance costs examination/audit fee	£0.00	£0.00	£0.00	£0.00	£0.00	£690.00
2820 - Hall + major repairs - installation	£0.00	£0.00	£1,005.90	£0.00	£1,005.90	£39,230.10
Total	£36,267.15	£235.00	£4,784.90	£0.00	£41,287.05	£74,325.26

Other expenditure

1831 - Giving - individuals from funds given to	£0.00	£50.00	£0.00	£0.00	£50.00	£100.00
2361 - Bank charges	£0.00	£0.00	£0.00	£0.00	£0.00	£75.24
2362 - Little Stars Equipment	£0.00	£174.92	£0.00	£0.00	£174.92	£0.00
2363 - Mothers' Union Subs	£0.00	£265.50	£0.00	£0.00	£265.50	£288.00
2364 - Mothers Union	£0.00	£0.00	£0.00	£0.00	£0.00	£60.00
2561 - Hall and church - cleaning	£310.86	£0.00	£0.00	£0.00	£310.86	£297.00
2802 - Architect and Quantity Surveyor	£0.00	£0.00	£52.00	£0.00	£52.00	£5,802.00
Total	£310.86	£490.42	£52.00	£0.00	£853.28	£6,622.24
EXPENDITURE TOTAL	£36,671.54	£725.42	£4,836.90	£0.00	£42,233.86	£81,038.95
GRAND TOTAL	(£5,080.72)	(£259.92)	£2,215.79	£0.00	(£3,124.85)	(£22,902.11)

- **Conclusion**