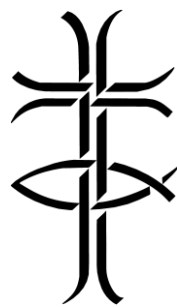


**BANK TOP UNITED REFORMED CHURCH**

# **ANNUAL REPORT**

**2022**



## Easter Letter from our Partnership Minister, Jack Embrey

Dear all,

Jesus talked about the signs of the times (Matthew 16: 3). There are signs all around us today, some positive, some pointing to difficult things and some which are not easy to interpret.

At a very basic level, there are daffodils in our gardens, there's blossom on the trees and the days are getting longer, so we know that spring is in the air. There have also been unusually heavy rainstorms this winter and very high winds, which appear to be connected with climate change. However, to interpret that sort of sign properly, we need to look at the weather pattern over an extended period, and we also need help from experts, who can tell us what is really happening and why.

There are also signs all around us with a more human origin. Again, some are simple to interpret. Easter eggs have appeared in the shops and before long, we'll see many more children playing outside, as the school holidays start. These signs indicate that Easter is fast approaching.

However, if we want to know where we really are as a nation, or as a human race, the signs are even more complicated to interpret than those which point to climate change. Human signs are often contradictory and it's difficult to know which expert to believe as we try to interpret them.

It doesn't help that one of the signs of our times is the sheer volume of information being produced all around us. On top of that there is a good deal of misinformation and disinformation amongst it. That can make it very difficult to interpret what is really going on.

There are signs of problematical times close to home. These include the increase in the number of folks needing to use foodbanks, stories of wholesale job losses and the rising cost of living. Of course this is affecting us all, but it hits those who are already finding life difficult the hardest. These are our neighbours.

Right at the moment, the most disturbing signs of our times are the pictures of the devastation in Ukraine and of refugees fleeing for safety. These too are our neighbours. Jesus would be asking us to open our eyes to see these signs and our hearts to take whatever action we can. He would also be weeping over Ukraine as he did over Jerusalem and saying to us all 'if you, even you, had only recognised...the things that make for peace'. (Luke 20:42)

At this time every year we remember that Jesus, the Prince of Peace, died for each of us. We also need to remember that Jesus died for each of those who is fleeing Ukraine, for each of those who have stayed to defend their country, for each of those who is struggling in this country and for the Russian nation too.

We are called to reach out to those in need, whether they are hungry, or in need of a welcome. (Matthew 25: 34-40)

However, being alive to the signs of the times doesn't just mean being alive to the need around us. It also means being alive to the causes of the world's problems and to doing our bit to try to move the world closer to the Kingdom of God.

What does make for peace? Real peace with justice, mercy, truth and love? (Rejoice and Sing 641) How can we do more to spread peace here in Bolton and further afield in our own choices, actions and votes? If we can spread justice, mercy truth and love step by step on our doorstep, then perhaps we can also help to bring true peace to our world.

Shalom,

**Jacky**



### Church Secretary

Well, due to the pandemic, we have not been able to hold an A.G.M. for the past two years. And although I did manage to stay in touch by email and newsletters etc. it's not the same as being able to meet face to face. During Covid, the Elders did still meet via Zoom and they were given authority by Synod to make any urgent decisions, and to agree the Accounts.

The last two years have not been easy ones and many families have suffered hardship, illness and bereavement. My family also suffered, as our son-in-law, Brian went down with Covid in February last year, and was in hospital for three months. Luckily (and with lots of prayers, for which we are eternally grateful) he did recover, albeit with various health problems he has to live with. Our family did get lots of support, and as a church I hope we have been a support to all our church family and beyond in the local community; we did try our best, but I'm sure we didn't manage to get it all right. Even now, the Covid problem has not gone away, and many elderly and vulnerable people are still being very cautious and careful. I think it's possibly something that we will learn to live with.

We celebrated different festivals on Zoom rather than in church, but we did manage to put Palm Crosses, Easter Eggs, Mothers Day daffodils and book marks outside church for people to collect. I think they did cheer people up and people from the community did call round to collect and showed their appreciation.

Of course, during lockdown we had to cancel all of our weekly groups and as we came out of lockdown sadly we did lose some of our lettings: Weightwatchers, Moo Music and Sweaty Mamas. However, I'm pleased to say that most people did return and you can read their reports in the rest of this document, and how they coped with lockdown.

**Val Singleton, Secretary.**

## SERVING ELDERS

Since our last A.G.M. we have lost Alison Spence and Maureen Roocroft, (who both stepped down after serving for six years), and Vicky Constantine who has recently moved to Cheshire. We thank them all for their service and hard work. We now have nine serving Elders and are looking to appoint two or three more. To become an Elder you need to have been a Church Member for at least one year and you need to be nominated by another person before being elected. For more information please ask the church secretary, Val Singleton.

Our current Serving Elders are:

David Canham, Christine Counsell, Andy Guthrie, Graham Naylor, Linda Rainford, Carol Rideout, Lynn Ridyard, Val Singleton,  
Julie Skidmore.

## LIST OF CURRENT OFFICERS:

Building and cleaning	Christine Counsell
Weekly cash counting	Heather Guthrie, Linda Rainford
Charities	Maureen Roocroft
Church Leader	Andy Guthrie
Cradle Roll	Heather Guthrie
Cradle Roll /Wedding certificates	Marian Batty
Envelopes, Gift Aid, Standing Orders	Val Singleton
Flowers	Carol Rideout, Maureen Flitcroft
Missional Partnership Steering Group	Andy Guthrie, Christine Counsell
Newsletter	Alison Spence
Organists	Graham Naylor, Alison Spence
Pastoral	Val Singleton
Pulpit Supply	Julie Skidmore
Room Hire	Val Singleton
Secretary	Val Singleton
Sunday School	Val Singleton
Synod Representative	Andy Guthrie
Treasurer	Val Singleton
Wedding Registrars	Irene Larkin, Heather Guthrie



Over the past few years, as our congregation numbers have fallen, so too have our numbers of young people. However, this year our numbers started to increase, and I'm pleased to report that we now have thirteen children regularly attending. During lockdown I emailed the lesson out each week to make sure that I kept in contact with everyone, and this seemed to work well. We try to follow the lectionary reading each week, with the help of 'Root's' publications, which we subscribe to. In December we practiced for the Nativity and then the Covid numbers rose drastically, and church was forced to close again. However, the decision was made to hold the service on the Community Garden, and the Nativity went ahead on a very sunny (but cold) morning, with parents being encouraged to dress up and join in – which they did really well. The children were amazing, and we had a super turn out – attracting local people as well as our church members.

**Val Singleton, Lynn Ridyard**



## Pulpit Supply

During the time between March 2020 and July 2021 the majority of services were led by Andy and Heather on Zoom and some of the time (depending on what tier of lockdown we were in) both on Zoom and in Church. I am sure as a congregation we would all like to say a huge 'thank you' to Andy and Heather for all their hard work preparing services and for their technical skills setting up Zoom week after week so that we could continue to worship on Sunday mornings.

Towards the end of 2020 we welcomed our new pastorate Minister Jacky Embrey. Due to her serving 15 churches in our Partnership Jacky is only able to preach for us on a few occasions throughout the year. Jacky prefers to preach on two or three Sundays together at each Church so in 2021 she preached during Lent and at Christmas time.

Some of our lay preachers continued to preach during lockdown sometimes just on Zoom and sometimes in Church and on Zoom. Adrian Yapp, Leo Roberts, Mark Bates, Mark Curtis, Barry Bradshaw and Dave Bagley continued to preach for us

either at home on Zoom or in Church and on Zoom. We remember our Zoom choir was entertaining for all of them but in particular for Dave Bagley. The Worship Group also took services on Zoom and in Church. Some of the sketches could be challenging on Zoom and it was good to be back in Church in September 2021 for our Harvest service and in November 2021 for the Toy Service.

In August 2021 we welcomed David Beattie from A'Rocha UK who spoke about climate change and the challenges that lie ahead for churches. We became committed to becoming an Eco-Friendly Church and applied for an award which would demonstrate what we were already doing to meet the challenge and how we could improve in the future. Bank Top was awarded the Silver Standard by A'Rocha UK.

We also introduced an international theme to Church in August 2021 when we were joined by Carla Pickering (a colleague of Mark Curtis) and Gustavo who is from Argentina. During the service we learned a new chorus and Gustavo accompanied on guitar.

As in previous years Church Elders David Canham, Val Singleton and Alison Spence have led worship. David organised two 'songs of praise' services, one of them a Christmas 'song of praise'. In February David's daughter Julia joined him to lead worship and she gave an update on her progress with the 'Street Children of Malawi' charity – our chosen charity in 2021.

We were all very much looking forward to our usual Christmas services in 2021 but at the last minute another variant was detected and caused Covid cases to soar. A meeting was held and in true Bank Top style we were able to activate Plan B – Nativity and Christingle on the community garden and what a wonderful time we all had. The weather on that day was absolutely perfect. Then back on Zoom for Christmas Eve and Christmas Day services.

Thank you to everyone at Church (including Bible readers) and all our lay preachers who have been involved in Sunday worship especially during the challenging times of the last two years.

**Julie Skidmore**

### Church Housegroup



Church and Music - See the back page.

Sadly, as with all the other groups, our Housegroup didn't meet through lockdown. When we did start up again, we thought it safer to meet in church, rather than in the confines of our house. But, in late February of this year we decided it was the right time to meet at our house again. We have been following a study entitled, 'Friendship' – Growing Side by Side, which so far, we are enjoying. Just recently we have taken a couple of weeks out, to do something on Lent, but after Easter we will return to the Friendship study. We are all female, (but certainly not opposed to any men wishing to join us), and we recently welcomed Kath Blake into the group. We meet on the second and fourth Tuesday of the month at 7.30pm, and should everyone turn up, we would number 12. We always end the evening with tea and homemade cake. Thank you to Christine Counsell, who bakes yummy cake quite regularly. If you want to join us, you will be most welcome.

**Val Singleton**



### Flowers

Usually, I would ask Carol to do the Flower report, but this time I didn't do that, because I know Carol would not have mentioned 'going the extra mile.' And, that is exactly what happened during the pandemic. Throughout lockdown, even though we didn't need flowers in church, Carol continued to deliver flowers to people each week. She didn't just deliver them to the sick and elderly either, she delivered them to members of church – just to cheer people up and let them know that they were being thought about. What a lovely thing to do! Thank you, Carol, you are a star. More recently Carol badly broke her wrist (and thankfully she is now recovering well and receiving physio), and during this time Maureen took over and made sure we had flowers in church each week. So, our thanks also to you Maureen.

And also, a big thank you to all of you who pay for the flowers we have in church each week. They are very much appreciated. If you wish to put your name on the flower list, please speak to either Carol or Maureen.

**Val Singleton, on behalf of Maureen Flitcroft and Carol Rideout**



### **Building & Cleaning**

Another year of dust busting in all the nooks and crannies of our church and a big thank you to the band of ladies and one man ;- ) who give up two to three hours of their very valuable time every couple of months to ensure our church is a clean and pleasant environment.

This is most important to the income that keeps Bank Top afloat as without their help we would not be in a position to hire out our premises as we do, and this provides much needed income.

The property itself is maintained well and any issues are always addressed immediately. We are in the fortunate position to have been able to afford any jobs that arise.

Next month is the Quinquennial Review when the property is thoroughly scrutinised for any faults. This does always find something but up to now we have always been able to acquire excellent tradesmen that have helped us.

**Thank you, Christine Counsell**



### **Brunches and Fairs**

#### Brunches

Sadly, not a lot to report. We had to cancel Brunches from April 2020 and we didn't resume until September 2021. We are now back into the swing of things and are attracting quite a good crowd on the first Saturday of each month. We had to put up prices because of the huge rise in food costs and we now charge £5 for adults and £2 for children under 12. In June we are planning to make it a 'Jubilee Buffet.' We are very fortunate to have four ladies who go into church at 9 o'clock to cook on Brunch Days, plus a regular bunch of a further seven church members who are on the catering committee and help out with waiting at tables and serving on stalls. Not to mention people who contribute to our home-bake stall and our raffle. So a huge thank you to all these people who make our Brunches possible.

#### Village Fair

We have missed holding two village fairs – 2020 and 2021. BUT, in 2022 we are hoping to come back with a bigger and even better fair. Fingers crossed that the pandemic won't stop us for a third year!! It's our biggest fundraiser of the year and usually attracts a large crowd of people from the local community and beyond. So watch this space and make a note in your diaries of the date – Saturday, 2<sup>nd</sup> July, and don't worry, I will be asking for volunteers!!!

**Val Singleton**



### **50/50 Club**

This continues to be a valuable source of income to our fundraising account and seemed to be the only think that wasn't cancelled during the pandemic! At only £2 a month for one number (£24 for a full year), you get the opportunity to win a prize of £50, £30 or £20 each month, and church gets an income of £1200 a year! See me if you would like to be in it. The numbers are drawn each month at the Brunch.

**Val Singleton**



### **Change for Charity**

On the first Sunday of each month we bring in our jars of loose change and at the end of the year they go to the charity of our choice. We alternate each year between a charity at home and one abroad, which we vote for at the beginning of the year. In 2019 the nominated charity was Forever Angels and we managed to raise a total of £720 for this very worthwhile cause. In 2020 we supported Zac's Youth Bar and raised £450 and in 2020 we raised £500 for The Street Children of Malawi. This



year we are raising funds for Fortalice, and I urge you all to keep on collecting your loose change each month and make a difference to this very special charity who support abused women and children.

**Val Singleton**



Each year we continue to support Urban Outreach, with our Grub Tub collections and our thanks go to Maureen and Sid Roocroft, who take the donations down to the collection point. During lockdown we were unable to collect items for Bolton Hospice and so we asked for monetary donations and sent a cheque off to them for £222. We also sent a cheque to Bolton Lions for £282 and in 2021 we also donated £872 to Christian Aid.

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GREATFUL THANKS TO EVERYONE AT BANK TOP CHURCH WHO SUPPORT US IN SO MANY WAYS.



### Room Hire

The church building is used on most days and brings in a very welcome income to our fundraising account, which is used to keep our building in tip top condition.

Sunday	10.30am – 11.45am	Morning Worship incl. Sunday School
Monday	1.00pm – 3.00pm	Bank Top Artists (term time only)
Monday	5.45pm – 7.15pm	Bank Top and Oaks Brownies (girls from 7-10)
Monday	7.30pm – 9.15pm	Bank Top Guides (girls from 10)
Tuesday	9.30am – 11.00am	Toddler Group (term time only)
Tuesday (2 <sup>nd</sup> & 4 <sup>th</sup> )	7.30 – 10.00pm	Bible Study Group at Val's House
Wednesday	4.00pm – 5.00pm	Theatre School for children 4-11
Wednesday	7.00pm – 9.00pm	Adult Craft Class
Thursday	6.00pm – 7.00pm	Bank Top Rainbows (girls from 5-7)
Thursday	7.30pm – 9.00pm	Eden Singers Choir
1 <sup>st</sup> Sat of each month	Bank Top Lunches	12.00noon – 1.00pm Main Course, Dessert and Drink £5.00/£2 (children)

If you want to know more about any of the above, please give me a call on 01204 305401

**Val Singleton**



### 11<sup>th</sup> Bolton Bank Top Guides

How Bank Top Guides coped with Covid!

We actually met on a normal Monday night at Guides just a week before we went into 'lockdown'! Who would have known what was to come.

We started to meet weekly on Zoom, but not until the September, as I was very busy at work (working as a nurse!). We did keep in touch with the girls though and set up a Bank Top Guides Facebook page.

We applied for a free Zoom account from Girlguiding and were very lucky to be successful, this allowed us unlimited meeting time, so we didn't keep getting thrown out every 40 minutes! We were, as a group of leaders, a little anxious about Zoom and how it would work but actually we soon became experts. In some ways, it was nice to just put your uniform on, go upstairs to the study, meet with all the girls and leaders and not even leave your house.

We planned our weekly activities which very often involved driving 'round to everyone's house and dropping off activity packs/resources needed for our meetings. We did lots of exciting things such as a Taskmaster evening, baking and cooking (which the girls loved!), we made birdfeeders and painted bird boxes. At Christmas we made gingerbread houses

and had a party (along with snacks etc which had been delivered) and we also completed our Northwest Region's 50<sup>th</sup> Anniversary Challenge. We even had new Guides join us during our Zoom meetings – making their Promise virtually was very strange but very special and I am sure memorable – I had delivered their Promise badges beforehand.

Guide meeting at Bank Top are very often, a noisy affair, and we found it very strange on Zoom as the girls were so much quieter and there was no talking over each other. But it was also lovely as we found that some of our quieter girls joined in much more! We did lose some girls during Zoom, but there were a steady 13 of them joining every week which we thought was quite good! We are slowly increasing our numbers again and after Easter we should have 19, plus 5 Young Leaders. We are hoping to start a Ranger Unit for the older girls after Easter.

When we were able to meet again face to face outside, we spent our summer meetings on the community garden. It was a little cold sometimes (and sometimes a little showery), but it was so lovely to see the girls actually in person again!

We missed our annual camping trips and had planned a trip to Edinburgh which we had to cancel twice! However, we are making up for it now – we have our camp to Pettypool at the end of May and are planning Switzerland in 2023.

We are so lucky at Bank Top Guides to have our dedicated leaders, who really did make the difference during the pandemic and helped Bank Top Guides to keep going!

**Vicky Constantine**



#### **11<sup>th</sup> Bolton Bank Top and The Oaks Brownies**

At first when lockdown happened in March 2020, we thought it would be for a few weeks. As we all know this wasn't to be the case. Bank Top Brownies didn't meet again until October 2020 via Zoom. It was decided that we would join up with the Oaks Brownies as both units were apprehensive about having meetings online and thought it best to join forces. This turned out to be hugely successful. We completed 'find me' games and crafts (leaders went to drop materials needed for these at the girls' homes.) Through Lockdown happening, it brought both units together and we are now one unit, meeting on Monday evenings

**Elizabeth Farrell  
Caroline Greenen**



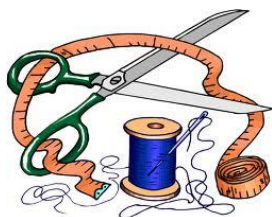
#### **11<sup>th</sup> Bank Top Rainbows**

When the pandemic struck, obviously we had no idea, at the time, that we would still be living with it 2 years later.

Initially, everyone was told to stay home and so Rainbows was suspended. Six months further on, this led to us to running Zoom Rainbow meetings as an opportunity to keep everyone motivated and not lose interest in Girlguiding. This was something completely new and foreign for us all. However, we soon got into the swing and offered weekly meetings, providing and delivering termly activity packs for the girls to use over zoom. This continued for a year and, amazingly, we had regular weekly attendances of 12-16 girls.

We eventually returned to the meeting place, doing our best to ensure safety for everyone. Sadly, many units have closed due to lack of leaders and girls, but thankfully we are still thriving and may we continue to do so.

**Eileen Robinson**



#### **Craft Group**

At last we are able to meet again after a long absence due to the Covid virus.

We are at the moment a group of eight ladies meeting on a Wednesday evening from 7-9pm. We bring along our knitting and have a good old natter. Halfway through the evening, we have a cup or tea or coffee and biscuits – very enjoyable.

Our subs are paid on the first Wednesday of each month and the money is donated to the Church. We are looking forward to the summer months, light evenings and warm sunshine.

Anyone wishing to join our group would be made very welcome. Just come along at 7pm on a Wednesday evening.

**Jean Greer**



### **Bank Top Artists**

It was very sad to have to close our Art Group during lockdown, as some of our members live on their own and really look forward to meeting on Monday afternoons. And even more sadly, we lost two of our members during that time, to cancer. We started up again in September last year and there are now 14 of us (all females!) who are all present most weeks. We say we are an 'Art Group', but we use the term loosely! Some do actually paint, but there are some who colour, some who make cards, some who do craft things, and even some who bring knitting! But we do do a lot of chatting!! – and we also drink tea and eat biscuits! So may we should consider changing our name!! Anyway, we do look forward to Monday afternoons – so do join us.

**Val Singleton**



### **Toddler Group**

When Covid hit two years ago, little did we know that it would last so long! Our Toddler Group is for babies and children up to the age of three – when most of them leave to go to nursery; so when we started back in July last year, most of the children who had attended before lockdown didn't return. And the children who did join us had to adjust to meeting and playing with other children, as during the pandemic they had been pretty much isolated. But it didn't take long for them to join in and enjoy each other's company, and the parents and grandparents who bring the children more than welcomed the social interaction they had missed for so long.

We are now pretty much victims of our own success, as each week it seems to get busier and busier as more people get to know about us. We now have thirty babies and children on our books, and not sure that we can take many more. I would like to thank our very loyal band of helpers, without whom we wouldn't be able to manage. So a huge thankyou to Ruth, Margaret, Alison and Lynn, who do a sterling job each week

**Val Singleton**



### **Theatre Works**

THEATRE WORKS @ Bank Top has been open for 10 years now and has grown from strength to strength. The pupils study all aspects of Acting, Dancing and Singing and regularly perform in various theatre venues to sell out audiences. Since opening the school they have performed at Bolton Albert Halls, The Bury Met, Radcliffe Civic Hall, Burnley Mechanics, Blackpool Opera House and London Sadler's Wells. In 2017 Theatre Works performed alongside Peter Kay at the final of Bolton's Got Talent placing second out of thousands of entries. They have also sung for ITV on the famous 'Corrie' cobbles. TV companies regularly contact the school regarding castings for dramas and commercials.

Classes are held every Wednesday 4-11 yrs and cost £6.50 per session.

During lockdown Theatre Works held sessions via Zoom, taking our weekly sessions into people's homes virtually. Sessions were mainly lead by Lauren and her business partner Emma Matthews where the pupils learnt various skills and created lots of online videos as well as having lots of fun with friends. We also provided workshops with leading West End actors, Emma herself is currently in David Walliams' Billionaire Boy where she plays the hilarious Mrs Trafe. We found that it was important to keep our sessions going through lockdown as it gave our children regular contact with their friends, and it was something for them to look forward to each week.

Theatre Works Director Lauren has worked professionally dancing for Disneyland Paris, Singer/Dancer for Thomas Cook. Channel 4 and ITV and has a BA hon in Acting and professional stage practice from The Arden School of Theatre.

To book your free trial contact Lauren 07999634208

Email [theatreworksbury@gmail.com](mailto:theatreworksbury@gmail.com) /website <https://www.theatreworksschool.co.uk/> Facebook [www.facebook.com/theatreworksbury](https://www.facebook.com/theatreworksbury)



## Finance Report 2018



**Dear Friends,**

Who continue give so generously.

As I said previously in the Newsletter, the accounts for 2019 and 2020 were agreed by the Elders, who were given special power during lockdown. Copies of the accounts for both years were circulated, and Finance reports accompanied both of these sets of accounts.

As a church we did remarkably well during lockdown, with offerings in 2020 exceeding those of the previous year by £1,200! I think we are possibly the only Church within the URC to achieve this, so a huge thanks to everyone for being so generous at such a difficult time.

With regard to the Accounts for 2021, which appear at the end of this report, I would like to make the following comments:

### Day to Day Income & Expenditure

Our offerings fell by £772, but they still managed to cover the cost to Ministry and Mission with an excess of almost £1,688. However, this is because Ministry and Mission contributions reduced from £17,592 to £14,556. But in 2022, they are increasing by £3,708 to £18,264, which take them above and beyond the 2021 figure! This means that for every regular church attender (whether member or non-member) we have to pay to Synod, £389, which approximately equates to £7.50 per week. If you pay Income Tax you could agree to Gift Aid your contributions so that church can reclaim tax on your offerings (if you have not already done so), but in order for us to do this, you need to either pay by Standing Order or use the Envelopes. Elsewhere, Income from Lettings suffered as almost all lettings ceased for most of lockdown.

We have recently sold the Portacabin and will therefore save £390 per quarter (£1,560 per year), which we paid to keep it on site. However, our printer died at the end of the year, and we now have a 5-year lease on a new printer at £87.68 per quarter (£350.72 per year).

We were able to put a claim in to our Insurance for loss of Income during lock-down and as a result we received an Interim payment of £5,000 in 2021 and are due to receive the balance of £5,861.49 this month.

### Fundraising

Unfortunately we missed hosting Village Fairs in 2020 and 2021 and missed income from the lack of an Advent Brunch in 2020. Fortunately we managed to go ahead with the Advent Brunch in 2021, just before we locked down again before Christmas. Brunches were also cancelled from April 2020 to September 2021.

### Memorial Fund

We received donations during the year of £5,600

The balance in the bank at the start of the year was £39,635.11 and at the end of the year, £50,701.49, showing an in-year surplus of £11,066.38. Without the Insurance claim and the Memorial donations, we would have more or less broke even.

### 2022

As I previously mentioned, Mission and Ministry contributions to Synod are going up and energy prices continue to rise. In April we have our Quinquennial Review, which we have to pay for, and which could lead to repairs/improvements. However, we have our Lettings Income once more (albeit less, after losing three lettings); our Brunches are up and running again, and hopefully our Village Fair and Advent Brunch will happen. And we are in a relatively good situation financially with a balance in the bank of £50k.

Any questions on the Accounts, don't hesitate to have a word with me.

Thank you so much to everyone for your very loyal support over two very challenging years.

**Your treasurer, Val Singleton**

# BANK TOP UNITED REFORMED CHURCH

## BALANCE SHEET AS AT 31 DECEMBER 2021

### Assets

Cash at Bank	50701.49
Cash in Hand	0.00

<b>Total Assets</b>		<b><u>50701.49</u></b>
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### Church Funds

#### Church Account

Start of Year	9716.13	
In-year balance	3354.94	
C/fwd		13071.07

#### Fundraising Account

Start of Year	26639.38	
In-year Balance	2111.44	
C/fwd		28750.82

#### Memorial Account

Start of Year	3279.60	
In-year balance	5600.00	
		8879.60

<b>TOTAL</b>		<b><u>50701.49</u></b>
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**BANK TOP UNITED REFORMED CHURCH**

**CHURCH ACCOUNT 2021**

<b><u>INCOME</u></b>	<b><u>2021</u></b>	<b><u>2020</u></b>
Cash Collection	1255.33	2218.71
Envelope Collection	4221.10	4907.05
Standing Orders	10768.00	9891.00
Gift Aid Claim	4266.49	3968.21
Room Hire	3024.50	2844.00
Change for Charity Jars	457.79	446.01
Charities	333.62	504.00
Donations	385.73	
Investments	0.00	26.02
Miscell	124.00	279.75
Insurance Claim for Loss of Income	5000.00	20.00
Synod repayment		7100.00
	<b><u>29836.56</u></b>	<b><u>32204.75</u></b>
<b><u>EXPENDITURE</u></b>		
Ministry & Mission	14556.00	17592.00
Cleaning Materials	120.00	60.00
Electricity	525.43	375.79
Gas	2613.40	1609.06
Telephone	455.89	412.86
Water	283.89	249.38
Insurance & Licences	1673.54	1432.46
Miscell	884.25	419.82
Property Repairs & Maintenance	1511.17	859.89
Sunday School	77.87	178.50
Paper & Printing	410.11	656.22
Postage & Stationery	56.15	70.35
Portacabin	1560.00	1842.10
Pulpit Supply	240.00	140.00
Sunday Link	68.92	68.92
Charities	1445.00	954.00
		<u>0.00</u>
	<b><u>26481.62</u></b>	<b><u>26921.35</u></b>
Previous Balance b/fwd	9716.13	4432.73
In-Year Balance	<u>3354.94</u>	<u>5283.40</u>
Balance c/fwd	<b><u>13071.07</u></b>	<b><u>9716.13</u></b>

<b>Property Repairs &amp; Maintenance</b>			<b>Miscellaneous</b>	
Service to Fire Extinguishers	72.06		Donation Envelopes Ltd	75.00
GR Bailey, EICR/PAT testing	395.83		50/50 paid into wrong account	88.00
GR Bailey, remedial work	655.50		Flowers - M Roocroft	10.00
Walker Fire - Alarm service	178.78		Palm Crosses	33.50
P&M Gas, Gas alarm	54.00		Daffs for Mother's Day	13.00
Service to water heater	90.00		Easter eggs	14.20
Outside Painting	65.00		Easter Daffodils	16.00
	<b>1511.17</b>		Zoom for 13 months	93.54
			Router to altar	15.99
			Cable to altar	6.99
			Face shields	22.99
<b>Sunday School</b>			Registrar Ink	9.95
Subscription to ROOTS	53.50		Toilet rolls, sanitiser	52.00
Eden - Sunday School Material	10.37		Tea & Toast exps	4.00
Selection boxes Sunday school	14.00		Leaving present Vicky	45.00
	<b>77.87</b>		Indoor recycling bin	85.75
			Chocolates for Service	3.00
			Flower in memory P Walsh	15.00
			Housegroup Study Book	5.94
			Tea & Toast exps	6.00
			Organ exps - christening	25.00
			Sponsored poppies	10.00
			URC Prayer Handbooks	33.40
			Remembrance Wreath	20.00
			Advent Candles	17.00
			Donation Envelopes Ltd	76.00
			Hand Sanitisers	6.00
			Wine for organists/Vimto	24.00
			Candles for Christingles	5.00
			Christingle wine, sweets etc	38.90
			Mince Pies, Mini rolls	13.10
				<b>884.25</b>

**BANK TOP UNITED REFORMED CHURCH**

**FUNDRAISING ACCOUNT 2021**

<b><u>INCOME</u></b>	<b><u>2021</u></b>	<b><u>2020</u></b>
Advent Brunch	1000.00	
Brunches	747.56	610.55
50/50	1200.00	1200.00
Village Fair	0.00	0.00
Donations		100.00
Manse sale		6631.73
Closure of Synod COIF A/C		<u>1646.88</u>
	<b><u>2947.56</u></b>	<b><u>10189.16</u></b>
<b><u>EXPENDITURE</u></b>		
Brunch Disposables	19.90	64.96
New Notice Board	356.22	1600.00
Andrew Taylor, roof repairs	<u>460.00</u>	<u>4316.22</u>
	<b><u>836.12</u></b>	<b><u>5981.18</u></b>
Balance B/fwd	26639.38	22431.40
In-Year Balance	<u>2111.44</u>	<u>4207.98</u>
Balance C/fwd	<b><u>28750.82</u></b>	<b><u>26639.38</u></b>

<b><u>MEMORIAL ACCOUNT</u></b>	<b><u>2021</u></b>	<b><u>2020</u></b>
<b><u>INCOME</u></b>		0
Funeral donation	5600.00	
<b><u>EXPENDITURE</u></b>		<u>0</u>
Balance B/fwd	3279.60	3279.60
In-Year Balance	<u>5600.00</u>	<u>0.00</u>
Balance C/fwd	<b><u>8879.60</u></b>	<b><u>3279.60</u></b>



Late Addendum, sorry!



*Music in Church*

*After the lockdown and the glories of the Celestial Choir we returned to church and proper music. It was wonderful to have the organ back leading singing (and the twiddly bits too) so thank you to Alison and Graham for returning to the organ.*

*Equally the choir have returned with introits and even managed a Christmas Carol Service of Music and Readings organised by Alison and Graham. It's very good to have you all back.*

*The lockdown reminded us how important music is to Bank Top Church.*

*Andy and Val*