



**Independent Examiner's Report**

**Report to the trustees of** St Michael The Archangel Church, East Teignmouth

**On accounts for the year ended** 31<sup>st</sup> December 2020 **Charity no (if any)** An Excepted Charity

**Set out on pages** 1-4, appendix A and B

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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 my 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 my attention.

**Basis of independent examiner's statement**

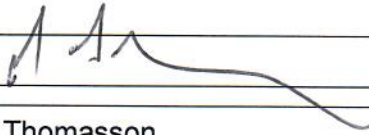
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 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 connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:** 

**Date:** 8/3/2021

**Name:** John Thomasson

**Relevant professional qualification(s) or body (if any):** FIIA

**Address:** The Cottage, 2 Stapleford Drive, Teignmouth TQ14 8QN

	RECEIPTS	2020	2019	2018
1	C/Stewardship (incl. PGS)	£ 28,101.63	£ 29,008.61	£ 26,722.73
2	Gift Aid Envelopes	£ 2,083.00	£ 2,574.00	£ 3,466.72
3	Cash Collections	£ 3,082.45	£ 3,975.10	£ 3,841.21
4	Gift Day	£ 2,077.30	£ 579.53	£ 732.60
5	Wedding/Baptism Collections	£ 30.00	£ 198.55	£ 467.79
6	Men's Breakfast	£ 26.20	£ 192.25	£ 284.10
7	Votive, pillar and wall safe	£ 164.80	£ 1,136.55	£ 861.58
8	Donations and Appeals	£ 1,580.00	£ 1,063.90	£ 880.00
9	Legacies	£ -	£ -	£ 2,000.00
10	Flowers		£ 63.00	£ 65.00
11	Tax recovered	£ 4,745.24	£ 8,737.76	£ 9,718.74
12	Use of Building - Heating	£ 470.00	£ 1,635.00	£ 1,460.00
13	Roof/Building Grants, fund raising and donations	£ 3,180.68	£ 53,417.08	£ 45,700.00
14	*Charity Collections Third Party/Fundraising	£ 320.00	£ 1,116.65	£ 1,034.28
15	Gift collection (Agency)	£ 1,780.00	£ -	£ 107.55
16	*Miscellaneous	£ 428.54	£ 3,150.25	£ 786.21
17	*Other Funds Generated	£ 732.51	£ 1,390.91	£ 1,006.33
18	Plant Sale	£ 415.00	£ 996.35	£ 757.20
19	Magazine Account	£ 100.00	£ 300.00	£ 320.00
20	Magazine Sales	£ 97.50	£ 301.85	£ 299.92
21	Flower Festival	£ 1,435.00	£ 5,404.96	£ 5,409.00
22	Christmas Fayre	£ 386.00	£ 1,565.65	£ 1,226.75
23	Sunday Coffees	£ 162.85	£ 736.45	£ 755.90
24	Christmas Tree Festival	£ 133.50	£ 320.00	£ 36.50
25	Stained Glass Window Project 2018	Closed	£ 1,992.25	£ 9,099.95
26	Dividends and interest	£ 365.99	£ 334.41	£ 445.50
27	PCC Wedding and Funeral Fees retained	£ 1,289.00	£ 2,843.00	£ 2,870.00
28	Home Communion	£ 153.10	£ 162.30	£ 121.00
29	Wedding and Funeral Fees Dispersed	£ 3,616.00	£ 5,627.00	£ 5,611.00
30	Funeral Travel	£ 114.00	£ 60.00	
31	Administrative Services	£ 5,032.79	£ 3,264.00	£ 3,264.00
		<b>£ 62,103.08</b>		
32	*Contra income/returned cheques	£ 992.60		
		<b>£ 63,095.68</b>	<b>£ 132,147.36</b>	<b>£ 129,351.56</b>
	B/Fwd	£ 7,912.07	£ 42,873.90	£ 9,511.69
		<b>£ 71,007.75</b>	<b>£ 175,021.26</b>	<b>£ 138,863.25</b>
*	See notes for breakdown			

St Michael the Archangel - East Teignmouth  
Receipts and Payments Account 2020

	PAYMENTS	2020	2019	2018
1	Magazine Expenses	£ 110.46	£ 531.09	£ 496.51
2	*Cost of generating funds	£ 190.34	£ 1,014.92	£ 636.00
3	Flower Festival	£ -	£ 1,060.68	£ 1,092.27
4	Christmas Fayre	£ 45.00	£ 106.68	£ 75.43
5	*Charity/other	£ 320.00	£ 432.60	£ 643.13
6	*Funeral/Agency Collections	£ -	£ 1,084.05	£ 631.15
7	Diocese Common Fund	£ 41,065.00	£ 43,182.00	£ 40,186.00
8	Clergy Expenses/Locum	£ 645.74	£ 1,133.44	£ 748.58
9	Organist	£ 982.50	£ 2,062.50	£ 2,161.20
10	W & F Organist	£ 390.00	£ 1,430.00	£ 1,555.00
11	Verger,Choir and Bells	£ 175.00	£ 944.00	£ 872.00
12	Parish Training and Mission	£ 90.73	£ 30.00	£ 75.99
13	*Church Maintenance/Cleaning	£ 1,942.45	£ 3,651.64	£ 1,835.49
14	Insurance	£ 2,459.67	£ 4,788.56	£ 4,668.14
15	Upkeep of services	£ 529.02	£ 853.36	£ 1,087.90
16	*EGW Services	£ 2,549.21	£ 3,319.20	£ 3,366.84
17	Subscriptions	£ 319.90	£ 363.86	£ 329.13
18	Paper/telephone/stamps etc	£ 146.43	£ 126.84	£ 66.33
19	Flowers	£ 166.48	£ 371.53	£ 335.65
20	Building Projects	£ 2,720.53	£ 95,635.60	£ 22,823.86
21	PCC gifts	£ 30.00	£ 34.75	£ 174.71
22	Gift collections	£ 1,783.89	£ -	£ 139.13
23	*Misc	£ 950.38	£ 2,615.71	£ 293.90
24	Christmas Tree Festival	£ -	£ -	£ 299.89
25	Banns and Fees	£ 2,876.50	£ 3,357.00	£ 3,221.50
26	Parish Administrator Salary	£ 6,353.72	£ 5,578.20	£ 5,453.20
27	Telephony inc BB	£ 368.49	£ 475.19	£ 1,046.56
28	*Office Expenses	£ 530.75	£ 414.70	£ 333.47
29	*Photocopier	£ 1,249.72	£ 819.77	£ 1,160.06
30	*adjustments/contra entries	£ 992.60		
	<b>Total payments</b>	<b>£ 69,984.51</b>	<b>£ 175,417.87</b>	<b>£ 95,809.02</b>
	Bank Balance 31/12		£ 7,912.07	£ 42,873.90
			<b>£ 183,329.94</b>	<b>£ 138,682.92</b>
	<b>Bank Balance 31/12/19 Lloyds</b>	£ 2,179.65	£ 5,211.82	£ 40,649.07
	Uncleared Cheqs and BACS Lloyds	-£ 398.27	-£ 500.28	-£ 1,308.63
	Credits due Lloyds	£ 438.28	£ 3,200.53	£ 3,533.46
		<b>£ 2,219.66</b>	<b>£ 7,912.07</b>	<b>£ 42,873.90</b>

		LLOYDS	
		IN	OUT
b/fwd		£ 5,211.82	
Jan		£ 7,096.65	£ 7,212.46
Feb		£ 5,361.73	£ 5,303.29
Mar		£ 6,453.05	£ 5,599.24
Apr		£ 4,353.71	£ 6,436.39
May		£ 3,272.54	£ 4,211.37
Jun		£ 7,324.48	£ 4,363.88
Jul		£ 5,405.26	£ 6,968.97
Aug		£ 5,615.34	£ 5,274.74
Sep		£ 3,328.52	£ 5,427.50
Oct		£ 4,558.59	£ 4,276.97
Nov		£ 8,879.40	£ 8,204.74
Dec		£ 6,481.28	£ 7,883.17
b/cfwd			£ 2,179.65
		<b>£ 73,342.37</b>	<b>£ 73,342.37</b>
16.11.2020	Closed Windows Account to Lloyds	<b>£ 2,272.62</b>	
Uncleared payments	HMRC	£ 104.33	
	J Frost Expenses	£ 93.94	
	The Children's Society	£ 200.00	
		<b>£ 398.27</b>	
Payments Due - Creditors 2020	Ashcombe Administration	£ 232.28	
	JH Way Funeral	£ 206.00	
		<b>£ 438.28</b>	

<b>Unrestricted Funds</b>				<b>31.12.20</b>	<b>31.12.19</b>	<b>31.12.18</b>	
Lloyds				£ 1,685.58	£ 251.26	£ 3,570.05	
	Flower Fund			£ 328.08	£ 394.21		
	SWAMP held in Current Account			£ -	£ 7,266.60	£ 39,500.35	
	Creditors			£ 398.27	£ 500.28	£ 1,308.63	
	Debtors			-£ 232.28	-£ 3,200.53	-£ 3,729.96	
				<b>£ 2,179.65</b>	<b>£ 5,211.82</b>	<b>£ 40,649.07</b>	
<b>Designated Funds</b>							
CCLA	615217002S		<b>Fabric Fund</b>	<b>£ 9,483.16</b>	<b>£ 8,872.99</b>	<b>£ 7,843.60</b>	
<b>Restricted Funds</b>							
CCLA	615217001S		<b>Flower Fund</b>	<b>£ 3,582.61</b>	£ 3,352.10	£ 4,283.98	
CCLA	615217002D		<b>Windows</b>	<b>Closed</b>	£ 1,096.67	£ 8,401.78	
				<b>£ 3,582.61</b>	<b>£ 4,448.77</b>	<b>£ 12,685.76</b>	
<b>Dividends, Interest and Expenditure all included in the above.</b>							
<b>Flower Fund 7001S</b>				<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>Interest Rec</b>
Balance				£ 394.21	-£ 710.44	-£ 579.13	£ 24.25
*Trans to General account					£ 1,310.44		
Dividends				£ 100.35	£ 102.74	£ 139.34	£ 25.18
cash donation				£ -	£ 63.00	£ 65.00	£ 25.18
Expenditure				-£ 166.48	-£ 371.53	-£ 335.65	£ 25.74
B/cfwd				<b>£ 328.08</b>	<b>£ 394.21</b>	<b>-£ 710.44</b>	<b>£ 100.35</b>
Value of Shares 31/12				<b>£ 3,582.61</b>	£ 3,352.10		
Sold shares		200			£ 3,545.62		
Bought shares		118.51			-£ 2,235.18		
*To general account see above					£ 1,310.44		
<b>Fabric Fund Investment Account 7002S</b>							£ 64.20
Value as at 31/12				<b>£ 9,483.16</b>	£ 8,872.99	£ 7,843.60	£ 66.65
Dividends				£ 265.64	£ 210.36	£ 264.62	£ 68.14
Sold shares		400			£ 7,091.24		£ 66.65
Bought Shares		375.99			-£ 7,091.24		<b>£ 265.64</b>
<b>Windows 7002D</b>							
Balance				£ 1,096.67	£ 8,401.78	£ 8,360.24	£ 1.83
Transferred to General Account for windows project				-£ 2,272.62	-£ 8,000.00		£ 1.11
Dividends				£ 5.95	£ 21.31	£ 41.54	£ 2.29
Lodged				£ 1,170.00	£ 10,000.00		£ 0.72
Transferred to Fabric Fund					-£ 7,091.24		<b>£ 5.95</b>
Trnsferred to Flower Fund					-£ 2,235.18		
b/cfwd			<b>Closed Acct.</b>	£ -	<b>£ 1,096.67</b>	<b>£ 8,401.78</b>	
<b>Dividend Accounts</b>				<b>2020</b>	<b>2019</b>	<b>2018</b>	
CBF Fabric Account	7002S			£ 265.64	£ 210.36	£ 264.62	
CBF Flower Fund	7001S			£ 100.35	£ 102.74	£ 139.34	
Windows Acct					£ 21.31	£ 41.54	
				<b>£ 365.99</b>	<b>£ 334.41</b>	<b>£ 445.50</b>	
<b>Note Investment Account amounts are dependent on Stock Market Prices</b>							

St Micheal the Archangel - East Teignmouth  
Receipts and Payments 2020

Appendix A

		<b>INCOME</b>				<b>EXPENDITURE</b>	
<b>Line 14</b>	IX01		<b>Charity Fundraising Activities</b>	<b>Line 2</b>	E021		<b>Cost of Generating Funds</b>
		£ 120.00	HITS			£ 120.00	Cooker hob
		£ 200.00	The Children's Society			£ 25.00	CMF catering
		<b>£ 320.00</b>				£ 45.34	Coffee consumables etc
						<b>£ 190.34</b>	
<b>Line 16</b>	IO10		<b>Miscellaneous</b>	<b>Line 5</b>	E1870		<b>Charity/Other</b>
		£ 115.54	St James Magazine			£ 120.00	HITS
		£ 90.00	Hymn Books			<b>£ 120.00</b>	
		£ 223.00	Guide book				
		<b>£ 428.54</b>					
<b>Line 17</b>	IO12		<b>Other Funds Generated</b>	<b>Line 13</b>	E002	£ 1,042.34	<b>Church Maintenance/Cleaning</b>
		£ 24.50	Garden produce			£ 699.54	Maintenance
		£ 375.50	Classic Music Catering		E007	£ 200.57	Notice board
		£ 10.20	Monday Coffee			<b>£ 1,942.45</b>	Cleaning
		£ 40.91	Easifundraising				
		£ 61.40	Craft Stall	<b>Line 16</b>			<b>EGW Services</b>
		£ 220.00	Sunday Roast		E009	£ 1,366.12	Electricity
		<b>£ 732.51</b>			E008	£ 894.08	Gas
					E010	£ 289.01	Water
						<b>£ 2,549.21</b>	
Line 32	IO30	£ 40.00	JR returned cheques x 2				
		£ 206.00	Funeral paid in error St James				
		£ 746.60	Overpayment of Adminstration St J	<b>Line 23</b>	EX08		<b>Miscellaneous</b>
		<b>£ 992.60</b>				£ 891.00	Guide book 2
						£ 59.38	Hymn Books
						<b>£ 950.38</b>	
				<b>Line 28</b>	E026		<b>Office Expenses</b>
						£ 280.75	Consummables and stamps
						£ 250.00	Laptop and installation+
						<b>£ 530.75</b>	
				<b>Line 29</b>	EX05		<b>Photocopier</b>
						£ 367.50	Bishopsteignton
						£ 882.22	St Michaels
						<b>£ 1,249.72</b>	
				<b>Line 30</b>	E027		<b>Adjustments/Contra</b>
						£ 40.00	JR Cheques x 2
						£ 206.00	Funeral to St James error
						£ 746.60	Refund Overpaid Admin St J
						<b>£ 992.60</b>	

St Michael the Archangel - East Teignmouth  
Receipts and Payments Account 2020  
Magazine Account and Reconciliations

Appendix B

Opening Balance	Magazine Account	£0.00			
	<b>Income</b>				<b>Payments</b>
1 19.1.20	Cl Guppy	£ 20.00	6.2.20	ABS	£ 55.23
2 19.1.20	Ruth Gillham-Whitehead	£ 20.00	22.3.20	ABS	£ 55.23
3 19.1.20	George Whitehead	£ 20.00			
4 16.2.20	Steve Combstock	£ 20.00			
5 21.3.20	Mike Rickard - Teign Hardware	£ 20.00			
		<b>£ 100.00</b>			<b>£ 110.46</b>
<b>Designated monies held in our Current Account as of 31st December 2020</b>					
			<b>2020</b>	<b>2019</b>	
<b>Magazine Account</b>	The account was balanced to zero at year end <b>See Appendix B</b>		Notional	-£ 115.54	St James
	<b>Administration</b>				
<b>Administrative services</b>	Photocopying 1	£ 617.62	£ 409.88		
	Photocopying 30% St Michaels	£ 264.60	£ 409.88		
	Photocopying - Bishopsteignton	£ 367.50			
		<b>£ 1,249.72</b>	<b>£ 819.76</b>		
	Administrator Salary	£ 6,353.72	£ 5,578.20		
	Telephony and Broadband	£ 368.49	£ 475.19		
	Equipment	£ 250.00	£ 414.70		
	Office running costs - postage and consumables	£ 280.75	£ -		
		<b>£ 8,502.68</b>	<b>£ 7,287.85</b>		
	Received from St James PCC	-£ 2,245.40	-£ 3,264.00		
	Ideford with Luton	-£ 580.71			
	Ashcombe	-£ 232.28			
	Bishopsteignton	-£ 1,974.40			
	Cost to St Michaels	<b>£ 3,469.89</b>	<b>£ 4,023.85</b>		
<b>SWAMP</b>	<b><u>ACCOUNT NOW CLOSED</u></b>	b/f	-£ 1,774.75	£ 94,824.62	
	Income			£ 2,896.60	
	EHLF + LPOW Grants	£ 3,048.42	<b>£ 97,721.22</b>		
	Expenditure Buildings	-£ 2,720.53	-£ 99,495.97		
	Guidebook	-£ 891.00			
	<b>From funds</b>		<b>-£ 2,337.86</b>	<b>-£ 1,774.75</b>	