

Consolidated income statement
St Ursulas Church Association

Year end Report 31.12.2022

INCOME	note	31.12.2022	31.12.2021	Budget 22	EXPENDITURE	note	31.12.2022	31.12.2021	Budget 22
Income from Community	1	159'325.04	159'070	151'290	Personnel-related costs		129'794.12	121'247	129'031
<i>Pledged giving</i>		134'073.50	124'690	136'190	Stipends and remunerations		88'269.66	87'485	90'681
<i>Donations</i>		10'765.54	26'632	7'100	Travelling expenses		3'055.10	651	1'150
<i>Collections</i>		14'486.00	7'749	8'000	Other personnel costs		38'469.36	33'111	37'200
					Running costs		46'087.95	30'538	36'179
Income from events	2	31'769.31	32'149	32'000	<i>Premises</i>	7	38'602.50	23'319	28'540
					<i>Office</i>	8	873.08	1'098	1'100
Income from other sources	3	20'934.39	15'569	16'200	<i>Telephone and Internet</i>		548.90	723	700
<i>Contribution to costs: hall</i>		17'176.60	13'354	14'000	<i>Insurance</i>		2'352.35	2'373	2'400
<i>Other</i>		3'757.79	2'215	2'200	<i>Property tax</i>	9	2'440.40	1'607	1'610
				-	<i>Vestry</i>		859.63	1'029	1'029
Income from Thun	4	1'358.70	1'105	1'200	<i>Ministry and Hospitality</i>		254.65	440	700
Income from Neuchatel	4	667.10	446	800	<i>Subscriptions and advertising</i>		156.44	50	100
					Youth and Junior Church		640.96	181	200
					Cost of food sold		5'048.41	6'290	6'600
Permanent activities income		3'095.75	3'896	4'550	Permanent activities expense		2'324.35	1'811	1'890
<i>Magazine</i>	5	2'051.00	3'489	3'800	<i>Magazine</i>		2'008.70	1'529	1'550
<i>Books and Cards</i>		278.50	125	150	<i>Books and cards</i>		136.90	130	100
<i>Coffee</i>		732.25	103	350	<i>Coffee</i>		178.75	109	120
<i>Other</i>		34.00	180	250	<i>Other</i>		-	43	120
					Diocese/Deanery	10	17'669.78	17'464	18'000
					Charity incl allocations	11	25'000.00	25'000	25'000
Financial income	6	1'609.58	271	200	Financial Expense		406.18	461	460
Forex gain			725	200	Forex Loss	13	2'507.65		
TOTAL		218'759.87	213'230	206'440	TOTAL		229'479.40	202'993	217'360
DEFICIT	12	10'720	-	10'920	excess before allocations	12	-	10'237	-

Balance sheet for St Ursula's Church and Association

CHF	note	31.12.2022	31.12.2022	31.12.2022	31.12.2021	31.12.2021
Assets		Church	Association	Total	Church	Association
Cash and Bank						
Current accounts + Petty cash						
CH		74'874.90	103'006.42	177'881.32	81'546	160'676
UK		19'274.02		19'274.02	23'319	
Deposit accounts	B1	30'000.00	50'000.00	80'000.00	24'000	-
CH (UBS)						
Total Cash and Bank		124'148.92	153'006.42	277'155.34	128'864	160'676
<i>Stocks on hand</i>	B2	1'369.00	-	1'369.00	1'041	-
<i>debtors and monies due</i>	B3	1'118.50	564.95	1'683.45	1'066	-
Total other assets		2'487.50	564.95	3'052.45	2'107	-
Fixed assets	B4	-	-	-	-	1'223
Prepayments & deferred expense	B5	1'558.40	-	1'558.40	1'094	-
Pension assets		122.50		122.50	121	
total Assets		128'317.32	153'571.37	281'888.69	132'187	161'899
current liabilities						
<i>creditors</i>		- 13'126.40	- 13.45	- 13'139.85	- 9'592	-
<i>collections to be paid out</i>		-	-	-	-	-
due within 1 month		- 13'126.40	- 13.45	- 13'139.85	- 9'592	-
<i>owed between the Church and Association</i>	10	-	-	-	26'000	- 26'000
<i>provisions incl charity to be paid</i>	B6	- 1'112.39	- 3'249.65	- 4'362.04	- 226	- 8'011
<i>funds held for others</i>	B7	- 1'814.55	-	- 1'814.55	- 1'815	-
excess of assets over liabilities		112'263.98	150'308.27	262'572.25	146'554	127'888
Capital reserves						
<i>Contingency reserve</i>	B8	- 117'799.44	- 26'601.56	- 144'401.00	- 117'893	- 25'379
<i>Ministry Training Fund</i>		- 11'235.34		- 11'235.34	- 12'385	
<i>Building and Development Fund</i>		- 15'000.00	- 101'286.44	- 116'286.44	- 15'000	- 101'286
<i>non liquid capital</i>		- 1'369.00	-	- 1'369.00	- 1'275	- 1'223
		- 145'403.78	- 127'888.00	- 273'291.78	- 146'554	- 127'888
<i>result before allocations</i>		33'139.80	-22'420.27	10'719.53		
<i>Allocation to Building fund</i>			-10'000.00	-10'000.00		
<i>reduction /(Increase) in contingency reserve</i>		33'139.80	-12'420.27	20'719.53		
net worth		- 112'263.98	- 150'308.27	- 262'572.25		
<i>Contingency fund after allocations</i>		- 84'659.64	- 39'021.83	- 123'681.47		
<i>Building and development fund after allocation</i>		- 15'000.00	- 111'286.44	- 126'286.44		

Signatures:

Treasurer Auditor Auditor

S Higson B Hodler A Read

Income statement split
Church and Association

Year End Report 31.12.2022

INCOME	Church 22	Assn 22	Consolidated	EXPENDITURE	Church 22	Assn 22	Consolidated
Income from Community	89'061.15	70'263.89	159'325	Personnel-related costs	129'794.12	-	129'794
<i>Pledged giving</i>	<i>68'153.50</i>	<i>65'920.00</i>	<i>134'074</i>	Stipends and remunerations	88'269.66		88'270
<i>Donations</i>	<i>6'421.65</i>	<i>4'343.89</i>	<i>10'766</i>	Travelling expenses	3'055.10	-	3'055
<i>Collections</i>	<i>14'486.00</i>		<i>14'486</i>	Other personnel costs	38'469.36		38'469
			-	Running costs	23'355.30	22'733	46'088
Income from events	31'769.31		31'769	<i>Premises</i>	19'802.30	18'800.20	38'603
			-	<i>Office</i>	873.08		873
Income from other sources	20'934.39		20'934	<i>Telephone and Internet</i>	548.90	-	549
<i>Contribution to costs: hall</i>	<i>17'176.60</i>		<i>17'177</i>	<i>Insurance</i>	860.30	1'492.05	2'352
<i>Other</i>	<i>3'757.79</i>		<i>3'758</i>	<i>Property tax</i>	-	2'440.40	2'440
	-		-	<i>Vestry</i>	859.63		860
				<i>Ministry and Hospitality</i>	254.65		255
				<i>Subscriptions and advertising</i>	156.44		156
Income from Thun	1'358.70		1'359	Youth and Junior Church	640.96		641
Income from Neuchatel	667.10		667	Cost of food sold	5'048.41		5'048
Permanent activities income	3'095.75		3'096	Permanent activities expense	2'324.35		2'324
<i>Magazine</i>	<i>2'051.00</i>		<i>2'051</i>	<i>Magazine</i>	2'008.70		2'009
<i>Books and Cards</i>	<i>278.50</i>		<i>279</i>	<i>Books and cards</i>	136.90		137
<i>Coffee</i>	<i>732.25</i>		<i>732</i>	<i>Coffee</i>	178.75		179
<i>Other</i>	<i>34.00</i>		<i>34</i>	<i>Other</i>	-		-
			-	Diocese/Deanery	17'669.78		17'670
			-	Charity incl allocations		25'000	25'000
Financial income	1'609.58	-	1'610	Financial Expense	295.21	110.97	406
Forex		-	2'508	Forex Loss	2'507.65		2'508
TOTAL	148'495.98	70'263.89	218'760	TOTAL	181'635.78	47'843.62	229'479
DEFICIT	33'140	-	10'720	excess before allocations	-	22'420	-

Income statement
St Ursula's Church

Year End 31.12.2022

INCOME	Church 2022	Church 2021	variance	EXPENDITURE	Church 2022	Church 2021	Variance
	Dez 22	Dez 21	YTD		Dez 22	Dez 21	YTD
Income from Community	89'061.15	90'992	- 1'931	Personnel-related costs	129'794.12	120'244.18	9'550
<i>Pledged giving</i>	68'153.50	53'710	14'444	Stipends and remunerations	88'269.66	87'485.00	785
<i>Donations</i>	6'421.65	29'533	- 23'112	Travelling expenses	3'055.10	651.30	2'404
<i>Collections</i>	14'486.00	7'749	6'737	Other personnel costs	38'469.36	32'107.88	6'361
				Running costs	23'355.30	23'112.28	243
Income from events	31'769.31	32'149	- 379	<i>Premises</i>	19'802.30	19'030.34	772
				<i>Office</i>	873.08	1'097.80	
Income from other sources	20'934.39	15'569	5'366	<i>Telephone and Internet</i>	548.90	705.15	- 156
<i>Contribution to costs: hall</i>	17'176.60	13'354	3'823	<i>Insurance</i>	860.30	860.30	-
<i>Other</i>	3'757.79	2'215	1'543	<i>Property tax</i>	-	-	-
				<i>Vestry</i>	859.63	1'028.54	- 169
Income from Thun	1'358.70	1'105	253	<i>Ministry and Hospitality</i>	254.65	440.15	- 186
Income from Neuchatel	667.10	446	222	<i>Subscriptions and advertising</i>	156.44	50.00	- 206
				Youth and Junior Church	640.96	181.47	459
				Cost of food sold	5'048.41	6'290.40	- 1'242
Permanent activities income	3'095.75	3'896	- 801	Permanent activities expense	2'324.35	1'810.75	514
<i>Magazine</i>	2'051.00	3'489	- 1'438	<i>Magazine</i>	2'008.70	1'529.05	480
<i>Books and Cards</i>	278.50	125	154	<i>Books and cards</i>	136.90	130.00	7
<i>Coffee</i>	732.25	103	629	<i>Coffee</i>	178.75	108.70	70
<i>Other</i>	34.00	180	- 146	<i>Other</i>	-	43.00	- 43
				Diocese/Deanery	17'669.78	17'464.26	206
				Charity incl allocations	-	-	-
Financial income	1'609.58	271	1'339	Financial Expense	295.21	343.44	- 48
Forex	-	725	- 725	Forex exp	2'507.65		2'508
TOTAL	148'496	145'151	3'345	TOTAL	181'636	169'447	12'189
DEFICIT	33'140	24'295	8'844	excess before allocations	-	-	

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Notes to the Income Statement

1 Income from the Community.	2022	2021	2020	2019	2018
Pledges to Association	65'920	64'480	60'230	63'720	48'335
Pledges to Church	68'154	70'210	84'595	81'530	73'830
Donations to Association	4'344	7'098	7'520	3'039	958
Donations to Church	6'422	9'533	12'509	8'779	11'442
Collections	14'486	7'749	11'431	18'185	16'697
	159'325	159'070	176'285	175'253	151'261

Church Donations & Pledges are restated for a FR 10000 recurring donation. This has been reclassified as a pledge.

The pledge income in the Church is clearly decreasing year on year.

2 Income from Events	2022	2021	2020	2019	2018
Book & other Sales	10'291	9'985	4'772	6'493	7'348
Bazaar	7'297	5'451	6'871	10'485	9'699
Food Stall	13'813	16'713	14'683	12'686	13'088
Other events	368		1'410	3'998	2'243
	31'769	32'149	27'736	33'662	32'378

The website was launched in 2020 and increases our income.

Food stall is before the cost of buying food, see expenses.

3 Income from Other sources.	2022	2021	2020	2019
Rental out of our premises	17'176	13'354	18'014	24'548
Cupboard rental		-	60	270
Baptisms, Funerals & Marriages	1'560	2'115	896	-
Other contributions	2'198	100	-	50
	20'934	15'569	18'970	24'868

The hall rental fees were increased in 2022, but also the use of the hall increased. Some fees are still outstanding, but have not been included in the accounts 2022.

Other contributions are receipts from other Churches and Organisations for work done for them by Rev Helen Marshall when employed by St Ursula's church.

4 Income from Thun and Neuchatel is gross, and does not include expenses incurred in providing the services.

5 Magazine income dropped again for the second year in succession. There was also 180 Frs written off from 2021 for an unpaid advertisement.

6 We made a good forex gain as the GBP gained value in 2021, this covered our financial expenses. Unfortunately in 2022 Sterling was very badly hit by economic issues, and we made a very large unbudgeted loss on our Sterling accounts. See note 11

St Ursula's Church and Association
Year end report 31.12.2022

7 Premises expenses include:	2022	2021	2020	2019	2018
Electricity and water	5'277	4'915	4'927	3'978	5'151
Heating system	10'418	3'783	5'470	7'611	10'992
Cleaning	12'481	6'654	8'548	16'617	17'614
Kitchen	675	131	220	914	899
Garbage disposal	714	925	1'056	2'483	1'079
Repairs to premises	2'022	853	727	2'195	137
Equipment and repairs	2'824	801	754	1'567	1'301
Use of premises (Thun)	550 -	90	300	780	770
Other	3'642	5'347	5'376	9'647	2'635
	<u>38'602</u>	<u>23'319</u>	<u>27'378</u>	<u>45'792</u>	<u>40'578</u>

Other expenses include Fr 462 on the garden. New Equipment was installed in the church for use in services, like the mix desk, as well as a more secure IT infrastructure. Depreciation of Fr 1223 is included in other costs

8 Office expenses were once again lower than the previous year. The copier managed to survive a further year, however we do need to budget for a replacement in 2023.

9 The Property tax includes charges from previous years, as well as a general increase.

10 The charges made by the Diocese and Deanery have been kept low due to Covid impacts on income generally for Churches, we also benefitted in this case from the cheap Sterling. 2023 will be significantly higher

11 Charity allocation is Fr 25000 which is actually 11.4% of income. In addition to the allocation we also had the following collections during the year. Please see the charity report

	2022	2021	2020
Bishop appeals from Congregation	1'046.40	100	175
Cecily's fund (Hans Kimmich service)	550.00		-
Mission Sunday	130.00	200	431
Pakistan relief fund	460.00	-	-
Tear Fund dedicated and JC	1'610.20	1'139	671
Christmas collections - Tear Fund	695.20	580	359
Thun carol service - Cecily's Fund	360.00	375	-
Remembrance Day - British Legion	695.20	333	-
Bern carol service (Net)	662.00	320	-
	<u>6'209.00</u>	<u>3'046</u>	<u>1'636</u>

12 The overall result was an excess for the Association of Fr 22,420 and a deficit in the Church of Fr 33,140. The deficit in the Church will come from the reserves. The council has agreed to allocate FR 10'000 to the building fund from the excess in the Association, and the rest will go to the Association reserves. The result is in line with our budget expectations for 2022.

St Ursula's Church and Association
Year end report 31.12.2022

- 13** The Forex loss is due to the drop in sterling and the impact on the valuation of the Church's sterling accounts. These funds are shown on the balance sheet.

FX rates used in 2022	Opening	Closing
GBP	1.24685	1.112933
Euro	1.04525	0.98745

Notes to the Balance Sheet

- B1** As we are unable to have deposit accounts with Postfinance any longer, CHF 50'000 of Association funds are held in the UBS deposit account which is in the name of the Church. In 2022 there was no interest on this account. Negative interest was however abolished, and we managed to avoid incurring any.

B2 Stocks consist of	2022	2021	2020	2019
Stamps	0	0	44	61
Cards	0	130	260	260
Mugs	225	225	268	268
Food stocks	1'014	686	300	744
	1'239	1'041	872	1'333

Mugs are 69 Mugs depreciated. Food stocks include stock bought from Basel church at the end of December. Cards stocks are written off.

- B3** Invoices due are related to magazine advertising and printing, UVG refund and other reimbursements due to the Association.

- B4** Furniture bought for the house in 2019 is now fully depreciated

- B5** Prepayments include Generalli Insurance in total for 2023 and CSS Health Insurance for January 23.

- B6** The charity allocation had all been disbursed by year end, except for discretionary giving and a reserved fund. The discretionary fund will be distributed in 2023

- B7** Funds held for others include money from the Bern Choir closed in 2020, and is unchanged in 2022

Name	amount
Deposits: cupboards	350.00
BKGK	974.70
Mürren	188.00
Bern Choir (2020)	301.85
Total	1814.55

- B8** The building and development fund has not yet had booked the Fr 10,000 allocated from the Association excess. See bottom of balance sheet

St Ursula's Church and Association
Year end report 31.12.2022

Non liquid capital refers to the capital used to finance long term assets such as the stocks and furniture capitalised on the balance sheet and is adjusted against contingency reserves

The movement in the Ministry fund is due to our support of the training of James Morgan