

ST. ANDREWS ROUNDHAY UNITED REFORMED CHURCH CHARITY

Charity Number:1129283

ANNUAL REPORT AND FINANCIAL STATEMENTS

TO

31 DECEMBER 2021

ST ANDREW'S ROUNDHAY UNITED REFORMED CHURCH CHARITY

Report of the Trustees for the year ended 31 December 2021

Reference and Administrative Details of the Charity, its Trustees and Advisers

The Trustees of the charity known as St Andrew's Roundhay United Reformed Church Charity (St Andrew's Roundhay URC), Shaftesbury Avenue, Leeds, West Yorkshire, LS8 1DS herewith present their report on the work of the charity and its accounts for the year ended 31 December 2021.

St Andrew's Roundhay URC was an excepted charity but was required to register by the Charities Act 2006. The church registered as St Andrew's Roundhay United Reformed Church Charity, registered charity number 1129283, on 23 April 2009.

Structure, Governance and Management

The Charity is governed through the Trustees' and the Church Meetings as detailed in the Church Rules. Many management decisions are taken by the Trustees' Meetings with formal ratification of these decisions at Church meeting. These Rules give no overriding management responsibility for decisions to one person, as all decisions are approved by consensus or majority at properly constituted meetings.

The Trustees are the serving Minister and current serving Elders of the Church. Elders, other than the Church Secretary and Treasurer, are nominated and elected by the members in accordance with the Church Rules to serve a three year term, retiring in rotation. Elders can be co-opted in accordance with the Church Rules to fill a vacancy. All the current serving Elders have been elected. The Church Secretary and Church Treasurer are nominated by the Elders from amongst their number and elected annually by the members to serve a twelve month term. The Minister is called by the members in Special Church Meeting and inducted in accordance with the practice of The United Reformed Church. The Trustees normally meet formally eleven times a year at the monthly Elders' Meeting.

During the twelve months ending 31 December 2021 the following were trustees throughout the period: Rev Tim Lowe (Minister), Sheila Telfer (Church Secretary), Colin McIlwain (Church Treasurer), Eileen Belverstone, Rosie Blackburn, Jane Buryan-Murray, John Burgess, Jane Dixon, Ian Douthwaite, Sheana Dudley, Carol Fearn, David Figures, Mark Grant, Helen Hartley, Alex Jowitt, Karen Lamb, Lisa Large, Jill Marston, Subi Mwakasungura, Michael Payne, Brenda Porter, Dr David Robinson, Barbara Siddall and Elaine Weston.

The trustees at the time of consideration and signing of the Trustees Report in [March] 2022 were: Rev Tim Lowe (Minister), Sheila Telfer (Church Secretary), Colin McIlwain (Church Treasurer), Jane Buryan-Murray, John Burgess, Jane Dixon, Ian Douthwaite, Sheana Dudley, David Figures, Mark Grant, Helen Hartley, Alex Jowitt, Karen Lamb, David Robinson, Barbara Siddall and Elaine Weston.

During the period 1 January 2021 until 31 December 2021, Mr Colin McIlwain was Church Treasurer and Mrs Shona Parker was Assistant Church Treasurer. They were supported by the Finance Team: Mr Max Dudley, Dr David Robinson and (until July 2021) Mr Michael Payne. Miss Pam Clark was the Self Assessment Secretary.

The Yorkshire Congregational Union Inc. acted as custodian trustee for the church throughout the year and holds title to the church's property assets on its behalf subject to trusts set out in the schedules to the United Reformed Church Act 1972.

ST ANDREW'S ROUNDHAY UNITED REFORMED CHURCH CHARITY

Financial Review

2021 was a year of challenge given the ongoing impact of the COVID-19 pandemic on society in general and on churches specifically. St Andrew's was required by Regulations to not hold public acts of worship during periods of lockdown. Services were maintained during this period through the use of on-line broadcasts of Sunday Worship and evening devotions. For large parts of the year we were not able to open our buildings to visitors with consequent impact on income. In 2020 the charity took the decision, as insufficient internal or external funding could be identified, to make its Children and Youth Worker role redundant. This was a very difficult decision and the post ended in February 2021. The reopening of the church following the end of lockdowns has been accompanied by a reduction in the numbers attending Sunday worship. A priority for St Andrew's is to encourage people, especially families, to return to worship as well as exploring additional ways to promote worship outside of Sunday mornings.

Income

Giving from members was broadly maintained in line with giving received in 2020. A successful financial appeal was carried out in February 2021 which resulted in promises of £3,060 in increased regular giving but also £6,425 in one off gifts associated with general work to update the fabric and facilities in the church. Income from room rental was significantly reduced from £31,324 in 2019 and £14,807 in 2020 to £9,302 in 2021. St Andrew's benefited from the Government's furlough scheme receiving £1,450 in relation to the Church Administrator role. A claim was made to the Church's Insurers under the loss of business section of our insurance policy and an interim payment of £12,000 was received in 2021. In addition to the usual Gift Aid on regular giving the Church received a grant of £34,664 from the URC's Yorkshire Synod, £13,118.36 from the Listed Place of Worship Grant Scheme and the £12,000 insurance claim.

Expenditure

Ahead of the 2021 year the Trustees had agreed to take up the offer from the United Reformed Church (URC) nationally to benefit from a payment holiday with regard to the contributions to the URC's Mission and Ministry fund. This saved the charity £5,775 a month and these funds were used generally to restore reserves, as a result St Andrew's was in surplus on a monthly run rate through the year. Trustees however kept under review the actual underlying position which by year end resulted in an underlying surplus of £528.1 once the impact of a significant roof repair and associated grant funding was taken into account. The most significant issue of expenditure related to the project to repair two of the sections of the flat roof over the Church's outbuildings and meeting rooms. A total of £74,241 was spent on this scheme, including professional fees with a retained sum due in 2022. This has addressed a long standing issue of water leakage and internal damage to the church's secondary entrance, through which many visitors access our premises. Following the five year inspection of our buildings required by the URC then a number of investigations and assessments were conducted and work started on remedial work identified. Some costs reduced as a result of the closure of our buildings during lockdown, with some savings on heating costs and a significant saving in printing costs linked to moving publication of the monthly

Funds

Three deposit accounts held by the charity totalling £161,000 were closed during 2021 and the funds transferred to the General Fund in anticipation of costs associated with repairing the roof. These represented the remaining funds raised as part of the Welcome Project in the previous decade. Due to the Yorkshire Synod grant and the refund of VAT on the roof repair then £25,733 of the church's funds were used for the roof work. As at 31 December 2021 the balance of these former deposit account funds now held in

Reserves

As at 31 December 2021, the Charity had reserves of £235,736 in the General Fund, an amount in excess of the reserves policy requirement of one quarter's General Fund expenditure. In addition, £25,000 was held in Restricted Funds. Given that the bulk of this relates to the funds formerly held on deposit, which are provisionally identified for further repairs to the roof then the long term funding position for the church continues to be that increased giving will be needed from our members over the medium to long term.

Plans for Future Periods

We have a long tradition of welcoming those from the local community to share our premises and activities, regardless of whether or not they attend church on a Sunday morning and whatever their ethnicity, background or religion. We welcome all of whatever faith or none.

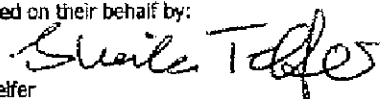
Our aim is to be a successful centre in our community: to be a beacon of light in our neighbourhood and a place of welcome where many people and groups will want to meet and use the resources we have available. We wish to attract people of all ages through creating an open, welcoming vibrant space accessible to all, both able-bodied and those with additional needs such as dementia sufferers and their carers. We want everyone to feel that St Andrew's is a place where they feel welcomed and valued. We want to build on the opportunities we have already identified in our role as a community church and to enhance and improve the space we have available to do this.

Approved by the Trustees at the Elders meeting on
and signed on their behalf by:

23 March

2022

Sheila Telfer
Church Secretary



**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

		Unrestricted funds General	Restricted Funds	TOTAL 2021	TOTAL 2020
	Note	£	£	£	£
INCOMING RESOURCES					
Voluntary Income	2	132,132	12,472	144,604	123,191
Activities for generating funds	3	38,389	59,654	98,043	23,285
Investment Income	4	216	0	216	1,647
Total Incoming resources		<u>170,737</u>	<u>72,126</u>	<u>242,863</u>	<u>148,123</u>
RESOURCES EXPENDED					
Charitable activities:					
URC Ministry & Mission Fund	5	0	0	0	63,616
Ministerial costs	6	6,273	0	6,273	19,295
Costs of church activities	8	92,965	34,654	127,619	53,415
Staff costs	9	13,864	0	13,864	22,688
Grants payable and restricted donations passed on	10	0	12,475	12,475	10,331
Governance costs	11	5,559	0	5,559	12,301
Total resources expended		<u>118,661</u>	<u>47,129</u>	<u>165,790</u>	<u>181,646</u>
Net Incoming resources before transfers		52,076	24,997	77,073	(33,523)
Gross transfers between funds		351	(351)	0	0
Net incoming / (outgoing) resources before other recognised gains / (losses)		<u>52,427</u>	<u>24,646</u>	<u>77,073</u>	<u>(33,523)</u>
Other recognised gains / (losses)					
Loss on disposal of fixed assets		(1,164)		(1,164)	
Gain on revaluation of fixed assets for the charity's own use				0	0
Gain on revaluation of investment assets				0	0
Net movement in funds		<u>51,263</u>	<u>24,646</u>	<u>75,909</u>	<u>(33,523)</u>
Total funds b/fwd 1 January 2021		1,364,005	584	1,364,589	1,398,113
Total funds c/fwd 31 December 2021		<u>£ 1,415,268</u>	<u>£ 25,230</u>	<u>£ 1,440,498</u>	<u>£ 1,364,589</u>

(Note 19)

The notes on pages 6 to 10 form part of these financial statements

ST. ANDREWS ROUNDHAY UNITED REFORMED CHURCH

5

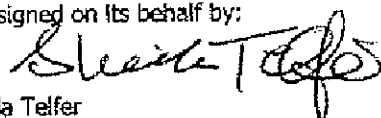
BALANCE SHEET AS AT 31 DECEMBER 2021

	Note	Unrestricted Funds General £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
FIXED ASSETS					
Tangible assets	14	£ 1,173,320	64	1,173,384	1,171,282
CURRENT ASSETS					
Debtors	15	18,390	2,013	20,403	18,155
Bank and cash balances	12	227,158	34,544	261,702	191,049
		£ 245,548	36,557	282,105	209,204
CURRENT LIABILITIES					
Creditors payable within one year	16	£ 3,600	11,391	14,991	15,897
NET CURRENT ASSETS		241,948	25,166	267,114	193,307
TOTAL ASSETS LESS CURRENT LIABILITIES		£ 1,415,268	25,230	1,440,498	1,364,589
Creditors payable after one year	17			0	0
TOTAL NET ASSETS		£ 1,415,268	£ 25,230	£ 1,440,498	£ 1,364,589
THE FUNDS OF THE CHARITY	18-20				
Unrestricted income funds:					
General		1,415,268		1,415,268	1,364,005
Restricted income funds:		0	25,230	25,230	584
		£ 1,415,268	£ 25,230	£ 1,440,498	£ 1,364,589

APPROVED by the Elders Meeting held on
and signed on its behalf by:

23 March

2022



Sheila Telfer
Church Secretary



Colin McIlwain
Church Treasurer

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted for the current year, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established. The church currently has no endowment funds.

1c Incoming Resources

Recognition of incoming resources : These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Grants and donations: Grants and donations are only included in the SoFA when the charity has unconditional entitlement to them.

Tax reclaims on donations and gifts: Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

1d Resources Expended and Liabilities

Resources Expended: Resources expended are recognised in the period to which they relate and include attributable VAT which cannot be recovered.

Liability recognition: Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

1e Tangible Fixed Assets

Freehold property: Freehold properties are held at best estimates of market value as set out in note 13.

Equipment: Equipment is held at cost less depreciation.

1f Taxation

As part of the United Reformed Church, the church was an excepted charity within the meaning of the Taxes Acts for the period covered by these accounts. From 23 April 2009 the church was a registered charity.

Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g Church Organisations

The following church organisations coming under the authority of Elders' and Church Meetings hold cash or bank accounts which have not been consolidated into these financial statements, except to the extent of funds remitted to the Treasurer and recorded as donations from church organisations.

The accounts of these organisations have not been examined by the Church Treasurer.

RoCo

Parents/Carers and Toddlers

Badminton and Table Tennis Groups

Flower Fund

Youth Club

Uniformed Youth Organisations

Social Committee

Bridge Clubs

Bowls

Servery Fund

Catering Group

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds General £	Restricted Funds £	Total 2021 £	Total 2020 £
2 VOLUNTARY INCOME				
Every Person Challenge Receipts				
Direct to bank	92,148		92,148	85,559
Gift aid tax recoverable	19,446		19,446	18,260
Weekly cash offerings	312		312	450
Weekly envelopes	0		0	45
Bequests	0		0	0
Special Collections				0
1% appeal		10,098	10,098	8,428
Gift aid tax recoverable		1,914	1,914	1,944
Other collections	0	460	460	0
Other Ordinary Income				
Donations from individuals and others	6,407		6,407	2,770
Donations from church organisations	1,779		1,778	5,100
Publications and magazine	20		20	540
Insurance receipt re loss of income	12,000		12,000	
Sundry Income	20		20	95
	<u>£ 132,132</u>	<u>£ 12,472</u>	<u>£ 144,603</u>	<u>£ 123,191</u>
3 ACTIVITIES FOR GENERATING FUNDS				
Property rent and room lettings	20,224		20,222	15,233
Wedding and funeral fees (net)	527		527	75
Net income (cost) from church events	478	0	478	(1,711)
Grants	17,160	59,654	76,814	9,688
	<u>£ 38,389</u>	<u>£ 59,654</u>	<u>£ 98,041</u>	<u>£ 23,285</u>
4 INVESTMENT INCOME				
Deposit account and other interest	216		216	1,647
	<u>£ 216</u>	<u>£ 0</u>	<u>£ 216</u>	<u>£ 1,647</u>
5 MINISTRY & MISSION FUND				
Ministry & mission fund			0	63,616
	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 63,616</u>
<p>The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the church. This is provided through the Ministry & Mission Fund contributions from churches. The amount of St Andrew's contribution is determined by the Yorkshire Synod, based on membership numbers and ministry received.</p>				
6 MINISTERIAL COSTS				
Minister's expenses	1,909		1,909	1,504
Pulpit supply and organist fees	20		20	112
Manse council tax & water rates	3,808		3,808	3,353
Manse maintenance costs	536		536	14,326
	<u>£ 6,273</u>	<u>£ 0</u>	<u>£ 6,273</u>	<u>£ 19,295</u>
7 TRANSACTIONS WITH RELATED PARTIES				

The Act requires the disclosure of remuneration paid to any trustee of the charity. The only trustee to receive any remuneration was Revd. Tim Lowe. Remuneration was paid as follows: Stipend £29,334 (£27,600: 2020) - paid centrally by the United Reformed Church; Pension contributions £6,058 (£6,058: 2020) - paid centrally by the United Reformed Church; Car allowance £1,200 (£1,200: 2020) - funded by St Andrews. In addition housing and associated costs were provided. The minister also received fees in connection with some weddings and funerals.

One of the two Authorised persons who act as Registrars for weddings is an Elder, to whom fees are passed on by the church from couples married in church.

Elders receive no expenses for attendance at meetings, but may be reimbursed for goods or services purchased on behalf of the Church.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds General £	Restricted Funds £	Total 2021 £	Total 2020 £
8 COSTS OF CHURCH ACTIVITIES				
Church costs:				
Insurance	10,748		10,748	10,470
Buildings and garden maintenance	47,886	34,654	82,540	7,279
Equipment purchases expensed	0		0	469
Cleaning, hygiene & caretaking	7,618		7,618	9,729
Telephone, water, gas & electricity	16,605		16,605	11,844
Servery and catering costs	381		381	393
General administration & sundries	1,096		1,096	111
Subscriptions and memberships	3,250		3,250	1,333
Licensing	1,039		1,039	1,564
Worship flowers and materials			0	6
Partnership (net)	0		0	867
	<u>£ 88,623</u>	<u>£ 34,654</u>	<u>£ 123,277</u>	<u>£ 44,065</u>
Teaching costs:				
Worship, Christian education & youth work	770		770	148
	<u>£ 770</u>	<u>£ 0</u>	<u>£ 770</u>	<u>£ 148</u>
Communications:				
Printing, postage, photocopying and stationery	941		941	1,745
	<u>£ 941</u>	<u>£ 0</u>	<u>£ 941</u>	<u>£ 1,745</u>
Other programmes:				
Outreach and Pastoral	0		0	30
Time for God Volunteer	0		0	701
Youth Worker projects and expenses (net)	81		81	702
	<u>£ 81</u>	<u>£ 0</u>	<u>£ 81</u>	<u>£ 1,433</u>
Bank charges and interest :				
Bank charges	0		0	0
	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
Other expenses:				
Depreciation	1,599		1,599	1,459
Maintenance of let property	951		951	3,555
	<u>£ 2,550</u>	<u>£ 0</u>	<u>£ 2,550</u>	<u>£ 5,014</u>
Total costs of church activities	<u>£ 92,965</u>	<u>£ 34,654</u>	<u>£ 127,619</u>	<u>£ 53,415</u>
9 PAID EMPLOYEES				
Staff costs				
Gross wages, salaries, and benefits in kind	13,864		13,864	22,688
	<u>£ 13,864</u>	<u>£ 0</u>	<u>£ 13,864</u>	<u>£ 22,688</u>
Average number of full time equivalent employees in the year	0.5			
The employment of the Children and Family Worker ceased on 15 February 2021.				
The Church Administrator was employed on a half-time basis throughout the year.				
10 GRANTS PAYABLE , DONATIONS MADE AND RESTRICTED DONATIONS PASSED ON				
1% Appeal		12,015	12,015	10,281
Donations made and other collections passed on		460	460	50
	<u>£ 0</u>	<u>£ 12,475</u>	<u>£ 12,475</u>	<u>£ 10,331</u>
11 GOVERNANCE COSTS				
Training	40		40	84
Independent Examiner & Other Prof. Fees	5,519		5,519	12,217
	<u>£ 5,559</u>	<u>£ 0</u>	<u>£ 5,559</u>	<u>£ 12,301</u>
12 CASH FUNDS				
Cash funds held by the church are held in current accounts, at Virgin Money.				

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ANDREW'S ROUNDHAY UNITED REFORMED CHURCH

I report on the financial statements of St Andrew's Roundhay URC for the year ended 31 December 2021, which are set out on pages 2 to 10.

Respective responsibilities

The church's trustees are responsible for the preparation of the financial statements, and consider that an audit is not required this year under Section 145(1)(b) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility:

- to examine the accounts under s 145(1)(a) of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under s145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

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 church 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 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 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

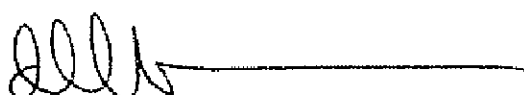
In connection with my examination, no material matters have come to my attention;

1. which gives me reasonable cause to believe that in any material respect the requirements

- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Craig Williamson
White Rose Accounting for Charities
Date

12/5/2022