

RUGBY UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1129370

Details

Other names	RUGBY URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2009-05-01
Register	View on the Charity Commission register

Contact

Address	Rugby United Reformed Church 40 Hillmorton Road Rugby Warwickshire CV22 5AD
Phone	01788819190
Email	churchsec@rugbyurc.org.uk
Website	www.rugbyurc.org

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: Religious activities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Northamptonshire
- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£109,374	£78,844	-	-
2023-12-31	£75,207	£87,879	-	-
2022-12-31	£78,222	£89,765	-	-
2021-12-31	£114,954	£109,448	-	-
2020-12-31	£63,477	£83,824	-	-

Trustees

Name	Role	Appointed
CATHERINE HOWARD		2024-10-14
Carol Jean Woodall		2020-09-14
JUDITH ANN LEWIS		
Jennifer Elizabeth Martin		2019-05-05
John Michael Mawson		2023-09-03
June Mawson		2023-09-03
ROS BURNE		
Rev Nick Stanyon		2024-07-01
Simon Burne		2024-09-01

Accounts

RUGBY UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2024

ADMINISTRATIVE INFORMATION

Rugby URC Charity is a local church of the United Reformed Church in Great Britain and is a member church of the West Midlands Synod of the United Reformed Church. It was registered on 1st May 2009 as Charity Number 1129370.

The Church is situated at 40 Hillmorton Road, Rugby, CV22 5AD.
The website is www.rugbyurc.org

The Elders are recognised as the charity Trustees. Those who served during the period of this report are:

Ros Burne

Judith Lewis

Jenny Martin

Carol Woodall

John Mawson

June Mawson

Roger Baker until 1st Nov 2024

Lynne Baker until 1st Nov 2024

Simon Burne from 1st Sept 2024

Catherine Howard from 14th Oct 2024

Nick Stanyon from 26th Oct 2024

The church buildings are vested in the Synod Trust Company as trustees and held for the benefit of Rugby URC in accordance with the trusts applicable to URC properties..

OBJECTIVES AND PUBLIC BENEFIT

As a local congregation of the United Reformed Church, Rugby URC seeks to advance the Christian religion through its activities and the facilities offered to the Community by its buildings and is described more specifically in its mission statement which states: In the name of Jesus, Rugby United Reformed Church is committed to sharing the love of God in its fellowship, in the local community and in the wider world

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church. The Elders' Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

CHAIRMAN'S REPORT

Rugby URC promotes a strong Christian ethos of love and caring which is reinforced in both words and actions. There is a Sunday morning worship service each week and monthly on Sunday evenings there is a second, more informal, act of worship. We open our facilities to an increasingly wide range of groups within the local community, both religious and secular. We work closely with other churches in Rugby under an umbrella organization named Revive which enables us, as a group of churches to achieve more than we could possibly manage individually. We are now part of a 4 church Pastorate sharing a Minister across the 4 churches and joining various services and activities together where appropriate.

REVIEW OF ACTIVITIES

A number of outreach activities are undertaken from the church. Our Wednesday Group continues to provide a wide range of activities which is of benefit to those with some mental impairment with afternoon tea being served at three. Our Friday Community Lunch continues with a variable number of guests which has risen gradually to around 50 older people from the community. There is a 2 course hot meal each week but perhaps as importantly is the fostering of friendships and reduction in isolation. "Tiny Tots Music Fun" now meets twice a month and continues to be successful providing musical activity for babies and toddlers but again more importantly fellowship for Mums and carers with an opportunity to chat and support each other.

Both a weekly Newsweek and our website are maintained as sources of information to the members and friends in the congregation. Our premises are also used once or more each week by a number of faith groups including Seventh Day Adventists and Chinese Christian Worship. A growing number of community groups, including U3A groups, use our premises regularly and a range of uniformed youth organizations also meet weekly. We actively support the Rugby Food Bank which operates for those in need.

Volunteers are the backbone of our church, providing not only the core of all church activities but also providing vital support to the broader community in terms of outreach and the provision of marriage services, baptisms and funerals to members and non-members alike. Volunteers (both from the church and from the local community) also staff the Community Lunch on a monthly rota basis. Our network of Elders, all who are volunteers, offer pastoral care to those in need in our community.

Maintaining our premises in a safe and welcoming condition is important. While our members undertake some of the general work, we continue to employ tradesmen to undertake more major repairs. We employ local contract cleaners to keep the premises in a good clean condition for all users. To ensure that our premises are suited for community activities we have a Premises Licence in accordance with the licensing Act 2003.

FUTURE PLANS.

Rugby URC is now part of the South Warwickshire Pastorate which consists of 4 churches. The Elders, under the leadership of the new Minister for the Pastorate, attended a workshop in 2024 to look at the way forward for our churches. The Elders at Rugby URC are actively developing a 'Vision' for the church and are working towards delivering our objectives

focussing on our outreach into the community which will involve the whole church congregation going forward.

Despite our developing plans we are aware that sadly, our membership and congregations at services continues to decline due to the age and infirmity of a number of church members and friends. The major risk is with respect to the financing of any projects or refurbishments as part of our 'Vision' as we have to use some of our reserves to finance our ongoing costs and M&M contributions.

FINANCIAL REVIEW

The total financial assets of the charity were £200,659 at the end of 2024, a slight increase compared to 2023 due to the receipt of legacies. Of this amount £31,748 is in a designated fund for the Youth Hut refurbishment and maintenance. Our total income was £109,374 including the legacies received. Our total expenditure was £78,844 of which £31,740 was our contribution to the URC Ministry and Mission Fund.

The income excluding legacies and gift aid income which is paid retrospectively and does not relate to the whole year was £19,523. This is £7,174 less than the income of £26,697 for 2023.

This report was approved by the Trustees and is signed on their behalf by

Rev Nick Stanyon
Chair of Trustees

RUGBY UNITED REFORMED CHURCH CHARITY
Charity Registration Number 1129370

FINANCIAL STATEMENTS

TO

31 DECEMBER 2024

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RUGBY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
		General £	Designated £	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	48,337	0	0	48,337	29,488
Activities for generating funds	3	39,206	0	0	39,206	27,695
Investment income	4	8,165	0	0	8,165	7,255
		95,708	0	0	95,708	64,438
Incoming resources from charitable activity	5	11,101	0	0	11,101	9,469
Other incoming resources	6	2,565	0		2,565	1,300
Total incoming resources		109,374	0	0	109,374	75,207
RESOURCES EXPENDED						
Costs of generating funds	7	0	0	0	0	45
Charitable activities:						
URC Ministry & Mission Fund	8	31,740	0		31,740	42,324
Ministerial costs	9	1,600		0	1,600	1,215
Costs of church activities	10	45,104	0	0	45,104	43,103
Grants payable and restricted donations passed on	11	400	0	0	400	1,193
Total resources expended		78,844	0	0	78,844	87,880
Net incoming/(outgoing) resources before transfers		30,530	0	0	30,530	-12,673
Gross transfers between funds		4		-4	0	0
Net incoming/(outgoing) resources	13	30,534	0	-4	30,530	-12,673
Total funds b/fwd 1 January 2024		138,381		31,748	170,129	182,802
Total funds c/fwd 31 December 2024		£ 168,915	£ 0	£ 31,744	£ 200,659	£ 170,129

(Note 13)

The notes on pages 3 to 6 form part of these financial statements

RUGBY UNITED REFORMED CHURCH CHARITY

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

		Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
	Note	General £	Designated £	£	£	£
CURRENT ASSETS						
Bank and cash balances		168,915	0	31,744	200,659	170,609
LESS CURRENT LIABILITIES						
Key Deposits					0	-480
NET ASSETS		<u>168,915</u>	<u>0</u>	<u>31,744</u>	<u>200,659</u>	<u>170,129</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General					168,915	138,381
Designated					0	0
Total					<u>168,915</u>	<u>138,381</u>
Restricted income funds:	13				31,744	31,748
					<u>£ 200,659</u>	<u>£ 170,129</u>

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accounts have been prepared on a cash basis.

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.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC West Midlands Synod Trust who hold them upon trust for purposes connected with Rugby URC.

1d Incoming Resources

All income is recognised in the financial period in which it is received.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period in which they are paid.

VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
2 VOLUNTARY INCOME					
Tithes and offerings	17,607			17,607	23,507
Special offerings and donations	1,916			1,916	3,199
Income tax refunds under Gift Aid	7,814			7,814	2,782
Legacies	21,000			21,000	0
	<u>£ 48,337</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 48,337</u>	<u>£ 29,488</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Church lettings	36,460		0	36,460	25,189
Fund raising events	1,256			1,256	1,091
Grant Received			0	0	0
Electricity Sold	1,490			1,490	1,415
	<u>£ 39,206</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 39,206</u>	<u>£ 27,695</u>
4 INVESTMENT INCOME					
Bank interest	8,165			8,165	7,255
	<u>£ 8,165</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 8,165</u>	<u>£ 7,255</u>
5 INCOMING RESOURCES FROM CHARITABLE ACTIVITY					
Tots Music	610			610	373
Coffee	313			313	504
Wednesday Club	640			640	540
Luncheon Club Income	9,538			9,538	8,053
	<u>£ 11,101</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 11,101</u>	<u>£ 9,469</u>
6 OTHER INCOMING RESOURCES					
Pulpit Exchange Refund	1,355			1,355	0
Synod Transfer re Manse Fund				0	0
Donations for flowers	1,210			1,210	1,300
	<u># 2,565</u>	<u>0</u>	<u>0</u>	<u>2,565</u>	<u>1,300.14</u>
7 COSTS OF GENERATING FUNDS					
Cost of fund raising events	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>45</u>

RUGBY UNITED REFORMED CHURCH CHARITY
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

8 MINISTRY & MISSION FUND

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 national church. This annual budget amounts to some £18 million, 85% of which relates to minister costs, and 89% is provided through the Ministry & Mission Fund contributions from churches.

9 MINISTERIAL COSTS

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Travelling costs	0			0	820
Share of Ministers Costs and Expenses	1,600			1,600	0
Housing Allowance			0	0	0
Telephone and Internet	0			0	286
Other Expenses	0			0	110
Repairs				0	0
	<u>£ 1,600</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 1,600</u>	<u>£ 1,215</u>

10 COSTS OF CHURCH ACTIVITIES

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Church costs:					
Insurance	2,500		0	2,500	2,201
Heating and power	7,293		0	7,293	8,157
Buildings maintenance	3,437		0	3,437	8,240
Cleaner and Cleaning Materials	8,925			8,925	8,188
Flowers for Church	1,268			1,268	1,184
Licences and music	3,443			3,443	3,735
	<u>26,866</u>	<u>0</u>	<u>0</u>	<u>26,866</u>	<u>31,705</u>
Teaching costs:					
Pulpit supply	840			840	1,110
Children & young people	0			0	0
Adult programmes	204	0		204	125
	<u>1,044</u>	<u>0</u>	<u>0</u>	<u>1,044</u>	<u>1,235</u>
Communications:					
Printing, postage and stationery	979			979	782
Website	912			912	859
Accountancy	1,140			1,140	2,190
Telephones	0			0	355
Other administration costs	2,332			2,332	0
	<u>5,363</u>	<u>0</u>	<u>0</u>	<u>5,363</u>	<u>4,186</u>
Other programmes:					
Outreach	0			0	0
Funeral and Wedding Fees	0			0	0
Tots Music	160			160	106
Community lunches	10,971			10,971	5,528
	<u>11,131</u>	<u>0</u>	<u>0</u>	<u>11,131</u>	<u>5,634</u>
Other expenses	700			700	342
	<u>£ 45,104</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 45,104</u>	<u>£ 43,103</u>

11 DONATIONS GIVEN

Other restricted gifts passed on	400		0	400	1,193
	<u>£ 400</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 400</u>	<u>£ 1,193</u>

12 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £2,775,176. The church contents are insured by the church for £101,800.

All additions to the furniture and fittings have been written off when they were purchased.

RUGBY UNITED REFORMED CHURCH CHARITY
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

13 RESTRICTED FUNDS

Community Hall Development Fund

Donations, grants and the proceeds of special fund raising towards cost of redeveloping the community hall are added to this fund.

Special Donations and Fund Raising

This fund represents special donations and fund raising for other charities and the donations given to these charities.

	Balance at 1 January 2024	Income in the year	Expenditure in the Year	Transfers between funds	Total Transfer to / from General Fund	Total Balance at 31 December 2024
	£					£
Community Hall development fund	31744					31744
Special Donations and Fund Raising	4				-4	0
Total	<u>31748</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>-4</u>	<u>31744</u>

RUGBY UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Independent examiner's report to the trustees of Rugby United Reformed Church Charity

I report on the financial statements of Rugby United Reformed Church Trust for the year ended 31 December 2024, charity number 1129370, which are set out on pages 1 to 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. 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 financial statements under section 145 of the charities
- to follow the procedures laid down in the general Directions given by the Charity Commission(under section145(5)(b)of the Charities Act) and
- to state whether particular matters have come to our attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section130 of the Charities Act
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Margaret Costigan

Date

04-Sep-25

Accounts

RUGBY UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2023

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005

ADMINISTRATIVE INFORMATION

Rugby URC Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the West Midlands Synod of the United Reformed Church. It was registered on 1st May 2009 as Charity Number 1129370.

The Church is situated at 40 Hillmorton Road, Rugby, CV22 5AD.
The website is www.rugbyurc.org

The members of the Elders' Meeting for the time being are recognised as the charity Trustees. Those who served during the period of this report are:

Ros Burne
Ron Henderson until April 2024
Bill Howard
Gill Kingston up to 20th August 2023
Judith Lewis
Lorna Maloney until July 2024
Robert Maloney until July 2024
Alan Martin until Sept 2024
Jenny Martin
John Paxton up to 1st Sept 2023
Barbara Rose until Dec 2023
Isobel Wearing until Sept 2023
Carol Woodall
John Mawson from 3rd Sept 2023
June Mawson from 3rd Sept 2023
Roger Baker from 3rd Sept 2023
Lynne Baker from 3rd Sept 2023

The church buildings are vested in the Synod Trust Company as trustees and held for the benefit of Rugby URC in accordance with the trusts applicable to URC properties. The manse was sold in 2020 and the agreed transfers of money between the Synod and Rugby URC was completed in May 2022.

OBJECTIVES AND PUBLIC BENEFIT

As a local congregation of the United Reformed Church, Rugby URC seeks to advance the Christian religion through its activities and the facilities offered to the Community by its buildings and described more specifically in its mission statement which states: In the name of Jesus, Rugby United Reformed Church is committed to sharing the love of God in its fellowship, in the local community and in the wider world

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church. The Elders' Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements for each financial year in accordance with applicable laws and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of funds of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The activities of Rugby URC are overseen by the Elders Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 10th January 2009. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of the Church premises. The Church Meeting of all members wishing to attend gives general guidance on the life and work of the Church. The members of the Elders Meeting consist of the minister in pastoral charge (or Interim Moderator during a vacancy) and members of Rugby URC nominated and elected by the members in Church Meeting to the role of Elder. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders. The Elders' Meeting meets four times during the year. The Finance Committee assists it in the administration of the Church's finances and its properties. The Church Meeting meets quarterly.

CHAIRMAN'S REPORT

Rugby URC promotes a strong Christian ethos of love and caring which is reinforced in both words and actions. There is a Sunday morning worship service each week and twice a month on Sunday evenings there is a second, more informal, act of worship. We open our facilities

to an increasingly wide range of groups within the local community, both religious and secular. We work closely with other churches in Rugby under an umbrella organization named Revive which enables us, as a group of churches to achieve more than we could possibly manage individually.

REVIEW OF ACTIVITIES

A number of outreach activities are undertaken from the church. Our Wednesday Group has diversified into a wider range of activities which is of benefit to those with some mental impairment. Afternoon tea is served at three with china cups and cake stands and has proved a very popular addition. Our Friday Community Lunch continues with a variable number of guests which has risen gradually to around 50 older people from the community. There is a 2 course hot meal each-week but perhaps as importantly is the fostering of friendships and reduction in isolation. "Tiny Tots Music Fun" now meets twice a month and continues to be successful.

Both a weekly Newsweek and our website are maintained as sources of information to the members and friends in the congregation. Our premises are also used once or more each week by a number of faith groups including Seventh Day Adventists and Chinese Christian Worship. A growing number of community groups, including U3A groups, are attracted to using our premises and a range of uniformed youth organizations also meet weekly. We actively support the Rugby Food Bank which operates for those in need. Our website is updated on a regular weekly basis principally with details of our church activities through our weekly Newsweek and Banner headlines.

Volunteers are the backbone of our church, providing not only the core of all church activities but also providing vital support to the broader community in terms of outreach and the provision of marriage services, baptisms and funerals to members and non-members alike. Volunteers (mainly from the local community) also staff the Community Lunch on a monthly rota basis. Our network of Elders, all volunteers, offer pastoral care to those in need in our community. Two of our members are Street Pastors and are part of a growing band of Street Pastors in Rugby to provide a much-needed support to the local community at night.

Maintaining our premises in a safe and welcoming condition is important. While our members undertake some of the general work, we continue to employ a tradesman to undertake more major repairs. We employ local contract cleaners to keep the premises in a good clean condition for all users. To ensure that our premises are suited for community activities we have a Premises Licence in accordance with the licensing Act 2003.

FUTURE PLANS.

The West Midlands Synod of the URC engaged in a major redeployment exercise which concluded during 2023. Rugby URC is now part of the South Warwickshire Pastorate which consists of 4 churches. Our minister, Rev. Robert Maloney, retired in February 2023 and with the other 3 churches in the pastorate we will be advertising the vacancy for a minister for the pastorate in the future.

FUTURE RISKS

Sadly, our membership and congregations at services continues to decline due to the age and infirmity of a number of church members and friends. The major risk in the near future is with respect to the financing of any building project or refurbishments as we have to use some of our reserves to finance paying our M&M contributions.

FINANCIAL REVIEW

The total financial assets of the charity decreased by £12,673 during 2023, decreasing from £183,282 to £170,609. This total represented a decrease in the general fund of £12,077. This resulted from the general expenditure of £87,880, the major item being the M&M contribution of £42,324, exceeding the general income of £75,207 where the membership voluntary donations were £26,706.

The designated funds previously for fabric, Community Hall development, St Margarets Hall development and Solar panel fund have now all been amalgamated into the general fund.

The restricted fund for the Community Hall development remains unchanged at £31,744.

This report was approved by the Trustees and is signed on their behalf by

Rev Nick Stanyon

Chair of Trustees

Rev Nick Stanyon is the new Minister at Rugby URC from July 2024 and is now Chair of the Trustees, however he was not in post at the time this report covers.

Accounts

RUGBY UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2022

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ADMINISTRATIVE INFORMATION

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Noel Barratt until 5th Sept 2022

Ros Burne

Ron Henderson

Bill Howard

Gill Kingston

Judith Lewis

Lorna Maloney

Robert Maloney

Alan Martin

Jenny Martin

John Paxton

Barbara Rose

Isobel Wearing

Carol Woodall

The church buildings are vested in the Synod Trust Company as trustees and held for the benefit of Rugby URC in accordance with the trusts applicable to URC properties. The manse was sold in 2020 and the agreed transfers of money between the Synod and Rugby URC was completed in May 2022.

OBJECTIVES AND PUBLIC BENEFIT

As a local congregation of the United Reformed Church, Rugby URC seeks to advance the Christian religion through its activities and the facilities offered to the Community by its buildings and described more specifically in its mission statement which states: In the name of Jesus, Rugby United Reformed Church is committed to sharing the love of God in its fellowship, in the local community and in the wider world

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church. The Elders' Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements for each financial year in accordance with applicable laws and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of funds of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The activities of Rugby URC are overseen by the Elders Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 10th January 2009. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of the Church premises. The Church Meeting of all members wishing to attend gives general guidance on the life and work of the Church. The members of the Elders Meeting consist of the minister in pastoral charge (or Interim Moderator during a vacancy) and members of Rugby URC nominated and elected by the members in Church Meeting to the role of Elder. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders. The Elders' Meeting meets four times during the year. The Finance Committee assists it in the administration of the Church's finances and its properties. The Church Meeting meets quarterly.

CHAIRMAN'S REPORT

Rugby URC promotes a strong Christian ethos of love and caring which is reinforced in both words and actions. There is a Sunday morning worship service each week and once a month on Sunday evenings there is a second, more informal, act of worship. We open our facilities to an increasingly wide range of groups within the local community, both religious and

secular. We are committed to being a church within the local community and to further this objective during 2022 we looked at ways to redevelop part of the existing buildings to accommodate additional groups in our main buildings and eliminate the continuing need to use a separate building on the site which is no longer fit for purpose. This was reassessed in 2022 following a visit from the Synod Property Officer who advised that the Youth hall could be made usable without a major renovation. An asbestos survey has been carried out and shown that asbestos is not a problem. The scout leader has been asked for advice as to what needs doing to meet all Health & Safety requirements. We work closely with other churches in Rugby under an umbrella organization named Revive which enables us as a group of churches to achieve more than we could possibly manage individually.

REVIEW OF ACTIVITIES

Following the problems caused by COVID, by September all of the user groups were back using the buildings but we decided to continue our Sunday Evening Service by Zoom partly because we attract people from further afield. Our Wednesday Group has diversified into a wider range of activities which is of benefit to those with some mental impairment. Afternoon tea is served at three with china cups and cake stands and has proved a very popular addition. Our Friday Community Lunch continues with a variable number of guests which has risen gradually to around 50 older people from the community. There is a 2 course hot meal each-week but perhaps as importantly is the fostering of friendships and reduction in isolation. Our King's Coronation Lunch (5th May 2023) was a particular highlight with 96 covers and a real sense of renewed togetherness. "Tiny Tots Music Fun" continues to be extremely successful with around 15 to 20 babies and toddlers and roughly the same number of adults. The addition of a coffee area in the main hall has encouraged people to stop and chat in a warm environment, especially in cold weather.

Both a weekly Newsweek and our website are maintained as sources of information to the congregation. Our premises are also used once or more each week by a number of faith groups including Seventh Day Adventists and Chinese Christian Worship. A growing number of community groups, including U3A groups, are attracted to using our premises and a range of uniformed youth organizations thrive once more. We actively support the Rugby Food Bank which operates for those in need. Our website is updated on a regular weekly basis principally with details of our church activities through our weekly Newsweek and Banner headlines.

Volunteers are the backbone of our church, providing not only the core of all church activities but also providing vital support to the broader community in terms of outreach and the provision of marriage services, baptisms and funerals to members and non-members alike. Volunteers (mainly from the local community) also staff the Community Lunch on a monthly rota basis. Our network of Elders, all volunteers, offers pastoral care to those in need in our community, with one of our elders designated in a pastoral care role. Two of our members are Street Pastors and are part of a growing band of Street Pastors in Rugby to provide a much-needed support to the local community at night.

Maintaining our premises in a safe and welcoming condition is important. While our members undertake some of the general work, we continue to employ a tradesman to undertake more major repairs. We employ local contract cleaners to keep the premises in a good clean condition for all users. To ensure that our premises are suited for community activities we have a Premises Licence in accordance with the licensing Act 2003.

We have identified our principal mission objectives based on the ten statements of mission and purpose contained within the Vision2020 document produced by the URC nationally. Within those statements we have targeted three statements which continue to provide our focus for the future. These statements are as follows:-

We will embrace "Statement 1" by growing in our practice of prayer and spirituality, nurturing strength for our witness to Jesus Christ, and developing our discernment of where God is and what God is calling us to do by reading and studying the bible and through the Power of the Holy Spirit.

We will embrace "Statement 2" by being a local congregation who is able to say who we are, what we do and why we do it.

We will embrace "Statement 7" by being a growing church with an increasing active involvement of more people including members and friends.

FUTURE PLANS.

The West Midlands Synod of the URC is engaged on a major redeployment exercise which should be concluded during 2023. The Area of Coventry and Warwickshire URC's will need a different stipendiary ministry structure due to a reduction in the number of stipendiary ministers allowed under the nationally regulated deployment plans. Our minister retired in February 2023 and will not be directly replaced. It is too early, at the time of writing, to identify how ministry for Rugby URC will be "shaped" thereafter.

FUTURE RISKS

Our membership has gradually reduced due to deaths but there is the possibility of five new members at the beginning of 2023. The major risk in the near future is with respect to the financing of any new building project as we have to use some of our reserves to finance paying our M&M contributions. However, we are reinvestigating whether improvements to the existing Youth Hall might be a viable alternative to other options. In the medium and long term, the ability to maintain sufficient annual income to support the church and its activities may need to be mitigated in other ways.

FINANCIAL REVIEW

The total financial assets of the charity decreased by £11,647 during 2022, decreasing from £194,448 to £182,801. This total represented a decrease in the general fund of £11,543 from £45,174 to £33,528. This resulted from the general expenditure of £89,765, the major item being the M&M contribution of £56,662, exceeding the general income of £78,222 where the membership tithing was £36,478.

The designated fund decreased from £116,929 to £116,826 and comprises:

Fabric fund of £10,830

Community Hall development of £42,000

St Margaret's hall development of £52,608

Solar panel fund of £11,359

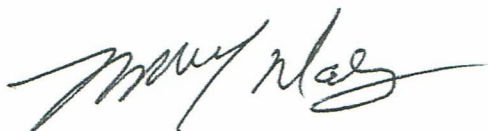
The restricted funds remain at £32,344 and comprise:

Community Hall development of £31,744

Burning Bush fund of £600.

A reassessment of the plans for the Community Hall has been undertaken following a visit from the Synod Property Officer who considered that there was merit in improving the current building rather than undertaking a full refurbishment. There is no current plan to improve the arrangements in St Margaret's Hall as the membership are unable to undertake two major projects at the same time.

This report was approved by the Trustees and is signed on their behalf by

A handwritten signature in black ink, appearing to read 'Rev Robert Maloney', written in a cursive style.

Rev Robert Maloney, Chairman of Trustees

8th August 2023

RUGBY UNITED REFORMED CHURCH CHARITY
Charity Registration Number 1129370

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2022

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RUGBY UNITED REFORMED CHURCH CHARITY

RECEIPTS & PAYMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

		Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	Notes	General £	Designated £	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	36478.17	0.00	0.00	36478.17	39874.70
Activities for generating funds	3	22331.78	0.00	0.00	22331.78	12589.94
Investment income	4	1636.11	0.00	0.00	1636.11	34.61
		60446.06	0.00	0.00	60446.06	52499.25
Incoming resources from charitable activity	5	10755.31	0.00	0.00	10755.31	4030.41
Other incoming resources	6	7020.68	0.00	0.00	7020.68	22298.00
TOTAL INCOMING RESOURCES		78222.05	0.00	0.00	78222.05	78827.66
RESOURCES EXPENDED						
Cost of generating funds	7	0.00	0.00	0.00	0.00	0.00
Charitable activities:						
URC Ministry & Mission fund	8	56661.95	0.00	0.00	56661.95	45684.00
Ministerial costs	9	927.12	0.00	0.00	927.12	2431.43
Costs of church activities	10	32176.28	0.00	0.00	32176.28	24467.71
Grants payable & restricted donations passed on	11	0.00	0.00	0.00	0.00	385.15
		89765.35	0.00	0.00	89765.35	72968.29
Net incoming/(outgoing) resources before transfers		-11543.30	0.00	0.00	-11543.30	5859.37
Gross transfers between funds	13/14	0.00	-102.96	0.00	-102.96	0.00
Net incoming/(outgoing) resources		-11543.30	-102.96	0.00	-11646.26	5859.37
Total funds b/fwd 1 January 2022		45174.36	116929.16	32344.59	194448.11	188588.74
Total funds c/fwd 31 December 2022		33631.06	116826.20	32344.59	182801.85	194448.11

RUGBY UNITED REFORMED CHURCH CHARITY

STATEMENT OF ASSETS & LIABILITIES AS AT 31ST DECEMBER 2022

		Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	Notes	General £	Designated £	£	£	£
CURRENT ASSETS						
Bank balances		33411.08	116929.16	32344.59	182684.83	194228.13
Cash balances		597.02	0.00	0.00	597.02	699.98
LESS CURRENT LIABILITIES						
Key deposits		-480.00	0.00	0.00	-480.00	-480.00
NET ASSETS		33528.10	116929.16	32344.59	182801.85	194448.11

THE FUNDS OF THE CHARITY

Unrestricted income funds:

General			33528.10	45174.36
Designated	13		116929.16	116929.16
Total			150457.26	162103.52

Restricted income funds:

	14		32344.59	32344.59
			182801.85	194448.11

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accounts have been prepared on a cash basis.

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.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC West Midlands Synod Trust who hold them upon for purposes connected with Rugby URC.

1d Incoming Resources

All income is recognised in the financial period in which it is received.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are paid. VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
2 VOLUNTARY INCOME					
Tithes & offerings	29245.27	0.00	0.00	29245.27	25757.25
Special offerings & donations	831.24	0.00	0.00	831.24	2597.32
Income Tax refunds under Gift Aid	6401.66	0.00	0.00	6401.66	6020.13
Legacies	0.00	0.00	0.00	0.00	5500.00
	<u>36478.17</u>	<u>0.00</u>	<u>0.00</u>	<u>36478.17</u>	<u>39874.70</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Church lettings	20271.55	0.00	0.00	20271.55	9646.00
Fund raising events	1036.63	0.00	0.00	1036.63	1689.29
Other Income	1023.60	0.00	0.00	1023.60	1254.65
	<u>22331.78</u>	<u>0.00</u>	<u>0.00</u>	<u>22331.78</u>	<u>12589.94</u>
4 INVESTMENT INCOME					
Bank interest	1636.11	0.00	0.00	1636.11	34.61
5 INCOMING RESOURCES FROM CHARITABLE ACTIVITY					
Tots Music	1631.95	0.00	0.00	1631.95	903.92
Coffee	176.65	0.00	0.00	176.65	0.00
Wednesday Club	539.00	0.00	0.00	539.00	90.00
Community Lunch Club	8407.71	0.00	0.00	8407.71	3036.49
	<u>10755.31</u>	<u>0.00</u>	<u>0.00</u>	<u>10755.31</u>	<u>4030.41</u>
6 OTHER INCOMING RESOURCES					
Insurance Loss of Income Claim	7020.68	0.00	0.00	7020.68	13000.00
Synod Transfer re Manse Fund	0.00	0.00	0.00	0.00	8878.00
Donations for flowers	0.00	0.00	0.00	0.00	420.00
	<u>7020.68</u>	<u>0.00</u>	<u>0.00</u>	<u>7020.68</u>	<u>22298.00</u>
7 COSTS OF GENERATING FUNDS					
Cost of fund raising events	0.00	0.00	0.00	0.00	0.00

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

8 **MINISTRY & MISSION FUND**

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 National church. The annual budget amounts to some £22 million, 84% of which relates to ministers costs, and 89% is provided through the Ministry & Mission Fund contributions from churches.

	£	£
URC Ministry & Mission Fund	56661.95	45684.00

	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
9 MINISTERIAL COSTS					
Travelling costs	550.40	0.00	0.00	550.40	2051.75
Telephone & internet	210.00	0.00	0.00	210.00	379.68
Other expenses	166.72	0.00	0.00	166.72	0.00
Repairs	0.00	0.00	0.00	0.00	0.00
	927.12	0.00	0.00	927.12	2431.43

COSTS OF CHURCH ACTIVITIES

Church costs:

Insurance	1965.07	0.00	0.00	1965.07	1854.18
Heating & power	4376.68	0.00	0.00	4376.68	5146.13
Building maintenance	6736.26	0.00	0.00	6736.26	3451.73
Cleaning expenses	8652.35	0.00	0.00	8652.35	5000.75
Flowers for church	95.11	0.00	0.00	95.11	384.53
Licences & music	0.00	0.00	0.00	0.00	2827.05
	21825.47	0.00	0.00	21825.47	18664.37

Teaching costs:

Pulpit supply	610.00	0.00	0.00	610.00	420.00
Children & young people	0.00	0.00	0.00	0.00	183.89
Adult programmes	0.00	0.00	0.00	0.00	54.86
	610.00	0.00	0.00	610.00	658.75

Communications:

Print, post & stationery	644.63	0.00	0.00	644.63	1091.01
Advertising	628.80	0.00	0.00	628.80	0.00
Accountancy	390.00	0.00	0.00	390.00	0.00
Telephone	256.04	0.00	0.00	256.04	339.68
	1919.47	0.00	0.00	1919.47	1430.69

Other programmes:

Funeral & wedding fees	0.00	0.00	0.00	0.00	50.00
Tots music	566.13	0.00	0.00	566.13	264.87
Community lunches	7255.21	0.00	0.00	7255.21	3165.69
	7821.34	0.00	0.00	7821.34	3480.56

Other expenses

	0.00	0.00	0.00	0.00	233.34
	32176.28	0.00	0.00	32176.28	24467.71

11 **GRANTS PAYABLE & RESTRICTED DONATIONS PASSED ON**

Other restricted gifts passed on	0.00	0.00	0.00	0.00	385.15
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12 **TANGIBLE FIXED ASSETS**

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £1,557,869 and the manse for £288,103. The church contents are insured by the church for £63,326.

All additions to the furniture & fittings have been written off when they were purchased.

13 **DESIGNATED FUNDS**

The church operates 13 Designated Funds with the encouragement of Church Meeting:

Fabric Fund

A fund managed by the finance committee and the property manager. Each year a set amount is added to the fund to pay for property maintenance. It is intended that the fund is built up in years of low maintenance expenditure so that funds are available to pay for major maintenance costs which occur every fifteen or twenty years.

Flower Fund

Fund managed by the flower committee, the fund receives donations for church flowers and payments for flowers provided at weddings and funerals. All church flowers are paid for from this fund.

Solar Panel Fund

In April 2013 Church Meeting decided to transfer part of the legacy fund to a Solar Panel Fund. Solar Panels have been installed using this fund. Any income received from the sale of electricity back to grid is to added to this fund. To provide funds so that the panels can be replaced when they reach the end of their economic life.

Community Hall Development Project

Church meeting has authorised the replacement of the youth hall with a new Community Hall. Church meeting agreed that a separate fund should be set up for this project and that £42,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received would be added to this fund.

St Margaret's Hall Development Fund

Church meeting has authorised improvement of the facilities in St Margaret's Hall. Church meeting agreed that a separate fund should be set up for this project and that £56,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received would be added to this fund.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

13 DESIGNATED FUNDS

The movements on the Designated Funds during the year were:

	Balance at 1 Jan 2022 £	Income in the year £	Expenditure in the year £	Transfers between funds £	Transfers to /from General Fund £	Balance at 31 Dec 2022 £
Fabric fund	10829.79					10829.79
Flower fund	131.98	924.67	1027.63			29.02
Community hall development	42000.00					42000.00
St Margaret's Hall development	52608.16					52608.16
Solar panel fund	11359.23					11359.23
Total	116929.16	924.67	1027.63	0.00	0.00	116826.20

14 RESTRICTED FUNDS

Burning Bush Fund

This fund was set up in 2005 when the church received a legacy which was to be used to maintain the light on the Burning Bush window at the front of the church. Over the years nominal sums have been charged to this fund to cover electricity and maintenance. The trustees have reviewed these sums and consider that the amounts charged have not been sufficient, therefore a transfer was made in 2021 to bring the charge since the receipt of the legacy to more closely represent the cost of maintaining the light on the Burning Bush Window.

Manse Fund

The church manse is held in trust by URC West Midlands Synod Trust. As the minister does not occupy the manse it is rented. The synod trustees allow the church to receive the rental income and to hold the accumulated funds. The rental income received is added to this fund and expenses for maintaining the manse are charged to this fund, with the agreement of the synod trustees the ministers housing allowance is also charged to this fund. During 2019 the manse became vacant and West Midlands Synod decided to sell the Manse. The sale of the Manse was completed in 2020. The Trustees of West Midlands Synod agreed that Rugby URC to allow without restriction Rugby URC 10% of the sale proceeds and 10% of the balance on the Manse Fund. The remaining balance has been transferred to the General Fund and the restricted fund closed.

Special Donations and Fund Raising

This fund represents special donations and fund raising for other charities and the donations given to these charities.

	Balance at 1 Jan 2022 £	Income in the year £	Expenditure in the year £	Transfers between funds £	Transfers to /from General Fund £	Balance at 31 Dec 2022 £
Burning Bush Fund	600.00					600.00
Manse Fund	0.00					0.00
Community hall development	31744.59					31744.59
Special donations and fund raising	0.00					0.00
Total	32344.59	0.00	0.00	0.00	0.00	32344.59

RUGBY UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Independent examiners report to the trustees of Rugby United Reformed Church Charity

We report on the financial statements of Rugby United Reformed Church Trust for the year ended 31 December 2022, charity number 1129370, which are set out on pages 1 to 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. 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 our responsibility to:

- examine the financial statements 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 our attention.

Opinion of Independent Examiner's report

Our 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 charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Wright & Co
Chartered Accountants
2 Longrood Road
Rugby
Warwickshire
CV22 7RG

Date

13/3/2023

RUGBY UNITED REFORMED CHURCH CHARITY
Charity Registration Number 1129370

FINANCIAL STATEMENTS

TO

31 DECEMBER 2021

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RUGBY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2021	TOTAL 2020
		General £	Designated £	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	39,660	0	1,319	40,979	35,532
Activities for generating funds	3	10,070	1,255	159	11,484	25,128
Investment income	4	34	0	0	34	338
		<u>49,764</u>	<u>1,255</u>	<u>1,478</u>	<u>52,497</u>	<u>60,998</u>
Incoming resources from charitable activity	5	4,030			4,030	1,809
Other incoming resources	6	57,998	420		58,418	670
Total incoming resources		<u>111,792</u>	<u>1,675</u>	<u>1,478</u>	<u>114,945</u>	<u>63,477</u>
RESOURCES EXPENDED						
Costs of generating funds	7	0		0	0	0
Charitable activities:						
URC Ministry & Mission Fund	8	45,684			45,684	48,084
Ministerial costs	9	2,431	0	0	2,431	6,636
Costs of church activities	10	20,231	3,836	400	24,467	28,835
Grants payable and restricted donations passed on	11	1		36,504	36,505	269
Total resources expended		<u>68,347</u>	<u>3,836</u>	<u>36,904</u>	<u>109,087</u>	<u>83,824</u>
Net incoming/(outgoing) resources before transfers		43,445	-2,161	-35,426	5,858	-20,347
Transfer of Restricted Fund	14	4,013		-4,013	0	0
Gross transfers between funds	13	<u>-5,744</u>	<u>5,744</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources		41,714	3,583	-39,439	5,858	-20,347
Total funds b/fwd 1 January 2021		3,461	113,346	71,783	188,590	208,937
Total funds c/fwd 31 December 2021		<u>£ 45,175</u>	<u>£ 116,929</u>	<u>£ 32,344</u>	<u>£ 194,448</u>	<u>£ 188,590</u>
			(Note 13)	(Note 14.)		

The notes on pages 3 to 5 form part of these financial statements

RUGBY UNITED REFORMED CHURCH CHARITY

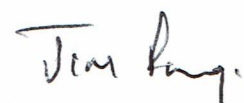
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2021

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2021	TOTAL 2020
		General £	Designated £	£	£	£
CURRENT ASSETS						
Bank and cash balances		45,645	116,929	32,344	194,928	189,060
LESS CURRENT LIABILITIES						
Key Deposits		-480			-480	-470
		<u>45,165</u>	<u>116,929</u>	<u>32,344</u>	<u>194,448</u>	<u>188,590</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General					45,175	3,461
Designated	13				<u>116,929</u>	<u>113,346</u>
Total					162,104	116,807
Restricted income funds:	14				<u>32,344</u>	<u>71,783</u>
					<u>£ 194,448</u>	<u>£ 188,590</u>

The notes on pages 3 to 6 form part of these financial statements

Chair of finance committee statement

The financial statements on pages 1 to 6 for the year ended 31 December 2021 have been prepared for the finance committee. The financial statements have been reviewed and approved by the finance committee.



Jim Pang

18 September 2022

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accounts have been prepared on a cash basis. Previous accounts were prepared on the accruals basis, all figures for the previous year have been restated on the cash basis. The 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.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC West Midlands Synod Trust who hold them upon trust for purposes connected with Rugby URC.

1d Incoming Resources

All income is recognised in the financial period in which it is received.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period in which they are paid.

VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
2 VOLUNTARY INCOME					
Tithes and offerings	25,757			25,757	26,318
Special offerings and donations	2,383		1,319	3,702	2,194
Income tax refunds under Gift Aid	6,020			6,020	6,720
Legacies	5,500			5,500	300
	<u>£ 39,660</u>	<u>£ 0</u>	<u>£ 1,319</u>	<u>£ 40,979</u>	<u>£ 35,532</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Church lettings	9,646			9,646	10,630
Fund raising events	424		159	583	856
Grant Received				0	12,021
Other Income		1,255		1,255	1,621
	<u>£ 10,070</u>	<u>£ 1,255</u>	<u>£ 159</u>	<u>£ 11,484</u>	<u>£ 25,128</u>
4 INVESTMENT INCOME					
Bank interest	34			34	338
	<u>£ 34</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 34</u>	<u>£ 338</u>
5 INCOMING RESOURCES FROM CHARITABLE ACTIVITY					
Tots Music Group	904			904	0
Wednesday Club	90			90	0
Community lunches	3,036			3,036	1,809
	<u>£ 4,030</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 4,030</u>	<u>£ 1,809</u>
6 OTHER INCOMING RESOURCES					
Loss of Income Insurance Claim.	13,000			13,000	0
Synod Transfer re Manse Fund	44,998			44,998	0
Donations re Flowers		420		420	1,809
	<u>57,998</u>	<u>£ 420</u>	<u>£ 0</u>	<u>£ 58,418</u>	<u>£ 1,809</u>
7 COSTS OF GENERATING FUNDS					
Cost of fund raising events	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

8 MINISTRY & MISSION FUND

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 national church. This annual budget amounts to some £23 million, 83% of which relates to minister costs, and 88% is provided through the Ministry & Mission Fund contributions from churches.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
9 MINISTERIAL COSTS					
Travelling costs	2,051			2,051	2,320
Book Allowance				0	0
Housing Allowance				0	3,906
Telephone and Internet	380			380	410
Other Expenses				0	0
Repairs				0	0
	<u>£ 2,431</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 2,431</u>	<u>£ 6,636</u>

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
10 COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance and Rates	1,854			1,854	2,552
Heating and power	4,746		400	5,146	6,267
Buildings maintenance		3,452		3,452	8,460
Cleaner and Cleaning Materials	5,001			5,001	3,671
Flowers for Church		384		384	252
Licences and music	2,827			2,827	1,815
	<u>14,428</u>	<u>3,836</u>	<u>400</u>	<u>18,664</u>	<u>23,017</u>
Teaching costs:					
Pulpit supply	420			420	260
Children & young people	184			184	568
Adult programmes	55			55	319
	<u>659</u>	<u>0</u>	<u>0</u>	<u>659</u>	<u>1,147</u>
Communications:					
Printing, postage and stationery	1,091			1,091	1,523
Telephones	340			340	329
	<u>1,431</u>	<u>0</u>	<u>0</u>	<u>1,431</u>	<u>1,852</u>
Other programmes:					
Outreach				0	104
Funeral and Wedding Fees	50			50	0
Tots Music	264			264	
Community lunches	3,166			3,166	1,719
	<u>3,480</u>	<u>0</u>	<u>0</u>	<u>3,480</u>	<u>1,823</u>
Other expenses	233			233	996
	<u>£ 20,231</u>	<u>£ 3,836</u>	<u>£ 400</u>	<u>£ 24,467</u>	<u>£ 28,835</u>

11 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

Manse Fund repaid to Synod			36,120	36,120	
Other restricted gifts passed on	1		384	385	269
	<u>£ 1</u>	<u>£ 0</u>	<u>£ 36,504</u>	<u>£ 36,505</u>	<u>£ 269</u>

12 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £1,968,984. The church contents are insured by the church for £73,607.

All additions to the furniture and fittings have been written off when they were purchased.

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

13 DESIGNATED FUNDS

Fabric Fund

A fund managed by the finance committee and the property manager. Each year a set amount is added to the fund to pay for property maintenance. It is intended that the fund is built up in years of low maintenance expenditure so that funds are available to pay for major maintenance costs which occur every fifteen or twenty years.

Flower Fund

Fund managed by the flower committee, the fund receives donations for church flowers and payments for flowers provided at Weddings and funerals. All church flowers are paid out of this fund

Solar Panel Fund

In April 2013 Church Meeting decided to transfer part of the legacy fund to a Solar Panel fund. Solar Panel have been installed using this fund. Any income received from the sale of electricity back to grid is to be added to this fund. To provide funds so that the panels can be replaced when they reach the end of their economic life.

Community Hall Development Project

St Margaret's Hall Development Project

Church meeting has authorised improvement of the facilities in St Margaret's Hall Church meeting agreed that a separate fund should be set up for this project and that £56,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received would be added to this fund.

The movements on the Designated Funds during the year were:

	Balance at 1 January 2021	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2021
	£	£	£	£	£	£
Fabric fund	8,281		3,452		6,000	10,829
Flower Fund	352	420	384		-256	132
Community Hall development fund	42,000					42,000
St Margarets Hall development Fund	52,608					52,608
Solar Panel Fund	10,105	1,255				11,360
Total	113,346	1,675	3,836	0	5,744	116,929

14 RESTRICTED FUNDS

Burning Bush Fund

This fund was set up in 2005 when the church received a legacy which was to be used to maintain the light on the Burning Bush window at the front of the church. Electricity costs and other costs associated with maintaining the light are charged to this account.

Manse Fund

The Church manse was sold in 2020. With the agreement of URC West Midlands Synod, 90% the Manse Fund was repaid to synod and the balance transferred to general funds

Community Hall Development Fund

Donations, grants and the proceeds of special fund raising towards cost of redeveloping the community hall are added to this fund.

Special Donations and Fund Raising

This fund represents special donations and fund raising for other charities and the donations given to these charities.

	Balance at 1 January 2021	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2021
	£	£	£	£	£	£
Burning Bush Fund	1,000		400			600
Manse Fund	40,133		36,120		-4,013	0
Community Hall development fund	30,639	1,105				31,744
Special Donations and Fund Raising	11	373	384			0
Total	71,783	1,478	36,904	0	-4,013	32,344

RUGBY UNITED REFORMED CHURCH CHARITY
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Independent examiner's report to the trustees of Rugby United Reformed Church Charity

I report on the financial statements of Rugby United Reformed Church Trust for the year ended 31 December 2021, charity number 1129370, which are set out on pages 1 to 5.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. 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 financial statements under section 145 of the charities
- 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 our attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 our examination, no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the Charities Act
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M Costigan.
c/o West Orchard URC
Baginton Road
Coventry
CV3 6FP.

Date 8 Sep 22.

Accounts

RUGBY UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005

ADMINISTRATIVE INFORMATION

Rugby URC Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the West Midlands Synod of the United Reformed Church. It was registered on 1st May 2009 as Charity Number 1129370.

The Church is situated at 40 Hillmorton Road, Rugby, CV22 5AD, Tel: 01788535201.

The website is www.rugbyurc.org

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served during the period of this report and up to the date that this report was approved are:

Noel Barratt
Ros Burne
Ron Henderson
Bill Howard
Gill Kingston from 4th April 2021
Judith Lewis
Lorna Maloney
Robert Maloney
Alan Martin
Jenny Martin
John Paxton
Barbara Rose
Isobel Wearing
Carol Woodall

The church buildings and the manse at 51 Hillmorton Road, Rugby, CV22 2AE are vested in the Synod Trust Company as trustees and held for the benefit of Rugby URC in accordance with the trusts applicable to URC properties. The manse was sold in 2020 and the agreed transfers of money between the Synod and Rugby URC was completed in May 2022.

OBJECTIVES AND PUBLIC BENEFIT

As a local congregation of the United Reformed Church, Rugby URC seeks to advance the Christian religion through its activities and the facilities offered to the Community by its buildings and described more specifically in its mission statement which states: In the name of Jesus, Rugby United Reformed Church is committed to sharing the love of God in its fellowship, in the local community and in the wider world.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church. The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements for each financial year in accordance with applicable laws and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of funds of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The activities of Rugby URC are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 10th January 2009. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of the Church premises. The Church Meeting of all members wishing to attend gives general guidance on the life and work of the Church. The members of the Elders' Meeting consist of the minister in pastoral charge (or Interim Moderator during a vacancy) and members of Rugby URC nominated and elected by the members in Church Meeting to the role of Elder. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders. The Elders' Meeting meets four times during the year. The Finance Committee assists it in the administration of the Church's finances and its properties. The Church Meeting meets quarterly.

CHAIRMAN'S REPORT

Rugby URC promotes a strong Christian ethos of love and caring which is reinforced in both words and actions. As well as offering a Sunday morning Service each week, most Sunday evenings there is a second, more informal, act of worship. We open our facilities to an increasingly wide range of groups within the local community, both religious and secular. We are committed to being a church within the local community and to further this objective we looked during 2021 at ways to redevelop part of the existing buildings to accommodate

additional groups in our main buildings and eliminate the continuing need to use a separate building on the site which is no longer fit for purpose. Our project completion date is currently indeterminable but we are committed to replacing the “youth hut” in some acceptable form. We work closely with other churches in Rugby under an umbrella organization named Revive which enables us as a group of churches to achieve more than we could possibly manage individually.

REVIEW OF ACTIVITIES

During the first quarter of the year 2021, the church buildings remained closed, due to the covid pandemic, to all users and there were no worship activities on the premises. The telephone conference based Sunday Morning Service and a zoom based Evening Service continued to operate throughout this period and both were well “attended” and continue to the time of writing. During the renewed lockdown Elders were encouraged to keep in regular contact (via telephone, email or other media) with their district members and friends. Both the weekly Newsweek and website were maintained as sources of information to the congregation. We met together (but outside) at the church on Easter Sunday 2021 (4th April) and this outdoor weekly worship continued (with appropriate social distancing) until Pentecost Sunday 2021 (23rd May) when our Risk Assessment indicated that we were able to enter the church buildings once more. Gradually during the latter part of May and the month of June, user groups returned to using the premises under strict controls, particularly associated with Track and Trace.

By September all of the user groups were back using the buildings but we decided to continue our Sunday Evening Service by Zoom partly because we attract people from further afield. Our monthly “Messy Church” commenced back in September but was discontinued after the October session due to insufficient voluntary helpers. Our Wednesday Group recommenced in September, under new leadership, and has diversified into a wider range of activities which is of benefit to those with some mental impairment. Afternoon tea at three with china cups and cake stands has proved a very popular addition. Our Friday Community Lunch resumed in September with a viable number of guests which has risen gradually to around 50 older people from the community. There is a 2 course hot meal each week but perhaps as importantly is the fostering of friendships and reduction in isolation. Our Queen’s Diamond Jubilee Lunch (3rd June 2022) was a particular highlight with 96 covers and a real sense of renewed togetherness. At the end of September 2021, we introduced a new activity on a weekly basis called “Tiny Tots Music Fun”. This has proven to be extremely successful to time of writing with around 15 to 20 babies and toddlers and roughly the same number of adults.

Our premises are also used once more each week by a number of faith groups including Seventh Day Adventists and Chinese Christian Worship. A growing number of community groups, including U3A groups, are attracted to using our premises and a range of unformed youth organizations thrive once more. We actively support the Rugby Food Bank which operates for those in need. Our website is updated on a regular weekly basis principally with details of our church activities through our weekly Newsweek and Banner headlines.

Volunteers are the backbone of our church, providing not only the core of all church activities, but also providing vital support to the broader community in terms of outreach and the provision of marriage services, baptisms and funerals to members and non-members alike. Volunteers (mainly from the local community) also staff the Community Lunch on a monthly rota basis. Our network of Elders, all volunteers, offers pastoral care to those in need in our community, with one of our elders designated in a pastoral care role. Two of our members are Street Pastors and are part of a growing band of Street Pastors in Rugby to provide a much-needed support to the local community at night.

Maintaining our premises in a safe and welcoming condition is important. While our members undertake some of the general work, we continue to employ a tradesman to undertake more major repairs. To ensure that our premises are suited for community activities we have a Premises Licence in accordance with the licensing Act 2003.

We have identified our principal mission objectives based on the ten statements of mission and purpose contained within the vision2020 document produced by the URC nationally. Within those statements we have targetted three statements which continue to provide our focus for the future. These statements are as follows:-

We will embrace “Statement 1” by growing in our practice of prayer and spirituality, nurturing strength for our witness to Jesus Christ, and developing our discernment of where God is and what God is calling us to do by reading and studying the bible and through the Power of the Holy Spirit.

We will embrace “Statement 2” by being a local congregation who is able to say who we are, what we do and why we do it.

We will embrace “Statement 7” by being a growing church with an increasing active involvement of more people including members and friends.

FUTURE PLANS.

The West Midlands Synod of the URC is engaged on a major redeployment exercise which should be concluded in the early part of 2023. The Area of Coventry and Warwickshire URC's will need a different stipendiary ministry structure due to a reduction in the number of stipendiary ministers allowed under the nationally regulated deployment plans. Our current minister retires at the end of February 2023 and will not be directly replaced. It is too early, at the time of writing, to identify how ministry for Rugby URC will be “shaped” thereafter.

FUTURE RISKS

The medium and long term effects of the Covid pandemic on the church activities remain somewhat uncertain although the signs are encouraging with some new building users and some additional people coming to the Morning Service. The major risk in the near future is with respect to the financing of any new building project and we are reinvestigating whether improvements to the existing Youth Hall might be a viable alternative to other options. In the medium and long term, the ability to maintain sufficient annual income to support the church and its activities may need to be mitigated in other ways.

FINANCIAL REVIEW

The total financial assets of the charity increased by £5,858 during 2021, increasing from £188,590 to £194,448. This total represented an increase in the general fund from £3,461 to £45,174; an increase in the designated funds from £113,346 to £116,929 and the restricted funds decreased from £71,783 to £32,344.

The decrease in the restricted funds is due returning 90% of the manse fund, £ 36,120, to West Midlands Synod, with the agreement of West Midlands Synod 10% of the manse fund, £4,013 was transferred to the general fund, the manse fund was therefore closed. The Whitehall Community Hall Development fund increased by £1,105 from £30,680 to £31,744, this increase was due to a small amount of fund raising. In addition to the restricted funds through specific fund raising there is £42,000 in a designated fund for this project; this money was designated from unrestricted legacies received in 2012 and 2013 A reassessment of the existing Youth Hall is underway following a visit by the Synod Property Officer who felt

there was merit in considering improvements to the existing building rather than building a new Community Hall.

A transfer of £6,000 was made from the general fund to the fabric fund. The total expenditure from the fabric fund on routine maintenance was £3,452.

The Solar Panel Fund increased by £1,255 being the income received from sale of electricity to the grid.

The General Fund has increased by £41,714. This increase was due to receiving 10% of the proceeds from the sale of The Manse, £44,998. The Charity also received insurance income from a loss of income claim, £13,000. This was an initial payment, the final settlement of £7,621 was received in 2022.

In 2020 the church received support from the West Midlands synod amounting to £12,021. This grant was repaid to West Midlands Synod in 2022 when the loss of income claim had been settled.

The movement in the general fund is: -

Deficit on ordinary activities	-£20,297
Manse Proceeds received	£44,998
Loss of Income claim proceeds	£13,000
Transfer from the Manse Fund	£4,013

This report was approved by the Elders' Meeting on 28th September 2022 and is signed on its behalf by



Revd. Robert Maloney, Chairman of Trustees

RUGBY UNITED REFORMED CHURCH CHARITY
Charity Registration Number 1129370

FINANCIAL STATEMENTS

TO

31 DECEMBER 2021

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RUGBY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2021	2020
		£	£	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	39,660	0	1,319	40,979	35,532
Activities for generating funds	3	10,070	1,255	159	11,484	25,128
Investment income	4	34	0	0	34	338
		49,764	1,255	1,478	52,497	60,998
Incoming resources from charitable activity	5	4,030			4,030	1,809
Other incoming resources	6	57,998	420		58,418	670
Total incoming resources		<u>111,792</u>	<u>1,675</u>	<u>1,478</u>	<u>114,945</u>	<u>63,477</u>
RESOURCES EXPENDED						
Costs of generating funds	7	0		0	0	0
Charitable activities:						
URC Ministry & Mission Fund	8	45,684			45,684	48,084
Ministerial costs	9	2,431	0	0	2,431	6,636
Costs of church activities	10	20,231	3,836	400	24,467	28,835
Grants payable and restricted donations passed on	11	1		36,504	36,505	269
Total resources expended		<u>68,347</u>	<u>3,836</u>	<u>36,904</u>	<u>109,087</u>	<u>83,824</u>
Net incoming/(outgoing) resources before transfers		43,445	-2,161	-35,426	5,858	-20,347
Transfer of Restricted Fund	14	4,013		-4,013	0	0
Gross transfers between funds	13	<u>-5,744</u>	<u>5,744</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources		41,714	3,583	-39,439	5,858	-20,347
Total funds b/fwd 1 January 2021		3,461	113,346	71,783	188,590	208,937
Total funds c/fwd 31 December 2021		<u>£ 45,175</u>	<u>£ 116,929</u>	<u>£ 32,344</u>	<u>£ 194,448</u>	<u>£ 188,590</u>

(Note 13)

(Note 14.)

The notes on pages 3 to 5 form part of these financial statements

RUGBY UNITED REFORMED CHURCH CHARITY

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2021

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2021	2020
		£	£	£	£	£
CURRENT ASSETS						
Bank and cash balances		45,645	116,929	32,344	194,928	189,060
LESS CURRENT LIABILITIES						
Key Deposits		-480			-480	-470
		<u>45,165</u>	<u>116,929</u>	<u>32,344</u>	<u>194,448</u>	<u>188,590</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General					45,175	3,461
Designated	13				<u>116,929</u>	<u>113,346</u>
Total					162,104	116,807
Restricted income funds:	14				<u>32,344</u>	<u>71,783</u>
					<u>£ 194,448</u>	<u>£ 188,590</u>

The notes on pages 3 to 6 form part of these financial statements

Chair of finance committee statement

The financial statements on pages 1 to 6 for the year ended 31 December 2021 have been prepared for the finance committee. The financial statements have been reviewed and approved by the finance committee.



Jim Pang

18 September 2022

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accounts have been prepared on a cash basis. Previous accounts were prepared on the accruals basis, all figures for the previous year have been restated on the cash basis. The 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.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC West Midlands Synod Trust who hold them upon trust for purposes connected with Rugby URC.

1d Incoming Resources

All income is recognised in the financial period in which it is received.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period in which they are paid.

VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
2 VOLUNTARY INCOME					
Tithes and offerings	25,757			25,757	26,318
Special offerings and donations	2,383		1,319	3,702	2,194
Income tax refunds under Gift Aid	6,020			6,020	6,720
Legacies	5,500			5,500	300
	<u>£ 39,660</u>	<u>£ 0</u>	<u>£ 1,319</u>	<u>£ 40,979</u>	<u>£ 35,532</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Church lettings	9,646			9,646	10,630
Fund raising events	424		159	583	856
Grant Received				0	12,021
Other Income		1,255		1,255	1,621
	<u>£ 10,070</u>	<u>£ 1,255</u>	<u>£ 159</u>	<u>£ 11,484</u>	<u>£ 25,128</u>
4 INVESTMENT INCOME					
Bank interest	34			34	338
	<u>£ 34</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 34</u>	<u>£ 338</u>
5 INCOMING RESOURCES FROM CHARITABLE ACTIVITY					
Tots Music Group	904			904	0
Wednesday Club	90			90	0
Community lunches	3,036			3,036	1,809
	<u>£ 4,030</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 4,030</u>	<u>£ 1,809</u>
6 OTHER INCOMING RESOURCES					
Loss of Income Insurance Claim.	13,000			13,000	0
Synod Transfer re Manse Fund	44,998			44,998	0
Donations re Flowers		420		420	1,809
	<u>57,998</u>	<u>420</u>	<u>0</u>	<u>58,418</u>	<u>1,809</u>
7 COSTS OF GENERATING FUNDS					
Cost of fund raising events	<u>£ 0</u>	<u>£</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

8 MINISTRY & MISSION FUND

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 national church. This annual budget amounts to some £23 million, 83% of which relates to minister costs, and 88% is provided through the Ministry & Mission Fund contributions from churches.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
9 MINISTERIAL COSTS					
Travelling costs	2,051			2,051	2,320
Book Allowance				0	0
Housing Allowance				0	3,906
Telephone and Internet	380			380	410
Other Expenses				0	0
Repairs				0	0
	<u>£ 2,431</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 2,431</u>	<u>£ 6,636</u>

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
10 COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance and Rates	1,854			1,854	2,552
Heating and power	4,746		400	5,146	6,267
Buildings maintenance		3,452		3,452	8,460
Cleaner and Cleaning Materials	5,001			5,001	3,671
Flowers for Church		384		384	252
Licences and music	2,827			2,827	1,815
	<u>14,428</u>	<u>3,836</u>	<u>400</u>	<u>18,664</u>	<u>23,017</u>
Teaching costs:					
Pulpit supply	420			420	260
Children & young people	184			184	568
Adult programmes	55			55	319
	<u>659</u>	<u>0</u>	<u>0</u>	<u>659</u>	<u>1,147</u>
Communications:					
Printing, postage and stationery	1,091			1,091	1,523
Telephones	340			340	329
	<u>1,431</u>	<u>0</u>	<u>0</u>	<u>1,431</u>	<u>1,852</u>
Other programmes:					
Outreach				0	104
Funeral and Wedding Fees	50			50	0
Tots Music	264			264	
Community lunches	3,166			3,166	1,719
	<u>3,480</u>	<u>0</u>	<u>0</u>	<u>3,480</u>	<u>1,823</u>
Other expenses	233			233	996
	<u>£ 20,231</u>	<u>£ 3,836</u>	<u>£ 400</u>	<u>£ 24,467</u>	<u>£ 28,835</u>

11 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

Manse Fund repaid to Synod			36,120	36,120	
Other restricted gifts passed on	1		384	385	269
	<u>£ 1</u>	<u>£ 0</u>	<u>£ 36,504</u>	<u>£ 36,505</u>	<u>£ 269</u>

12 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £1,968,984. The church contents are insured by the church for £73,607.

All additions to the furniture and fittings have been written off when they were purchased.

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

13 DESIGNATED FUNDS

Fabric Fund

A fund managed by the finance committee and the property manager. Each year a set amount is added to the fund to pay for property maintenance. It is intended that the fund is built up in years of low maintenance expenditure so that funds are available to pay for major maintenance costs which occur every fifteen or twenty years.

Flower Fund

Fund managed by the flower committee, the fund receives donations for church flowers and payments for flowers provided at Weddings and funerals. All church flowers are paid out of this fund

Solar Panel Fund

In April 2013 Church Meeting decided to transfer part of the legacy fund to a Solar Panel fund. Solar Panel have been installed using this fund. Any income received from the sale of electricity back to grid is to be added to this fund. To provide funds so that the panels can be replaced when they reach the end of their economic life.

Community Hall Development Project

St Margaret's Hall Development Project

Church meeting has authorised improvement of the facilities in St Margaret's Hall Church meeting agreed that a separate fund should be set up for this project and that £56,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received would be added to this fund.

The movements on the Designated Funds during the year were:

	Balance at 1 January 2021	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2021
	£	£	£	£	£	£
Fabric fund	8,281		3,452		6,000	10,829
Flower Fund	352	420	384		-256	132
Community Hall development fund	42,000					42,000
St Margarets Hall development Fund	52,608					52,608
Solar Panel Fund	10,105	1,255				11,360
Total	113,346	1,675	3,836	0	5,744	116,929

14 RESTRICTED FUNDS

Burning Bush Fund

This fund was set up in 2005 when the church received a legacy which was to be used to maintain the light on the Burning Bush window at the front of the church. Electricity costs and other costs associated with maintaining the light are charged to this account.

Manse Fund

The Church manse was sold in 2020. With the agreement of URC West Midlands Synod, 90% the Manse Fund was repaid to synod and the balance transferred to general funds

Community Hall Development Fund

Donations, grants and the proceeds of special fund raising towards cost of redeveloping the community hall are added to this fund.

Special Donations and Fund Raising

This fund represents special donations and fund raising for other charities and the donations given to these charities.

	Balance at 1 January 2021	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2021
	£	£	£	£	£	£
Burning Bush Fund	1,000		400			600
Manse Fund	40,133		36,120		-4,013	0
Community Hall development fund	30,639	1,105				31,744
Special Donations and Fund Raising	11	373	384			0
Total	71,783	1,478	36,904	0	-4,013	32,344

RUGBY UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Independent examiner's report to the trustees of Rugby United Reformed Church Charity

I report on the financial statements of Rugby United Reformed Church Trust for the year ended 31 December 2021, charity number 1129370, which are set out on pages 1 to 5.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. 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 financial statements under section 145 of the charities
- to follow the procedures laid down in the general Directions given by the Charity Commission(under section145(5)(b)of the Charities Act) and
- to state whether particular matters have come to our attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 our examination, no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section130 of the Charities Act
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M Costigan.
c/o West Archard URC
Baginton Road
Coventry
CV3 6FP.

Date 8 Sep 22 .

RUGBY UNITED REFORMED CHURCH CHARITY
Charity Registration Number 1129370

FINANCIAL STATEMENTS

TO

31 DECEMBER 2021

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Report of the Independent Examiner	6

RUGBY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2021	2020
		£	£	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	39,660	0	1,319	40,979	35,532
Activities for generating funds	3	10,070	1,255	159	11,484	25,128
Investment income	4	34	0	0	34	338
		49,764	1,255	1,478	52,497	60,998
Incoming resources from charitable activity	5	4,030			4,030	1,809
Other incoming resources	6	57,998	420		58,418	670
Total incoming resources		<u>111,792</u>	<u>1,675</u>	<u>1,478</u>	<u>114,945</u>	<u>63,477</u>
RESOURCES EXPENDED						
Costs of generating funds	7	0		0	0	0
Charitable activities:						
URC Ministry & Mission Fund	8	45,684			45,684	48,084
Ministerial costs	9	2,431	0	0	2,431	6,636
Costs of church activities	10	20,231	3,836	400	24,467	28,835
Grants payable and restricted donations passed on	11	1		36,504	36,505	269
Total resources expended		<u>68,347</u>	<u>3,836</u>	<u>36,904</u>	<u>109,087</u>	<u>83,824</u>
Net incoming/(outgoing) resources before transfers		43,445	-2,161	-35,426	5,858	-20,347
Transfer of Restricted Fund	14	4,013		-4,013	0	0
Gross transfers between funds	13	<u>-5,744</u>	<u>5,744</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources		41,714	3,583	-39,439	5,858	-20,347
Total funds b/fwd 1 January 2021		3,461	113,346	71,783	188,590	208,937
Total funds c/fwd 31 December 2021		<u>£ 45,175</u>	<u>£ 116,929</u>	<u>£ 32,344</u>	<u>£ 194,448</u>	<u>£ 188,590</u>

(Note 13)

(Note 14.)

The notes on pages 3 to 5 form part of these financial statements

RUGBY UNITED REFORMED CHURCH CHARITY

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2021

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2021	2020
		£	£	£	£	£
CURRENT ASSETS						
Bank and cash balances		45,645	116,929	32,344	194,928	189,060
LESS CURRENT LIABILITIES						
Key Deposits		-480			-480	-470
		<u>45,165</u>	<u>116,929</u>	<u>32,344</u>	<u>194,448</u>	<u>188,590</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General					45,175	3,461
Designated	13				<u>116,929</u>	<u>113,346</u>
Total					162,104	116,807
Restricted income funds:	14				<u>32,344</u>	<u>71,783</u>
					<u>£ 194,448</u>	<u>£ 188,590</u>

The notes on pages 3 to 6 form part of these financial statements

Chair of finance committee statement

The financial statements on pages 1 to 6 for the year ended 31 December 2021 have been prepared for the finance committee. The financial statements have been reviewed and approved by the finance committee.



Jim Pang

18 September 2022

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accounts have been prepared on a cash basis. Previous accounts were prepared on the accruals basis, all figures for the previous year have been restated on the cash basis. The accounting policies set out below are applied consistently.

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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.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC West Midlands Synod Trust who hold them upon trust for purposes connected with Rugby URC.

1d Incoming Resources

All income is recognised in the financial period in which it is received.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period in which they are paid.

VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
2 VOLUNTARY INCOME					
Tithes and offerings	25,757			25,757	26,318
Special offerings and donations	2,383		1,319	3,702	2,194
Income tax refunds under Gift Aid	6,020			6,020	6,720
Legacies	5,500			5,500	300
	<u>£ 39,660</u>	<u>£ 0</u>	<u>£ 1,319</u>	<u>£ 40,979</u>	<u>£ 35,532</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Church lettings	9,646			9,646	10,630
Fund raising events	424		159	583	856
Grant Received				0	12,021
Other Income		1,255		1,255	1,621
	<u>£ 10,070</u>	<u>£ 1,255</u>	<u>£ 159</u>	<u>£ 11,484</u>	<u>£ 25,128</u>
4 INVESTMENT INCOME					
Bank interest	34			34	338
	<u>£ 34</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 34</u>	<u>£ 338</u>
5 INCOMING RESOURCES FROM CHARITABLE ACTIVITY					
Tots Music Group	904			904	0
Wednesday Club	90			90	0
Community lunches	3,036			3,036	1,809
	<u>£ 4,030</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 4,030</u>	<u>£ 1,809</u>
6 OTHER INCOMING RESOURCES					
Loss of Income Insurance Claim.	13,000			13,000	0
Synod Transfer re Manse Fund	44,998			44,998	0
Donations re Flowers		420		420	1,809
	<u>57,998</u>	<u>420</u>	<u>0</u>	<u>58,418</u>	<u>1,809</u>
7 COSTS OF GENERATING FUNDS					
Cost of fund raising events	<u>£ 0</u>	<u>£</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

8 MINISTRY & MISSION FUND

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 national church. This annual budget amounts to some £23 million, 83% of which relates to minister costs, and 88% is provided through the Ministry & Mission Fund contributions from churches.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
9 MINISTERIAL COSTS					
Travelling costs	2,051			2,051	2,320
Book Allowance				0	0
Housing Allowance				0	3,906
Telephone and Internet	380			380	410
Other Expenses				0	0
Repairs				0	0
	<u>£ 2,431</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 2,431</u>	<u>£ 6,636</u>

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
10 COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance and Rates	1,854			1,854	2,552
Heating and power	4,746		400	5,146	6,267
Buildings maintenance		3,452		3,452	8,460
Cleaner and Cleaning Materials	5,001			5,001	3,671
Flowers for Church		384		384	252
Licences and music	2,827			2,827	1,815
	<u>14,428</u>	<u>3,836</u>	<u>400</u>	<u>18,664</u>	<u>23,017</u>
Teaching costs:					
Pulpit supply	420			420	260
Children & young people	184			184	568
Adult programmes	55			55	319
	<u>659</u>	<u>0</u>	<u>0</u>	<u>659</u>	<u>1,147</u>
Communications:					
Printing, postage and stationery	1,091			1,091	1,523
Telephones	340			340	329
	<u>1,431</u>	<u>0</u>	<u>0</u>	<u>1,431</u>	<u>1,852</u>
Other programmes:					
Outreach				0	104
Funeral and Wedding Fees	50			50	0
Tots Music	264			264	
Community lunches	3,166			3,166	1,719
	<u>3,480</u>	<u>0</u>	<u>0</u>	<u>3,480</u>	<u>1,823</u>
Other expenses	233			233	996
	<u>£ 20,231</u>	<u>£ 3,836</u>	<u>£ 400</u>	<u>£ 24,467</u>	<u>£ 28,835</u>

11 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

Manse Fund repaid to Synod			36,120	36,120	
Other restricted gifts passed on	1		384	385	269
	<u>£ 1</u>	<u>£ 0</u>	<u>£ 36,504</u>	<u>£ 36,505</u>	<u>£ 269</u>

12 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £1,968,984. The church contents are insured by the church for £73,607.

All additions to the furniture and fittings have been written off when they were purchased.

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

13 DESIGNATED FUNDS

Fabric Fund

A fund managed by the finance committee and the property manager. Each year a set amount is added to the fund to pay for property maintenance. It is intended that the fund is built up in years of low maintenance expenditure so that funds are available to pay for major maintenance costs which occur every fifteen or twenty years.

Flower Fund

Fund managed by the flower committee, the fund receives donations for church flowers and payments for flowers provided at Weddings and funerals. All church flowers are paid out of this fund

Solar Panel Fund

In April 2013 Church Meeting decided to transfer part of the legacy fund to a Solar Panel fund. Solar Panel have been installed using this fund. Any income received from the sale of electricity back to grid is to be added to this fund. To provide funds so that the panels can be replaced when they reach the end of their economic life.

Community Hall Development Project

St Margaret's Hall Development Project

Church meeting has authorised improvement of the facilities in St Margaret's Hall Church meeting agreed that a separate fund should be set up for this project and that £56,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received would be added to this fund.

The movements on the Designated Funds during the year were:

	Balance at 1 January 2021	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2021
	£	£	£	£	£	£
Fabric fund	8,281		3,452		6,000	10,829
Flower Fund	352	420	384		-256	132
Community Hall development fund	42,000					42,000
St Margarets Hall development Fund	52,608					52,608
Solar Panel Fund	10,105	1,255				11,360
Total	113,346	1,675	3,836	0	5,744	116,929

14 RESTRICTED FUNDS

Burning Bush Fund

This fund was set up in 2005 when the church received a legacy which was to be used to maintain the light on the Burning Bush window at the front of the church. Electricity costs and other costs associated with maintaining the light are charged to this account.

Manse Fund

The Church manse was sold in 2020. With the agreement of URC West Midlands Synod, 90% the Manse Fund was repaid to synod and the balance transferred to general funds

Community Hall Development Fund

Donations, grants and the proceeds of special fund raising towards cost of redeveloping the community hall are added to this fund.

Special Donations and Fund Raising

This fund represents special donations and fund raising for other charities and the donations given to these charities.

	Balance at 1 January 2021	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2021
	£	£	£	£	£	£
Burning Bush Fund	1,000		400			600
Manse Fund	40,133		36,120		-4,013	0
Community Hall development fund	30,639	1,105				31,744
Special Donations and Fund Raising	11	373	384			0
Total	71,783	1,478	36,904	0	-4,013	32,344

RUGBY UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Independent examiner's report to the trustees of Rugby United Reformed Church Charity

I report on the financial statements of Rugby United Reformed Church Trust for the year ended 31 December 2021, charity number 1129370, which are set out on pages 1 to 5.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. 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 financial statements under section 145 of the charities
- to follow the procedures laid down in the general Directions given by the Charity Commission(under section145(5)(b)of the Charities Act) and
- to state whether particular matters have come to our attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 our examination, no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section130 of the Charities Act
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M Costigan.
c/o West Archard URC
Baginton Road
Coventry
CV3 6FP.

Date 8 Sep 22 .

Accounts

RUGBY UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005

ADMINISTRATIVE INFORMATION

Rugby URC Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the West Midlands Synod of the United Reformed Church. It was registered on 1st May 2009 as Charity Number 1129370.

The Church is situated at 40 Hillmorton Road, Rugby, CV22 5AD, Tel: 01788535201.

The website is www.rugbyurc.org

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served during the period of this report and up to the date that this report was approved are:

Noel Barratt
Ros Burne
David Draper up to 11th February 2020
Ron Henderson
Bill Howard
Gill Kingston from 4th April 2021
Judith Lewis
Lorna Maloney
Robert Maloney
Alan Martin
Jenny Martin from 5th May 2020
John Paxton
Barbara Rose
Ewan Scott up to 6th May 2020
Isobel Wearing
Robert Wearing up to 9th March 2020
Carol Woodall from 14th September 2020

The church buildings and the manse at 51 Hillmorton Road, Rugby, CV22 2AE are vested in the Synod Trust Company as trustees and held for the benefit of Rugby URC in accordance with the trusts applicable to URC properties.

OBJECTIVES AND PUBLIC BENEFIT

As a local congregation of the United Reformed Church, Rugby URC seeks to advance the Christian religion through its activities and the facilities offered to the Community by its buildings and described more specifically in its mission statement which states: In the name of Jesus, Rugby United Reformed Church is committed to sharing the love of God in its fellowship, in the local community and in the wider world.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church. The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements for each financial year in accordance with applicable laws and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of funds of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The activities of Rugby URC are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 10th January 2009. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting of all members wishing to attend gives general guidance on the life and work of the Church. The members of the Elders' Meeting consist of the minister in pastoral charge (or Interim Moderator during a vacancy) and members of Rugby URC nominated and elected by the members in Church Meeting to the role of Elder. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders. The Elders' Meeting meets four times during the year. The Finance Committee assists it in the administration of the Church's finances and its properties. The Church Meeting meets quarterly.

CHAIRMAN'S REPORT

Rugby URC promotes a strong Christian ethos of love and caring which is reinforced in both words and actions. As well as offering a Sunday morning Service each week, most Sunday evenings there is a second, more informal, act of worship. We open our facilities to an increasingly wide range of groups within the local community, both religious and secular. We are committed to being a church within the local community and to further this objective we

looked during 2020 at ways to redevelop part of the existing buildings to accommodate additional groups in our main buildings and eliminate the continuing need to use a separate building on the site which is no longer fit for purpose. Our project completion date is currently indeterminable but we are committed to replacing the “youth hut” in some acceptable form. We work closely with other churches in Rugby under an umbrella organization named Revive which enables us as a group of churches to achieve more than we could possibly manage individually.

REVIEW OF ACTIVITIES

During the year of 2020, until the effects of the covid pandemic closed the church buildings to all users and all worship activity on the premises, we continued to offer different styles of Christian worship and discussion groups. Our monthly “Messy Church” continued to flourish and attract new families on a regular basis as a further style of worship. Our Wednesday Group met each week for a range of activities including board games and jigsaw puzzles centered around a time for refreshment and reflection. Our Friday Community Lunch continued to attract around 50 older people from the community for a hot meal each week but perhaps as importantly to foster friendships and reduce isolation. Our premises were also used each week by a number of faith groups including Seventh Day Adventists and Chinese Christian Worship. A growing number of community groups, including Warwickshire Social Services, are attracted to using our premises and a range of uniformed youth organizations. We actively support the Rugby Food Bank which operates for those in need. Our website is updated on a regular weekly basis principally with details of our church activities through our weekly Newsweek and Banner headlines.

Volunteers are the backbone of our church, providing not only the core of all church activities, but also providing vital support to the broader community in terms of outreach and the provision of marriage services, baptisms and funerals to members and non-members alike. Volunteers also staff the Community Lunch and there is a “self-help” volunteer approach to our Wednesday friendship group. Our network of Elders, all volunteers, offers pastoral care to those in need in our community, with one of our elders designated in a pastoral care role. Two of our members are Street Pastors and are part of a growing band of Street Pastors in Rugby to provide a much-needed support to the local community at night.

Maintaining our premises in a safe and welcoming condition is important. While our members undertake some of the general work, we continue to employ a tradesman to undertake more major repairs. To ensure that our premises are suited for community activities we have a Premises Licence in accordance with the licensing Act 2003.

We restarted a Junior Church in January 2020 and were continuing to explore ways to better engage with our community and start developing plans and strategies covering a number of potential scenarios with respect to future funding and ministry. We undertook and successfully completed a new LMMR which gave us the opportunity to identify our principal mission objectives based on the ten statements of mission and purpose contained within the vision2020 document produced by the URC nationally. Within those statements we have identified three statements which provide our focus for the future. These statements are as follows:-

We will embrace “Statement 1” by growing in our practice of prayer and spirituality, nurturing strength for our witness to Jesus Christ, and developing our discernment of where God is and what God is calling us to do by reading and studying the bible and through the Power of the Holy Spirit.

We will embrace “Statement 2” by being a local congregation who is able to say who we are, what we do and why we do it.

We will embrace “Statement 7” by being a growing church with an increasing active involvement of more people including members and friends.

Covid 19 effects.

On March 16th 2020, the government announced that all places of worship should be closed and we complied with that announcement. All activities associated with the premises including those directly under the church’s activities and those by external organisations ceased. All appropriate bodies were informed of the closure. Consideration was given as to how worship Services might be delivered “remotely” and, as a result, a zoom based Evening Service was rapidly started followed shortly afterwards by a telephone conference based Morning Service. These continue on a weekly Sunday basis to the time of writing. During the lockdown Elders were encouraged to keep in regular contact (via telephone, email or other media) with their district members and friends. Both the weekly Newsweek and website were maintained as sources of information to the congregation. Both the Morning and Evening Services remotely attracted additional “attenders” with numbers roughly doubling over pre lockdown numbers. As lockdown restrictions eased a Risk Assessment of the premises was undertaken and, once the actions had been implemented and completed the premises were reopened on Monday 7th September 2020 with the first Morning service in the sanctuary on Sunday 20th September. The evening Service remained by Zoom. The church buildings remained open until the 5th of November 2020 when a further lockdown came into force closing all activities “on site”.

FUTURE PLANS.

We recommenced Sunday Morning Services outdoors on Easter Sunday (4th April 2021). The church buildings reopened on 17th April 2021 for a weekly education group to meet. Our building housed a local Polling Station on Thursday 6th May 2021. Other groups are gradually starting to return (as from 17th May 2021) and our Sunday Morning Service returned indoors on 23rd May 2021. We have a new group which started on 3rd May 2021 (Tai Chi) and several new initiatives are at the formation stage as we gradually return to a new normal. Our Wednesday Group and Friday Community Lunches restarted in September and we also launched a new weekly initiative “Tiny tots music fun” which has been a resounding success.

FUTURE RISKS

The medium and long term effects of the Covid pandemic on the church activities remain uncertain. The major risks are that several of the community based activities may not return and the congregation may be depleted ultimately leading to reassessment of the use of the buildings. The major risk in the near future is with respect to the financing of any new building project. To mitigate this risk, we will not commit to the project until we have raised or have commitments to sufficient funds for that project. In view of the covid pandemic effects, a further review will be required of the building project when the situation is more stable. In the medium and long term, the ability to maintain sufficient annual income to support the current level of ministry may need to be mitigated in other ways.

FINANCIAL REVIEW

The total financial assets of the charity decreased by £20,347 during 2020, decreasing from £208,937 to £188,590. This total represented a decrease in the general fund from £24,683 to £3,461; an increase in the designated funds from £106,792 to £113,346 and the restricted fund decreased from £77,461 to £71,146

The decrease in the restricted funds is due to extra expenses charged to the manse fund, £4,820. The Whitehall Community Hall Development fund decreased by £41 from £30,680 to £30,639. In addition to the restricted funds through specific fund raising there is £42,000 in a designated fund for this project; this money was designated from unrestricted legacies received in 2012 and 2013. Building the Community Hall has been postponed until sufficient funds are available for an alternative scheme and also a reassessment of the need, post covid pandemic.

A transfer of £13,300 was made from the general fund to the fabric fund. The total expenditure from the fabric fund on routine maintenance was £8,460.

The Solar Panel Fund increased by £1,488 being the income received from sale of electricity to the grid.

The General Fund has decreased by £21,538

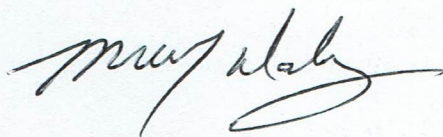
Both income and expenditure decreased in 2020 due to the effects of the covid pandemic which :

	2020	2019
Total income	£63,477	£78,430
Total expenditure	£83,824	£104,441

The budget agreed by church meeting for 2020 showed a considerable deficit of £19,500. The 2020 accounts record a deficit of £20,347 which meant that at the end of 2020 the total funds carried forward amounted to £188,590. On 16th March 2020 the government announced that all places of worship should be closed. This resulted in a considerable fall in income but expenses have also been reduced and the church has Business Continuity Insurance which during 2021 has resulted in an interim payment of £13,000. At the moment the situation is uncertain so it is not possible to forecast what the position will be at the end of the year 2021.

On completion of the sale of the manse during 2020, West Midlands Synod agreed to 10% of the net proceeds and 10% of the balance of the manse fund be transferred to Rugby URC without any restriction. This was completed in 2021 resulting in the transfer of the Manse Fund to the General and a repayment from Synod, this was completed in May 2021.

This report was approved by the Elders' Meeting on 21st October 2021 and is signed on its behalf by



Revd. Robert Maloney, Chairman of Trustees

RUGBY UNITED REFORMED CHURCH CHARITY
Charity Registration Number 1129370

FINANCIAL STATEMENTS

TO

31 DECEMBER 2020

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RUGBY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019
		General £	Designated £	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	34,628	0	904	35,532	32,342
Activities for generating funds	3	23,398	1,621	109	25,128	35,996
Investment income	4	338	0	0	338	1,057
		<u>58,364</u>	<u>1,621</u>	<u>1,013</u>	<u>60,998</u>	<u>69,395</u>
Incoming resources from charitable activity	5	1,809			1,809	7,523
Other incoming resources		175	495		670	1,512
Total incoming resources		<u>60,348</u>	<u>2,116</u>	<u>1,013</u>	<u>63,477</u>	<u>78,430</u>
RESOURCES EXPENDED						
Costs of generating funds	6	0		0	0	475
Charitable activities:						
URC Ministry & Mission Fund	7	48,084			48,084	51,876
Ministerial costs	8	2,730	0	3,906	6,636	7,923
Costs of church activities	9	17,899	8,722	2,214	28,835	43,171
Grants payable and restricted donations passed on	10	13		256	269	996
Total resources expended		<u>68,726</u>	<u>8,722</u>	<u>6,376</u>	<u>83,824</u>	<u>104,441</u>
Net incoming/(outgoing) resources before transfers		-8,378	-6,606	-5,363	-20,347	-26,011
Transfer of Restricted Fund	13	0		0	0	
Gross transfers between funds	12	-13,160	13,160	0	0	0
Net incoming/(outgoing) resources		-21,538	6,554	-5,363	-20,347	-26,011
Total funds b/fwd 1 January 2020		24,999	106,792	77,146	208,937	234,948
Total funds c/fwd 31 December 2020		<u>£ 3,461</u>	<u>£ 113,346</u>	<u>£ 71,783</u>	<u>£ 188,590</u>	<u>£ 208,937</u>

(Note 12)

(Note 13)

The notes on pages 3 to 6 form part of these financial statements

RUGBY UNITED REFORMED CHURCH CHARITY

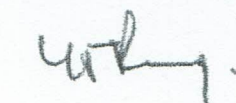
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019
		General £	Designated £	£	£	£
CURRENT ASSETS						
Bank and cash balances		3,931	113,346	71,783	189,060	209,407
LESS CURRENT LIABILITIES						
Key Deposits		-470			-470	-470
		<u>3,461</u>	<u>113,346</u>	<u>71,783</u>	<u>188,590</u>	<u>208,937</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General					3,461	24,999
Designated	12				113,346	106,792
Total					116,807	131,791
Restricted income funds:	13				71,783	77,146
					<u>£ 188,590</u>	<u>£ 208,937</u>

The notes on pages 3 to 6 form part of these financial statements

Chair of finance committee statement

The financial statements on pages 1 to 6 for the year ended 31 December 2020 have been prepared for the finance committee. The financial statements have been reviewed and approved by the finance committee.



Jim Pang

10/12/2021

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accounts have been prepared on a cash basis. Previous accounts were prepared on the accruals basis, all figures for the previous year have been restated on the cash basis. The 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.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC West Midlands Synod Trust who hold them upon trust for purposes connected with Rugby URC.

1d Incoming Resources

All income is recognised in the financial period in which it is received.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period in which they are paid.

VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
2 VOLUNTARY INCOME					
Tithes and offerings	26,318			26,318	31,378
Special offerings and donations	1,290		904	2,194	-10,655
Income tax refunds under Gift Aid	6,720			6,720	11,019
Legacies	300			300	600
	<u>£ 34,628</u>	<u>£ 0</u>	<u>£ 904</u>	<u>£ 35,532</u>	<u>£ 32,342</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Church lettings	10,630			10,630	27,804
Fund raising events	747		109	856	6,110
Grant Received	12,021			12,021	0
Other Income		1,621		1,621	2,082
	<u>£ 23,398</u>	<u>£ 1,621</u>	<u>£ 109</u>	<u>£ 25,128</u>	<u>£ 35,996</u>
4 INVESTMENT INCOME					
Bank interest	338			338	1,057
	<u>£ 338</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 338</u>	<u>£ 1,057</u>
5 INCOMING RESOURCES FROM CHARITABLE ACTIVITY					
Community lunches	<u>£ 1,809</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 1,809</u>	<u>£ 7,523</u>
6 COSTS OF GENERATING FUNDS					
Cost of fund raising events	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 475</u>

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

7 MINISTRY & MISSION FUND

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 national church. This annual budget amounts to some £23 million, 83% of which relates to minister costs, and 88% is provided through the Ministry & Mission Fund contributions from churches.

8 MINISTERIAL COSTS

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Travelling costs	2,320			2,320	3,547
Book Allowance	0			0	0
Housing Allowance			3,906	3,906	3,906
Telephone and Internet	410			410	360
Other Expenses				0	110
Repairs				0	0
	<u>£ 2,730</u>	<u>£ 0</u>	<u>£ 3,906</u>	<u>£ 6,636</u>	<u>£ 7,923</u>

9 COSTS OF CHURCH ACTIVITIES

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Church costs:					
Insurance and Rates	1,750		802	2,552	3,947
Heating and power	5,755		512	6,267	7,695
Buildings maintenance		8,460	0	8,460	7,514
Cleaner and Cleaning Materials	3,671			3,671	7,266
Flowers for Church		252		252	1,069
Licences and music	1,815			1,815	3,352
	<u>12,991</u>	<u>8,712</u>	<u>1,314</u>	<u>23,017</u>	<u>30,843</u>
Teaching costs:					
Pulpit supply	260			260	886
Children & young people	568			568	705
Adult programmes	309	10		319	244
	<u>1,137</u>	<u>10</u>	<u>0</u>	<u>1,147</u>	<u>1,835</u>
Communications:					
Printing, postage and stationery	1,523			1,523	1,319
Telephones	329			329	376
	<u>1,852</u>	<u>0</u>	<u>0</u>	<u>1,852</u>	<u>1,695</u>
Other programmes:					
Outreach	104			104	119
Funeral and Wedding Fees	0			0	160
Community lunches	1,719			1,719	8,122
	<u>1,823</u>	<u>0</u>	<u>0</u>	<u>1,823</u>	<u>8,401</u>
Other expenses	96		900	996	397
	<u>£ 17,899</u>	<u>£ 8,722</u>	<u>£ 2,214</u>	<u>£ 28,835</u>	<u>£ 43,171</u>

10 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

Other restricted gifts passed on	13		256	269	996
	<u>£ 13</u>	<u>£ 0</u>	<u>£ 256</u>	<u>£ 269</u>	<u>£ 996</u>

11 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £1,968,984 and the manse for £347,029. The church contents are insured by the church for £73,607.

All additions to the furniture and fittings have been written off when they were purchased.

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

12 DESIGNATED FUNDS

In 2019 Church Meeting reviewed the designated funds and decided to close some of them and transfer the balances to the general fund.

Fabric Fund

A fund managed by the finance committee and the property manager. Each year a set amount is added to the fund to pay for property maintenance. It is intended that the fund is built up in years of low maintenance expenditure so that funds are available to pay for major maintenance costs which occur every fifteen or twenty years.

Wednesday Group Fund

This fund is administered by the Wednesday Group organiser. The fund receives subscriptions paid at the weekly meetings and pays for any expenses, including group outings. At the end of the year most of the surplus income is gifted to the church.

Flower Fund

Fund managed by the flower committee, the fund receives donations for church flowers and payments for flowers provided at Weddings and funerals. All church flowers are paid out of this fund

Solar Panel Fund

In April 2013 Church Meeting decided to transfer part of the legacy fund to a Solar Panel fund. Solar Panel have been installed using this fund. Any income received from the sale of electricity back to grid is to be added to this fund. To provide funds so that the panels can be replaced when they reach the end of their economic life.

Community Hall Development Project

Church meeting has authorised the replacement of the youth hall with a new Community Hall. Church meeting agreed that a separate fund should be set up for this project and that £42,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received are restricted funds.

St Margaret's Hall Development Project

Church meeting has authorised improvement of the facilities in St Margaret's Hall. Church meeting agreed that a separate fund should be set up for this project and that £56,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received would be added to this fund.

The movements on the Designated Funds during the year were:

	Balance at 1 January 2019	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2019
	£	£	£	£	£	£
Fabric fund	3,441		8,460		13,300	8,281
Flower Fund	108	496	252			352
Midweek Experience Fund	18	132	10		-140	0
Community Hall development fund	42,000					42,000
St Margarets Hall development Fund	52,608					52,608
Solar Panel Fund	8,617	1,488				10,105
Total	106,792	2,116	8,722	0	13,160	113,346

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

13 RESTRICTED FUNDS

Burning Bush Fund

This fund was set up in 2005 when the church received a legacy which was to be used to maintain the light on the Burning Bush window at the front of the church. Electricity costs and other costs associated with maintaining the light are charged to this account.

Manse Fund

The church manse was held in trust by URC West Midlands Synod Trust. As the minister does not occupy the manse it is rented. The synod trustees allow the church to receive the rental income and to hold the accumulated funds. The rental income received was added to this fund and expenses for maintaining the manse were charged to this fund, with the agreement of the synod trustees the ministers housing allowance is also charged to this fund. During 2019 the manse became vacant and West Midlands Synod decided to sell the Manse.

Community Hall Development Fund

Donations, grants and the proceeds of special fund raising towards cost of redeveloping the community hall are added to this fund.

Special Donations and Fund Raising

This fund represents special donations and fund raising for other charities and the donations given to these charities.

	Balance at 1 January 2019	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2019
	£	£	£	£	£	£
Burning Bush Fund	1,400	0	400			1,000
Manse Fund	44,953	0	4,820			40,133
Community Hall development fund	30,680	859	900			30,639
Special Donations and Fund Raising	113	154	256			11
Total	<u>77,146</u>	<u>1,013</u>	<u>6,376</u>	<u>0</u>	<u>0</u>	<u>71,783</u>

RUGBY UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Independent examiner's report to the trustees of Rugby United Reformed Church Charity

I report on the financial statements of Rugby United Reformed Church Trust for the year ended 31 December 2020, charity number 1129370, which are set out on pages 1 to 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. 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 financial statements under section 145 of the charities
- 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 our attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Margaret Cestye
c/o West Orchard URC
Baginton Road
Coventry.

Date

12/10/2021

RUGBY UNITED REFORMED CHURCH CHARITY
Charity Registration Number 1129370

FINANCIAL STATEMENTS

TO

31 DECEMBER 2020

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RUGBY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019
		General £	Designated £	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	34,628	0	904	35,532	32,342
Activities for generating funds	3	23,398	1,621	109	25,128	35,996
Investment income	4	338	0	0	338	1,057
		<u>58,364</u>	<u>1,621</u>	<u>1,013</u>	<u>60,998</u>	<u>69,395</u>
Incoming resources from charitable activity	5	1,809			1,809	7,523
Other incoming resources		175	495		670	1,512
Total incoming resources		<u>60,348</u>	<u>2,116</u>	<u>1,013</u>	<u>63,477</u>	<u>78,430</u>
RESOURCES EXPENDED						
Costs of generating funds	6	0		0	0	475
Charitable activities:						
URC Ministry & Mission Fund	7	48,084			48,084	51,876
Ministerial costs	8	2,730	0	3,906	6,636	7,923
Costs of church activities	9	17,899	8,722	2,214	28,835	43,171
Grants payable and restricted donations passed on	10	13		256	269	996
Total resources expended		<u>68,726</u>	<u>8,722</u>	<u>6,376</u>	<u>83,824</u>	<u>104,441</u>
Net incoming/(outgoing) resources before transfers		-8,378	-6,606	-5,363	-20,347	-26,011
Transfer of Restricted Fund	13	0		0	0	
Gross transfers between funds	12	-13,160	13,160	0	0	0
Net incoming/(outgoing) resources		-21,538	6,554	-5,363	-20,347	-26,011
Total funds b/fwd 1 January 2020		24,999	106,792	77,146	208,937	234,948
Total funds c/fwd 31 December 2020		<u>£ 3,461</u>	<u>£ 113,346</u>	<u>£ 71,783</u>	<u>£ 188,590</u>	<u>£ 208,937</u>

(Note 12)

(Note 13)

The notes on pages 3 to 6 form part of these financial statements

RUGBY UNITED REFORMED CHURCH CHARITY

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019
		General £	Designated £	£	£	£
CURRENT ASSETS						
Bank and cash balances		3,931	113,346	71,783	189,060	209,407
LESS CURRENT LIABILITIES						
Key Deposits		-470			-470	-470
		<u>3,461</u>	<u>113,346</u>	<u>71,783</u>	<u>188,590</u>	<u>208,937</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General					3,461	24,999
Designated	12				113,346	106,792
Total					116,807	131,791
Restricted income funds:	13				71,783	77,146
					<u>£ 188,590</u>	<u>£ 208,937</u>

The notes on pages 3 to 6 form part of these financial statements

Chair of finance committee statement

The financial statements on pages 1 to 6 for the year ended 31 December 2020 have been prepared for the finance committee. The financial statements have been reviewed and approved by the finance committee.



Jim Pang

10/12/2021

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accounts have been prepared on a cash basis. Previous accounts were prepared on the accruals basis, all figures for the previous year have been restated on the cash basis. The 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.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC West Midlands Synod Trust who hold them upon trust for purposes connected with Rugby URC.

1d Incoming Resources

All income is recognised in the financial period in which it is received.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period in which they are paid.

VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
2 VOLUNTARY INCOME					
Tithes and offerings	26,318			26,318	31,378
Special offerings and donations	1,290		904	2,194	-10,655
Income tax refunds under Gift Aid	6,720			6,720	11,019
Legacies	300			300	600
	<u>£ 34,628</u>	<u>£ 0</u>	<u>£ 904</u>	<u>£ 35,532</u>	<u>£ 32,342</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Church lettings	10,630			10,630	27,804
Fund raising events	747		109	856	6,110
Grant Received	12,021			12,021	0
Other Income		1,621		1,621	2,082
	<u>£ 23,398</u>	<u>£ 1,621</u>	<u>£ 109</u>	<u>£ 25,128</u>	<u>£ 35,996</u>
4 INVESTMENT INCOME					
Bank interest	338			338	1,057
	<u>£ 338</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 338</u>	<u>£ 1,057</u>
5 INCOMING RESOURCES FROM CHARITABLE ACTIVITY					
Community lunches	<u>£ 1,809</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 1,809</u>	<u>£ 7,523</u>
6 COSTS OF GENERATING FUNDS					
Cost of fund raising events	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 475</u>

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

7 MINISTRY & MISSION FUND

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 national church. This annual budget amounts to some £23 million, 83% of which relates to minister costs, and 88% is provided through the Ministry & Mission Fund contributions from churches.

8 MINISTERIAL COSTS

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Travelling costs	2,320			2,320	3,547
Book Allowance	0			0	0
Housing Allowance			3,906	3,906	3,906
Telephone and Internet	410			410	360
Other Expenses				0	110
Repairs				0	0
	<u>£ 2,730</u>	<u>£ 0</u>	<u>£ 3,906</u>	<u>£ 6,636</u>	<u>£ 7,923</u>

9 COSTS OF CHURCH ACTIVITIES

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Church costs:					
Insurance and Rates	1,750		802	2,552	3,947
Heating and power	5,755		512	6,267	7,695
Buildings maintenance		8,460	0	8,460	7,514
Cleaner and Cleaning Materials	3,671			3,671	7,266
Flowers for Church		252		252	1,069
Licences and music	1,815			1,815	3,352
	<u>12,991</u>	<u>8,712</u>	<u>1,314</u>	<u>23,017</u>	<u>30,843</u>
Teaching costs:					
Pulpit supply	260			260	886
Children & young people	568			568	705
Adult programmes	309	10		319	244
	<u>1,137</u>	<u>10</u>	<u>0</u>	<u>1,147</u>	<u>1,835</u>
Communications:					
Printing, postage and stationery	1,523			1,523	1,319
Telephones	329			329	376
	<u>1,852</u>	<u>0</u>	<u>0</u>	<u>1,852</u>	<u>1,695</u>
Other programmes:					
Outreach	104			104	119
Funeral and Wedding Fees	0			0	160
Community lunches	1,719			1,719	8,122
	<u>1,823</u>	<u>0</u>	<u>0</u>	<u>1,823</u>	<u>8,401</u>
Other expenses	96		900	996	397
	<u>£ 17,899</u>	<u>£ 8,722</u>	<u>£ 2,214</u>	<u>£ 28,835</u>	<u>£ 43,171</u>

10 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

Other restricted gifts passed on	13		256	269	996
	<u>£ 13</u>	<u>£ 0</u>	<u>£ 256</u>	<u>£ 269</u>	<u>£ 996</u>

11 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £1,968,984 and the manse for £347,029. The church contents are insured by the church for £73,607.

All additions to the furniture and fittings have been written off when they were purchased.

RUGBY UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

12 DESIGNATED FUNDS

In 2019 Church Meeting reviewed the designated funds and decided to close some of them and transfer the balances to the general fund.

Fabric Fund

A fund managed by the finance committee and the property manager. Each year a set amount is added to the fund to pay for property maintenance. It is intended that the fund is built up in years of low maintenance expenditure so that funds are available to pay for major maintenance costs which occur every fifteen or twenty years.

Wednesday Group Fund

This fund is administered by the Wednesday Group organiser. The fund receives subscriptions paid at the weekly meetings and pays for any expenses, including group outings. At the end of the year most of the surplus income is gifted to the church.

Flower Fund

Fund managed by the flower committee, the fund receives donations for church flowers and payments for flowers provided at Weddings and funerals. All church flowers are paid out of this fund

Solar Panel Fund

In April 2013 Church Meeting decided to transfer part of the legacy fund to a Solar Panel fund. Solar Panel have been installed using this fund. Any income received from the sale of electricity back to grid is to be added to this fund. To provide funds so that the panels can be replaced when they reach the end of their economic life.

Community Hall Development Project

Church meeting has authorised the replacement of the youth hall with a new Community Hall. Church meeting agreed that a separate fund should be set up for this project and that £42,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received are restricted funds.

St Margaret's Hall Development Project

Church meeting has authorised improvement of the facilities in St Margaret's Hall. Church meeting agreed that a separate fund should be set up for this project and that £56,000 should be transferred to this fund from the legacy fund. Any funds from fund raising events for this project together with any grants received would be added to this fund.

The movements on the Designated Funds during the year were:

	Balance at 1 January 2019	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2019
	£	£	£	£	£	£
Fabric fund	3,441		8,460		13,300	8,281
Flower Fund	108	496	252			352
Midweek Experience Fund	18	132	10		-140	0
Community Hall development fund	42,000					42,000
St Margarets Hall development Fund	52,608					52,608
Solar Panel Fund	8,617	1,488				10,105
Total	106,792	2,116	8,722	0	13,160	113,346

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

13 RESTRICTED FUNDS

Burning Bush Fund

This fund was set up in 2005 when the church received a legacy which was to be used to maintain the light on the Burning Bush window at the front of the church. Electricity costs and other costs associated with maintaining the light are charged to this account.

Manse Fund

The church manse was held in trust by URC West Midlands Synod Trust. As the minister does not occupy the manse it is rented. The synod trustees allow the church to receive the rental income and to hold the accumulated funds. The rental income received was added to this fund and expenses for maintaining the manse were charged to this fund, with the agreement of the synod trustees the ministers housing allowance is also charged to this fund. During 2019 the manse became vacant and West Midlands Synod decided to sell the Manse.

Community Hall Development Fund

Donations, grants and the proceeds of special fund raising towards cost of redeveloping the community hall are added to this fund.

Special Donations and Fund Raising

This fund represents special donations and fund raising for other charities and the donations given to these charities.

	Balance at 1 January 2019	Income in the year	Expenditure in the Year	Transfers between funds	Transfer to / from General Fund	Balance at 31 December 2019
	£	£	£	£	£	£
Burning Bush Fund	1,400	0	400			1,000
Manse Fund	44,953	0	4,820			40,133
Community Hall development fund	30,680	859	900			30,639
Special Donations and Fund Raising	113	154	256			11
Total	<u>77,146</u>	<u>1,013</u>	<u>6,376</u>	<u>0</u>	<u>0</u>	<u>71,783</u>

RUGBY UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Independent examiner's report to the trustees of Rugby United Reformed Church Charity

I report on the financial statements of Rugby United Reformed Church Trust for the year ended 31 December 2020, charity number 1129370, which are set out on pages 1 to 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. 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 financial statements under section 145 of the charities
- 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 our attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Margaret Cestye
c/o West Orchard URC
Baginton Road
Coventry.

Date

12/10/2021