

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1130080

Details

Status	Registered
Legal form	Previously excepted
Registered	2009-06-10
Register	View on the Charity Commission register

Contact

Address	West Orchard URC Baginton Road Coventry CV3 6FP
Phone	02476419927
Email	office@bagintonroadurc.org.uk
Website	www.bagintonroadurc.org.uk

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: Providing regular worship for all. Promoting and teaching the Christian faith. Serving the community. Giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty. Providing premises and resources for community groups and activities. Providing activities, training, nurture and support for children and young people.

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.
- Coventry City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£161,564	£283,244	-	-
2023-12-31	£134,062	£268,102	-	-
2022-12-31	£105,375	£197,803	-	-
2021-12-31	£77,721	£139,307	-	-
2020-12-31	£81,682	£126,743	-	-

Trustees

Name	Role	Appointed
Jennifer Mary Barnes		2018-04-25
MARGARET KERR COSTIGAN		2015-04-15
Mary Goodwin		2016-04-27
PAMELA DAWSON		2014-04-16
PAULINE LUCKETT		2016-04-27
Sarah Jarrad		2016-04-27

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130080

Accounts

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Registered Charity number 1130080

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Page
Index	
Report of the Trustees	3 - 7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 - 17
1. Accounting policies	
2. Voluntary Income	
3. Activities for generating funds	
4. Investment income	
5. Income from Charitable activities	
6. Costs of generating funds	
7. URC Ministry and Mission Fund	
8. Direct ministerial costs	
9. Costs of church activities	
10. Donations made	
11. Investments	
12. Gross transfers between funds	
13. Debtors	
14. Bank and cash balances	
15. Creditors – amounts falling due within one year	
16. Restricted funds	
17. Designated funds	
18. Staff costs	
19. Trustees	
20. Pensions	
21. Contingent liabilities	
22. Post Balance Sheet events	
23. Donations received	
24. Maintenance and Major repairs	
Independent Examiner's Report to the Trustees	18

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2024

ADMINISTRATIVE INFORMATION

West Orchard United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of West Midlands Synod of the Church. It was registered on 10 June 2009 as Charity Number 1130080.

West Orchard United Reformed Church is situated at:

Baginton Road

Coventry, CV3 6FP

Telephone 024 76 419927

Email: westorchard@yahoo.co.uk

www.westorchard.urc.org.uk

Bankers:

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served as Elders in the year ended 31 December 2024 were:

Mrs Susan Davis	Church Secretary from 17 July 2024
Miss Pauline Luckett	Church Secretary to 17 July 2024
Mrs Jenny Barnes	
Mrs Margaret Costigan	
Mrs Pamela Dawson	From 17 July 2024
Dr Crawford Dow	From 17 July 2024
Mrs Mary Goodwin	
Mrs Sarah Jarrad	
Mrs Margaret O'Kane	To 17 July 2024
Mrs Susan Matthews	To 17 July 2024
Mrs Marilyn Sanders	From 17 July 2024

The Church buildings, manse and bungalow are vested in the United Reformed Church (West Midlands) Trust Limited as trustees and held for the benefit of West Orchard URC in accordance with the trusts applicable to URC properties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of West Orchard United Reformed Church 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, and supplemented by the rules of West Orchard Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 March 2009.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises, manse and bungalow. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

Up to 15 Elders are nominated and elected by members of West Orchard URC in Church Meeting. Elders serve for two years, retire by rotation and are eligible for re-election for up to three terms of office (maximum 6 years).

The Members of the Elders' Meeting and the Church Treasurer are the trustees of the registered charity during their period of service as elders.

In 2024 the Elders Meeting met 12 times. It is assisted in the administration of the Church and its property by committees established for Management, Finance, Personnel, Discipleship, Pastoral, Social and Administration

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, West Orchard URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and its objective is described more specifically in its mission statement as "sharing God's love so that all may know Jesus".

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.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

West Orchard URC is a friendly informal church made up of people from differing backgrounds united by our faith in God and his Son, Jesus Christ. The original church was built in 1776 in Coventry city centre but was destroyed in the blitz of 1940/41. It was rebuilt on its present site in south Coventry in 1947. In recognition of the past, the stained-glass windows of the new church reflect many of the trades upon which Coventry built its reputation over the years, as well as acknowledging our own origins.

In 2021 we entered into discussions to join together with our sister church Warwick Road URC and on 05 December 2021 our church meeting voted to accept the resolution to merge with Warwick Road and create a new church. A new charity is in the process of being set up and the new church is called Baginton Road United Reformed Church. Baginton Road URC held

our first service on 06 February 2022. Until the new CIO is in place we shall continue to prepare Financial Statements for each former church separately.

During the last twelve months we have met for worship each Sunday. We welcomed a new pastor to our fellowship in April 2024. The morning services are family centred in their style of worship – all ages are included. We have used a combination of modern songs and traditional hymns led by our singing group. Sunday evening services are usually more meditative, quiet and thoughtful. We have formed strong partnerships with other Christian Fellowships in the area especially the Belonging Church and Quinton Park Baptists. We have tried various new forms of worship – eg café style worship and agenda-less worship. We have Advent and Easter courses and several home groups who facilitate bible studies and discussions. Womens' prayer breakfast and mens' breakfast give more opportunity for reflections and fellowship. With the help of our pastor, we set up a new prayer room as a place for weekly prayer meetings and individual private prayer.

Our membership at 31 December 2024 was 71.

We have a heart for outreach and in the year have been pleased to see expansion in our Bounce and Play toddler group, call in for coffee mornings, Sing Your Heart out Group, Tea dances, craft group and adult keep fit class. We host a weekly lunch club for the elderly and in July had a Holiday from Home with three days of activities including an outing for senior members of the community.

Younger members enjoyed an Easter Fun Day, and our "Landlubbers" themed Summer Holiday club was well attended by preschool and primary aged children in July. This included a brilliant puppet show from Thrive Christian ministry. Our childrens' Christmas activity day included a visit from the ever popular alpacas. We continue to have good relationships with local schools to support religious education. We also have busy Scouting and Guiding groups who meet in the church centre.

Socially, we started the year with a highlight – the annual Burns supper. Throughout the year we held games nights, musical concerts, cream tea, charity soup lunch for Christian Aid and MacMillan coffee morning. We ended the year with another highlight - the Christmas Bazaar which raised funds for our Church and St Andrews House care home.

All church users are required to adhere to statutory child protection regulations and key voluntary helpers who care for children have been DBS checked. There is a designated Child Protection Officer.

During 2024 the members and friends of West Orchard raised £6,953 which has been passed on to 16 different charitable causes shown in note 10 of the report and accounts.

The majority of the events and activities are organised and run by volunteers and rely on the efforts of a number of willing people. The commitment of these members and friends of West Orchard is a particular strength of our Church. These people work tirelessly to promote Christian values and to minister to the community in order to benefit individuals and society as a whole.

FINANCIAL REVIEW

In the year ended 31 December 2024 the Charity had an overall deficit of £100,927 (2023 had a deficit of £64,285). These figures are after accounting for the movement in the unrealised gain on investment which was a reduction of £8,925 in 2024 (increase of £69,755 in 2023). The deficit for church operations before taking account of the movement in the value of the investment was a deficit of £121,680 in 2024 (deficit of 134,040 in 2023). Income increased in the year by a greater amount than costs went up resulting in this lower deficit.

The total reserves of the charity at 31 December 2024 were £743,948 (2023: £844,875). Movements on the various funds making up the result for the year were as follows:

	£	At 31 Dec 24	At 31 Dec 23	Increase/ (decrease)
General Fund		8,666	9,854	(1,168)
Designated Funds		709,479	830,864	(121,385)
Restricted Funds		25,803	4,157	21,646
Total Reserves		743,948	844,875	(100,927)

General Fund

Income to the General Fund was £124,203 which was £34,158 more than in 2023 (£90,045). This included a legacy of £29,485 and an increase in room bookings and in donations from Belonging Church. Freewill offerings were marginally higher than in 2023 and investment income was £1,423 lower due to selling some units of the investment in the year.

Expenditure was £192,015 which was £71,072 more than in 2023 (£120,943). £68,541 of this increase was due to the cost of employing a pastor in April 24 and the inclusion of the cost of the Outreach minister, previously recorded in the designated fund, now in the General Fund from 01 Jan 24. Most other costs increased with inflation.

The trustees approved a transfer of £10,000 from the Legacy Fund to the General Fund to cover the deficit for the year and add to the general reserves.

Designated Funds: There are six Designated Funds (note 17 in the accounts) which had an overall decrease in the year of £121,385 (2023 had a decrease of £68,586). Two of the funds have been closed in the year.

1. Property Fund Movement -£20,726
£76,465 was spent on property in the year. This included £61,164 on the alterations to the Apse area of church and £4,150 on decorating and setting up the pastor's office. No other major repairs were carried out in the year. There were insufficient funds in the property account so £55,739 was transferred from the Legacy account. The balance on the fund at 31 December 2024 is zero.

2. Youth Fund Movement -£773 now closed
The designated youth fund was agreed to be closed down in the year and the balance from 01 Jan 24 was spent on childrens activity days. Donations from coffee in church are now being added as donations to the General Fund.

3. Legacy Fund

Movement -£65,739

This fund was set up in 2014 on the receipt of a legacy of £1,296,500. £292,650 was transferred to other Church funds in 2014 leaving a balance of 1,003,850 to be spent on major projects as decided by church meeting. In 2024 £10,000 was transferred to the General reserves of the charity and £55,739 transferred to the property fund. The balance at 31 December 2024 was £434,407.

4. Mission, Outreach and Worship Fund - now closed

Movement -£24,996

This fund was created in Dec 2018 by transfer of £200,000 from the Legacy Fund to cover the salary and general costs of a Mission Outreach and Worship leader for a five year period to 31 December 2023. The remaining balance on the fund at 01 January 2024 was transferred to the General Fund and the employee costs were taken from general funds in 2024.

5. Unrealised Gain on Investment

Movement -£8925

In 2016 £500,000 was invested in a CCLA Ethical Investment fund. The investment was valued at £779,954 at 31 December 2023 giving an unrealised gain of £279,954. In 2024 withdrawals of £80,000 were taken from the fund realising a gain of £29,678. The remaining balance was valued at £720,707 at 31 December 2024 reducing the unrealised gain by £8,925 to £271,029. Any gain will only be realised on the sale of the investment.

6. Lunch Club

Movement -£226

This fund records all receipts and costs of the Lunch club which serves a meal each week to senior members of the community. A donation to church funds of £1,950 was made in the year. The balance on the fund was £4,043 at 31 December 2024.

Restricted Funds

We now have four restricted funds.

£89 relates to monies collected but not yet paid to other charities at the year end.

A donation to be used for dementia services has a balance of £462 at Dec 24.

The manse was vacated in Dec 22 and temporarily rented from May 23 to April 2025. A restricted fund was set up to hold the rental income less all costs related to the manse. The balance at 31 December 2024 was £16,520.

West Orchard Preschool closed in 2017 and the balance of £8,941 from its accounts was received from the Charity Commission - to be used for preschool children. The balance at Dec 24 was £8,532.

Total restricted funds at 31 December 2024 were £25,803.

Reserves Policy

The aim of the Trustees is to achieve unrestricted general funds, which are the free reserves of the charity, at a level which will support the day to day running costs of the church for a period of three months. At 31 December 2024 the unrestricted reserves were £718,145.

This report was approved by the Elders' Meeting and is signed on its behalf by S Davis

Susan E Davis....., as Church secretary.

West Orchard United Reformed Church

Statement of financial activities for the year ended 31 December 2024

	Note	Unrestricted funds		Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
		General	Designated			
		2024 £	2024 £			
Incoming resources						
Incoming resources from generated funds						
Voluntary Income	2	74,847	-	14,955	89,802	42,427
Activities for generating funds	3	16,651	-	-	16,651	18,514
Investment income	4	30,905	-	16,608	47,513	41,569
Income from charitable activities	5	-	5,798	-	5,798	4,649
Other Income		1,800	-	-	1,800	26,903
Total incoming resources		124,203	5,798	31,563	161,564	134,062
Resources expended						
Costs of generating funds	6	2,135	509	-	2,644	2,235
Charitable activities:						
URC Ministry & Mission Fund	7	39,256	-	-	39,256	39,256
Direct ministerial costs	8	-	-	-	-	(2,150)
Costs of Church activities	9	148,111	80,803	2,964	231,878	221,417
Donations made	10	2,513	-	6,953	9,466	7,344
Total resources expended		192,015	81,312	9,917	283,244	268,102
Net incoming / (outgoing) resources before transfers		(67,812)	(75,514)	21,646	(121,680)	(134,040)
Gain / (loss) on Investments	11	29,678	(8,925)	-	20,753	69,755
Gross transfers between funds	12	36,946	(36,946)	-	-	-
Net movement in funds		(1,188)	(121,385)	21,646	(100,927)	(64,285)
Reconciliation of funds						
Fund balances brought forward at 1 January		9,854	830,864	4,157	844,875	909,160
Net movement in funds		(1,188)	(121,385)	21,646	(100,927)	(64,285)
Total funds carried forward		8,666	709,479	25,803	743,948	844,875


West Orchard United Reformed Church

Balance sheet as at 31 December 2024

	Note	Total funds 2024 £	Total funds 2023 £
Fixed assets			
Tangible assets	1c	-	-
Investments	11	720,707	779,954
		<u>720,707</u>	<u>779,954</u>
Current assets			
Debtors	13	1,730	688
Other debtors		6,430	42,146
Bank and cash balances	14	16,911	66,527
		<u>25,071</u>	<u>109,361</u>
Less current liabilities:			
Creditors - amounts falling due within one year	15	(3,630)	(44,440)
Net current assets		<u>21,441</u>	<u>64,921</u>
Total net assets		<u>742,148</u>	<u>844,875</u>
Represented by :			
Charitable funds			
Restricted Funds	16	25,803	4,157
Unrestricted funds			
Designated	17	709,479	830,864
General		8,666	9,854
Total funds		<u>743,948</u>	<u>844,875</u>

Approved by the Church AGM held on 20/1/25 and signed on its behalf by the Treasurer and Chair of the meeting

Signed 
Treasurer

Signed 
Chair

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2024

Note

1 Accounting policies

1a Basis of accounting

The financial statements have been drawn up in accordance with applicable accounting standards. 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 in March 2005, and the United Reformed Church guidance. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund accounting

Unrestricted funds are available for use at the discretion of the Church in furtherance of its charitable objectives.

Designated funds derive from a decision by the Church to allocate part of our general fund monies into funds for a specific purpose. The decision to create a designated fund can be reversed at any time, with the return of some or all of the balance(s) to general funds.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. These monies are not at the disposal of the Church Meeting.

1c Tangible fixed assets

Freehold property: The Church, manse and bungalow (currently tenanted) buildings are vested in the United Reformed Church (West Midlands) Trust Limited and form no part of the assets of the Church. West Orchard is however responsible for maintenance and upkeep, and writes off all such expenditure in the year it is incurred. Revenue can be earned and retained by West Orchard from these assets.

Equipment: All equipment purchases are written off in the year of purchase.

1d Incoming resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under gift aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources expended

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the Church, including the production and independent scrutiny of these financial statements. As most of the governance, management and activities of the Church are 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.

1f Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g Investments

Investments are stated at their market value as determined by our Investment advisors. Any revaluation gain or loss is taken to the Statement of Financial Activities. Unrealised gains are held in a revaluation reserve until the gain is realised.

1g Cash flow statement

A cash flow statement is not mandatory unless income exceeds £1.4M and has not been produced as this is not considered to contribute to the understanding of the accounts.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2024

Note	Note	Unrestricted funds		Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
		General 2024 £	Designated 2024 £			
2	Voluntary Income					
	Envelopes and standing orders	22,679			22,679	22,533
	Cash	3,852			3,852	3,596
	Special collections			4,898	4,898	4,780
	Tax refunds under gift aid	6,628	-	1,116	7,744	7,811
	Donations received	12,203	-	8,941	21,144	3,707
	Legacies	29,485			29,485	-
	Legacies	-	-		-	-
	Voluntary Income	74,847	-	14,955	89,802	42,427
3	Activities for generating funds					
	Use of rooms	13,339			13,339	16,270
	Church fund raising events	2,438			2,438	1,310
	Other income	874			874	934
	Activities for generating funds	16,651	-	-	16,651	18,514
4	Investment income					
	Bank Interest	1,054	-		1,054	1,618
	CCLA Investment Income	21,451	-		21,451	22,310
	Property rental	8,400	-	16,608	25,008	17,641
	Investment income	30,905	-	16,608	47,513	41,569
5	Income from charitable activities					
	Church events	-	-		-	317
	Lunch Club Income		5,798		5,798	4,332
	Income from charitable activities	-	5,798	-	5,798	4,649
6	Costs of generating funds					
	Church events fund raising	1,843	-		1,843	1,525
	Church events social					
	Bungalow insurance	292	-		292	292
	Bungalow maintenance		509		509	418
	Costs of generating funds	2,135	509	-	2,644	2,235
7	URC 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 £22 million, 83% of which relates to ministry costs, and 93% is provided through the Ministry & Mission contributions from churches.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2024

Note	Note	Unrestricted funds		Restricted funds 2024	Total funds 2024	Total funds 2023
		General 2024	Designated 2024			
8	Direct ministerial costs	£	£	£	£	£
	Minister's fixed car allowance	-	-	-	-	-
	Minister's travel costs	-	-	-	-	-
	Minister's telephone	-	-	-	-	-
	Minister's books and training	-	-	-	-	-
	Manse Water	-	-	-	-	(148)
	Manse council tax	-	-	-	-	(694)
	Manse maintenance	-	-	-	-	(1,308)
	Direct ministerial costs	-	-	-	-	(2,150)
9	Costs of Church activities					
	Worship, praise and teaching					
	Pulpit supply	1,810	-	-	1,810	2,280
	Music	1,661	-	-	1,661	1,546
	Worship costs incl flowers	1,955	-	-	1,955	1,090
	Junior Church	308	-	-	308	62
	Children Activity Days	-	773	209	982	406
	Cards & communication	785	-	-	785	1,022
	Church events	1,676	-	-	1,676	1,977
	Subscription	645	-	-	645	489
	Staff costs and expenses	68,541	-	-	68,541	39,325
		77,381	773	209	78,363	48,197
	Other programmes					
	Training	-	-	-	-	-
	Legacy expenditure	-	-	-	-	-
	Lunch Club costs	-	4,074	-	4,074	3,486
	Other costs	88	-	-	88	124
		88	4,074	-	4,162	3,610
	Church property costs					
	Direct cleaning costs	-	-	-	-	0
	Cleaning costs	3,620	-	-	3,620	2,834
	Electricity	3,781	-	-	3,781	2,561
	Gas	16,188	-	-	16,188	18,391
	Water rates	581	-	-	581	1,486
	Insurance	6,330	-	-	6,330	6,160
	Property maintenance	-	75,956	2,155	78,111	99,830
		30,500	75,956	2,155	108,611	131,262
	Administration					
	Staff Costs	35,751	-	-	35,751	34,038
	Photocopy / print costs	774	-	-	774	490
	Paper & Stationery	858	-	-	858	902
	Rent of photocopier	439	-	-	439	439
	Church telephone & WiFi	2,029	-	-	2,029	1,761
	Legal & Professional fees	291	-	600	891	718
	Administration	40,142	-	600	40,742	38,348
	Costs of Church activities	148,111	80,803	2,964	231,878	221,417

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2024

Note		Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2024	2024			
		£	£	£	£	£
11	Governance costs					
	Independent examination / audit	-	-	-	-	-
11	Investments					
	Market Value at 31 December 2023				779,954	710,199
	Disposal in year at cost				(50,322)	-
	Net gain / (loss) on revaluation				(8,925)	69,755
	Market Value at 31 December 2024				720,707	779,954
	The market Value of the investment at 31 December 2023 was £779,954					
	£500,000 was invested in 259,121.06 units in COIF Charity Ethical Investment Fund with CCLA in 2015. £80,000 was withdrawn from the fund in 2024 generating a gain on disposal of £29,678					
12	Gross transfers between funds					
	Legacy to General Fund	10,000	(10,000)		-	-
	Legacy to property Fund		-			-
	Property Fund					-
	Mission Fund	24,996	(24,996)		-	-
	Lunch Club	1,950	(1,950)		-	-
	Legacy				-	-
	To General Fund	36,946	(36,946)	-	-	-
13	Debtors					
	Tax recoverable under gift aid				1,730	688
	Debtors				1,730	688
14	Bank and cash balances					
	CAF Bank Current A/C				10,736	3,384
	CAF Bank Gold A/C				6,175	63,143
	Shawbrook Bank				-	-
	Bank and cash balances				16,911	66,527
15	Creditors - amounts falling due within one year					
	Utilities				3,630	44,440
16	Restricted Funds					
	B fwd					4,157
	Voluntary Income					14,955
	Rental Income					16,608
	Donations made					(6,953)
	Maintenance costs					(2,755)
	Expenditure					(209)
	C fwd	89	462	16,520	8,732	25,803
	<i>Comparative figures for 2023</i>					
	B fwd	246	462	-	-	708
	Voluntary Income	5,784				5,784
	Rental Income			9,241		9,241
	Donations made	(5,002)				(5,002)
	Maintenance costs			(6,574)		(6,574)
	C fwd	1,028	462	2,667	-	4,157

The Church operates four restricted funds. Each financial year appeals are made for a variety of causes or organisations of a charitable nature. Payments from this fund match the sums received under the appeals. However, as some appeals cross the year end, and there are usually a number of collections over Christmas there are normally balances at the end of any financial year. Balance at 31 Dec 24 was £89
A £500 donation received in 2017 specified it be used for dementia projects. Balance at 31 Dec 24 was £462
Manse was vacated in Dec 22 and is being rented whilst unoccupied by minister.
Donation of £8941 from West Orchard Preschool was received in 2024 restricting its use to be for the benefit of preschool aged children

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2024

17	Designated Funds	Balance at 01 January 2024 £	Receipts in the Year £	Payments in the Year £	Unrealised Gain on Investment	Transfers (to) / from General Fund £
	Property Fund	20,726	-	(76,465)		55,739
	Youth Fund	773	-	(773)		
	Redevelopment Fund	-	-	-		
	Legacy	500,146	-	-		(65,739)
	Unrealised Gain on Investment	279,954			(8,925)	
	Lunch Club	4,269	5,798	(4,074)		(1,950)
	Mission, Outreach, Worship fund	24,996		-		(24,996)
	Total	830,864	5,798	(81,312)	(8,925)	(36,946)

The Church operates six designated funds with the approval of Church Meeting.

The property fund maintains all Church property and meets property related running costs. By decision of a previous AGM, all historical balances plus the annually agreed transfer from general fund, and any designated donations, are available to the Church's Management Committee to meet the objectives of the fund. This approach allows the committee to operate with considerable freedom of budget devolution from Church Meeting, while permitting the committee to plan operations on a longer term basis.

The Youth Fund receives donations from the church specifically for projects for young people. It also accounts for the receipts and payments associated with the children's activity days and summer holiday club and retains any surplus made.

The **Legacy Fund** was created in 2014 upon the receipt of a legacy of £1,296,500 from a Church member. Church Meeting agreed to set aside 10% of the legacy in the Walter Hope Fund to be distributed to good cause. Funds were all distributed by Dec 2017 and the Walter Hope Fund was closed. Church Meeting agreed that 10% of investment income each year be donated to charities, as recommended by Elders. Investment in Church buildings has further reduced the fund and the balance has been invested to provide an income stream for the church.

Revaluation reserve. Unrealised gains on Investments are held in a Revaluation Reserve account and will only be realised on the sale of the investment

Lunch Club provides a two course lunch each week for senior members of the congregation and the community. A donation is made to the church and the balance of funds are held in the Designated Fund.

Mission, Worship and Outreach Fund was created in 2018 after Church Meeting approved recruitment of a Mission, Outreach and Worship Leader and £200,000 was set aside from the Legacy to fund salary and project costs for five year period ending 31 December 2023.. Balance transferred to General Fund in 2024

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2024

Note		2024 £	2023 £
18	Staff costs and trustees expenses		
	Salary costs	103,735	70,322
	At 31st December 2024 the Charity has 4 employees No employees had emoluments in excess of £60,000 Employee numbers	4	4
	Average number of FTE employees (based on 37 hour week)	3.2	2.3
19	Trustees		
	The Church is a registered as a charity with the Charity Commission and the serving Elders of the Church are the registered Trustees.		
a)	No sums were reimbursed to the trustees for their work as trustees		
b)	The minister, who is a trustee, lives rent free in a house 'owned' by the Church, although vested in the United Reformed Church (West Midlands) Trust Limited. The Church maintains the property, and pays council tax on the property in line with URC policy. The Church also pays the minister a fixed car allowance and travel expenses in line with URC policy, pays for the telephone in the manse allocated to Church business, and pays a book allowance also water rates.		
b)	While travel and other expenses may be paid to trustees related to various needs of the Church, none of these payments relate to their duties as trustees.		
20	Pensions		
	The Church operates a workplace pension scheme with NEST which has 3 members		
21	Contingent liability		
	There are no material contingent liabilities.		
22	Post-balance sheet events		
	At Church meeting on 05 December 2021 it was agreed that West Orchard URC would unite with Warwick Road URC. The new Church will be known as Baginton Road URC and a new CIO will be set up in 2025 and the asset of both charities transferred to the new Charity.		

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2024

Note	Unrestricted funds		Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	General	Designated			
	2024 £	2024 £			
23	Donations received (detailed analysis of part of note 2)				
	8,600			8,600	-
Belonging Church	1,099			1,099	1,290
Scout group				-	360
Guides				-	34
Jam	500			500	300
Funerals / Weddings	270			270	340
Flowers	955			955	750
Tea Dance			8,942	8,942	
Balance from West Orchard Pre School	779	-		779	633
Other Donations	12,203	-	8,942	21,145	3,707
24	Maintenance and major repairs (items > £1,000)				
		61,164		61,164	-
Apse Development		4,150		4,150	-
Pastor's Office		1,463		1,463	1,020
Emergency Lights				-	4,565
Electric circuit boards				-	9,280
Bungalow roof				-	70,625
New Boilers				-	3,866
Manse redecoration / refurb		9,179		9,179	10,474
Other Repairs and Equipment					
Total Property Maintenance	-	75,956	-	75,956	99,830

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
WEST ORCHARD UNITED REFORMED CHURCH**

Independent examiner's report to the trustees of West Orchard United Reformed Church

I report to the charity trustees on my examination of the accounts of West Orchard United Reformed Church for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

LDP Luckmans

LDP Luckmans
1110 Elliott Court
Coventry Business Park
Herald Avenue
Coventry
West Midlands
CV5 6UB

Date: 31st October 2025

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130080

Accounts

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Registered Charity number 1130080

Page | 1

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Page
Index	
Report of the Trustees	3 - 7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 - 17
1. Accounting policies	
2. Voluntary Income	
3. Activities for generating funds	
4. Investment income	
5. Income from Charitable activities	
6. Costs of generating funds	
7. URC Ministry and Mission Fund	
8. Direct ministerial costs	
9. Costs of church activities	
10. Donations made	
11. Investments	
12. Gross transfers between funds	
13. Debtors	
14. Bank and cash balances	
15. Creditors – amounts falling due within one year	
16. Restricted funds	
17. Designated funds	
18. Staff costs	
19. Trustees	
20. Pensions	
21. Contingent liabilities	
22. Post Balance Sheet events	
23. Donations received	
24. Maintenance and Major repairs	
Independent Examiner's Report to the Trustees	18

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2023

ADMINISTRATIVE INFORMATION

West Orchard United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of West Midlands Synod of the Church. It was registered on 10 June 2009 as Charity Number 1130080.

West Orchard United Reformed Church is situated at:

Baginton Road

Coventry, CV3 6FP

Telephone 024 76 419927

Email: westorchard@yahoo.co.uk

www.westorchard.urc.org.uk

Bankers:

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served as Elders in the year ended 31 December 2023 were:

Miss Pauline Lockett	Church Secretary
Mrs Jenny Barnes	Resigned July 2023
Mrs Margaret Costigan	
Mrs Mary Goodwin	
Mrs Sarah Jarrad	
Mrs Margaret O'Kane	
Mrs Susan Matthews	Chair

The Church buildings, manse and bungalow are vested in the United Reformed Church (West Midlands) Trust Limited as trustees and held for the benefit of West Orchard URC in accordance with the trusts applicable to URC properties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of West Orchard United Reformed Church 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, and supplemented by the rules of West Orchard Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 March 2009.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises, manse and bungalow. 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 are the minister in pastoral charge together with up to 15 members of West Orchard URC. Elders are nominated and elected by members of West Orchard URC in Church Meeting. Elders serve for two years, retire by rotation and are eligible for re-election for up to three terms of office (maximum 6 years).

The Members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

In 2023 the Elders Meeting met 12 times. It is assisted in the administration of the Church and its property by committees established for Management, Finance, Personnel, Social and Administration

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, West Orchard URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and its objective is described more specifically in its mission statement as "sharing God's love so that all may know Jesus".

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.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

West Orchard URC is a friendly informal church made up of people from differing backgrounds united by our faith in God and his Son, Jesus Christ. The original church was built in 1776 in Coventry city centre but was destroyed in the blitz of 1940/41. It was rebuilt on its present site in south Coventry in 1947. In recognition of the past, the stained-glass windows of the new church reflect many of the trades upon which Coventry built its reputation over the years, as well as acknowledging our own origins.

In 2021 we entered into discussions to join together with our sister church Warwick Road URC and on 05 December 2021 our church meeting voted to accept the resolution to merge with Warwick Road and create a new church. A new charity is in the process of being set up and

the new church is called Baginton Road United Reformed Church. Baginton Road URC held our first service on 06 February 2022. Until the new CIO is in place we shall continue to prepare Financial Statements for each former church separately.

During the last twelve months we have met for worship each Sunday. The morning services are family centred in their style of worship – all ages are included. We have used a combination of modern songs and traditional hymns led by our singing group. Sunday evening services are usually more meditative, quiet and thoughtful. We have formed strong partnerships with other Christian Fellowships in the area especially the Belonging Church, Hope Springs and Quinton Park Baptists. We have tried various new forms of worship – café style worship and agenda-less worship. We have Advent and Easter courses and several home groups who facilitate bible studies and discussions. Womens' prayer breakfast and mens' breakfast give more opportunity for reflections and fellowship. Our minister Revd Yvonne Stone retired on 30 November 2022 so our church is currently in vacancy.

Our membership at 31 December 2023 was 71.

We have a heart for outreach and in the year have been pleased to see expansion in our Bounce and Play toddler group, call in for coffee mornings, Sing Your Heart out Group, Tea dances, craft group and adult keep fit class. We host a weekly lunch club for the elderly and in July had a Holiday from Home with three days of fun and activities for senior members of the community.

Younger members enjoyed a Christmas activity day including a visit from alpacas. We continue to have good relationships with local schools to support religious education. We also have busy Scouting and Guiding groups who meet in the church centre.

We celebrated the King's coronation with a party, held a Burns supper, games nights, musical concerts, cream tea, charity soup lunch for Christian Aid and MacMillan coffee morning. In December we had a Christmas Bazaar which raised funds for our Church and Scout unit. We also hosted a Knitted bible exhibition which raised funds to replace parts in the community defibrillator.

All church users are required to adhere to statutory child protection regulations and key voluntary helpers who care for children have been DBS checked. There is a designated Child Protection Officer.

During 2023 the members and friends of West Orchard raised £5,002 which has been passed on to 12 different charitable causes shown in note 10 of the report and accounts.

The majority of the events and activities are organised and run by volunteers and rely on the efforts of a number of willing people. The commitment of these members and friends of West Orchard is a particular strength of our Church. These people work tirelessly to promote Christian values and to minister to the community in order to benefit individuals and society as a whole.

FINANCIAL REVIEW

In the year ended 31 December 2023 the Charity had an overall deficit of £64,285 (2022 had a deficit of £193,174). These figures are after accounting for the movement in the unrealised gain on investment which was a gain of £69,755 in 2023 and a loss of £100,746 in 2022. The deficit for church operations before taking account of the movement in the value of the investment was a deficit of £134,040 in 2023 and a deficit of 92,428 in 2022. Income increased in the year but costs increased by more resulting in this higher deficit.

The total reserves of the charity at 31 December 2023 were £844,875 (2022: £909,160). Movements on the various funds making up the result for the year were as follows:

	£	At 31 Dec 23	At 31 Dec 22	Increase/ (decrease)
General Fund		9,854	9,002	852
Designated Funds		830,864	889,450	(68,586)
Restricted Funds		4,147	708	3,449
Total Reserves		844,875	909,160	(64,285)

General Fund

Income to the General Fund was £90,045 which was £3,379 lower than in 2022 (£93,424).

2022 had included an insurance claim for loss of earnings due to Covid of £9,416 so 2023 income fell as there was no insurance claim in this year. Excluding this, other income rose by £6,037 in the year due to higher room bookings, property rental and pulpit supply reclaim from synod, offset against lower free will giving, donations and fund raising.

Expenditure was £120,943 which was £5,055 more than in 2022 (£115,888). This rise was due to higher energy costs and staffing costs which included the cost of the caretaker recruited in Nov 22 for the whole of 2023. Ministerial and manse costs stopped in 2023 due to the vacancy and we were able to reclaim council tax as the manse was unoccupied.

The trustees approved a transfer of £50,000 from the Legacy Fund to the General Fund to cover the deficit for the year and add to the general reserves.

Designated Funds: There are six Designated Funds (note 17 in the accounts) which had an overall decrease in the year of £68,586 (2021 had a decrease of £191,877). The most significant change was a swing in the unrealised gain on investment. This has had an increase of £69,755 in 2023 against a reduction in valuation of £100,746 in 2022.

1. Property Fund Movement +£7,539
£20,000 was transferred from the General Fund and an energy efficiency grant from Synod of £24,343 was received against the cost of new boilers. £55,562 was transferred from the legacy fund to cover the net cost of boilers and new roof on the bungalow. Main expenditure was £70,625 on boilers, £9,280 on new bungalow roof and £5,585 on new circuit board and emergency lights. Other repairs were £7,766 in the year. The balance on the fund stands at £20,726 at 31 Dec 2023.

2. Youth Fund Movement -£89
Donations from coffee in church are set aside for young people's projects, activity days and outings. The balance on the fund at 31 December 2023 was £773.

3. Legacy Fund Movement -£105,562
This fund was set up in 2014 on the receipt of a legacy of £1,296,500. £292,650 was transferred to other Church funds in 2014 leaving a balance of 1,003,850 to be spent on major projects as decided by church meeting. In 2023 £50,000 was transferred to General reserves of the charity and £55,562 transferred to the property fund. The balance at 31 December 2023 was £500,146.

4. Mission, Outreach and Worship Fund Movement -£39,325
This fund was created in Dec 2018 by transfer of £200,000 from the Legacy Fund to cover the salary and general costs of a Mission Outreach and Worship leader for a five year period. The balance on the fund at 31 December 2023 was £24,996.

5. Unrealised Gain on Investment Movement £69,755
In 2016 £500,000 was invested in a CCLA Ethical Investment fund. The investment was valued at £779,954 at 31 December 2023 giving an unrealised gain of £279,954 (valuation was £710,199 at 31 December 2022). The unrealised gain rose by £69,755 in the year. Any gain will only be realised on the sale of the investment.

6. Lunch Club Movement -£904
This fund records all receipts and costs of the Lunch club which serves a meal each week to senior members of the community. A donation to church funds of £1,750 was made in the year. The balance on the fund was £4,269 at 31 December 2023.

Restricted Funds

The balance of £1,490 in restricted funds relates to monies collected but not yet paid to other charities at the year end. The manse was vacated in Dec 22 and temporarily rented from May 23. A restricted fund was set up to hold the rental income less all costs related to the manse. The balance at 31 December 2023 was £2,667. Total restricted funds at 31 December 2023 were £4,157.

Reserves Policy

The aim of the Trustees is to achieve unrestricted general funds, which are the free reserves of the charity, at a level which will support the day to day running costs of the church for a period of three months. At 31 December 2023 the unrestricted reserves were £840,718.

This report was approved by the Elders' Meeting and is signed on its behalf by P Lockett


....., as Church secretary.

West Orchard United Reformed Church

Statement of financial activities for the year ended 31 December 2023

	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2023	2023	2023	2023	2022
		£	£	£	£	£
Incoming resources						
Incoming resources from generated funds						
Voluntary Income	2	36,643	-	5,784	42,427	57,892
Activities for generating funds	3	18,514	-	-	18,514	13,455
Investment income	4	32,328	-	9,241	41,569	28,461
Income from charitable activities	5	-	4,649	-	4,649	5,567
Other Income		2,560	24,343	-	26,903	-
Total incoming resources		90,045	28,992	15,025	134,062	105,375
Resources expended						
Costs of generating funds	6	1,817	418	-	2,235	6,928
Charitable activities:						
URC Ministry & Mission Fund	7	39,256	-	-	39,256	41,484
Direct ministerial costs	8	(842)	(1,308)	-	(2,150)	3,885
Costs of Church activities	9	78,370	136,473	6,574	221,417	135,100
Donations made	10	2,342	-	5,002	7,344	10,406
Total resources expended		120,943	135,583	11,576	268,102	197,803
Net incoming / (outgoing) resources before transfers		(30,898)	(106,591)	3,449	(134,040)	(92,428)
Unrealised gain (loss) on Investments	11	-	69,755	-	69,755	(100,746)
Gross transfers between funds	12	31,750	(31,750)	-	-	-
Net movement in funds		852	(68,586)	3,449	(64,285)	(193,174)
Reconciliation of funds						
Fund balances brought forward at 1 January		9,002	899,450	708	909,160	1,102,334
Net movement in funds		852	(68,586)	3,449	(64,285)	(193,174)
Total funds carried forward		9,854	830,864	4,157	844,875	909,160

West Orchard United Reformed Church

Balance sheet as at 31 December 2023

	Note	Unrestricted funds		Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
		General 2023 £	Designated 2023 £			
Fixed assets						
Tangible assets	1c	-	-	-	-	-
Investments	11	-	779,954	-	779,954	710,199
		-	779,954	-	779,954	710,199
Current assets						
Debtors	13	688	-	-	688	932
Other debtors		42,146	-	-	42,146	5,675
Bank and cash balances	14	11,460	50,910	4,157	66,527	202,013
		54,294	50,910	4,157	109,361	208,620
Less current liabilities:						
Creditors - amounts falling due within one year	15	(44,440)	-	-	(44,440)	(9,659)
Net current assets		9,854	50,910	4,157	64,921	198,961
Total net assets		9,854	830,864	4,157	844,875	909,160
Represented by :						
Charitable funds						
Restricted Funds	16	-	-	4,157	4,157	708
Unrestricted funds						
Designated	17	-	830,864	-	830,864	899,450
General		9,854	-	-	9,854	9,002
Total funds		9,854	830,864	4,157	844,875	909,160

Approved by the Church AGM held on 17 July 2024 and signed on its behalf by the Treasurer and Chair of the meeting

Signed 
Treasurer

Signed 
Chair

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Note

1 **Accounting policies**

1a **Basis of accounting**

The financial statements have been drawn up in accordance with applicable accounting standards. 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 in March 2005, and the United Reformed Church guidance. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b **Fund accounting**

Unrestricted funds are available for use at the discretion of the Church in furtherance of its charitable objectives.

Designated funds derive from a decision by the Church to allocate part of our general fund monies into funds for a specific purpose. The decision to create a designated fund can be reversed at any time, with the return of some or all of the balance(s) to general funds.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. These monies are not at the disposal of the Church Meeting.

1c **Tangible fixed assets**

Freehold property: The Church, manse and bungalow (currently tenanted) buildings are vested in the United Reformed Church (West Midlands) Trust Limited and form no part of the assets of the Church. West Orchard is however responsible for maintenance and upkeep, and writes off all such expenditure in the year it is incurred. Revenue can be earned and retained by West Orchard from these assets.

Equipment: All equipment purchases are written off in the year of purchase.

1d **Incoming resources**

All voluntary giving is included in the financial statements for the period in which it is received. Donations under gift aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e **Resources expended**

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the Church, including the production and independent scrutiny of these financial statements. As most of the governance, management and activities of the Church are 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.

1f **Taxation**

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g **Investments**

Investments are stated at their market value as determined by our Investment advisors. Any revaluation gain or loss is taken to the Statement of Financial Activities. Unrealised gains are held in a revaluation reserve until the gain is realised.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Note	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2023	2023	2023	2023	2022
		£	£	£	£	£
2	Voluntary Income					
	Envelopes and standing orders	22,533			22,533	25,742
	Cash	3,596			3,596	3,487
	Special collections			4,780	4,780	5,244
	Tax refunds under gift aid	6,807	-	1,004	7,811	8,559
	Donations received	3,707	-	-	3,707	5,444
	Insurance claim	-			-	9,416
	Voluntary Income	36,643	-	5,784	42,427	57,892
3	Activities for generating funds					
	Use of rooms	16,270			16,270	9,737
	Church fund raising events	1,310			1,310	3,294
	Fairtrade sales	-			-	424
	Other income	934			934	-
	Activities for generating funds	18,514	-	-	18,514	13,455
4	Investment income					
	Bank Interest	1,618	-		1,618	903
	CCLA Investment Income	22,310	-		22,310	22,311
	Property rental	8,400	-	9,241	17,641	5,247
	Investment income	32,328	-	9,241	41,569	28,461
5	Income from charitable activities					
	Church events	-	317		317	802
	Exercise classes			-	-	-
	Lunch Club Income		4,332		4,332	4,765
	Income from charitable activities	-	4,649	-	4,649	5,567
6	Costs of generating funds					
	Church events fund raising	1,525	-		1,525	2,194
	Bungalow insurance	292	-		292	264
	Bungalow maintenance		418		418	3,904
	FairTrade purchases	-			-	566
	Costs of generating funds	1,817	418	-	2,235	6,928
7	URC 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 £22 million, 83% of which relates to ministry costs, and 93% is provided through the Ministry & Mission contributions from churches.					

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Note	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2023	2023	2023	2023	2022
		£	£	£	£	£
8	Direct ministerial costs					
	Minister's fixed car allowance	-			-	819
	Minister's travel costs	-			-	157
	Minister's telephone	-			-	644
	Minister's books and training	-			-	100
	Manse Water	(148)			(148)	191
	Manse council tax	(694)			(694)	1,793
	Manse maintenance		(1,308)		(1,308)	181
	Direct ministerial costs	(842)	(1,308)	-	(2,150)	3,885
9	Costs of Church activities					
	Worship, praise and teaching					
	Pulpit supply	2,280			2,280	1,120
	Music	1,546			1,546	1,744
	Worship costs incl flowers	1,090			1,090	1,276
	Junior Church	62			62	30
	Children Activity Days	-	406		406	961
	Cards & communication	1,022			1,022	1,561
	Church events	1,977			1,977	3,274
	Subscription	489			489	527
	Children & Family Work		39,325		39,325	37,167
		8,466	39,731	-	48,197	47,660
	Other programmes					
	Training				-	-
	Lunch Club costs		3,486		3,486	3,083
	Exercise class costs				-	258
	Other costs	124			124	131
		124	3,486	-	3,610	3,472
	Church property costs					
	Direct cleaning costs	-			-	8,719
	Other cleaning costs	2,834			2,834	1,819
	Electricity	2,561			2,561	306
	Gas	18,391			18,391	11,486
	Water rates	1,486			1,486	1,828
	Insurance	6,160			6,160	5,694
	Maintenance		93,256	6,574	99,830	29,512
		31,432	93,256	6,574	131,262	59,364
	Administration					
	Staff Costs	34,038			34,038	18,207
	Photocopy / print costs	490			490	876
	Paper & Stationery	902			902	1,226
	Rent of photocopier	439			439	439
	Church telephone & WiFi	1,761			1,761	1,730
	Legal & Professional fees	718			718	2,126
	Administration	38,348	-	-	38,348	24,604
	Costs of Church activities	78,370	136,473	6,574	221,417	135,100

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Note	Unrestricted funds		Restricted funds 2023	Total funds 2023	Total funds 2022
	General	Designated			
	2023	2023			
	£	£	£	£	£
10	Donations made				
				-	350
			402	402	346
				-	900
			1,356	1,356	1,268
	250			250	-
	1,000		322	1,322	514
	200		223	423	156
				-	308
	300			300	300
			243	243	1,706
				-	400
				-	20
	100			100	-
			180	180	-
			1,471	1,471	1,522
				-	387
			304	304	-
	22			22	-
			241	241	214
			60	60	95
				-	350
			130	130	400
	200			200	350
				-	308
			70	70	-
	250			250	-
	20			20	20
				-	492
	2,342	-	5,002	7,344	10,406

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Note	Unrestricted funds		Restricted funds	Total funds	Total funds
	General	Designated			
	2023	2023			
	£	£	£	£	£
11	Investments				
	Market Value at 31 December 2022	710,199		710,199	810,945
	Additions in year at cost	-		-	-
	Net gain / (loss) on revaluation	69,755		69,755	(100,746)
	Market Value at 31 December 2023	779,954	-	779,954	710,199
	£500,000 was invested in 259,121.06 units in COIF Charity Ethical Investment Fund with CCLA in 2015. The market Value of the investment at 31 December 2023 was £779,954				
12	Gross transfers between funds				
	Legacy to General Fund	50,000	(50,000)	-	
	Legacy to property Fund		(55,562)		
	Property Fund	(20,000)	75,562		-
	Lunch Club	1,750	(1,750)		-
	To General Fund	31,750	(31,750)	-	-
13	Debtors				
	Tax recoverable under gift aid	688	-	688	932
	Debtors	688	-	688	932
14	Bank and cash balances				
	CAF Bank Current A/C	3,384		3,384	2,013
	CAF Bank Gold A/C	8,412	50,666	4,065	20,000
	Shawbrook Bank		-		180,000
	Bank and cash balances	11,796	50,666	4,065	202,013
15	Creditors - amounts falling due within one year				
	Utilities	44,440	-	-	9,569
16	Restricted Funds				
	B fwd	Collections	Dementia	Manse	Total
	Voluntary Income	246	462	-	708
	Rental Income	5,784		9,241	5,784
	Donations made	(5,002)			(5,002)
	Maintenance costs			(6,574)	(6,574)
	Transfer to General fund				-
	C fwd	1,028	462	2,667	4,157

The Church operates three restricted funds. Each financial year appeals are made for a variety of causes or organisations of a charitable nature. Payments from this fund match the sums received under the appeals. However, as some appeals cross the year end, and there are usually a number of collections over Christmas there are normally balances at the end of any financial year. Balance at 31 Dec 23 was £1028
A £500 donation received in 2017 specified it be used for dementia projects. Balance at 31 Dec 23 was £462
Manse was vacated in Dec 22 and is being rented whilst unoccupied by minister.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

17	Designated Funds	Balance at 01 January 2023 £	Receipts in the Year £	Payments in the Year £	Unrealised Gain on Investment	Transfers (to) / from General Fund £	Balance at 31 December 2023 £
	Property Fund	13,187	24,343	(92,366)		75,562	20,726
	Youth Fund	862	317	(406)			773
	Legacy	605,708	-	-		(105,562)	500,146
	Unrealised Gain on Investment	210,199			69,755		279,954
	Lunch Club	5,173	4,332	(3,486)		(1,750)	4,269
	Mission, Outreach, Worship fund	64,321		(39,325)			24,996
	Total	899,450	28,992	(135,583)	69,755	(31,750)	830,864

The Church operates six designated funds with the approval of Church Meeting.

The property fund maintains all Church property and meets property related running costs. By decision of a previous AGM, all historical balances plus the annually agreed transfer from general fund, and any designated donations, are available to the Church's Management Committee to meet the objectives of the fund. This approach allows the committee to operate with considerable freedom of budget devolution from Church Meeting, while permitting the committee to plan operations on a longer term basis.

The Youth Fund receives donations from the church specifically for projects for young people. It also accounts for the receipts and payments associated with the children's activity days and summer holiday club and retains any surplus made.

The **Legacy Fund** was created in 2014 upon the receipt of a legacy of £1,296,500 from a Church member. Church Meeting agreed to set aside 10% of the legacy in the Walter Hope Fund to be distributed to good causes. Funds were all distributed by Dec 2017 and the Walter Hope Fund was closed. Church Meeting agreed that 10% of Investment income each year be donated to charities, as recommended by Elders. Investment in Church buildings has further reduced the fund and the balance has been invested to provide an income stream for the church.

Revaluation reserve. Unrealised gains on Investments are held in a Revaluation Reserve account and will only be realised on the sale of the investment.

Lunch Club provides a two course lunch each week for senior members of the congregation and the community. A donation is made to the church and the balance of funds are held in the Designated Fund.

Mission, Worship and Outreach Fund was created in 2018 after Church Meeting approved recruitment of a Mission, Outreach and Worship Leader and £200,000 was set aside from the Legacy to fund salary and project costs for five year period.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Note	2023 £	2022 £
18 Staff costs and trustees expenses		
Salary costs	70,322	52,057
At 31st December 2022 the Charity has 4 employees No employees had emoluments in excess of £60,000 Employee numbers	4	4
Average number of FTE employees (based on 37 hour week)	2.3	2.3
19 Trustees		
The Church is a registered as a charity with the Charity Commission and the serving Elders of the Church with the Minister are the registered Trustees. The minister retired on 30 Nov 22 and the church is currently in a vacancy period.		
a) No sums were reimbursed to the trustees for their work as trustees		
b) While travel and other expenses may be paid to trustees related to various needs of the Church, none of these payments relate to their duties as trustees.		
20 Pensions		
The minister is employed by the National Church and pension contributions and arrangements are dealt with through that arrangement. The Church operates a workplace pension scheme with NEST which has 3 members		
21 Contingent liability		
There are no material contingent liabilities.		
22 Post-balance sheet events		
At Church meeting on 05 December 2021 it was agreed that West Orchard URC would unite with Warwick Road URC. The new Church will be known as Baginton Road URC and a new CIO will be set up in 2024 and the asset of both charities transferred to the new Charity.		

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Note	Unrestricted funds		Restricted funds	Total funds	Total funds
	General	Designated			
	2023	2023			
	£	£	£	£	£
23	Donations received (detailed analysis of part of note 2)				
	1,290			1,290	1,680
Scout group	360			360	320
Guides	34			34	42
Jam	300			300	910
Funerals / Weddings	340			340	335
Flowers	750			750	705
Tea Dance	633	-		633	1,452
Other Donations					
	3,707	-	-	3,707	5,444
24	Maintenance and major repairs (items > £1,000)				
		4,565		4,565	
Electric circuit boards		1,020		1,020	
Emergency lights		9,280		9,280	
Bungalow roof		70,625		70,625	
New Boilers			3,866	3,866	
Manse redecoration / refurb				-	4,775
Refurbish Office				-	3,525
BRURC Signage				-	3,068
Smal Hall decoration				-	1,000
Electric Heaters				-	3,327
Garden Care				-	1,462
Water heater repair and replace				-	3,384
Redevelopment plans		7,766	2,708	10,474	8,971
Other Repairs and Equipment					
Total Property Maintenance	-	93,256	6,574	99,830	29,512

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2023

Independent examiner's report

I report on the financial statements of Ist Orchard URC for the year ended 31 December 2023, which are set out on pages 10 to 19.

Respective responsibilities

The Church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the Church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the Church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner: D. E. Grain

Dated:

5th July 2024

Diana Grain
c/o Rugby United Reformed Church
40 Hillmorton Road
Rugby
CV22 5AD

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130080

Accounts

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

Registered Charity number 1130080

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

Index	Page
Report of the Trustees	3 - 7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 - 17
1. Accounting policies	
2. Voluntary Income	
3. Activities for generating funds	
4. Investment income	
5. Income from Charitable activities	
6. Costs of generating funds	
7. URC Ministry and Mission Fund	
8. Direct ministerial costs	
9. Costs of church activities	
10. Donations made	
11. Investments	
12. Gross transfers between funds	
13. Debtors	
14. Bank and cash balances	
15. Creditors – amounts falling due within one year	
16. Restricted funds	
17. Designated funds	
18. Staff costs	
19. Trustees	
20. Pensions	
21. Contingent liabilities	
22. Post Balance Sheet events	
23. Donations received	
24. Maintenance and Major repairs	
Independent Examiner's Report to the Trustees	

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2022

ADMINISTRATIVE INFORMATION

West Orchard United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of West Midlands Synod of the Church. It was registered on 10 June 2009 as Charity Number 1130080.

West Orchard United Reformed Church is situated at:

Baginton Road

Coventry, CV3 6FP

Telephone 024 76 419927

Email: westorchard@yahoo.co.uk

www.westorchard.urc.org.uk

Bankers:

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served as Elders in the year ended 31 December 2022 were:

Revd Yvonne Stone	Chair - resigned 30 November 2022
Miss Pauline Lockett	Church Secretary
Mrs Jenny Barnes	
Mrs Margaret Costigan	
Mrs Mary Goodwin	
Mrs Sarah Jarrad	
Mrs Margaret O'Kane	
Mrs Susan Matthews	Chair – appointed December 2022

The Church buildings, manse and bungalow are vested in the United Reformed Church (West Midlands) Trust Limited as trustees and held for the benefit of West Orchard URC in accordance with the trusts applicable to URC properties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of West Orchard United Reformed Church 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, and supplemented by the rules of West Orchard Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 March 2009.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises, manse and bungalow. 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 are the minister in pastoral charge together with up to 15 members of West Orchard URC. Elders are nominated and elected by members of West Orchard URC in Church Meeting. Elders serve for two years, retire by rotation and are eligible for re-election for up to three terms of office (maximum 6 years).

The Members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

In 2022 the Elders Meeting met 12 times. It is assisted in the administration of the Church and its property by committees established for Management, Finance, Social and Re-development.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, West Orchard URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and its objective is described more specifically in its mission statement as "sharing God's love so that all may know Jesus".

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.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

West Orchard URC is a friendly informal church made up of people from differing backgrounds united by our faith in God and his Son, Jesus Christ. The original church was built in 1776 in Coventry city centre but was destroyed in the blitz of 1940/41. It was rebuilt on its present site in south Coventry in 1947. In recognition of the past, the stained-glass windows of the new church reflect many of the trades upon which Coventry built its reputation over the years, as well as acknowledging our own origins.

In 2021 we entered into discussions to join together with our sister church Warwick Road URC and on 05 December 2021 our church meeting voted to accept the resolution to merge with Warwick Road and create a new church. A new charity is in the process of being set up and the new church is called Baginton Road United Reformed Church. Baginton Road URC held

our first service on 06 February 2022. Until the new CIO is in place we shall continue to prepare Financial Statements for each former church separately.

During the last twelve months we have met for worship each Sunday. The morning services are family centred in their style of worship – all ages are included. We have used a combination of modern songs and traditional hymns led by our singing group. Sunday evening services are usually more meditative, quiet and thoughtful. We have formed strong partnerships with other Christian Fellowships in the area especially the Belonging Church, Hope Springs and Quinton Park Baptists. We have tried various new forms of worship – café style worship and agenda-less worship. We have Advent and Easter courses and several home groups who facilitate bible studies and discussions. Womens' prayer breakfast and mens' breakfast give more opportunity for reflections and fellowship. Our minister Revd Yvonne Stone retired on 30 November so our church is currently in vacancy.

Our membership at 31 December 2022 was 71.

We have a heart for outreach and in the year have set up a thriving Bounce and Play toddler group, continued with our Drench café after school club, call in for coffee mornings, Sing Your Heart out Group, Tea dances, craft group and adult keep fit class. We host a weekly lunch club for the elderly and in July had a Holiday from Home with three days of fun and activities for senior members of the community.

Younger members were catered for by our annual Holiday Club which met in July 2022 for the first time since lockdown. We also held a Christmas Activity day in December. We continue to have good relationships with local schools to support religious education. We also have busy Scouting and Guiding groups who meet in the church centre.

We celebrated the Queen's Platinum Jubilee with a party, held a Burns supper, games nights, cream tea, charity soup lunch for Christian Aid and MacMillan coffee morning. In December we had a Christmas Bazaar which raised funds for Church, Scouts and Guiding units.

All church users are required to adhere to statutory child protection regulations and key voluntary helpers who care for children have been DBS checked. There is a designated Child Protection Officer.

During 2022 the members and friends of West Orchard raised £6,849 which has been passed on to 13 different charitable causes shown in note 10 of the report and accounts.

The majority of the events and activities are organised and run by volunteers and rely on the efforts of a number of willing people. The commitment of these members and friends of West Orchard is a particular strength of our Church. These people work tirelessly to promote Christian values and to minister to the community in order to benefit individuals and society as a whole.

FINANCIAL REVIEW

The Covid 19 pandemic has had a significant impact on the work of the charity since 2020 but we saw more of a return to normal in 2022.

In the year ended 31 December 2022 the Charity had an overall deficit of £193,174 (2021 had a surplus of £34,651). These figures are after accounting for the movement in the unrealised gain on investment which was a loss of £100,746 in 2022 and a gain on £96,237 in 2021. The deficit for church operations before taking account of the movement in the value of the investment was a deficit of £92,428 in 2022 and a deficit of £61,586 in 2021. Income increased in the year but costs increased by more resulting in a higher deficit.

The total reserves of the charity at 31 December 2022 were £909,160 (2020: £1,102,334). Movements on the various funds making up the result for the year were as follows:

	£	At 31 Dec 22	At 31 Dec 21	(decrease)
General Fund		9,002	9,566	(564)
Designated Funds		889,450	1,091,337	(191,887)
Restricted Funds		708	1,431	(723)
Total Reserves		909,160	1,102,334	(193,174)

General Fund

Income to the General Fund was £93,424 which was £21,448 higher than in 2021 (£71,976). This increase was a result of an insurance claim for loss of earnings due to Covid, higher room booking income, donations and fund raising offset by lower rental income as the bungalow was vacant for a few months.

Expenditure was £115,888 which was £29,735 more than in 2021 (£86,153). This rise was due to higher staffing costs as we increased administration hours and then recruited a caretaker towards the end of the year. Energy costs were significantly higher and general costs increased due to the buildings being open all year.

The trustees approved a transfer of £40,000 from the Legacy Fund to the General Fund to cover the deficit for the year and add to the general reserves.

Designated Funds: There are seven Designated Funds (note 17 in the accounts) which had an overall decrease in the year of £191,887 (2021 had an increase in value of £48,116). The most significant change was a fall in the unrealised gain on investment of £100,746.

1. Property Fund Movement -£10,213
£20,000 was transferred from the General Fund and £30,213 spent on general day to day maintenance of the church, halls and manse in the year. The balance on the fund stands at £13,187 at 31 Dec 2022.

2. Redevelopment Fund Movement -£2,389
New plans were drawn up regarding a possible redevelopment of the front are of the church and the cost of these was taken from this fund leaving a nil balance at 31 December 2022.

3. Youth Fund

Movement -£159

Donations from coffee in church are set aside for young people’s projects and outings. The balance on the fund at 31 December 2022 was £862.

4. Legacy Fund

Movement -£40,995

This fund was set up in 2014 on the receipt of a legacy of £1,296,500. £292,650 was transferred to other Church funds in 2014 leaving a balance of 1,003,850 to be spent on major projects as decided by church meeting. In 2022 £40,000 was transferred to General reserves of the charity and £995 spent on plans for redeveloping the church. The balance at 31 December 2022 was £605,708.

5. Mission, Outreach and Worship Fund

Movement -£37,167

This fund was created in Dec 2018 by transfer of £200,000 from the Legacy Fund to cover the salary and general costs of a Mission Outreach and Worship leader for a five year period. The balance on the fund at 31 December 2022 was £64,321.

6. Unrealised Gain on Investment

Movement - £100,746

In 2016 £500,000 was invested in a CCLA Ethical Investment fund. The investment was valued at £710,199 at 31 December 2022 giving an unrealised gain of £210,199 (valuation was £810,945 at 31 December 2021). The unrealised gain fell by £100,746 in the year. Any gain will only be realised on the sale of the investment.

7. Lunch Club

Movement -£218

This fund records all receipts and costs of the Lunch club which serves a meal each week to senior members of the community. A donation to church funds of £1,900 was made in the year. The balance on the fund was £5,173 at 31 December 2022.

Restricted Funds

In 2018 a grant of £1,000 was received from Good Neighbours Coventry to subsidise exercise classes for the elderly. The £258 balance on this fund was used in the year. The balance of £708 in restricted funds relates to monies collected but not yet paid to other charities at the year end.

Reserves Policy

The aim of the Trustees is to achieve unrestricted general funds, which are the free reserves of the charity, at a level which will support the day to day running costs of the church for a period of three months. At 31 December 2022 the unrestricted reserves were £908,452.

This report was approved by the Elders’ Meeting and is signed on its behalf by P Lockett


....., as Church secretary.

West Orchard United Reformed Church

Statement of financial activities for the year ended 31 December 2022

	Note	Unrestricted funds		Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
		General	Designated			
		2022 £	2022 £			
Incoming resources						
Incoming resources from generated funds						
Voluntary Income	2	51,508	-	6,384	57,892	42,133
Activities for generating funds	3	13,455	-	-	13,455	1,646
Investment income	4	28,461	-	-	28,461	31,703
Income from charitable activities	5	-	5,567	-	5,567	1,238
Other Income - Job Retention Scheme					-	1,001
Total incoming resources		93,424	5,567	6,384	105,375	77,721
Resources expended						
Costs of generating funds	6	3,024	3,904	-	6,928	1,759
Charitable activities:						
URC Ministry & Mission Fund	7	41,484	-	-	41,484	39,504
Direct ministerial costs	8	3,704	181	-	3,885	5,227
Costs of Church activities	9	64,119	70,723	258	135,100	86,627
Donations made	10	3,557	-	6,849	10,406	6,190
Total resources expended		115,888	74,808	7,107	197,803	139,307
Net incoming / (outgoing) resources before transfers		(22,464)	(69,241)	(723)	(92,428)	(61,586)
Unrealised gain (loss) on Investments	11	-	(100,746)	-	(100,746)	96,237
Gross transfers between funds	12	21,900	(21,900)	-	-	-
Net movement in funds		(564)	(191,887)	(723)	(193,174)	34,651
Reconciliation of funds						
Fund balances brought forward at 1 January		9,566	1,091,337	1,431	1,102,334	1,067,683
Net movement in funds		(564)	(191,887)	(723)	(193,174)	34,651
Total funds carried forward		9,002	899,450	708	909,160	1,102,334

West Orchard United Reformed Church

Balance sheet as at 31 December 2022

	Note	Unrestricted funds		Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
		General 2022 £	Designated 2022 £			
Fixed assets						
Tangible assets	1c	-	-	-	-	-
Investments	11		710,199		710,199	810,945
		-	710,199	-	710,199	810,945
Current assets						
Debtors	13	932	-	-	932	754
Other debtors		5,675	-	-	5,675	7,080
Bank and cash balances	14	12,054	189,251	708	202,013	288,443
		18,661	189,251	708	208,620	296,277
Less current liabilities:						
Creditors - amounts falling due within one year	15	(9,659)	-	-	(9,659)	(4,888)
Net current assets		9,002	189,251	708	198,961	291,389
Total net assets		9,002	899,450	708	909,160	1,102,334
Represented by :						
Charitable funds						
Restricted Funds	16	-	-	708	708	1,431
Unrestricted funds						
Designated	17	-	899,450	-	899,450	1,091,337
General		9,002	-	-	9,002	9,566
Total funds		9,002	899,450	708	909,160	1,102,334

Approved by the Church AGM held on 19 July 2023 and signed on its behalf by the Treasurer and Chair of the meeting

Signed M Costigan
Treasurer

M Costigan

Signed

P Kimberley
Chair

P Kimberley

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Note

1 **Accounting policies**

1a **Basis of accounting**

The financial statements have been drawn up in accordance with applicable accounting standards. 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 in March 2005, and the United Reformed Church guidance. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b **Fund accounting**

Unrestricted funds are available for use at the discretion of the Church in furtherance of its charitable objectives.

Designated funds derive from a decision by the Church to allocate part of our general fund monies into funds for a specific purpose. The decision to create a designated fund can be reversed at any time, with the return of some or all of the balance(s) to general funds.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. These monies are not at the disposal of the Church Meeting.

1c **Tangible fixed assets**

Freehold property: The Church, manse and bungalow (currently tenanted) buildings are vested in the United Reformed Church (West Midlands) Trust Limited and form no part of the assets of the Church. West Orchard is however responsible for maintenance and upkeep, and writes off all such expenditure in the year it is incurred. Revenue can be earned and retained by West Orchard from these assets.

Equipment: All equipment purchases are written off in the year of purchase.

1d **Incoming resources**

All voluntary giving is included in the financial statements for the period in which it is received. Donations under gift aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e **Resources expended**

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the Church, including the production and independent scrutiny of these financial statements. As most of the governance, management and activities of the Church are 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.

1f **Taxation**

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g **Investments**

Investments are stated at their market value as determined by our Investment advisors. Any revaluation gain or loss is taken to the Statement of Financial Activities. Unrealised gains are held in a revaluation reserve until the gain is realised.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Note	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2022	2022			
		£	£	£	£	£
2	Voluntary Income					
	Envelopes and standing orders	25,742			25,742	26,573
	Cash	3,487			3,487	735
	Special collections			5,244	5,244	3,606
	Tax refunds under gift aid	7,419	-	1,140	8,559	7,616
	Donations received	5,444	-	-	5,444	603
	Insurance claim	9,416			9,416	
	Legacies	-	-		-	3,000
	Voluntary Income	51,508	-	6,384	57,892	42,133
3	Activities for generating funds					
	Use of rooms	9,737			9,737	1,261
	Church fund raising events	3,294			3,294	-
	Fairtrade sales	424			424	385
	Other income	-			-	-
	Activities for generating funds	13,455	-	-	13,455	1,646
4	Investment income					
	Bank Interest	903	-		903	1,631
	CCLA Investment Income	22,311	-		22,311	21,870
	Property rental	5,247	-		5,247	8,202
	Investment income	28,461	-	-	28,461	31,703
5	Income from charitable activities					
	Church events	-	802		802	56
	Exercise classes			-	-	-
	Lunch Club Income		4,765		4,765	1,182
	Income from charitable activities	-	5,567	-	5,567	1,238
6	Costs of generating funds					
	Church events fund raising	2,194	-		2,194	-
	Bungalow insurance	264	-		264	238
	Bungalow maintenance		3,904		3,904	1,110
	FairTrade purchases	566			566	411
	Costs of generating funds	3,024	3,904	-	6,928	1,759
7	URC 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 £22 million, 83% of which relates to ministry costs, and 93% is provided through the Ministry & Mission contributions from churches.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Note		Note	Unrestricted funds		Restricted funds	Total funds	Total funds
			General 2022	Designated 2022			
			£	£	£	£	£
8	Direct ministerial costs						
	Minister's fixed car allowance		819			819	820
	Minister's travel costs		157			157	493
	Minister's telephone		644			644	621
	Minister's books and training		100			100	-
	Manse Water		191			191	298
	Manse council tax		1,793			1,793	1,732
	Manse maintenance			181		181	1,263
	Direct ministerial costs		3,704	181	-	3,885	5,227
9	Costs of Church activities						
	Worship, praise and teaching						
	Pulpit supply		1,120			1,120	110
	Music		1,744			1,744	1,318
	Worship costs incl flowers		1,276			1,276	833
	Junior Church		30			30	-
	Children Activity Days		-	961		961	-
	Cards & communication		1,561			1,561	1,135
	Church events		3,274			3,274	3,246
	Subscription		527			527	115
	Children & Family Work			37,167		37,167	32,704
			9,532	38,128	-	47,660	39,461
	Other programmes						
	Training					-	-
	Legacy expenditure					-	-
	Lunch Club costs			3,083		3,083	1,161
	Exercise class costs				258	258	-
	Other costs		131			131	102
			131	3,083	258	3,472	1,263
	Church property costs						
	Direct cleaning costs		8,719			8,719	9,192
	Other cleaning and grounds cost		1,819			1,819	902
	Electricity		306			306	1,393
	Gas		11,486			11,486	5,573
	Water rates		1,828			1,828	434
	Insurance		5,694			5,694	5,703
	Maintenance	24		29,512		29,512	13,121
			29,852	29,512	-	59,364	36,318
	Administration						
	Staff Costs		18,207			18,207	6,082
	Photocopy / print costs		876			876	835
	Paper & Stationery		1,226			1,226	1,006
	Rent of photocopier		439			439	289
	Church telephone		1,730			1,730	1,373
	Legal & Professional fees		2,126			2,126	0
	Administration		24,604	-	-	24,604	9,585
	Costs of Church activities		64,119	70,723	258	135,100	86,627

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Note	Unrestricted funds		Restricted funds	Total funds	Total funds
	General	Designated			
	<u>2022</u>	<u>2022</u>			
	£	£	£	£	£
10	Donations made				
	350			350	566
			346	346	523
	500		400	900	0
			1,268	1,268	1,241
	167		347	514	1,000
			156	156	100
				-	75
			308	308	0
	300			300	300
			1,706	1,706	0
				-	500
	400			400	0
	20			20	0
			1,522	1,522	842
	350		37	387	0
			214	214	0
			95	95	0
	350			350	500
	400			400	0
	350			350	0
			308	308	0
				-	144
	20			20	20
	350		142	492	379
	Donations made				
	3,557	-	6,849	10,406	6,190

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Note		Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2022	2022			
		£	£	£	£	£
11	Investments					
	Market Value at 31 December 2021		810,945		810,945	714,708
	Additions in year at cost		-		-	-
	Net gain / (loss) on revaluation		(100,746)		(100,746)	96,237
	Market Value at 31 December 2022		710,199	-	710,199	810,945
	£500,000 was invested in 259,121.06 units in COIF Charity Ethical Investment Fund with CCLA in 2015. The market Value of the investment at 31 December 2022 was £710,199					
12	Gross transfers between funds					
	Legacy	40,000	(40,000)			
	Property Fund	(20,000)	20,000		-	-
	Lunch Club	1,900	(1,900)		-	-
	Exercise class	-		-	-	-
		21,900	(21,900)	-	-	-
13	Debtors					
	Tax recoverable under gift aid	932	-		932	754
	Debtors	932	-	-	932	754
14	Bank and cash balances					
	CAF Bank Current A/C	2,013			2,013	3,443
	CAF Bank Gold A/C	10,041	9,251	708	20,000	10,000
	Shawbrook Bank		180,000		180,000	275,000
	Bank and cash balances	12,054	189,251	708	202,013	288,443
15	Creditors - amounts falling due within one year					
	Utilities	9,659	-	-	9,659	4,888
16	Restricted Funds					
	B fwd			1,431	1,431	719
	Voluntary Income			6,384	6,384	4,507
	Income from charitable activities				-	-
	Donations made			(6,849)	(6,849)	(3,795)
	Legacy expenditure				-	-
	Transfer to General fund			(258)	(258)	-
	C fwd			708	708	1,431

The Church operates four restricted funds. Each financial year appeals are made for a variety of causes or organisations of a charitable nature. Payments from this fund match the sums received under the appeals. However, as some appeals cross the year end, and there are usually a number of collections over Christmas there are normally balances at the end of any financial year. Balance at 31 Dec 22 was £246
A £500 donation received in 2017 specified it be used for dementia projects. Balance at 31 Dec 22 was £462

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

17	Designated Funds	Balance at 01 January 2022 £	Receipts in the Year £	Payments in the Year £	Unrealised Gain on Investment	Transfers (to) / from General Fund	Balance at 31 December 2022 £
	Property Fund	23,400	-	(30,213)		20,000	13,187
	Youth Fund	1,021	802	(961)			862
	Redevelopment Fund	2,389	-	(2,389)			-
	Legacy	646,703		(995)		(40,000)	605,708
	Unrealised Gain on Investment	310,945			(100,746)		210,199
	Lunch Club	5,391	4,765	(3,083)		(1,900)	5,173
	Mission, Outreach, Worship fund	101,488		(37,167)			64,321
	Total	1,091,337	5,567	(74,808)	(100,746)	(21,900)	899,450

The Church operates seven designated funds with the approval of Church Meeting.

The property fund maintains all Church property and meets property related running costs. By decision of a previous AGM, all historical balances plus the annually agreed transfer from general fund, and any designated donations, are available to the Church's Management Committee to meet the objectives of the fund. This approach allows the committee to operate with considerable freedom of budget devolution from Church Meeting, while permitting the committee to plan operations on a longer term basis.

The Youth Fund receives donations from the church specifically for projects for young people. It also accounts for the receipts and payments associated with the children's activity days and summer holiday club and retains any surplus made.

The Church Redevelopment Fund holds the balance of donations made and funds raised for the Church Redevelopment Project, less any monies expended on the project.

The **Legacy Fund** was created in 2014 upon the receipt of a legacy of £1,296,500 from a Church member. Church Meeting agreed to set aside 10% of the legacy in the Walter Hope Fund to be distributed to good causes. Funds were all distributed by Dec 2017 and the Walter Hope Fund was closed. Church Meeting agreed that 10% of Investment income each year be donated to charities, as recommended by Elders. Investment in Church buildings has further reduced the fund and the balance has been invested to provide an income stream for the church.

Revaluation reserve. Unrealised gains on Investments are held in a Revaluation Reserve account and will only be realised on the sale of the investment.

Lunch Club provides a two course lunch each week for senior members of the congregation and the community. A donation is made to the church and the balance of funds are held in the Designated Fund.

Mission, Worship and Outreach Fund was created in 2018 after Church Meeting approved recruitment of a Mission, Outreach and Worship Leader and £200,000 was set aside from the Legacy to fund salary and project costs for five year period.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Note	2022 £	2021 £
18 Staff costs and trustees expenses		
Salary costs	52,057	38,404
At 31st December 2022 the Charity has 4 employees No employees had emoluments in excess of £60,000 Employee numbers	4	3
Average number of FTE employees (based on 37 hour week)	2.5	1.9
19 Trustees		
The Church is a registered as a charity with the Charity Commission and the serving Elders of the Church with the Minister are the registered Trustees.		
a) No sums were reimbursed to the trustees for their work as trustees		
b) The minister, who is a trustee, lives rent free in a house 'owned' by the Church, although vested in the United Reformed Church (West Midlands) Trust Limited. The Church maintains the property, and pays council tax on the property in line with URC policy. The Church also pays the minister a fixed car allowance and travel expenses in line with URC policy, pays for the telephone in the manse allocated to Church business, and pays a book allowance also water rates.		
c) While travel and other expenses may be paid to trustees related to various needs of the Church, none of these payments relate to their duties as trustees.		
20 Pensions		
The minister is employed by the National Church and pension contributions and arrangements are dealt with through that arrangement. The Church operates a workplace pension scheme with NEST which has 2 membe		
21 Contingent liability		
There are no material contingent liabilities.		
22 Post-balance sheet events		
At Church meeting on 05 December 2021 it was agreed that West Orchard URC would unite with Warwick Road URC. The new Church will be known as Baginton Road URC and a new CIO will be set up in 2023 and the asset of both charities transferred to the new Charity.		

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Note	Unrestricted funds		Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
	General	Designated			
	2022 £	2022 £			
23	Donations received (detailed analysis of part of note 2)				
	Scout group	1,680		1,680	-
	Guides	320		320	-
	Jam	42		42	5
	Funerals / Weddings	910		910	-
	Flowers	335		335	-
	Tea Dance	705		705	245
	Church Away Day	-		-	140
	Other Donations	1,452	-	1,452	213
		5,444	-	5,444	603
24	Maintenance and major repairs (items > £1,000)				
	Refurbish Office		4,775	4,775	-
	BRURC Signage		3,525	3,525	-
	Smal Hall decoration		3,068	3,068	-
	Electric Heaters		1,000	1,000	-
	Church roof repair			-	5,950
	Garden Care	3,327		3,327	2,400
	Water heater repair and replace	1,462		1,462	-
	Redevelopment plans	3,384		3,384	-
	Other Repairs and Equipment		8,971	8,971	4,771
	Total Property Maintenance	-	29,512	29,512	13,121

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2022

Independent examiner's report

I report on the financial statements of 1st Orchard URC for the year ended 31 December 2022, which are set out on pages 10 to 19.

Respective responsibilities

The Church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the Church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the Church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner: D E Green

Dated: 17 July 2023

Diana Grain
c/o Rugby United Reformed Church
40 Hillmorton Road
Rugby
CV22 5AD

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130080

Accounts

WEST ORCHARD UNITED REFORMED CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

Registered Charity number 1130080

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Page
Index	
Report of the Trustees	3 - 7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 - 17
1. Accounting policies	
2. Voluntary Income	
3. Activities for generating funds	
4. Investment income	
5. Income from Charitable activities	
6. Costs of generating funds	
7. URC Ministry and Mission Fund	
8. Direct ministerial costs	
9. Costs of church activities	
10. Donations made	
11. Investments	
12. Gross transfers between funds	
13. Debtors	
14. Bank and cash balances	
15. Creditors – amounts falling due within one year	
16. Restricted funds	
17. Designated funds	
18. Staff costs	
19. Trustees	
20. Pensions	
21. Contingent liabilities	
22. Post Balance Sheet events	
23. Donations received	
24. Maintenance and Major repairs	
Independent Examiner's Report to the Trustees	

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021

ADMINISTRATIVE INFORMATION

West Orchard United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of West Midlands Synod of the Church. It was registered on 10 June 2009 as Charity Number 1130080.

West Orchard United Reformed Church is situated at:

Baginton Road

Coventry, CV3 6FP

Telephone 024 76 419927

Email: westorchard@yahoo.co.uk

www.westorchard.urc.org.uk

Bankers:

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served as Elders in the year ended 31 December 2021 were:

Revd Yvonne Stone	Chair
Miss Pauline Lockett	Church Secretary
Mrs Jenny Barnes	
Mr Jerry Barnes	to March 21
Mrs Margaret Costigan	
Dr Crawford Stewart Dow	to March 21
Mrs Mary Goodwin	
Mrs Sarah Jarrad	
Mrs Margaret O'Kane	
Mrs Susan Matthews	from March 21

The Church buildings, manse and bungalow are vested in the United Reformed Church (West Midlands) Trust Limited as trustees and held for the benefit of West Orchard URC in accordance with the trusts applicable to URC properties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of West Orchard United Reformed Church 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, and supplemented by the rules of West Orchard Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 March 2009.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises, manse and bungalow. 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 are the minister in pastoral charge together with up to 15 members of West Orchard URC. Elders are nominated and elected by members of West Orchard URC in Church Meeting. Elders serve for two years, retire by rotation and are eligible for re-election for up to three terms of office (maximum 6 years).

The Members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

In 2021 the Elders Meeting met 12 times, including meetings by Zoom. It is assisted in the administration of the Church and its property by committees established for Management, Finance, Social and Re-development.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, West Orchard URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and its objective is described more specifically in its mission statement as "sharing God's love so that all may know Jesus".

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.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

West Orchard URC is a friendly informal church made up of people from differing backgrounds united by our faith in God and his Son, Jesus Christ. The original church was built in 1776 in Coventry city centre but was destroyed in the blitz of 1940/41. It was rebuilt on its present site in south Coventry in 1947. In recognition of the past, the stained-glass windows of the new church reflect many of the trades upon which Coventry built its reputation over the years, as well as acknowledging our own origins.

In accordance with Government lockdown guidelines on the Coronavirus pandemic we were unable to open our church for worship at the start of 2021 so we continued to record and broadcast worship on You Tube. Copies of all services were also recorded on CDs and distributed to those who had no internet access. Risk assessments were carried out prior to every activity meeting up again and worship inside the sanctuary restarted around August 21. These services were also still recorded and broadcast on You Tube. The weekly newsletter started by our Church Secretary during the first lockdown carried on till August 21 once we started to meet again.

Our membership at 31 December 2021 was 82.

All church users are required to adhere to statutory child protection regulations and key voluntary helpers who care for children have been DBS checked. There is a designated Child Protection Officer.

During 2021 the members and friends of West Orchard raised £3,795 which has been passed on to seven different charitable causes shown in note 10 of the report and accounts.

Until lockdown in March 2020 the church hosted a range of other activities including mid week walks, lunch club, social afternoons, singing group, craft group and tea dances. During lockdown some groups continued to meet on zoom eg youth group, Bible Study groups and women's prayer breakfasts all carried on remotely. Our weekly call in for coffee mornings restarted in the Spring using the outside space at the side of the church and lunch club returned in September. Our Uniformed Organisations (Scouts and Guide groups) returned and are thriving and our after school youth café restarted in the autumn. In December 21 we hosted a Nativity exhibition in the sanctuary welcoming people from the community to visit.

The majority of the events and activities are organised and run by volunteers and rely on the efforts of a number of willing people. The commitment of these members and friends of West Orchard is a particular strength of our Church. These people work tirelessly to promote Christian values and to minister to the community in order to benefit individuals and society as a whole.

During the year we entered into discussions to join together with our sister church Warwick Road URC and on 05 December 2021 our church meeting voted to accept the resolution to merge with Warwick Road and create a new church. A new charity will be set up and the new church and will be called Baginton Road United Reformed Church.

FINANCIAL REVIEW

The Covid 19 pandemic had a significant impact on the charity finances in 2020 and 2021. Both income and expenditure were reduced because we had to close our buildings during the lockdown periods.

In the year ended 31 December 2021 the Charity had an overall increase in funds of £34,651 which included an increase of £96,237 on the unrealised gain on Investment. (2020 net decrease in funds of £2,772). The total reserves of the charity at 31 December 2021 were £1,102,334 (2020: £1,067,683). Movements on the various funds making up the result for the year were as follows:

£	At 31 Dec 21	At 31 Dec 20	(decrease)/ Increase
General Fund	9,566	23,743	(14,177)
Designated Funds	1,091,337	1,043,221	48,116
Restricted Funds	1,431	719	712
Total Reserves	1,102,334	1,067,683	34,651

General Fund

Income to the General Fund was £71,976 which was £4,319 lower than in 2020 (£76,295). This was due to reductions in room bookings when the buildings were closed together with lower interest rates. 47% of income comes from the direct giving from the congregation.

Expenditure was £86,153 which was £7,056 more than in 2020 (£79,097). This rise was due to higher cleaning and utility costs as the church was open more in the year. £20,000 was also transferred to the Property Fund to cover the maintenance of the buildings.

The trustees approved a transfer of £20,000 from the Legacy Fund to the General Fund to cover the deficit for the year and add to the general reserves.

Designated Funds: There are seven Designated Funds (note 17 in the accounts) which had an overall increase in value of £48,116 in the year. The most significant change was an increase of £96,237 in the unrealised gain on the investment.

1. Property Fund Movement +£4,506
£20,000 was transferred from the General Fund and £15,494 spent on general day to day maintenance of the church, halls and manse in the year. The balance on the fund stands at £23,400 at 31 Dec 2021.

2. Redevelopment Fund Movement £0
There was no movement in the fund in the year. The balance remained at £2,389 at 31 December 2021. Consideration is being given to future redevelopment plans for the Church.

3. Youth Fund Movement +£56
Donations from coffee in church are set aside for young people's projects and outings. The balance on the fund at 31 December 2021 was £1,021.

4. Legacy Fund

Movement -£20,000

This fund was set up in 2014 on the receipt of a legacy of £1,296,500. £292,650 was transferred to other Church funds in 2014 leaving a balance of 1,003,850 to be spent on major projects as decided by church meeting. In 2021 £20,000 was transferred to General reserves of the charity. The balance at 31 December 2021 was £646,703.

5. Mission, Outreach and Worship Fund

Movement -£32,704

This fund was created in Dec 2018 by transfer of £200,000 from the Legacy Fund to cover the salary and general costs of a Mission Outreach and Worship leader for a five year period. The balance on the fund at 31 December 2021 was £101,488.

6. Unrealised Gain on Investment

Movement +£96,237

In 2016 £500,000 was invested in a CCLA Ethical Investment fund. The investment was valued at £810,945 at 31 December 2021 giving an unrealised gain of £310,945 (valuation was £714,708 at 31 December 2020). The unrealised gain rose by £96,237 in the year. Any gain will only be realised on the sale of the investment.

7. Lunch Club

Movement +£21

This fund records all receipts and costs of the Lunch club which serves a meal each week to senior members of the community. Lunch club ran from Sep to Dec 21 . Numbers were down and income only covered costs so no donation was made to church funds in the year. The balance on the fund was £5,391 at 31 December 2021.

Restricted Funds

In 2018 a grant of £1,000 was received from Good Neighbours Coventry to subsidise exercise classes for the elderly. The balance on this fund was £258 at 31 Dec 20.

Reserves Policy

The aim of the Trustees is to achieve unrestricted general funds, which are the free reserves of the charity, at a level which will support the day to day running costs of the church for a period of three months. At 31 December 2021 the unrestricted general reserves were £9,566.

This report was approved by the Elders' Meeting and is signed on its behalf by P Lockett


....., as Church secretary.

West Orchard United Reformed Church

Statement of financial activities for the year ended 31 December 2021

	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2021	2021	2021	2021	2020
		£	£	£	£	£
Incoming resources						
Incoming resources from generated funds						
Voluntary Income	2	37,626	-	4,507	42,133	39,321
Activities for generating funds	3	1,646	-	-	1,646	3,499
Investment income	4	31,703	-	-	31,703	33,478
Income from charitable activities	5	-	1,238	-	1,238	2,320
Other Income - Job Retention Scheme		1,001			1,001	3,064
Total incoming resources		71,976	1,238	4,507	77,721	81,682
Resources expended						
Costs of generating funds	6	649	1,110	-	1,759	1,216
Charitable activities:						
URC Ministry & Mission Fund	7	39,504	-	-	39,504	38,352
Direct ministerial costs	8	3,964	1,263	-	5,227	4,114
Costs of Church activities	9	39,641	46,986	-	86,627	75,979
Donations made	10	2,395	-	3,795	6,190	7,082
Total resources expended		86,153	49,359	3,795	139,307	126,743
Net incoming / (outgoing) resources before transfers		(14,177)	(48,121)	712	(61,586)	(45,061)
Unrealised gain (loss) on Investments	11	-	96,237	-	96,237	42,289
Gross transfers between funds	12	-	-	-	-	-
Net movement in funds		(14,177)	48,116	712	34,651	(2,772)
Reconciliation of funds						
Fund balances brought forward at 1 January		23,743	1,043,221	719	1,067,683	1,070,455
Net movement in funds		(14,177)	48,116	712	34,651	(2,772)
Total funds carried forward		9,566	1,091,337	1,431	1,102,334	1,067,683

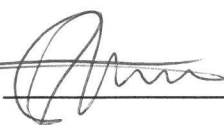
West Orchard United Reformed Church

Balance sheet as at 31 December 2021

	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General 2021	Designated 2021			
		£	£	£	£	£
Fixed assets						
Tangible assets	1c	-	-	-	-	-
Investments	11	-	810,945	-	810,945	714,708
		-	810,945	-	810,945	714,708
Current assets						
Debtors	13	754	-	-	754	697
Other debtors		7,080	-	-	7,080	11,097
Bank and cash balances	14	6,620	280,392	1,431	288,443	341,756
		14,454	280,392	1,431	296,277	353,550
Less current liabilities:						
Creditors - amounts falling due within one year	15	(4,888)	-	-	(4,888)	(575)
Net current assets		9,566	280,392	1,431	291,389	352,975
Total net assets		9,566	1,091,337	1,431	1,102,334	1,067,683
Represented by :						
Charitable funds						
Restricted Funds	16	-	-	1,431	1,431	719
Unrestricted funds						
Designated	17	-	1,091,337	-	1,091,337	1,043,221
General		9,566	-	-	9,566	23,743
Total funds		9,566	1,091,337	1,431	1,102,334	1,067,683

Approved by the Church AGM held on 17 July 2022 and signed on its behalf by the Treasurer and the Chair of the meeting, Revd Yvonne Stone

Signed  _____
M Costigan

Signed  _____
Revd Yvonne Stone

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Note

1 **Accounting policies**

1a **Basis of accounting**

The financial statements have been drawn up in accordance with applicable accounting standards. 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 in March 2005, and the United Reformed Church guidance. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b **Fund accounting**

Unrestricted funds are available for use at the discretion of the Church in furtherance of its charitable objectives.

Designated funds derive from a decision by the Church to allocate part of our general fund monies into funds for a specific purpose. The decision to create a designated fund can be reversed at any time, with the return of some or all of the balance(s) to general funds.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. These monies are not at the disposal of the Church Meeting.

1c **Tangible fixed assets**

Freehold property: The Church, manse and bungalow (currently tenanted) buildings are vested in the United Reformed Church (West Midlands) Trust Limited and form no part of the assets of the Church. West Orchard is however responsible for maintenance and upkeep, and writes off all such expenditure in the year it is incurred. Revenue can be earned and retained by West Orchard from these assets.

Equipment: All equipment purchases are written off in the year of purchase.

1d **Incoming resources**

All voluntary giving is included in the financial statements for the period in which it is received. Donations under gift aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e **Resources expended**

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the Church, including the production and independent scrutiny of these financial statements. As most of the governance, management and activities of the Church are 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.

1f **Taxation**

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g **Investments**

Investments are stated at their market value as determined by our Investment advisors. Any revaluation gain or loss is taken to the Statement of Financial Activities. Unrealised gains are held in a revaluation reserve until the gain is realised.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Note	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2021	2021	2021	2021	2020
		£	£	£	£	£
2	Voluntary Income					
	Envelopes and standing orders	26,573			26,573	26,610
	Cash	735			735	635
	Special collections			3,606	3,606	2,499
	Tax refunds under gift aid	6,715	-	901	7,616	7,110
	Donations received	603	-	-	603	2,467
	Legacies	3,000	-		3,000	-
	Voluntary Income	37,626	-	4,507	42,133	39,321
3	Activities for generating funds					
	Use of rooms	1,261			1,261	3,187
	Church fund raising events	-			-	-
	Fairtrade sales	385			385	312
	Other income	-			-	-
	Activities for generating funds	1,646	-	-	1,646	3,499
4	Investment income					
	Bank Interest	1,631	-		1,631	3,905
	CCLA Investment Income	21,870	-		21,870	21,429
	Property rental	8,202	-		8,202	8,144
	Investment income	31,703	-	-	31,703	33,478
5	Income from charitable activities					
	Church events	-	56		56	184
	Exercise classes			-	-	632
	Lunch Club Income		1,182		1,182	1,504
	Income from charitable activities	-	1,238	-	1,238	2,320
6	Costs of generating funds					
	Church events fund raising	-	-		-	-
	Bungalow insurance	238	-		238	217
	Bungalow maintenance		1,110		1,110	652
	FairTrade purchases	411			411	347
	Costs of generating funds	649	1,110	-	1,759	1,216
7	URC 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 £22 million, 83% of which relates to ministry costs, and 93% is provided through the Ministry & Mission contributions from churches.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Note	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2021	2021	2021	2021	2020
		£	£	£	£	£
8	Direct ministerial costs					
	Minister's fixed car allowance	820			820	820
	Minister's travel costs	493			493	330
	Minister's telephone	621			621	614
	Minister's books and training	-			-	-
	Manse Water	298			298	312
	Manse council tax	1,732			1,732	1,648
	Manse maintenance		1,263		1,263	390
	Direct ministerial costs	3,964	1,263	-	5,227	4,114
9	Costs of Church activities					
	Worship, praise and teaching					
	Pulpit supply	110			110	82
	Music	1,318			1,318	1,234
	Worship costs incl flowers	833			833	826
	Junior Church	-			-	-
	Children Activity Days	-	-		-	368
	Cards & communication	1,135			1,135	1,014
	Church events	3,246			3,246	4,859
	Subscription	115			115	35
	Children & Family Work		32,704		32,704	32,670
		6,757	32,704	-	39,461	41,088
	Other programmes					
	Training				-	-
	Legacy expenditure			-	-	276
	Lunch Club costs		1,161		1,161	858
	Exercise class costs			-	-	700
	Other costs	102			102	780
		102	1,161	-	1,263	2,614
	Church property costs					
	Direct cleaning costs	9,192			9,192	3,154
	Other cleaning and grounds cost	902			902	2,095
	Electricity	1,393			1,393	770
	Gas	5,573			5,573	4,921
	Water rates	434			434	318
	Insurance	5,703			5,703	4,585
	Maintenance		13,121		13,121	7,770
		23,197	13,121	-	36,318	23,613
	Administration					
	Administrator	6,082			6,082	5,800
	Photocopy / print costs	835			835	578
	Paper & Stationery	1,006			1,006	248
	Rent of Photocopier	289			289	448
	Church telephone	1,373			1,373	1,590
	Administration	9,585	-	-	9,585	8,664
	Costs of Church activities	39,641	46,986	-	86,627	75,979

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Note	<u>Unrestricted funds</u>		Restricted funds	Total funds	Total funds
	General	Designated			
	<u>2021</u>	<u>2021</u>			
	£	£	£	£	£
10	Donations made				
				-	0
			566	566	489
			523	523	159
				-	159
			1,241	1,241	1,496
	1,000			1,000	1,000
			100	100	400
	75			75	0
	300			300	300
				-	100
				-	500
	500			500	0
				-	232
			842	842	0
				-	356
	500			500	0
			144	144	338
				-	275
	20			20	20
				-	31
			379	379	1,386
	2,395	-	3,795	6,190	7,082

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Note	Unrestricted funds		Restricted funds	Total funds	Total funds
	General	Designated			
	2021	2021			
	£	£	£	£	£
11	Investments				
	Market Value at 31 December 2020	714,708		714,708	672,419
	Additions in year at cost	-		-	-
	Net gain / (loss) on revaluation	96,237		96,237	42,289
	Market Value at 31 December 2021	810,945	-	810,945	714,708
	£500,000 was invested in 259,121.06 units in COIF Charity Ethical Investment Fund with CCLA in 2015. The market Value of the investment at 31 December 2021 was £810,945				
12	Gross transfers between funds				
	Legacy	20,000	(20,000)		
	Property Fund	(20,000)	20,000		
	Lunch Club	-	-		
	Exercise class	-	-		
		-	-	-	-
13	Debtors				
	Tax recoverable under gift aid	754	-	754	697
	Debtors	754	-	754	697
14	Bank and cash balances				
	CAF Bank Current A/C	3,443		3,443	1,756
	CAF Bank Gold A/C	3,177	5,392	1,431	15,000
	Shawbrook Bank		275,000	275,000	325,000
	Bank and cash balances	6,620	280,392	1,431	341,756
15	Creditors - amounts falling due within one year				
	Utilities	4,888	-	4,888	575
16	Restricted Funds				
	B fwd		719	719	2,198
	Voluntary Income		4,507	4,507	3,067
	Income from charitable activities			-	632
	Donations made		(3,795)	(3,795)	(3,962)
	Legacy expenditure			-	(976)
	Transfer to General fund			-	(240)
	C fwd		1,431	1,431	719

The Church operates four restricted funds. Each financial year appeals are made for a variety of causes or organisations of a charitable nature. Payments from this fund match the sums received under the appeals. However, as some appeals cross the year end, and there are usually a number of collections over Christmas there are normally balances at the end of any financial year. Balance at 31 Dec 21 was £712
A £500 donation received in 2017 specified it be used for dementia projects. Balance at 31 Dec 21 was £462
A grant of £1000 received in 2018 from Good Neighbours Coventry to subsidise an exercise class for the elderly in 2019. Balance at 31 Dec 21 was £257 £712 + £462 + £257 = £1431

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

17	Designated Funds	Balance at 01 January 2021 £	Receipts in the Year £	Payments in the Year £	Unrealised Gain on Investment	Transfers (to) / from General Fund	Balance at 31 December 2021 £
	Property Fund	18,894	-	(15,494)		20,000	23,400
	Youth Fund	965	56	-			1,021
	Redevelopment Fund	2,389	-				2,389
	Legacy	666,703				(20,000)	646,703
	Unrealised Gain on Investment	214,708			96,237		310,945
	Lunch Club	5,370	1,182	(1,161)		-	5,391
	Mission, Outreach, Worship fund	134,192		(32,704)			101,488
	Total	1,043,221	1,238	(49,359)	96,237	-	1,091,337

The Church operates seven designated funds with the approval of Church Meeting.

The property fund maintains all Church property and meets property related running costs. By decision of a previous AGM, all historical balances plus the annually agreed transfer from general fund, and any designated donations, are available to the Church's Management Committee to meet the objectives of the fund. This approach allows the committee to operate with considerable freedom of budget devolution from Church Meeting, while permitting the committee to plan operations on a longer term basis.

The Youth Fund receives donations from the church specifically for projects for young people. It also accounts for the receipts and payments associated with the children's activity days and summer holiday club and retains any surplus made.

The Church Redevelopment Fund holds the balance of donations made and funds raised for the Church Redevelopment Project, less any monies expended on the project.

The **Legacy Fund** was created in 2014 upon the receipt of a legacy of £1,296,500 from a Church member. Church Meeting agreed to set aside 10% of the legacy in the Walter Hope Fund to be distributed to good causes. Funds were all distributed by Dec 2017 and the Walter Hope Fund was closed. Church Meeting agreed that 10% of Investment income each year be donated to charities, as recommended by Elders. Investment in Church buildings has further reduced the fund and the balance has been invested to provide an income stream for the church.

Revaluation reserve. Unrealised gains on Investments are held in a Revaluation Reserve account and will only be realised on the sale of the investment.

Lunch Club provides a two course lunch each week for senior members of the congregation and the community. A donation is made to the church and the balance of funds are held in the Designated Fund.

Mission, Worship and Outreach Fund was created in 2018 after Church Meeting approved recruitment of a Mission, Outreach and Worship Leader and £200,000 was set aside from the Legacy to fund salary and project costs for five year period.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Note		2021 £	2020 £
18	Staff costs and trustees expenses		
	Salary costs	38,404	38,171
	At 31st December 2021 the Charity has 3 employees No employees had emoluments in excess of £60,000 Employee numbers	3	2
	Average number of FTE employees (based on 37 hour week)	1.9	1.3
19	Trustees		
	The Church is a registered as a charity with the Charity Commission and the serving Elders of the Church with the Minister are the registered Trustees.		
a)	No sums were reimbursed to the trustees for their work as trustees		
b)	The minister, who is a trustee, lives rent free in a house 'owned' by the Church, although vested in the United Reformed Church (West Midlands) Trust Limited. The Church maintains the property, and pays council tax on the property in line with URC policy. The Church also pays the minister a fixed car allowance and travel expenses in line with URC policy, pays for the telephone in the manse allocated to Church business, and pays a book allowance also water rates.		
c)	While travel and other expenses may be paid to trustees related to various needs of the Church, none of these payments relate to their duties as trustees.		
20	Pensions		
	The minister is employed by the National Church and pension contributions and arrangements are dealt with through that arrangement. The Church operates a workplace pension scheme with NEST which has 1 member		
21	Contingent liability		
	There are no material contingent liabilities.		
22	Post-balance sheet events		
	At Church meeting on 05 December 2021 it was agreed that West Orchard URC would unite with Warwick Road URC. The new Church will be known as Baginton Road URC and a new CIO will be set up in 2022 and the asset of both charities transferred to the new Charity.		

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Note	<u>Unrestricted funds</u>		Restricted funds	Total funds	Total funds
	General	Designated			
	2021	2021			
	£	£	£	£	£
23	Donations received (detailed analysis of part of note 2)				
				-	-
				-	1,580
				-	90
				-	120
	5			5	3
				-	-
				-	300
	245			245	305
	140			140	-
	213	-		213	69
	603	-	-	603	2,467
24	Maintenance and major repairs (items > £1,000)				
				-	924
				-	390
		5,950		5,950	-
				-	528
				-	-
		2,400		2,400	2,550
				-	648
				-	500
		4,771		4,771	2,230
	Total Property Maintenance	-	13,121	-	13,121
					7,770

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2021

Independent examiner's report

I report on the financial statements of Ist Orchard URC for the year ended 31 December 2021, which are set out on pages 8 to 17

Respective responsibilities

The Church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the Church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the Church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner: D.E. Grain

Dated: 15th July 2022

Diana Grain
c/o Rugby United Reformed Church
40 Hillmorton Road
Rugby
CV22 5AD

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130080

Accounts

WEST ORCHARD UNITED REFORMED CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

Registered Charity number 1130080

WEST ORCHARD UNITED REFORMED CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Page
Index	
Report of the Trustees	3 - 7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 - 17
1. Accounting policies	
2. Voluntary Income	
3. Activities for generating funds	
4. Investment income	
5. Income from Charitable activities	
6. Costs of generating funds	
7. URC Ministry and Mission Fund	
8. Direct ministerial costs	
9. Costs of church activities	
10. Donations made	
11. Investments	
12. Gross transfers between funds	
13. Debtors	
14. Bank and cash balances	
15. Creditors – amounts falling due within one year	
16. Restricted funds	
17. Designated funds	
18. Staff costs	
19. Trustees	
20. Pensions	
21. Contingent liabilities	
22. Post Balance Sheet events	
23. Donations received	
24. Maintenance and Major repairs	
Independent Examiner's Report to the Trustees	

WEST ORCHARD UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2020

ADMINISTRATIVE INFORMATION

West Orchard United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of West Midlands Synod of the Church. It was registered on 10 June 2009 as Charity Number 1130080.

West Orchard United Reformed Church is situated at:

Baginton Road

Coventry, CV3 6FP

Telephone 024 76 419927

Email: westorchard@yahoo.co.uk

www.westorchard.urc.org.uk

Bankers:

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served as Elders in the year ended 31 December 2020 were:

Revd Yvonne Stone	Chair
Miss Pauline Lockett	Church Secretary
Mr Jerry Barnes	
Mrs Jenny Barnes	
Mrs Margaret Costigan	
Mrs Pamela Dawson	
Dr Crawford Stewart Dow	
Mrs Mary Goodwin	
Mrs Sarah Jarrad	
Mrs Margaret O'Kane	
Mrs Hazel Howatt (to May 2020)	

The Church buildings, manse and bungalow are vested in the United Reformed Church (West Midlands) Trust Limited as trustees and held for the benefit of West Orchard URC in accordance with the trusts applicable to URC properties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of West Orchard United Reformed Church 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, and supplemented by the rules of West Orchard Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 March 2009.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises, manse and bungalow. 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 are the minister in pastoral charge together with up to 15 members of West Orchard URC. Elders are nominated and elected by members of West Orchard URC in Church Meeting. Elders serve for two years, retire by rotation and are eligible for re-election for up to three terms of office (maximum 6 years).

The Members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

In 2020 the Elders Meeting met 12 times, including meetings by Zoom. It is assisted in the administration of the Church and its property by committees established for Management, Finance, Social and Re-development.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, West Orchard URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and its objective is described more specifically in its mission statement as "sharing God's love so that all may know Jesus".

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.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

West Orchard URC is a friendly informal church made up of people from differing backgrounds united by our faith in God and his Son, Jesus Christ. The original church was built in 1776 in Coventry city centre but was destroyed in the blitz of 1940/41. It was rebuilt on its present site in south Coventry in 1947. In recognition of the past, the stained-glass windows of the new church reflect many of the trades upon which Coventry built its reputation over the years, as well as acknowledging our own origins.

In 2020 we met each Sunday for worship in our church building until mid- March and then, when the church was closed due to Government lockdown for the Covid 19 pandemic, we continued to share worship by broadcasting services on You Tube to reach our own and other congregations. Copies of the service were made on cds and also printed out and distributed to housebound members who did not have internet access and a weekly newsletter from our Church Secretary helped keep us all in touch during this time.

Our membership at 31 December 2020 stands at 82.

All church users are required to adhere to statutory child protection regulations and key voluntary helpers who care for children have been DBS checked. There is a designated Child Protection Officer.

During 2020 the members and friends of West Orchard raised £3,962 which has been passed on to 10 different charitable causes shown on page 13 of the report and accounts.

Until lockdown in March 2020 the church hosted a range of activities. These have included a weekly "Call in for Coffee", monthly mid-week walks, social afternoons, tea dances, women's prayer breakfast, craft group, knitting group, singing group, coffee evenings, and discussion and house groups. Where possible, during lockdown some groups continued to meet on zoom. These activities are open to all and most are offered free of charge or at cost price. Wherever possible these activities carried on using zoom during lockdown.

The majority of the events and activities are organised and run by volunteers and rely on the efforts of a number of willing people. The commitment of these members and friends of West Orchard is a particular strength of our Church. These people work tirelessly to promote Christian values and to minister to the community in order to benefit individuals and society as a whole.

FINANCIAL REVIEW

The Covid 19 pandemic had a significant impact on the charity finances. Both income and expenditure were reduced because we had to close our buildings during the lockdown.

In the year ended 31 December 2020 the Charity had an overall reduction in funds of £2,772 (2019 Increase in funds of £10,592). The total reserves of the charity at 31 December 2020 were £1,067,683 (2019: £1,070,455). Movements on the various funds making up the result for the year were as follows:

£	At 31 Dec 20	At 31 Dec 19	(decrease)/ Increase
General Fund	23,743	5,805	17,938
Designated Funds	1,043,221	1,062,452	(19,231)
Restricted Funds	719	2,198	(1,479)
Total Reserves	1,067,683	1,070,455	(2,772)

General Fund

Income to the General Fund was £76,295 which was £18,478 lower than in 2019 (£94,773). This was a combination of a small reduction in voluntary giving with the main loss of income being from lower donations, room bookings and fund-raising. 43% of income comes from the direct giving from the congregation.

Expenditure was £79,097 which was £13,007 less than in 2019 (£92,104). This fall was mainly due to lower worship costs and lower church utility costs due to the buildings being closed. £20,000 was also transferred to the Property Fund to cover the maintenance of the buildings.

The trustees approved a transfer of £40,000 from the Legacy Fund to the General Fund to cover the deficit for the year and add to the general reserves.

Designated Funds: There are seven Designated Funds (note 17 in the accounts) which had an overall reduction in value of £19,231 in the year. The most significant change was an increase of £42,289 in the unrealised gain on the investment.

1. Property Fund Movement +£11,188
£20,000 was transferred from the General Fund and £8,812 spent on general day to day maintenance of the church, halls and manse in the year.. The balance on the fund stands at £18,894 at 31 Dec 2020.

2. Redevelopment Fund Movement £0
There was no movement in the fund in the year. The balance remained at £2,389 at 31 December 2020. Consideration is being given to future redevelopment plans for the Church.

3. Youth Fund Movement -184
Donations from coffee in church are set aside for young people's projects and outings. The balance on the fund at 31 December 2020 was £965.

4. Legacy Fund

Movement -£40,000

This fund was set up in 2014 on the receipt of a legacy of £1,296,500. £292,650 was transferred to other Church funds in 2014 leaving a balance of 1,003,850 to be spent on major projects as decided by church meeting. In 2020 £40,000 was transferred to General reserves of the charity. The balance at 31 December 2020 was £666,703.

5. Mission, Outreach and Worship Fund

Movement -£32,670

This fund was created in Dec 2018 by transfer of £200,000 from the Legacy Fund to cover the salary and general costs of a Mission Outreach and Worship leader for a five year period. The balance on the fund at 31 December 2020 was £134,192.

6. Unrealised Gain on Investment

Movement +£42,289

In 2016 £500,000 was invested in a CCLA Ethical Investment fund. The investment was valued at £714,708 at 31 December 2020 giving an unrealised gain of £214,708 (valuation was £672,419 at 31 December 2019). The unrealised gain rose by £42,289 in the year. Any gain will only be realised on the sale of the investment.

7. Lunch Club

Movement +£146

This fund records all receipts and costs of the Lunch club which serves a meal each week to senior members of the community. A donation to church funds was made from this fund of £500 in the year and the balance on the fund was £5,370 at 31 December 2020.


Restricted Funds

In 2017 a legacy of £3,000 was received with the provision that it be used by the Ladies Circle for meals and outings. The balance on this fund at 31 December 2019 was £276 and this was spent in 2020 on Christmas boxes for the housebound and lunch club. In 2018 a grant of £1,000 was received from Good Neighbours Coventry to subsidise exercise classes for the elderly. The balance on this fund was £258 at 31 Dec 20.

Reserves Policy

The aim of the Trustees is to achieve unrestricted general funds, which are the free reserves of the charity, at a level which will support the day to day running costs of the church for a period of three months. At 31 December 2020 the unrestricted general reserves were £23,743.

This report was approved by the Elders' Meeting and is signed on its behalf by

....., as Church secretary.

West Orchard United Reformed Church

Statement of financial activities for the year ended 31 December 2020

	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2020	2020	2020	2020	2019
		£	£	£	£	£
Incoming resources						
Incoming resources from generated funds						
Voluntary Income	2	36,254	-	3,067	39,321	56,865
Activities for generating funds	3	3,499	-	-	3,499	11,572
Investment income	4	33,478	-	-	33,478	31,701
Income from charitable activities	5	-	1,688	632	2,320	9,143
Other Income - Job Retention Scheme		3,064			3,064	-
Total incoming resources		76,295	1,688	3,699	81,682	109,281
Resources expended						
Costs of generating funds	6	564	652	-	1,216	7,878
Charitable activities:						
URC Ministry & Mission Fund	7	38,352	-	-	38,352	37,356
Direct ministerial costs	8	3,724	390	-	4,114	4,494
Costs of Church activities	9	33,337	41,666	976	75,979	144,916
Donations made	10	3,120	-	3,962	7,082	8,056
Total resources expended		79,097	42,708	4,938	126,743	202,700
Net incoming / (outgoing) resources before transfers		(2,802)	(41,020)	(1,239)	(45,061)	(93,419)
Unrealised gain (loss) on Investments	11	-	42,289	-	42,289	104,011
Gross transfers between funds	12	20,740	(20,500)	(240)	-	-
Net movement in funds		17,938	(19,231)	(1,479)	(2,772)	10,592
Reconciliation of funds						
Fund balances brought forward at 1 January		5,805	1,062,452	2,198	1,070,455	1,059,863
Net movement in funds		17,938	(19,231)	(1,479)	(2,772)	10,592
Total funds carried forward		23,743	1,043,221	719	1,067,683	1,070,455

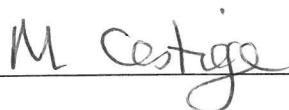
West Orchard United Reformed Church

Balance sheet as at 31 December 2020

	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2020	2020	2020	2020	2019
		£	£	£	£	£
Fixed assets						
Tangible assets	1c	-	-	-	-	-
Investments	11		714,708		714,708	672,419
		-	714,708	-	714,708	672,419
Current assets						
Debtors	13	697	-	-	697	1,100
Other debtors		11,097	-	-	11,097	7,163
Bank and cash balances	14	12,524	328,513	719	341,756	392,124
		24,318	328,513	719	353,550	400,387
Less current liabilities:						
Creditors - amounts falling due within one year	15	(575)	-	-	(575)	(2,351)
Net current assets		23,743	328,513	719	352,975	398,036
Total net assets		23,743	1,043,221	719	1,067,683	1,070,455
Represented by :						
Charitable funds						
Restricted Funds	16	-	-	719	719	2,198
Unrestricted funds						
Designated	17	-	1,043,221	-	1,043,221	1,062,452
General		23,743	-	-	23,743	5,805
Total funds		23,743	1,043,221	719	1,067,683	1,070,455

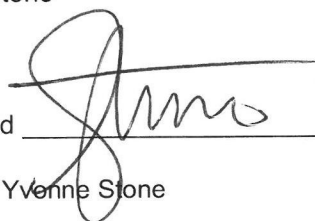
Approved by the Church AGM held on 15 August 2021 and signed on its behalf by the Treasurer and the Chair of the meeting, Revd Yvonne Stone

Signed



M Costigan

Signed



Revd Yvonne Stone

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

Note

1 **Accounting policies**

1a **Basis of accounting**

The financial statements have been drawn up in accordance with applicable accounting standards. 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 in March 2005, and the United Reformed Church guidance. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b **Fund accounting**

Unrestricted funds are available for use at the discretion of the Church in furtherance of its charitable objectives.

Designated funds derive from a decision by the Church to allocate part of our general fund monies into funds for a specific purpose. The decision to create a designated fund can be reversed at any time, with the return of some or all of the balance(s) to general funds.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. These monies are not at the disposal of the Church Meeting.

1c **Tangible fixed assets**

Freehold property: The Church, manse and bungalow (currently tenanted) buildings are vested in the United Reformed Church (West Midlands) Trust Limited and form no part of the assets of the Church. West Orchard is however responsible for maintenance and upkeep, and writes off all such expenditure in the year it is incurred. Revenue can be earned and retained by West Orchard from these assets.

Equipment: All equipment purchases are written off in the year of purchase.

1d **Incoming resources**

All voluntary giving is included in the financial statements for the period in which it is received. Donations under gift aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e **Resources expended**

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the Church, including the production and independent scrutiny of these financial statements. As most of the governance, management and activities of the Church are 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.

1f **Taxation**

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g **Investments**

Investments are stated at their market value as determined by our Investment advisors. Any revaluation gain or loss is taken to the Statement of Financial Activities. Unrealised gains are held in a revaluation reserve until the gain is realised.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

Note	Note	Unrestricted funds		Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
		General	Designated			
		2020 £	2020 £			
2	Voluntary Income					
	Envelopes and standing orders	26,610			26,610	29,708
	Cash	635			635	2,974
	Special collections			2,499	2,499	4,302
	Tax refunds under gift aid	6,542	-	568	7,110	9,314
	Donations received	2,467	-	-	2,467	5,567
	Legacies		-		-	5,000
	Voluntary Income	36,254	-	3,067	39,321	56,865
3	Activities for generating funds					
	Use of rooms	3,187			3,187	8,680
	Church fund raising events	-			-	2,215
	Fairtrade sales	312			312	677
	Other income	-			-	-
	Activities for generating funds	3,499	-	-	3,499	11,572
4	Investment income					
	Bank Interest	3,905	-		3,905	4,386
	CCLA Investment Income	21,429	-		21,429	21,015
	Property rental	8,144	-		8,144	6,300
	Investment income	33,478	-	-	33,478	31,701
5	Income from charitable activities					
	Church events	-	184		184	1,937
	Exercise classes			632	632	1,886
	Lunch Club Income		1,504		1,504	5,320
	Income from charitable activities	-	1,688	632	2,320	9,143
6	Costs of generating funds					
	Church events fund raising	-	-		-	913
	Bungalow insurance	217	-		217	209
	Bungalow maintenance		652		652	5,953
	FairTrade purchases	347			347	803
	Costs of generating funds	564	652	-	1,216	7,878
7	URC 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 £22 million, 83% of which relates to ministry costs, and 93% is provided through the Ministry & Mission contributions from churches.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

Note	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2020	2020	2020	2020	2019
		£	£	£	£	£
8	Direct ministerial costs					
	Minister's fixed car allowance	820			820	820
	Minister's travel costs	330			330	436
	Minister's telephone	614			614	607
	Minister's books and training	-			-	(45)
	Manse insurance	-			-	193
	Manse Water	312			312	299
	Manse council tax	1,648			1,648	1,583
	Manse maintenance		390		390	601
	Direct ministerial costs	3,724	390	-	4,114	4,494
9	Costs of Church activities					
	Worship, praise and teaching					
	Pulpit supply	82			82	894
	Music	1,234			1,234	1,354
	Worship costs incl flowers	826			826	1,514
	Junior Church	-			-	157
	Children Activity Days	-	368		368	1,578
	Cards & communication	1,014			1,014	342
	Church events	4,859			4,859	74
	Subscription	35			35	80
	Children & Family Work		32,670		32,670	31,570
		8,050	33,038	-	41,088	37,563
	Other programmes					
	Training				-	599
	Legacy expenditure			276	276	3,115
	Defibrillator				-	1,730
	Lunch Club costs		858		858	2,906
	Exercise class costs			700	700	1,375
	Other costs	780			780	1,240
		780	858	976	2,614	10,965
	Church property costs					
	Direct cleaning costs	3,154			3,154	12,555
	Other cleaning and grounds cost	2,095			2,095	1,366
	Electricity	770			770	(548)
	Gas	4,921			4,921	6,963
	Water rates	318			318	512
	Insurance	4,585			4,585	4,337
	Maintenance		7,770		7,770	60,461
		15,843	7,770	-	23,613	85,646
	Administration					
	Administrator	5,800			5,800	6,914
	Photocopy / print costs	578			578	1,291
	Paper & Stationery	248			248	792
	Rent of Photocopier	448			448	438
	Church telephone	1,590			1,590	1,307
	Administration	8,664	-	-	8,664	10,742
	Costs of Church activities	33,337	41,666	976	75,979	144,916

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

Note	Unrestricted funds		Restricted funds 2020	Total funds 2020	Total funds 2019
	General	Designated			
	2020	2020			
	£	£	£	£	£
10	Donations made				
				-	58
			489	489	578
			159	159	248
			1,496	1,496	1,287
	1,000			1,000	500
			400	400	0
				-	56
				-	400
	300			300	250
				-	62
				-	135
	100			100	
	500			500	500
				-	56
	200		32	232	0
				-	100
				-	1,038
				-	875
			356	356	300
				-	500
				-	500
			338	338	0
			275	275	0
	20			20	20
			31	31	151
				-	100
				-	50
	1,000		386	1,386	292
	3,120	-	3,962	7,082	8,056

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

Note	Unrestricted funds		Restricted funds	Total funds	Total funds
	General	Designated			
	2020 £	2020 £	2020 £	2020 £	2019 £
11	Investments				
	Market Value at 31 December 2019	672,419		672,419	568,408
	Additions in year at cost	-		-	-
	Net gain / (loss) on revaluation	42,289		42,289	104,011
	Market Value at 31 December 2020	714,708	-	714,708	672,419
	£500,000 was invested in 259,121.06 units in COIF Charity Ethical Investment Fund with CCLA in 2015. The market Value of the investment at 31 December 2020 was £714,708				
12	Gross transfers between funds				
	Legacy	40,000	(40,000)		
	Property Fund	(20,000)	20,000		
	Lunch Club	500	(500)		
	Exercise class	240		(240)	
		20,740	(20,500)	(240)	-
13	Debtors				
	Tax recoverable under gift aid	697	-	697	1,100
	Debtors	697	-	697	1,100
14	Bank and cash balances				
	CAF Bank Current A/C	1,756		1,756	2,111
	CAF Bank Gold A/C	10,768	3,513	719	15,013
	Scottish Widows Bank		-		-
	Shawbrook Bank		325,000		375,000
	Bank and cash balances	12,524	328,513	719	392,124
15	Creditors - amounts falling due within one year				
	Utilities	575	-	-	2,351
16	Restricted Funds				
	B fwd			2,198	3,599
	Voluntary Income			3,067	5,185
	Income from charitable activities			632	1,886
	Donations made			(3,962)	(4,878)
	Worship costs			-	(38)
	Legacy expenditure			(976)	(2,611)
	Transfer to General fund			(240)	(945)
	C fwd			719	2,198

The Church operates four restricted funds. Each financial year appeals are made for a variety of causes or organisations of a charitable nature. Payments from this fund match the sums received under the appeals. However, as some appeals cross the year end, and there are usually a number of collections over Christmas there are normally balances at the end of any financial year. Balance at 31 Dec 20 was £0
A £3000 legacy was received in 2017 with the request it be used for outings. Balance at 31 Dec 20 was £0
A £500 donation received in 2017 specified it be used for dementia projects. Balance at 31 Dec 20 was £462
A grant of £1000 received in 2018 from Good Neighbours Coventry to subsidise an exercise class for the elderly in 2019. Balance at 31 Dec 20 was £257

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

	Balance at 01 January 2020	Receipts in the Year	Payments in the Year	Unrealised Gain on Investment	Transfers (to) / from General Fund	Balance at 31 December 2020
	£	£	£		£	£
17 Designated Funds						
Property Fund	7,706	-	(8,812)		20,000	18,894
Youth Fund	1,149	184	(368)			965
Redevelopment Fund	2,389	-				2,389
Legacy	706,703				(40,000)	666,703
Unrealised Gain on Investment	172,419			42,289		214,708
Lunch Club	5,224	1,504	(858)		(500)	5,370
Mission, Outreach, Worship fund	166,862		(32,670)			134,192
Total	1,062,452	1,688	(42,708)	42,289	(20,500)	1,043,221

The Church operates seven designated funds with the approval of Church Meeting.

The property fund maintains all Church property and meets property related running costs. By decision of a previous AGM, all historical balances plus the annually agreed transfer from general fund, and any designated donations, are available to the Church's Management Committee to meet the objectives of the fund. This approach allows the committee to operate with considerable freedom of budget devolution from Church Meeting, while permitting the committee to plan operations on a longer term basis.

The Youth Fund receives donations from the church specifically for projects for young people. It also accounts for the receipts and payments associated with the children's activity days and summer holiday club and retains any surplus made.

The Church Redevelopment Fund holds the balance of donations made and funds raised for the Church Redevelopment Project, less any monies expended on the project.

The **Legacy Fund** was created in 2014 upon the receipt of a legacy of £1,296,500 from a Church member. Church Meeting agreed to set aside 10% of the legacy in the Walter Hope Fund to be distributed to good causes. Funds were all distributed by Dec 2017 and the Walter Hope Fund was closed. Church Meeting agreed that 10% of Investment income each year be donated to charities, as recommended by Elders. Investment in Church buildings has further reduced the fund and the balance has been invested to provide an income stream for the church.

Revaluation reserve. Unrealised gains on Investments are held in a Revaluation Reserve account and will only be realised on the sale of the investment.

Lunch Club provides a two course lunch each week for senior members of the congregation and the community. A donation is made to the church and the balance of funds are held in the Designated Fund.

Mission, Worship and Outreach Fund was created in 2018 after Church Meeting approved recruitment of a Mission, Outreach and Worship Leader and £200,000 was set aside from the Legacy to fund salary and project costs for five year period.

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

Note		2020 £	2019 £
18	Staff costs and trustees expenses		
	Salary costs	38,171	37,812
	At 31st December 2020 the Charity has 2 employees No employees had emoluments in excess of £60,000 Employee numbers	2	2
	Average number of FTE employees (based on 37 hour week)	1.3	1.3
19	Trustees		
	The Church is a registered as a charity with the Charity Commission and the serving Elders of the Church with the Minister are the registered Trustees.		
a)	No sums were reimbursed to the trustees for their work as trustees		
b)	The minister, who is a trustee, lives rent free in a house 'owned' by the Church, although vested in the United Reformed Church (West Midlands) Trust Limited. The Church maintains the property, and pays council tax on the property in line with URC policy. The Church also pays the minister a fixed car allowance and travel expenses in line with URC policy, pays for the telephone in the manse allocated to Church business, and pays a book allowance also water rates.		
c)	While travel and other expenses may be paid to trustees related to various needs of the Church, none of these payments relate to their duties as trustees.		
20	Pensions		
	The minister is employed by the National Church and pension contributions and arrangements are dealt with through that arrangement. The Church operates a workplace pension scheme with NEST which has 1 member		
21	Contingent liability		
	There are no material contingent liabilities.		
22	Post-balance sheet events		
	Covid 19 resulted in the Church premises closing in March 2020, in compliance with Government guidelines. This has resulted in reduced income from room bookings, donations and voluntary income. Some costs were also lower in this period. The Charity has sufficient reserves to cover any deficit		

West Orchard United Reformed Church

Notes to the accounts for the year ended 31 December 2020

Note	Unrestricted funds		Restricted funds	Total funds	Total funds
	General	Designated			
	2020	2020			
	£	£	£	£	£
23	Donations received (detailed analysis of part of note 2)				
				-	-
				-	420
	1,580			1,580	1,100
	90			90	510
	120			120	360
	3			3	92
				-	560
				-	400
	300			300	640
	305			305	895
				-	125
	69	-		69	465
	2,467	-	-	2,467	5,567
24	Maintenance and major repairs (items > £500)				
		924		924	312
		390		390	375
				-	893
				-	796
		528		528	
				-	1,417
		2,550		2,550	1,399
		648		648	
		500		500	500
				-	1,593
				-	651
		2,230		2,230	2,923
	Total Property Maintenance	-	7,770	-	7,770
					10,859

