

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

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# 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](mailto:westorchard@yahoo.co.uk)

[www.westorchard.urc.org.uk](http://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)
<b>Total Reserves</b>	<b>1,067,683</b>	<b>1,070,455</b>	<b>(2,772)</b>

### 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

		Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated	funds	funds	funds
		2020	2020	2020	2020	2019
	Note	£	£	£	£	£
<b>Incoming resources</b>						
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	-
<b>Total incoming resources</b>		<b>76,295</b>	<b>1,688</b>	<b>3,699</b>	<b>81,682</b>	<b>109,281</b>
<b>Resources expended</b>						
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
<b>Total resources expended</b>		<b>79,097</b>	<b>42,708</b>	<b>4,938</b>	<b>126,743</b>	<b>202,700</b>
<b>Net incoming / (outgoing) resources before transfers</b>		<b>(2,802)</b>	<b>(41,020)</b>	<b>(1,239)</b>	<b>(45,061)</b>	<b>(93,419)</b>
<b>Unrealised gain (loss) on Investments</b>	11	-	42,289	-	42,289	104,011
<b>Gross transfers between funds</b>	12	20,740	(20,500)	(240)	-	-
<b>Net movement in funds</b>		<b>17,938</b>	<b>(19,231)</b>	<b>(1,479)</b>	<b>(2,772)</b>	<b>10,592</b>
<b>Reconciliation of funds</b>						
<b>Fund balances brought forward at 1 January</b>		<b>5,805</b>	<b>1,062,452</b>	<b>2,198</b>	<b>1,070,455</b>	<b>1,059,863</b>
<b>Net movement in funds</b>		<b>17,938</b>	<b>(19,231)</b>	<b>(1,479)</b>	<b>(2,772)</b>	<b>10,592</b>
<b>Total funds carried forward</b>		<b>23,743</b>	<b>1,043,221</b>	<b>719</b>	<b>1,067,683</b>	<b>1,070,455</b>

# West Orchard United Reformed Church

## Balance sheet as at 31 December 2020

	Note	Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated	funds	funds	funds
		2020	2020	2020	2020	2019
		£	£	£	£	£
<b>Fixed assets</b>						
Tangible assets	1c	-	-	-	-	-
Investments	11		714,708		714,708	672,419
		-	714,708	-	714,708	672,419
<b>Current assets</b>						
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
<b>Less current liabilities:</b>						
Creditors - amounts falling due within one year	15	(575)	-	-	(575)	(2,351)
<b>Net current assets</b>		23,743	328,513	719	352,975	398,036
<b>Total net assets</b>		23,743	1,043,221	719	1,067,683	1,070,455
<b>Represented by :</b>						
<b>Charitable funds</b>						
<b>Restricted Funds</b>	16	-	-	719	719	2,198
<b>Unrestricted funds</b>						
Designated	17	-	1,043,221	-	1,043,221	1,062,452
General		23,743	-	-	23,743	5,805
<b>Total funds</b>		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  
M Costigan

Signed Revd Yvonne Stone  
Revd Yvonne Stone

# West Orchard United Reformed Church

## Notes to the accounts for the year ended 31 December 2020

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### 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	Total funds	Total funds
			General	Designated			
			2020	2020	2020	2020	2019
			£	£	£	£	£
2	<b>Voluntary Income</b>						
	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	23	2,467	-	-	2,467	5,567
	Legacies			-		-	5,000
	Voluntary Income		36,254	-	3,067	39,321	56,865
3	<b>Activities for generating funds</b>						
	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	<b>Investment income</b>						
	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	<b>Income from charitable activities</b>						
	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	<b>Costs of generating funds</b>						
	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	<b>URC Ministry &amp; Mission Fund</b>						
	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	<b>Direct ministerial costs</b>						
	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	<b>Costs of Church activities</b>						
	<b>Worship, praise and teaching</b>						
	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
	<b>Other programmes</b>						
	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
	<b>Church property costs</b>						
	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
	<b>Administration</b>						
	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
	<b>Costs of Church activities</b>		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	Total funds	Total funds
	General	Designated			
	<u>2020</u>	<u>2020</u>	<u>2020</u>	<u>2020</u>	<u>2019</u>
	£	£	£	£	£
10	<b>Donations made</b>				
				-	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
Donations made	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	<b>Investments</b>					
	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
<p>£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</p>						
12	<b>Gross transfers between funds</b>					
	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	<b>Debtors</b>					
	Tax recoverable under gift aid	697	-		697	1,100
	Debtors	697	-	-	697	1,100
14	<b>Bank and cash balances</b>					
	CAF Bank Current A/C	1,756			1,756	2,111
	CAF Bank Gold A/C	10,768	3,513	719	15,000	15,013
	Scottish Widows Bank		-		-	-
	Shawbrook Bank		325,000		325,000	375,000
	Bank and cash balances	12,524	328,513	719	341,756	392,124
15	<b>Creditors - amounts falling due within one year</b>					
	Utilities	575	-	-	575	2,351
16	<b>Restricted Funds</b>					
	B fwd			2,198	2,198	3,599
	Voluntary Income			3,067	3,067	5,185
	Income from charitable activities			632	632	1,886
	Donations made			(3,962)	(3,962)	(4,878)
	Worship costs			-	-	(38)
	Legacy expenditure			(976)	(976)	(2,611)
	Transfer to General fund			(240)	(240)	(945)
	C fwd			719	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	<b>Staff costs and trustees expenses</b>		
	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	<b>Trustees</b>		
	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	<b>Pensions</b>		
	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	<b>Contingent liability</b>		
	There are no material contingent liabilities.		
22	<b>Post-balance sheet events</b>		
	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	<u>Unrestricted funds</u>		Restricted funds	Total funds	Total funds
	General	Designated			
	2020	2020	2020	2020	2019
	£	£	£	£	£
<b>23</b>	<b>Donations received (detailed analysis of part of note 2)</b>				
				-	-
Mothers & toddlers				-	420
Scout group	1,580			1,580	1,100
30th Guides	90			90	510
59th Brownies	120			120	360
Jam	3			3	92
Link magazine				-	560
Funerals / Weddings				-	400
Flowers	300			300	640
Tea Dance	305			305	895
Church Away Day				-	125
Other Donations	69	-		69	465
	2,467	-	-	2,467	5,567
<b>24</b>	<b>Maintenance and major repairs (items &gt; £500)</b>				
Boiler & heating Repairs & Service		924		924	312
Church Gas Inspection		390		390	375
Church roof repair				-	893
Decorating				-	796
Dorgards		528		528	
Fire safety check				-	1,417
Garden Care		2,550		2,550	1,399
Kitchen Ventilation		648		648	
Large Hall Floor Resanding		500		500	500
Lighting repairs				-	1,593
Repair drains / blocked toilets				-	651
Other Repairs and Equipment		2,230		2,230	2,923
<b>Total Property Maintenance</b>	-	7,770	-	7,770	10,859

## West Orchard United Reformed Church

### Notes to the accounts for the year ended 31 December 2020

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#### Independent examiner's report

I report on the financial statements of Ist Orchard URC for the year ended 31 December 2020, 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*

*12th October 2021*

Dated:

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