

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

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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 Luckett


....., as Church secretary.

West Orchard United Reformed Church

Statement of financial activities for the year ended 31 December 2022

		Unrestricted funds		Restricted funds	Total funds	Total funds
		General	Designated			
		2022	2022	2022	2022	2021
	Note	£	£	£	£	£
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	Total funds	Total funds
		General	Designated	funds		
		2022	2022	2022	2022	2021
		£	£	£	£	£
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	2022	2022	2021
		£	£	£	£	£
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	Designated			
			2022	2022	2022	2022	2021
			£	£	£	£	£
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	<u>Unrestricted funds</u>		Restricted funds	Total funds	Total funds
	General	Designated			
	<u>2022</u>	<u>2022</u>	<u>2022</u>	<u>2022</u>	<u>2021</u>
	£	£	£	£	£
10					
Donations made					
Carriers of Hope	350			350	566
Christian Aid			346	346	523
Coffee Tots	500		400	900	0
Commitment for life			1,268	1,268	1,241
Coventry City Mission	167		347	514	1,000
Coventry Food Bank			156	156	100
Coventry & Nuneaton methodist church				-	75
Coventry Refugee & Migrent centre			308	308	0
Coventry Youth for Christ	300			300	300
DEC Ukrain Appeal			1,706	1,706	0
Foleshill URC				-	500
Guides / brownies	400			400	0
Hardship fund	20			20	0
Macmillan Cancer Support			1,522	1,522	842
Myton Hospice	350		37	387	0
Pancreatic Cancer			214	214	0
Royal British Legion			95	95	0
Salvation Army	350			350	500
Scouts	400			400	0
St Andrews House	350			350	0
St Francis Employ Support			308	308	0
Teenage Cancer Trust				-	144
URC silence	20			20	20
Zoe's Place Trust	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	2022	2022	2021
		£	£	£	£	£
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

		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
		£	£	£		£	£
17	Designated Funds						
	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	Total funds	Total funds
	General	Designated			
	2022	2022	2022	2022	2021
	£	£	£	£	£
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	-	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 Ist 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: Q E. Green

Dated: 17 July 2023

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