

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

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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	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 now closed

Movement -£773

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	Total funds	Total funds
		General	Designated	funds	funds	funds
		2024	2024	2024	2024	2023
		£	£	£	£	£
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)
		<u>21,441</u>	<u>64,921</u>
Net current assets			
		<u>742,148</u>	<u>844,875</u>
Total net assets			
Represented by :			
Charitable funds			
Restricted Funds	16	25,803	4,157
Unrestricted funds			
Designated	17	709,479	830,864
General		8,666	9,854
		<u>743,948</u>	<u>844,875</u>
Total funds			

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	Total funds	Total funds
			General	Designated			
			2024	2024	2024	2024	2023
			£	£	£	£	£
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	23	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	Total funds	Total funds
		General	Designated			
		2024	2024	2024	2024	2023
		£	£	£	£	£
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	<u>Unrestricted funds</u>		Restricted funds	Total funds	Total funds
	General	Designated			
	<u>2024</u>	<u>2024</u>	<u>2024</u>	<u>2024</u>	<u>2023</u>
	£	£	£	£	£
10					
Donations made					
Alzheimer Society			350	350	-
Bluebell Woods Childrens Hospice			76	76	0
Christian Aid			560	560	402
Carers Trust heart of England			342	342	0
Commitment for life			1,177	1,177	1,356
Coventry Boys & Girls club				-	250
Coventry City Mission	1,000			1,000	1,322
Coventry Food Bank	200			200	423
Coventry Street Pastors	200			200	0
Coventry Youth for Christ	50			50	300
Dynamo Project	200			200	0
DEC Turkish earthquake Appeal				-	243
Defibrillator expenditure			596	596	0
Gab and Grab club - homeless	200			200	0
GAZA Appeal	193		241	434	0
Hope Coventry			100	100	100
Leprosy Mission				-	180
Macmillan Cancer Support			1,150	1,150	1,471
Mercy Ships			42	42	0
Mission For Aviation Fellowship			113	113	0
Myton Hospice			253	253	0
Open Doors				-	304
Other			152	152	22
Pancreatic Cancer				-	241
Royal British Legion				-	60
SANDS			1,048	1,048	0
Scouts				-	130
St Andrews House			500	500	200
Thrive Youth Ministries	250			250	0
TEN				-	70
Tiny Tim's Children's Centre	200			200	250
URC silence	20			20	20
Zoe's Place Trust			253	253	0
Donations made	2,513	-	6,953	9,466	7,344

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	2024	2024	2023
		£	£	£	£	£
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					
		Special Collections	Dementia	Manse	Children	Total
	B fwd	1,028	462	2,667	-	4,157
	Voluntary Income	6,014			8,941	14,955
	Rental Income			16,608	-	16,608
	Donations made	(6,953)			-	(6,953)
	Maintenance costs			(2,755)		(2,755)
	Expenditure				(209)	(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	<u>Unrestricted funds</u>		Restricted funds	Total funds	Total funds
	General	Designated			
	2024	2024	2024	2024	2023
	£	£	£	£	£
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