



**BATH CENTRAL
UNITED REFORMED CHURCH
CHARITY**

Registered Charity 1130339

**FINANCIAL STATEMENTS
31st DECEMBER 2022**

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BATH CENTRAL UNITED REFORMED CHURCH CHARITY

(Registered Charity 1130339)

ELDERS' and TRUSTEES' ANNUAL REPORT - DECEMBER 2022

The Elders (acting as Trustees for the purposes of the Charities Acts) of Bath Central United Reformed Church Charity present their Annual Report and Financial Statements for the year ended 31 December 2021.

OUR PLACE IS YOUR PLACE – MAKING CONNECTIONS TOGETHER

Some prayerful, thoughts and recollections of others, events and happenings from our Church's magazine '**Contact**' - through January to December; as we offer our prayers as a Church for ourselves and for others in Community

As we venture into a new year, after many months of anxiety and tests of our faith, strengthen us for whatever is to come, and help us always to be conscious of your love and support.

May we not feel alone. **May we feel your healing comfort in our every day contact with others.** May we play our part in bringing your love and concerns to all we communicate with and to share with them the sure hope of better days to come. We thank you that you care for us and your creation, more than we can ever know and in ways we cannot even imagine.

We are very grateful to have survived the last twelve months and we pray for those who have not. We pray especially for their close friends and family who are left behind. We give thanks for all those who have visited others to keep them in touch with the outside world and the Church community.

We give thanks for the work of scientists creating vaccines that have enabled this country to start on the road to recovery. Help us all to be aware of folk around us who are still suffering from the effects of long-term Covid.

You bless us with this time of warmer weather, when nature is in abundance with its colours and scents; when wildlife abounds and for all things that are a pleasure for us. You make us feel uplifted, even during times when some of us may have felt low because of health concerns or other circumstances. We ask the Holy Spirit to descend on us and awake our senses to this wonderful time of year and to make us appreciative of all that you give us.

We pray that you will continue to guide us now and in the future, in good times or bad. We thank you for our Ministry team and Elders who have enabled us to continue with our worship over the past months to keep the Church alive

As we enter a new phase of the pandemic, may we always think of those who mourn loved ones and who may be sad at the manner of their passing. We pray that we will be able to meet up more readily in the future with those who are weeping, and to rejoice with those who are celebrating a special occasion. Meanwhile let us be truly grateful for the unsung heroes and heroines who have sustained us — scientists and medics, postmen, delivery drivers, shop staff, tradespeople, transport workers, volunteers and many more.

We offer our thanks for the beautiful colours of Autumn and which offers a fresh start for all; bless all those children going to school for the first time and to those pupils returning for another year; bless also the teachers who show patience and kindness and a listening ear in a challenging world.

At this Christmastide, please help us always to remember its true meaning. We pray for our families and friends and all those we love and care for and ask you to protect them. May we especially think of folk who have to work away from home, as we all make plans for the festive season.

Thank you for the faith that binds us, for the family and friends who love us, and for your giving of your son into this world to save us. **We ask for tolerance for all faiths and those with no belief at all.**

And finally, help us to recognise the needs of our fellow travellers and to respond generously.

May our Church be always a place of welcome. So be it, with our thanks, Amen.

ELDERS' and TRUSTEES' ANNUAL REPORT - DECEMBER 2022 - cont'd

OUR CHURCH IN COMMUNITY: SHARING OUR HOPES

Reflections - Over the past year, much of our Church's life in ministry and mission – its activities and events, its chosen journey – continues to feel the effects caused by factors outside its control. The financial resources available to the Church have also continued to decline significantly.

Considerations - But our Church has weathered as best it can the continuing risks and challenges over the past year and now faces new challenges and opportunities that reflect the imperative to acknowledge the need to accept and manage change.

In Looking Back -

THE CHARITY'S ACTIVITIES

Bath Central United Reformed Church is committed to offering the opportunity of Christian worship to all. Our Church aims to enable people to live out their faith in the world and make an enriching contribution to the communities in which our Church lives. Our Church does this through:

- Worship and Prayer, learning about the Gospel and developing knowledge and trust in Jesus
- Pastoral care and community involvement for people living in the area
- Outreach

WORSHIP AND PRAYER – 'learning about the Gospel, and placing trust in Jesus'

The Church's activities and events are listed below:

- Our Church Service - in person or online, aiming to be beneficially challenging and spiritually fulfilling.
- Celebrating Holy Communion at morning Worship on the first Sunday of each month.
- Our Church's prayer corner providing a welcomed and appreciated quiet space during the week, where people are able to sit alone, or with a companion and to spend a quiet time with God; offering a place to bring the concerns that weigh on the hearts of individuals for reflection and listening to our inner voice.
- Praying for those that use our Church Halls and writing to them as a symbol of our prayerful support for them during the year.
- Our prayers for the ongoing and valued work undertaken by several of our Church members - in carrying out specific responsibilities in the life of our community – with a heartfelt 'thank you'!
- Our theme-based Bible study sessions - to prompt learning, reflection and discussion and to offer new insights of the familiar - that are led by the Reverend David and involve Members from each of the three United Reformed Churches in Bath.

Our Church's well-stocked Library, supporting individual spiritual study, enquiry and learning.

PASTORAL CARE – 'involving people, and engaging with concerns for others'

When and wherever possible, the Church has continued to offer support to the wider Church community by -

- Ongoing engagement of pastoral care by our Church Elders and the Ministers.

- Providing collections and deliveries of items of food to the local **FoodBank** which is organised under the auspices of the Genesis Trust.

- Making available a monthly '**Contact**' magazine.

- Organising an internal **Christmas Post** for all Church Members and adherents.

OUTREACH – 'developing relationships; through small acts, making a big difference'

This includes ongoing work by the Church's Ministers, Elders and others in our membership, through

- Working to develop the vision and mission of our Church.

- Our Ministers acting as a **Free Church Chaplains, to the universities within Bath**.

- Supporting the wider world, through making gifts under the auspices of the charitable activities of **Embrace the Middle East** - a Christian development charity tackling poverty and injustice in communities in the Near and Middle East - **little gifts, making a big difference**.

- Our Church's Sanctuary and Halls enabling space to a wide variety of community service groups and people, including different faith groups.

- Identifying fellowship opportunities together, to develop valued the multi-re lationships and links within our Church's community.

- Inviting people to attend Services and other events planned during the Christmas period. Our refreshed Church's webpages containing a number of stories of our Church and its life during the year.

- Regularly giving to support the development work undertaken by **Christian Aid** in the world's poorest countries and also to the United Reformed Church's own **Commitment for Life** – a world development programme.

- Our Church's support and contributions to **Operation Christmas Child**, an organisation which sends shoe boxes of presents for children in Eastern Europe. Equally, our Church's giving under its **Annual Gift Service** for those children attending the **Bath Child Contact Centre** and in supporting families as part of the activities at Christmas of the **Salvation Army**.

- Church Members actively participating as volunteers and in other ways within charitable community organisations in Bath and neighbouring districts such as **Oxfam, Children's Hospice South West, Julian House, Friends of the Royal United Hospital, Dorothy House Hospice** and the **Genesis Trust**.

- Continuing to extend invitations to many, and in turn to respond willingly to invitations from others.

PUBLIC BENEFIT – thinking about and engaging with others

Our Church **cares deeply about its relationships with the outside world** and campaigns in partnership with numerous other organisations throughout the year.

The Trustees continue to have due regard to public benefit guidance published by the Charity Commission.

Our Church and its halls have always provided a meeting place for groups offering a diverse range of caring, social and other activities, such as ***the Bath Child Contact Centre, Headway - Bath and District*** and ***Soundwell Music Therapy Trust***.

Our Church continues to seek and to **establish relationships within our community** and **by invitation acting as a host** and providing a venue for a number of events each year as part of the ***Bath Festivals***.

ACHIEVEMENTS AND PERFORMANCE

Bath Central URC has committees for Buildings and House - drawn from its membership - who ensure that the buildings are maintained to a high standard.

The Committee of Finance and Halls Management which oversees and manages the hiring of the Sanctuary and Church halls, ensures that this is carried out in a professional and charitable manner.

Our Church is an Eco Church. In so being, it expresses its care for God's world in worship and teaching; in how it looks after its Church buildings and land; in how it engages with its local community and in global campaigns; and in the personal lifestyles of its congregation.

All matters and connections of importance for our Church are **proactively promoted by the Elders**.

Our Church readily acknowledges that activities - such as those listed above – together represent and serve as a rewarding achievement and engagement of ***'sharing our hopes in community'***.

FINANCIAL REVIEW

The financial activities of Bath Central URC for the year ended 31 December 2022 are as set out on pages 9 to 12. The net outgoing payments for 2022 were £25,833, before transfers between funds held; for 2021, the net outgoing payments were £25,833. The total cash funds for 2022 available to be carried forward to the next financial year were £29,519 – and for the previous year they were £29,519, both years representing between three to nine months of its annual payments. Our Church Elder's policy (acting as Trustees) on the holding of any cash funds as reserves is explained in the notes to these accounts under *Reserves Policy*.

Our Church's approach for Stewardship continues to provide an ongoing focus for our Giving. However, during the past year, the combined reduction in the use of our Church Halls and further reductions of its available financial resources, threaten the support our Church's vision, mission and ministry to our Church's community.

As part of our Church's ongoing annual commitment to the United Reformed Church's Ministry and Mission Fund, it has responded positively to the 1% additional giving challenge in recent years (see Note 8).

Bath Central URC Charity as part of its charitable mission and activities paid the following donations:

	2022	2021
Christian Aid	730	1,478
Disaster Appeals	0	0
Food Bank	264	0
Commitment for Life	850	600
Sundry Appeals	529	70
Benevolent fund	214	0
Totals	<u>£2,587</u>	<u>£2,148</u>

ACCOUNTING AND REPORTING RESPONSIBILITIES

The Elders (acting as Trustees) are responsible for producing the Annual Report and Financial Statements for each financial year in accordance with applicable legislation and Charity Commission requirements.

The accounting and financial management policies of the Central URC are as set out in the Notes to the Receipts & Payments Account. For 2022, these financial statements have again been prepared on a receipts and payments basis.

In Looking Forward -

During October 2022, the Church began a new journey by considering the necessary changes that it needs to manage going forward.

As part of its **3 2 1** process, a number of options were identified and discussed to ensure that it offers to the members of its wider Church community, a pastorate that is sustainable and attractive.

Much still needs to be discussed and managed during 2023, regarding those future arrangements which will underpin the necessary delivery of its hopes, its ambitions and the opportunities that will surely follow.

Dear Lord,

May we feel your healing comfort in our every day contact with others.

May you continue to guide us now and in the future, in good times and in bad.

May you nurture within us continued tolerance for all faiths and those with no belief at all.

May our Church be always a place of welcome for others.

With our grateful thanks, Amen.

ELDERS' and TRUSTEES' ANNUAL REPORT - DECEMBER 2021 - cont'd

ADMINISTRATIVE INFORMATION:

POSTAL ADDRESS

Grove Street, Bath, BA2 6PJ

OBJECTIVES AND ACTIVITIES

The Charity's objectives as set out in the governing document issued by United Reformed Church is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

STRUCTURE GOVERNANCE AND MANAGEMENT

The following is taken from the United Reformed Church Acts of Parliament (1972 and 1982) and the Scheme of Union (1972).

The Bath Central United Reformed Church Charity (Bath Central URC) is a constituent part of the United Reformed Church in the United Kingdom, and is subject to the general procedures of that Church set out in the Scheme of Union, and any subsequent amendments and additions.

Its Members shall be those who profess faith in God, Father, Son and Holy Spirit and covenant to share fully in the corporate life of the United Reformed Church.

A Church Meeting is normally held every other month, and in any event not less than once a quarter. Special Meetings may also be called in accordance with the Procedures of Bath Central URC.

APPOINTMENT OF TRUSTEES

The number of Elders (acting as Trustees for the purposes of the Charities Acts) of Bath Central United Reformed Church Charity and their periods of service is decided by our Church Meeting. The Trustees consist of the Minister(s), Treasurer, Secretaries (Administration and Worship) and Serving Elders. Serving Elders are appointed by our Church Meeting and serve for a period of three years. On completion of that period they are eligible for re-election for a further three years. The Treasurer and Secretaries are appointed by Church Meeting on the recommendation of the Elders' meeting. Our Church Officers are normally elected for a term of one year at our Church Charity's Annual General Meeting, held in March, following recommendations from the Elders.

Our Church have three Ministers who serve the three United Reformed Churches in Bath.

MINISTERS

The Ministers who served during the year 2022 were as follows:

Revd. David Pattie and Revd. Helen Pattie
Revd. Dr Hazel Starritt (Non-stipendiary)

OFFICERS & SENIOR ELDER

The Officers and Senior Elder who served/were appointed during the year 2022 were as follows:

Treasurer Mr BD Campbell (Standing down from 31 March 2022)

Secretaries - Administration and Worship Vacancies
Senior Elder Mrs J Tollyfield

ELDERS acting as TRUSTEES

The Elders acting as Trustees who served/were appointed during the year 2021 were as follows:

Mr CD Bowden Mr BD Campbell Mr WJ King Mrs M McArthur

Mr WE Richardson Mrs MJ Stephens Mrs EJ Tollyfield Mr RB Turner

Mr MHH Burgess (Standing down during 2022).

Non-Serving Elders

The following Non-Serving Elders who acted/were appointed during the year 2021 were as follows:

Mrs AR Ashworth Mrs LJ Bowden Mrs S Carter Dr M Ede Miss M Jones
Mrs AE Liles Mr J Osborne Mr GCF Wright Mrs R Wilds

STAFF

Church Administrator (Part-time) Mrs LA Whipp

PRINCIPAL COMMITTEES

The principal committees of Bath Central URC are as follows:

- Buildings
- Finance and Halls Management
- House.

This Report was approved and adopted by the Church Meeting in June 2023

Bath Central United Reformed Church Charity
Financial Statements for the Year ended 31st December 2022
Receipts and Payments account

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This year 2022	Previous year 2021
Receipts						
Voluntary giving		25,493			25,493	33,024
Special offerings and donations	11	529		2,058	2,587	3,700
Gift Day appeals		-			-	-
Gift Aid reclaimed		14,585			14,585	-
Lettigs church halls		23,862			23,862	21,439
Wedding fee		325			325	-
Fundraising events		-			-	132
Insurance claims		-			-	-
LPOWS Vat receipts		-			-	7,733
UK JRS Schemes		-			-	2,650
Rental Larkhall & Rush Hill Manse		8,102			8,102	3,253
Manse shared expenses recovered	24	1,957			1,957	2,532
Sundry items received		178			178	410
Investment dividends		380			380	767
Sale of Investments		23,868			23,868	-
Bank Interest		82			82	1
Designated & Restricted funds		-	-	-	-	4,184
Total receipts		99,363	-	2,058	101,421	79,825
Payments						
Ministry & Mission Fund		40,110			40,110	40,509
Ministry costs	25	5,564			5,564	4,438
Worship costs	26.2	1,500			1,500	237
Church running costs	26.1	28,928			28,928	36,674
Governance costs		564			564	-
Fund raising events & activities	26.3	1,899			1,899	2,389
Maintenance of church and halls		1,696			1,696	18,136
Maintenance of manse		4,969			4,969	780
Organ and piano repairs		347			347	347
Support of outside causes	11	185		1,844	2,029	2,148
Other costs		570			570	
Total Payments		86,332	-	1,844	88,176	105,658
Net receipts (Payments)		13,030	-	214	13,244	- 25,833

Transfer between funds					-	-
Cash funds brought forward		10,405	18,344	770	29,519	55,352
Cash funds carried forward		23,435	18,344	984	42,763	29,519
Statement of assets and liabilities						
Monetary assets						
Cash					-	-
Bank current account					4,005	9,436
Bank deposit account					10,050	10,000
Credit union savers account					28,708	10,083
Total monetary assets		-	-	-	42,763	29,519
Other assets						
Monies due to church					-	8,091
Investments at market value					1,984	26,824
Assets used for church purposes						
Held bURC Southwester Synod Inc	15		Church halls and manse	See note 15		
			Furnishings and equipment			
			Manse			
Liabilities owed by church					-	3,347

BATH CENTRAL UNITED REFORMED CHURCH CHARITY
(Registered Charity 1130339)
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDING 31 DECEMBER 2022

1 Accounting Policies

1a Basis of Accounting

The attached accounts are prepared from the accounting records of the Church in accordance with Section 133 of the Charities Act 2011 on the Receipts and Payments basis and with guidance published by the Charity Commission for England & Wales.

1b Church Activities

There are a number of groups involving members of the Church that are solely for social and other activities which are deemed not to be part of the fund raising activities of the Church. These Church groups hold small amounts of cash which are regarded as being at their sole disposal. Their activities, transactions and cash balances have not therefore been included in these financial statements.

1c Incoming Receipts

All receipts of voluntary giving and Church fundraising events & activities are included in the accounting records for the period during which they are received. Donations under Gift Aid plus the associated income tax recovery, VAT recoverable under the Listed Places of Worship Scheme relating to Church Maintenance; Grants from URC SW Synod; Legacies and all other receipts are recorded as receipts on the date they are received.

1d Outgoing Payments

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

All other payments are recognised in the period to which they are paid and include VAT which cannot be recovered. They are allocated to the particular Church activity to which they relate.

Governance represent payments on the governance of the Church, including the production and independent scrutiny of these financial statements.

1e Fund Accounting

Unrestricted funds are available for use at the discretion of the Church in furtherance of its charitable objectives. These include general and dedicated funds.

Restricted funds are subjected to restrictions on their payment imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only receipts arising from investment of the endowment are used, either as restricted or unrestricted funds, depending on the purpose and terms on which the endowment was established.

The Church holds no such funds.

1f Taxation

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

1g Tangible Fixed Assets

Freehold property: The Trustees of the Church, Halls and Manse buildings are the United Reformed Church (South Western Synod) Incorporated, who hold them upon trust for purposes connected with Bath Central URC. All payments made on the Church buildings and Manse are written off in the year they are made.

1h Equipment: All payments made for equipment, furniture and fittings are written off in the year they are made.

1i Investment assets: These are stated at mid-market values at the end of the year. Realised proceeds from disposal are noted as necessary.

2 Bank and Cash Balances:

BATH CENTRAL UNITED REFORMED CHURCH CHARITY
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NOTES TO THE FINANCIAL STATEMENTS YEAR ENDING 31 DECEMBER 2022

These are the total balances in current, deposit and saver accounts held by the Church's bankers and a credit union as held at the end of the year. The Church monies are not held in segregated accounts, but for the sake of the financial statements the total of each account is allocated appropriately over the various funds.

- 3 **Elders acting as Trustees:** Elders do not receive paid remuneration and benefits in kind, but serve on a pro bono basis for the benefit of the Church and its community. All expenses are only directly incurred on behalf of the Church and are reimbursed accordingly.

- 4 **Ministers:** All expense payments incurred by the Ministers are disclosed in the accounts. The Ministers are accommodated in property held in trust that is not owned but Church.

- 5 **Volunteers and Staff Costs:** the support provided in connection with Church activities by Church Members and Adherents for the benefit of the Church and its community is undertaken on a pro bono basis. The Church has one administrative member of staff and the employment costs arising are under £10,000 per annum. All expense payments are only directly incurred on behalf of the Church and are reimbursed accordingly.

- 6 **RESERVES POLICY**
It is the policy of the Church to endeavour to maintain sufficient cash funds to enable it to undertake extensive repairs to its property and to meet its obligations. These should be equal to a sum representing between three and nine months of its annual total payments (in line with the previous years).

- 7 **INVESTMENT POLICY**
The investment policy of Bath Central URC Charity is to invest by balancing risk and return. The investments are long-term and held in trust for the Church by URC (South Western Synod) Incorporated. There are no restrictions on the Church's powers of investment.

- 8 **RISK POLICY**
Bath Central URC Charity assesses all substantial risks and implements appropriate actions to manage them. The Church holds appropriate insurance policies to safeguard the public and users of its facilities, its members, staff and assets. Health and Safety issues are reviewed annually. Our activities are operated in accordance with equal opportunities legislation and a Child protection policy is in force and updated.

- 9 **FUNDS POLICY**
Transfers between cash funds are made to support future Church activities for ministry and ministry.

- 10 **MINISTRY & MISSION FUND**
The Church contributes to the national 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 directly relates to minister and other support costs, and is provided through the Ministry & Mission fund contributions from churches. As part of the Church's ongoing annual commitment the United Reformed Church's Ministry and Mission Fund, it has responded positively to the 1% additional giving challenge in recent years.

11	RESTRICTED DONATIONS PASSED ON	General	Designated	Restricted	Total 2022	Total 2021
	Benevolent Fund			214	214	-
	Commitment for Life			850	850	600
	Christian Aid			730	730	1,478
	Food Bank			264	264	-
	Disaster Appeals			-	-	-
	Sundry Appeals and Support Outside Causes	529		-	529	70
		529	-	2,058	2,587	2,148

12 **BANK & CASH BALANCES**

These are the total balances in current, deposit and saver accounts held by the Church's bankers and a credit union.

BATH CENTRAL UNITED REFORMED CHURCH CHARITY
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NOTES TO THE FINANCIAL STATEMENTS YEAR ENDING 31 DECEMBER 2022

13	OTHER ASSETS: Monies due to the Church	General	Designated	Restricted	Total 2022	Total 2021
	Room Hire				-	2,384
	Gift Aid Tax recoverable				-	3,750
	LPOWS VAT recoverable				-	-
	Special Offerings and Donations				-	-
	Larkhall 8 Rush Hill — Shared expense payments recovery				-	1,957
		-	-	-	-	8,091

14 Investments

The investment assets held at the end of the year comprise:	2022	2021
COIF Ethical Income shares - 7 150 28 units*	-	22,613
M & G Equity (Charifund) - 162 units*	-	2,521
Royal Bank of Scotland - 748 Ord 100p shares	1,984	1,690
	1,984	26,824

15 TANGIBLE FIXED ASSETS

For the reasons stated under Accounting Policies, the Church and Manse buildings are not tangible fixed assets of the Church. For insurance purposes, the Church buildings are insured for £10,117,512— an increase from the previous year's (2021 £9,145,103), insured for £9,634,362 . The Manse declared value is insured for £669,876 (2021 - £870,839) and the Church contents and computer equipment for £185,544 (2021 — £167,711).

16	LIABILITIES: Monies owed by the church	General	Designated	Restricted	Total 2022	Total 2021
	Church and Manse Repairs				-	61
	Church Running Costs				-	2,839
	Ministry Costs				-	100
	Organ and Piano Repairs				-	347
	Room Hire				-	-
	Dedicated & Restricted Funds				-	-
		-	-	-	-	3,347

17 Designated Funds

The Church operates Designated Funds with the encouragement of Church Meeting.

During 2021 and 2020, no transfers were made from the Legacies Fund to the General Fund, to fund future Church activities for ministry and mission.

17.1 The movements between the Designated - Restricted and Unrestricted Funds during the year were:

	General	Designated	Restricted	Total 2022	Total 2021
	Legacies	Making a difference			
Balance brought forward	5,002	13,342	-	18,344	46,304
Receipts				-	2,000
Fund Transfers				-	-
Payments				-	-
Balance carried forward	5,002	13,342	-	18,344	18,344

BATH CENTRAL UNITED REFORMED CHURCH CHARITY
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Both the Legacies Fund and Making a Difference Funds are used by the Church to fund ongoing activities and future events for ministry and mission; and to enable the essential development and Support for Worship and Prayer, Pastoral Care and Community Involvement and Outreach.

18 RESTRICTED FUNDS

The Church accounts include Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the Church. These monies are not at the disposal of the Church Meeting for any other purpose, and include Restricted Donations. The Benevolent Fund is a fund for charity purposes entirely controlled by the Minsters.

18 The restricted cash funds held by Bath Central URC Charity were as follows:

	Restricted donations	Zambian ministers fund	Larkhall & Rush Hill Manse	Benevolent fund	Total 2022	Total 2021
Balance brought forward		-	-	770	770	774
Receipts				214	214	2,184
Fund Transfers					-	-
Payments					-	-
Balance carried forward		-	-	984	984	770

19 Total cash funds

The total cash funds held by Bath Central URC Charity were as follows:

		2022	2021
Unrestricted	General	23,435	10,405
	Designated	18,344	18,344
Restricted	Funds	984	770
		42,763	29,519

20 RELATED PARTY TRANSACTIONS

Reports to the Church buildings and Manse were undertaken by G S Burgess Limited of which the chairman of the Church's Buildings Committee, Mr M H Burgess, is a director. In 2021, the payments for these works amounted to £15,578 and during 2020 to £23,062. The Church's Finance & Halls Management and Buildings Committees oversaw all the building work undertaken, which was contracted at arms length.

BATH CENTRAL UNITED REFORMED CHURCH CHARITY
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NOTES TO THE FINANCIAL STATEMENTS YEAR ENDING 31 DECEMBER 2022

21 VOLUNTARY GIVING	General	Designated	Restricted	Total 2022	Total 2021
Giving by standing order	19,979		500	20,479	27,675
Giving by envelope	1,132			1,132	2,165
Loose cash	4,912		1,558	6,470	3,184
	26,022	-	2,058	28,080	33,024
22 LETTINGS					
Church Halls	23,862			23,862	15,064
Livingstone room	-			-	6,375
	23,862	-	-	23,862	21,439
23 INSURANCE CLAIMS					
Church porch	-			-	-
Loss of income	-			-	-
	-	-	-	-	-
24 SHARED EXPENSE PAYMENTS					
Larkhall URC	1,038			1,038	1,332
Rush Hill URC	920			920	1,200
	1,957	-	-	1,957	2,532
25 MINISTERIAL COSTS					
Car expenses	689			689	2,400
travel	-			-	808
Manse telephone	1,106			1,106	1,056
Water & Council Tax	3,729			3,729	3,735
Stationery	40			40	-
Book Grants	-			-	-
Training	-			-	174
	5,564	-	-	5,564	8,173
26 COSTS OF CHURCH ACTIVITIES					
26.1 Running costs					
Insurance	5,306			5,306	7,344
Heat & Light	7,157			7,157	5,930
Cleaner	5,433			5,433	3,684
Admin assistant	4,505			4,505	7,035
Security	5,127			5,127	4,944
Small equipment	-			-	774
Other running costs	1,399			1,399	1,661
	28,928	-	-	28,928	31,372
26.2 Worship costs					
Pulpit supply	170			170	135
License and music	1,295			1,295	1,567
Services teaching and other expenses	35			35	102
	1,500	-	-	1,500	1,804
26.3 Fundraising events and activities					

BATH CENTRAL UNITED REFORMED CHURCH CHARITY

(Registered Charity 1130339)

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDING 31 DECEMBER 2022

Printing & Stationery	257		257	370
Church telephone	1,642		1,642	1,570
Contact church magazine	-		-	449
Coffee & catering	-		-	-
	1,899	-	-	1,899
				2,389

Bath Central United Reformed Church

Financial Statements for Year Ended 31st December 2022

I report on the financial statements of Bath Central United Reformed Church for the year ended 31 December 2022.

Respective responsibilities

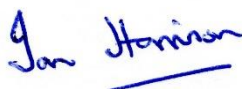
The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under 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.



Ian Harrison

26th April 2023

Name and address of the Independent Examiner:

Ian Harrison
21 Barton Close
Exton
Exeter
EX3 0PE