

PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1130594

Details

Other names	PLUME AVENUE URC
Status	Registered
Legal form	Previously excepted
Registered	2009-07-17
Register	View on the Charity Commission register

Contact

Address	Plume Avenue United Reformed Church 18 Plume Avenue Colchester CO3 4PQ
Phone	07771 646562
Email	admin@plumeavenuechurch.org.uk
Website	www.plumeavenuechurch.org.uk

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: Providing regular public worship for all. Promoting and teaching the Christian faith to all ages. Giving pastoral care and support to members and others in need. Providing training, nurture and activities for children and young people. Serving the community, including weddings, funerals and events in and for the community. Providing premises and resources for community groups and activities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£124,750	£126,249	-	-
2023-12-31	£124,472	£117,485	-	-
2022-12-31	£120,797	£105,380	-	-
2021-12-31	£133,780	£125,787	-	-
2020-12-31	£118,467	£102,526	-	-

Trustees

Name	Role	Appointed
DAVID ROBERT WILLIAM ANDERSON		2016-04-18
ELIZABETH RUTH BIRD		2016-04-18
Jon Potterton		2025-06-23
Marie Forsyth		2021-07-01
Matthew William John Lewis		2024-06-24
Rev Andrew Mudharara		2025-02-15

PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130594

Accounts

**PLUME AVENUE, COLCHESTER,
UNITED REFORMED CHURCH CHARITY**

Registered Charity No. 1130594

ANNUAL REPORT and ACCOUNTS TO

31 DECEMBER 2024



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**PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester,
United Reformed Church Charity)**

REFERENCE AND ADMINISTRATIVE INFORMATION AS AT 31 December 2024

Registered Number: 1130594

Address: Plume Avenue United Reformed Church
18 Plume Avenue
Colchester333
Essex
CO3 4PQ

Contact Details: Tel: 01206 564154

Web site: www.plumeavenuechurch.org.uk

Members of the Elders' Meeting (the Charity's Trustees):

Minister

Vacant

Elders

David Anderson
Elizabeth Bird
Katharine Chyc
Marie Forsyth
Matthew Lewis

Church Secretary: Elizabeth Bird

Independent Examiner: Mr. Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT

PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester, United Reformed Church Charity Registered No 1130594)

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis. It also incorporates the reference and administrative information on Page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Plume Avenue United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of Eastern Synod of the Church.

Plume Avenue, Colchester, United Reformed Church Charity was first registered as a charity on 17 July 2009. The members of the Elders' Meeting are recognised as the charity trustees and all trustees listed on Page 1 served throughout the year covered by this report. An AGM was held in June 2024 where Elizabeth Bird was reappointed as Church Secretary and Paul Hampshire was reappointed as Church Treasurer. Katharine Chyc and Matthew Lewis were elected to the Elders' meeting at the AGM.

The activities of Plume Avenue URC 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 constitution of Plume Avenue URC. The governing document of the registered charity is a statement adopted by the Church Meeting on 16 March 2009. The Elders' Meeting is also responsible for the financial administration of the church and the care and maintenance of church premises and the manse. It is assisted in the administration of the church buildings, the manse and financial matters by a Finance Group and a Property Elder. 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 have been the Interim Moderator when available and the serving Elders of Plume Avenue URC as elected by the members of Plume Avenue URC in Church Meeting. Elders serve for 2 years, retire by rotation and are eligible for re-election, but would not normally be expected to serve more than six years consecutively before taking a break of at least one year. Those who oversee the various areas of church life are invited to join the Elders on a quarterly basis to provide oversight of church life through updates and discussions. The church's Senior Youth & Young Adults Worker also supports that meeting.

The Elders' Meeting met thirteen times during the year, and the Church Meeting took place three times.

During the year Rev Andrew Mudharara was introduced to the Plume Avenue and Tiptree Partnership. Following an interview with the elders in May 2024, Rev Andrew Mudharara was invited to preach with a view and he and his family visited and preached in both churches over the weekend of 28 and 29 September. Following the weekend both churches held separate church meetings at which voting took place according to the respective church constitutions. Both church meetings voted in favour to call Rev Andrew Mudharara to serve the partnership. Andrew and his family chose to live in the Plume Avenue Manse and work to bring this up to a good standard for living began

immediately with a view to the family moving in early in 2025. Rev David Sebley took sabbatical leave in May 2024 so the Synod appointed Rev Mark Ambrose to be the Interim Moderator.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Plume Avenue URC seeks to advance the Christian faith through its activities and the facilities offered to the community by its building. Its mission statement is "To know Jesus and make Him known".

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, to the benefit of individuals and society as a whole.
- Providing premises for use by the local community and by community groups including a daily preschool nursery.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

As we look back over 2024, we see how much we have to be thankful to God for and each other. The average attendance for the Sunday services was 75, inclusive of children and young people, with a further average of 40 "hits" where people have watched the service on YouTube. A great joy has been to see new families and individuals join us each week.

Over the year we had 1 infant dedication, 5 believers' baptisms in the baptistry, 2 new church members, 2 people ordained as elders and 1 person go to be with the Lord. There were 3 church meetings during the year. The Elders met 13 times during the year, 5 of these were with the leadership team. A total of 51 people committed to some form of regular service to the church ranging from children's work, youth work, pastoral care, bible readings, leading prayers of intercession, leading home groups, worship groups, finance team, property maintenance, administration, safeguarding team, refreshments and stewarding.

In February 2024, 30 people attended the URC Intermediate Level Safeguarding Training led by the Synod Safeguarding officer. Safeguarding and the well-being of everyone is very important to the life of Plume Avenue Church. We continue to maintain and adhere to our safeguarding document and guidance from the URC.

Prayer is core to all that we do and are and our prayer meetings on Zoom on Wednesday and Saturday mornings are very well supported. A number of the congregation now follow Lectio each day. We held a prayer day where we called the church to prayer at the church in February to focus on praying for a new minister and the vision and mission of the church. We have also continued to meet fortnightly on Zoom for the Tuesday evening Bible Study homegroup. There are also other homegroups which have met during the day or evening.

Mondays continue to be busy at church with the Toddler group growing and reaching out to more parents and children and the morning Coffee and Cake group who meet in the foyer. In the afternoon the Youth drop in continues to be very successful and very important for those young people who attend.

The Men's group have met fortnightly on Monday afternoons, alternating between bible study sessions and "chat and chill", also organising men's breakfasts, curry nights and outings. The Ladies' group had another special Advent Retreat Day at Assington Hall led by Charity Quinn with 30 ladies attending.

We have continued to support the Colchester Foodbank every week. We collected 1.88 tonnes of provisions over the year, broadly 36 kgs per week. In addition, the Tithe Fund has donated £550 to the Foodbank over the year.

The Tithe Fund continues to provide financial support for Christian charities around the world, in the UK and locally. The Fellowship Fund has continued and is used to help church family members when they need that little extra support.

Holy Week and Easter were incredibly special. Before Easter we had visits from two of the school years from the local primary school. Year 4 wanted to know about the church and what we do to help the community. They really seemed interested and their questions were challenging – "Why do you love God?", "Why do you love the Church?", "what do you like best about the Church?". The second visit was from the Reception classes who came to discover the real meaning of Easter. A Bible Society video, a trail around the church with story boards, a craft and an Easter Egg Hunt all filled the morning and they went away really happy. We never know what seeds we might sow in these situations but continue to pray that these will be nurtured over time. It really is great that the school connections have been re-established and they are asking to come in. Palm Sunday led us to think where we might have been in the crowd at the beginning and end of Holy Week. We had a time of reflection on Zoom each evening from Monday to Wednesday and on Maundy Thursday shared a meal together with Communion as we read through the accounts of the Last Supper. We had a united walk of witness with Prettygate Baptist Church on Good Friday and a united service afterwards. Easter Sunday was so special. As well as celebrating the Resurrection of our Lord, we baptised two of our young people on profession of faith in the Baptistry pool. It was such a time of blessing and celebration. The church was full, not with just those who had come to support the girls but with some who in previous years had been to church but not returned.

The church certainly didn't shut down over the summer. We ran a holiday club for primary school children each Monday in August. Whilst the numbers were small and nowhere near the 100 we used to invite, for the staffing resources we currently have it was a very special holiday club. We used the Restoration Station resources from Scripture Union.

At the end of July we joined with the New Wine Conference which was streamed live each morning and evening from Shepton Mallet where the in-person conference was taking place. All the teaching was really good but it has to be said that Bishop Ruth Bushyager's talks were fantastic and we screened these over the autumn for those who wanted to see them again and those who missed them due to work commitments or being on holiday.

Some of the youth went to the Satellites Youth Conference at Shepton Mallet. It was a good

experience for them all despite some damp weather!

Joe Robbin's contract as our Youth Worker renewed at the beginning of August and we are incredibly grateful to Synod for the grant that was awarded to help fund this.

A significant moment for Plume Avenue was the anniversary of 70 years of worship on the site in Plume Avenue. Originally the church was a mission station in King Harold Road, planted there by the Lion Walk Fellowship, now known as Lion Walk URC in 1843. After outgrowing the mission station building it was decided to build a new church in Plume Avenue where there was a plot of land available. The foundation stones were laid in the "new building" in May 1954. We combined a celebration of the anniversary with our Harvest Thanksgiving on 15th September. Two of the previous ministers joined us – Rev Charles Croll and Rev Mark Ambrose. It was a joy to see them and they stayed for the celebration lunch which was held after the service. David Bird had spent much of the early part of the year researching the church history using the minutes of the church archive records. As a result we had a book published which covers the last 40 years of worship on the Plume Avenue site and each household was offered a copy on Sunday. The first 30 years had already been documented by Len Jones in 1985. It really was a very special weekend for the church. We gathered gifts for the Colchester Foodbank as our harvest offering and were able to take 124 kgs of produce to the Foodbank.

Three of the young people were baptised in October which was a real joy.

Our thanks go to Pam Soames who once again organised the Operation Christmas Child Shoebox Appeal. We dedicated 69 boxes on Remembrance Sunday which had been packed with love and goodies for children around the world.

Advent and Christmas were busy and such a blessing. We produced an advent prayer guide with a reading and prayer for each day and a list of people from within the church to pray for each day. Over the advent period every person in the church was prayed for. The Community Nativity trail which we shared with Prettygate Baptist church took place on one of the worst December afternoons weather wise but we still had a good number engaging with the trail and the refreshments and activities which followed. The reception classes from Prettygate school came in to hear about the real meaning of Christmas – the previous year we sent 60 children back to school with a set of jingle bells which we got them to make, we chose a quieter craft activity this time! The youth led the morning service on the Sunday before Christmas and this was a great service. That evening we had our Carols by Candlelight service and then on Christmas Eve we had our Christingle service and Midnight Communion service. On Christmas Day we celebrated in style with our family celebration service.

Rev David Sebley took sabbatical leave in May 2024 so the Synod appointed Rev Mark Ambrose to be the interim moderator.

I've left what is probably the most significant development at Plume Avenue to the end. As a church in vacancy for over 3 years we had been praying for a new minister. In February we received details of an applicant exploring the call to be the minister at Plume Avenue and Tiptree URC. Rev Andrew Mudharara came for an interview with the leadership teams in May 2024. Following this, Rev Andrew Mudharara was invited to preach with a view and he and his wife Candid and daughter Tavonga visited both churches over the weekend of 28 and 29 September and Andrew preached in both

churches. Following the weekend the churches held separate church meetings at which voting took place according to the respective church constitutions. Both church meetings voted in favour to call Rev Andrew Mudharara to serve the partnership. We were delighted when we received the news that Andrew, Candid and Tavonga had accepted the call. They chose the Plume Avenue Manse and work to bring this up to a good standard for living began immediately with a view to the family moving in early in 2025. A great deal of thanks goes to Dave Anderson, Peter Ling, Keith Rydon and Adrian Tidbury for all their work and project management on the manse, the team who helped clear the garden and Paul Hampshire and David Bird for all they did to keep the financial wheels turning throughout the project.

At one of our leadership team meetings we asked three questions based on 3 scripture verses:

- What are we excited about and thankful for? Psalm 136:1
- What are we seeing God doing? Isaiah 43:19
- How can we support one another? Col 3:12-14

After over three years of vacancy it might be expected that these answers may have reflected the church limping along and possibly losing members and worshippers. The opposite has been happening and we have so much to thank the Lord for. The sense of family and belonging has been shared by many and it has been such a joy to see so many folk stepping out to serve in ways. As new families and individuals have come into membership, they too have explored through the church membership course ways they are being called to serve. The hunger for more of the Holy Spirit and God's presence in the everyday lives of so many is so exciting.

Our thanks go to God for His faithfulness to us. Our thanks also go to all those who have served in so many ways over the year. Thank you for your obedience to respond to God's calling to step out and serve in all the ways you do.

We are thankful for all the many blessings we are seeing and experiencing from God. Psalm 136: "Give thanks to the Lord for He is good, his love endures forever." We are so thankful to God for his faithfulness to us as a church and as individuals. We know we are safe in His hands. As we are reminded in Jeremiah 29 – "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

FINANCIAL REVIEW

The accounts on pages 8 to 13 set out the financial transactions for the year to 31 December 2024. The Trustees give thanks to God for His provision and, as always, pray for discernment on how the church can be good stewards of these monies.

The year-end position (an overall surplus of £3,900) is significantly better than our original budget which projected a deficit of £4,528 for 2024. The main contributors to the change were tithes and offerings (including Gift Aid) which were £3,377 higher than the budget, the costs of areas of church life which were £3,736 lower than budget and overheads which were £3,334 lower than budget (utilities being the major saving).

The surplus of £3,900 means that the General Fund balance has increased to £32,903, which is in excess of the reserves target. The Trustees recognise that we continue to pay less than the

requested Ministry and Mission (M&M) Fund contribution to the United Reformed Church, setting our actual contribution in accordance with our budget. The Trustees were pleased to make an additional contribution to the M&M Fund of £3,500 in respect of 2023, payable in ten monthly instalments over 2024. They will continue to keep our contribution under review into the future.

In addition to general giving, significant donations have been made during the year by the congregation to separate restricted funds set up to fund a youth worker, bolstered by grants from the Eastern Synod of the URC, and to receive rental income from the Manse which was let to tenants whilst we were without a minister. The Manse rents were retained to enable the Manse to be renovated ahead of the arrival of our new minister and were fully utilised for this purpose ahead of his arrival in early 2025. We also have a restricted fund to support the members and adherents of the church in financial need called the Fellowship Fund.

10% of the General Fund direct giving and bank interest is transferred to our Tithe Fund which makes grants to individuals in Christian ministry work, Christian organisations which the church wishes to support and emergency and relief works. £6,640 was distributed from the Tithe Fund during 2024 (2023: £5,650). We see this as part of our faithfulness to the Bible's teaching on giving.

The Church is dependent on the congregation for its income, and it is clear that the financial situations of individuals and families in the fellowship has been affected by the difficult economic conditions over recent years such that meeting our financial commitments and aspirations remains a challenge.

RESERVES POLICY

The Trustees decided in March 2013 that the church should aim to hold about 1.5 months' expenditure (at that time c£10,000) as a reserve. At 31 December 2024 the cash balance on the General Fund was £32,903. This balance represents 6.5 months' total payments (2023: 6.6 months) based on 2024 actual expenditure.

The Trustees continue to welcome the level of reserves remaining in excess of the minimum creating a degree of stability for the General Fund to provide protection against the uncertainties of outturn in uncertain economic times. They will continue to encourage regular giving from within the church family to enable the church to meet its commitments and aspirations. The accounts on pages 8 to 13 set out the financial transactions for the year to 31 December 2024. The Trustees give thanks to God for His provision and, as always, pray for discernment on how the church can be good stewards of these monies.

Signed on behalf of the Elders' Meeting by Elizabeth Bird, Church Secretary
10 February 2025

PLUME AVENUE UNITED REFORMED CHURCH

**STATEMENT OF FINANCIAL ACTIVITIES
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2024**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2024	2023
		£	£	£	£	£
Receipts						
Incoming resources from generated funds:						
Voluntary income	6	64,647	150	22,278	87,076	81,039
Activities for generating funds	7	12,640	0	17,500	30,140	30,250
Investment income	8	510	0	0	510	333
		<u>77,798</u>	<u>150</u>	<u>39,778</u>	<u>117,726</u>	<u>111,622</u>
Other incoming resources	9	0	500	6,524	7,024	12,850
Total receipts		<u>77,798</u>	<u>650</u>	<u>46,302</u>	<u>124,750</u>	<u>124,472</u>
Payments						
Charitable activities:						
URC Ministry & Mission Fund	3	31,220			31,220	25,200
Ministerial costs - URC minister on-costs		2,679			2,679	1,723
Ministry costs - Youth worker				29,972	29,972	30,635
Ministry costs - Soul Survivor/Satellites						0
Areas of church life:						
Worship		1,072			1,072	704
Prayer		95			95	0
Outreach		1,638			1,638	1,674
Venue		0			0	0
Discipleship		836			836	1,042
Pastoral		69			69	103
Children's work and organisations		638			638	176
Youth work		1,184			1,184	1,285
Social		347			347	162
Publicity & Communication		261			261	444
Licences and fees		2,671			2,671	2,749
Women's Ministry		250			250	407
Contingency		149			149	84
Church administration		1,755			1,755	2,499
Church overheads and property		15,710	27,222	300	43,232	40,119
Bank account fees		69			69	85
Grants payable and restricted donations passed on	4	0	6,640	1,323	7,963	8,245
Governance costs	5	150			150	150
Total payments		<u>60,792</u>	<u>33,862</u>	<u>31,595</u>	<u>126,249</u>	<u>117,485</u>
Net receipts/(payments) before transfers		<u>17,005</u>	<u>-33,212</u>	<u>14,707</u>	<u>-1,500</u>	<u>6,987</u>
Transfers between funds						
Tithe Fund	2.2	-6,516	6,516	0	0	0
Maintenance Fund	2.2	-5,500	28,621	-23,121	0	0
Replacements Fund	2.2	-1,000	1,000	0	0	0
Total transfers		<u>-13,016</u>	<u>36,137</u>	<u>-23,121</u>	<u>0</u>	<u>0</u>
Net increase/decrease in funds		3,990	2,925	-8,414	-1,500	6,987
Total cash funds b/fwd 1 January 2024		28,913	10,954	38,597	78,464	71,477
Total cash funds c/fwd 31 December 2024		<u>£ 32,903</u>	<u>£ 13,878</u>	<u>£ 30,183</u>	<u>£ 76,964</u>	<u>£ 78,464</u>
			(Note 2.2)	(Note 2.3)		

The Statement of Assets and Liabilities on Page 9, and Notes on Pages 10 to 12, form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2024	2023
	£	£	£	£	£
Bank balances					
CAF Bank				48,811	51,252
Barclays				28,153	27,212
Total monetary assets 31 December 2024	32,903	13,878	30,183	76,964	78,464
Other current assets					
Gift Aid Tax recoverable	3,027	0	756	3,783	3,665
Current liabilities - creditors payable within one year:					
Overheads (utilities)	1,515	0	0	1,515	1,636
Manse renovation	0	462	11,057	11,519	0
Other normal charitable expenditure	1,653	0	0	1,653	0

The church monies are not held in segregated accounts.

Other assets used for church purposes

The church building and the manse are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of Plume Avenue URC in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church buildings are insured by the church for £4,431,658 and the manse for £683,174 (standard policy cover). The church contents are insured by the church for £233,972 and leased equipment for £7,419. Audio visual and computer equipment is insured by the church for £87,111.

APPROVED by the Elders Meeting (Trustees) held on xxxxxx and signed on their behalf by Elizabeth Bird, Church Secretary

The notes on pages 10 to 12 form part of these financial statements.

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

2.1 **Unrestricted funds** may be used by the church for any of its ordinary purposes.

2.2 **Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's discretion.

During 2024 the church operated three Designated Funds as follows:

Tithe Fund - this receives a tithe of 10% on the General Fund direct giving and bank interest; this money is used to make grants to individuals in Christian ministry work, Christian organisations which the church wishes to support, and emergency and relief works. The Fund is administered by the Tithe Group.

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the General Fund. It has also received transfers from the Manse Lettings Fund to meet costs of maintenance at the Manse. The maintenance is supervised by the Property Group working with the Property Elder.

Replacements Fund - this is established to fund replacement of major church items such as carpets and seating, which will cost greater amounts than can be provided for out of one year's income. It is the Trustees' intention to see this fund built up to a realistic figure for its purposes. The Replacements Fund was used to provide some of the initial funding for the Building Community Project in 2017 as part of the remit of that project was the replacement of seating and carpets.

The movements on the Designated Funds during the year were:

	Tithe	Maintnce	Replcmts	Total 2024	Total 2023
	£	£	£	£	£
Balance b/fwd 1 January 2024	1,958	1,592	7,404	10,954	16,628
Donations	150	0	0	150	350
Other incoming resources (insurance claim)	0	500	0	500	1,300
Grants received	0	0	0	0	9,341
Transfer from Manse Letting Fund	0	23,121	0	23,121	2,445
Transfer from Gifts Fund	0	0	0	0	500
Transfer from General Fund	<u>6,516</u>	<u>5,500</u>	<u>1,000</u>	<u>13,016</u>	<u>12,093</u>
	8,623	30,714	8,404	47,741	42,657
Grants (see Note 4 and below)	-6,640	0	0	-6,640	-5,650
Payments out	0	0	-134	-134	0
Maintenance works: church	0	-3,967	0	-3,967	-23,608
Maintenance works: manse	<u>0</u>	<u>-23,121</u>	<u>0</u>	<u>-23,121</u>	<u>-</u>
				<u>2,445</u>	
Balance c/fwd 31 December 2024	<u>£ 1,983</u>	<u>£ 3,626</u>	<u>£ 8,270</u>	<u>£ 13,878</u>	<u>£ 10,954</u>

The Tithe Fund grants were made as follows:

Regular:

Colchester Youth Outreach	1,900
Beacon House	1,000
Colchester Debt Centre	1,000
International Justice Mission	1,000
Kenyan School	790
Colchester Foodbank	550
<i>Total regular gift commitments</i>	<u>£ 6,240</u>

One off:

Embrace Middle East	200
Renew Wellbeing	200
<i>Total one off gift commitments</i>	£ 400
	<u>£ 6,640</u>

The Maintenance Fund payments were:

Church:

IT/Audio	1,349
Boiler maintenance & servicing	1,341
Fire alarm/extinguishers	948
Grass cutting	300
Miscellaneous	30
	<u>£ 3,967</u>

Manse:

Bathroom	5,144
Plumbing (including boiler)	4,872
Guttering	4,380
Carpets	2,363
Plastering	2,300
Kitchen	2,184
Fencing	1,500
Garden	379
	<u>£ 23,121</u>

Wherever possible maintenance work is done with our own labour, saving considerably on the costs.

Microwave	89
Kitchen chopping boards	45
	<u>£ 134</u>

PLUME AVENUE UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued (Receipts and Payments Account) FOR THE YEAR ENDED 31 DECEMBER 2024

2 FUND ACCOUNTING - continued

2.3 **Restricted Funds** represent donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future payment on that specific purpose, or returned; it cannot be absorbed into general funds.

During 2024 the church operated six Restricted Funds as follows:

Designated Gifts - at different times of the year monies are raised in the church to support specific projects. These are passed on as soon as practicable but there is usually a balance at the end of December relating recent gifts. In addition, this restricted fund represents gifts made in respect of specific purposes, e.g. church flowers.

Youth Worker - during 2015 the church launched an appeal towards the appointment of a new youth worker which took place in July 2015. The designated gifts fund already held funds which had been paid in respect of a youth worker which were transferred to this fund. The contract of the Youth Worker has been extended for a further three years from in 2018, 2021 and 2024.

Church Weekend Away - following a church weekend away in 2008, a separate fund was set up for these monies.

Fellowship Fund - in response the lockdown of 2020 during the Covid-19 crisis the church established a fund to help demonstrate the love of Christ through practical, tangible generosity. The fund is to support the members and adherents of the church who are in financial need. It is funded by gifts received from members and adherents of Plume Avenue Church as well as other sources of generosity including a grant from Essex County Council and is administered by a team comprising two members of the congregation, agreed by the Trustees, together with one Trustee.

Manse Letting - As the church has been without a minister from July 2022, the Manse has been let to tenants from August 2022 until December 2024. The rent is has been held in a restricted fund such that it can be used to refurbish the Manse ahead of the arrival of a new minister, which is to happen in February 2025. These costs and any other maintenance expenditure on the Manse incurred during the letting period have been paid from the Maintenance Fund with the cost met by transfer from the Manse Letting Fund.

Youth Drop-In - The church launched a project in September 2023 to provide a safe space for young people to build positive relationships with their peers and with safe adults. This was to meet a need within our local community - for example, young people struggling with social anxiety and difficult family situations. A separate restricted fund has been established to fund this project.

The movements on the Restricted Funds during the year were:

	Gifts	Youth Worker	Church Weekend	Fellowship Fund	Manse Letting	Youth Drop-in	Total 2024	Total 2023
	£	£	£	£	£	£	£	£
Balance b/fwd 1 January 2023	889	8,053	409	671	27,655	919	38,597	33,268
Direct income/giving	270	17,558	0	200	6,524	476	25,028	29,990
Gift Aid refunds	0	3,774	0	0	0	0	3,774	2,514
Grants received (see Note 7)	0	16,500	0	0	0	1,000	17,500	9,000
	1,159	45,885	409	871	34,179	2,396	84,899	74,772
Gifts passed on*	-270	0	0	0	0	0	-270	-1,995
Fellowship Fund payments made*	0	0	0	-300	0	0	-300	-600
Expenditure	0	-29,972	0	0	0	-1,053	-31,025	-30,635
Transfer out to Maintenance Fund	0	0	0	0	-23,121	0	-23,121	-2,945
Balance c/fwd 31 December 2024	£889	£15,913	£409	£571	£11,057	£1,343	£30,183	£38,597

* see Note 4

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2024**

3 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. In 2024 that annual budget amounted to £19.2 million (2023: £18.7 million) and 82% (2023: 87%) is provided through the Ministry & Mission Fund contributions from churches and Synods.

This church's FairShare calculation made by Synod for our contribution to the Ministry & Mission Fund for 2024 was £46,812 (2023: £46,838); however we agreed to pay £27,720 (2023 £25,200) based on our budget for 2024, which we were able to meet. In addition, we paid a further £3,500 in respect of the surplus made in excess of the budget for 2023.

The contributions actually made by the church were as follows:

	2024	2023
	£	£
Payments made in the year (see Page 8)	27,720	25,200
Deduct: Additional payment for previous year made in the year	0	0
	<u>27,720</u>	<u>25,200</u>
Add: Additional payment for the year made after year end	3,500	0
Contributions for the year	<u>£ 31,220</u>	<u>£ 25,200</u>

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

	Unrestricted Funds		Restricted Funds	TOTAL	
	General	Designated	Funds	2024	
	£	£	£	£	
Colchester Youth Outreach		1,900	0	1,900	
Beacon House		1,000	0	1,000	
Colchester Debt Centre		1,000	0	1,000	
International Justice Mission		1,000	0	1,000	
Kenyan School		790	0	790	
Colchester Foodbank		550	240	790	
Adhoc Gifts		400	0	400	
Samaritan's Purse		0	30	30	
	<u>£ 0</u>	<u>£ 6,640</u>	<u>£ 270</u>	<u>£ 6,910</u>	
		(Note 2.2)	(Note 2.3)		
[Totals 2023	0	£ 5,650	£ 2,595	£ 8,245]	

5 GOVERNANCE COSTS

	Unrestricted Funds		Restricted Funds	TOTAL	TOTAL
	General	Designated	Funds	2024	2023
	£	£	£	£	£
Accounts examination	150	0	0	150	150
	<u>£ 150</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 150</u>	<u>£ 150</u>

6 VOLUNTARY INCOME

Tithes and offerings (£1,031 per week; 2023: £929)	53,594	0	0	53,594	50,211
Special offerings and donations	0	150	18,504	18,654	18,790
Income tax refunds under Gift Aid	11,054	0	3,774	14,827	12,038
	<u>£ 64,647</u>	<u>£ 150</u>	<u>£ 22,278</u>	<u>£ 87,076</u>	<u>£ 81,039</u>

7 ACTIVITIES FOR GENERATING FUNDS

Church lettings	1,280	0	0	1,280	1,112
Nursery (pre-school)	11,360	0	0	11,360	10,797
Grants received for Youth Worker from URC Eastern Synod	0	0	16,500	16,500	7,000
Grants received for roof repair from URC Eastern Synod	0	0	0	0	9,341
Grant received from FSJ Charities for Youth Drop In Centre	0	0	1,000	1,000	0
Mission Grant from URC Eastern Synod	0	0	0	0	2,000
	<u>£ 12,640</u>	<u>£ 0</u>	<u>£ 17,500</u>	<u>£ 30,140</u>	<u>£ 30,250</u>

8 INVESTMENT INCOME

Bank interest	<u>£ 510</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 510</u>	<u>£ 333</u>
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9 OTHER INCOMING RESOURCES

Manse letting rent	0	0	6,524	6,524	11,550
Insurance claim due to damage to car park wall	0	500	0	500	1,300
	<u>£ 0</u>	<u>£ 500</u>	<u>£ 6,524</u>	<u>£ 7,024</u>	<u>£ 12,850</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY
(Registered Charity No. 1130594)**

I report on the accounts of Plume Avenue URC for the year ended 31 December 2024, which are set out on pages 8 to 12.

Respective responsibilities of the Trustees and the Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with these accounting records and comply with the accounting requirements of the Charities Act have not been met.

Signed by the Independent Examiner:

Date:

Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT
10 April 2025

PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130594

Accounts

**PLUME AVENUE, COLCHESTER,
UNITED REFORMED CHURCH CHARITY**

Registered Charity No. 1130594

ANNUAL REPORT and ACCOUNTS TO

31 DECEMBER 2023



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**PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester,
United Reformed Church Charity)**

REFERENCE AND ADMINISTRATIVE INFORMATION AS AT 31 December 2023

Registered Number: 1130594

Address: Plume Avenue United Reformed Church
18 Plume Avenue
Colchester333
Essex
CO3 4PQ

Contact Details: Tel: 01206 564154

Web site: www.plumeavenuechurch.org.uk

Members of the Elders' Meeting (the Charity's Trustees):

Minister

Vacant

Elders

David Anderson
Elizabeth Bird
Marie Forsyth

Church Secretary: Elizabeth Bird

Independent Examiner: Mr. Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT

PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester, United Reformed Church Charity Registered No 1130594)

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis. It also incorporates the reference and administrative information on Page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Plume Avenue United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of Eastern Synod of the Church.

Plume Avenue, Colchester, United Reformed Church Charity, was first registered as a charity on 17 July 2009. The members of the Elders' Meeting are recognised as the charity trustees and all trustees listed on Page 1 served throughout the year covered by this report. An AGM was held in June 2023 where Elizabeth Bird was reappointed as Church Secretary and Paul Hampshire was reappointed as Church Treasurer. David Anderson, Elizabeth Bird and Marie Forsyth were re-elected to the elders meeting at the AGM.

The activities of Plume Avenue URC 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 constitution of Plume Avenue URC. The governing document of the registered charity is a statement adopted by the Church Meeting on 16 March 2009. The Elders' Meeting is also responsible for the financial administration of the church and the care and maintenance of church premises and the manse. It is assisted in the administration of the church buildings, the manse and financial matters by a Finance Group and a Property Elder. 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 have been the Interim Moderator when available and the serving Elders of Plume Avenue URC as elected by the members of Plume Avenue URC in Church Meeting. Elders serve for 2 years, retire by rotation and are eligible for re-election, but would not normally be expected to serve more than six years consecutively before taking a break of at least one year. Those who oversee the various areas of church life are invited to join the elders on a quarterly basis to provide oversight of church life through updates and discussions. The church's Senior Youth & Young Adults Worker also supports that meeting.

The Elders' Meeting met twelve times during the year, and the Church Meeting took place four times.

The Elders met with the Synod Moderator, our Interim Moderator Reverend David Sebley and the Tiptree eldership on 21 February 2023 to begin the processes of exploring how a partnership might be formed between the two churches. Following this meeting both the Plume Avenue and Tiptree church meetings voted unanimously to form the partnership. This enabled us to write the profiles to enable the ministerial vacancy to be declared in September 2023.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Plume Avenue URC seeks to advance the

Christian faith through its activities and the facilities offered to the community by its building. Its mission statement is "To know Jesus and make Him known".

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, to the benefit of individuals and society as a whole.
- Providing premises for use by the local community and by community groups including a daily preschool nursery.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

Although 2023 was our second complete year without a minister we have continued to grow both numerically and spiritually, welcoming new people to our church and allowing both ongoing and new activities to start and flourish. The feeling of family, noted as we returned after the Covid-19 pandemic, has continued which has allowed more people to feel able to contribute to the life of the church in many ways. We continue to give thanks for the highlights and aspects of church family life over the year.

The church continued to open as a safe warm space on Monday mornings following the launch in December 2022. This continued beyond the winter as the benefits of a place for people to meet and chat was recognised, the activity being renamed Coffee and Cake. Alongside this a toddler group started in April 2023 which has flourished, with the parents also enjoying the provisions of Coffee and Cake, creating a community atmosphere.

The Bible Study homegroup on Zoom has continued to meet regularly, following a series of courses on RightNow media. Other homegroups have also continued meeting on a face-to-face basis at different times of the day and week. Our Wednesday and Saturday prayer meetings on Zoom continue to be well supported. A Men's Group meet fortnightly on Monday afternoons, alternating between bible study sessions and "chat and chill", also organising men's breakfasts and curry nights.

During Lent we followed the Purpose Driven Life book by Rick Warren which proved a real challenge for many folk, in a positive way. Over Holy week we held a time to hear and reflect on some of the scriptures each evening between Palm Sunday and Maundy Thursday. On Maundy Thursday we gathered together to share a meal and Communion while on Good Friday we joined our friends at Prettygate Baptist Church for a walk of witness behind the cross and a united service. Easter Sunday included a Café Church celebration with an Easter Egg Hunt for the children and young people and, in the afternoon, we joined again with Prettygate Baptist Church to hold an Easter Egg Hunt Trail around the neighbourhood for the community attended by several families.

On the Sunday of the weekend of the Coronation of King Charles III, we held a Community Coronation Party following our Café Church service and lunch.

At the end of July we streamed the morning and evening sessions of the New Wine conference. We

also streamed the Sunday morning celebration which replaced our service that morning. This was a real time of blessing with over 60 people engaging with the conference and hearing some really good teaching. It was good to be joined by some members of our partner church at Tiptree URC for New Wine and also a fish and chips lunch on the Saturday.

We were able to gather enough volunteers together to run a holiday club for children on each of the Mondays during the school summer holiday. We had 25 children attending, some attended every week, others were only able to attend for some of the time around family holidays. It was a real time of blessing for both the children and those leading. Alongside the holiday club the toddler group continued to be open and the Coffee and Cake sessions continued. Parents stayed on the premises during the holiday club and some took their younger children to the toddler group whilst others enjoyed the coffee and chat. The church was really animated each Monday morning.

Some of the youth group went to the Youthscape Satellites young people's conference at Shepton Mallet, Somerset, thanks to the group of volunteers that enabled this to happen. They seemed to really enjoy their time away and made a promotional video to encourage others to go next year.

A Youth "Drop-In" centre project was started in September on Monday afternoons thanks to funding from grants from the URC and other agencies. This is attended by both youth who do not attend church activities and those that do, supported by a leadership team of volunteers from the church. Mondays remain such a wonderful "mission" focused day with the toddler group, Coffee and Cake, Men's Group and the Drop-In centre all taking place.

Our Harvest offerings were really generously supported and we were able to take 139.45 kg provisions to the Colchester Foodbank as well sending them £119. This is in addition to the weekly donations which are made which average 30 – 35 kg.

Our thanks go to Pam Soames for organising the Operation Christmas Child Shoebox appeal. We dedicated over 70 boxes on Remembrance Sunday.

We held another Ladies' Advent Retreat Day at Assington Hall in December, led by Charity Quin, which was very well received by the 25 ladies that attended. We are very grateful to Charity for her prayerful leadership.

As part of our outreach at Christmas, we again joined with Prettygate Baptist Church to put on a Nativity trail for the community while we also reintroduced a Christmas Eve midnight communion service supplementing the Carols by Candlelight as an opportunity to share the true meaning of the season with our visitors. We also held our community Christingle service on Christmas Eve afternoon led by Rachael Coombes. The Senior Youth & Young Adults Worker led an all-age instant nativity service on Christmas Eve and David Anderson led the Christmas Day service.

The local primary school asked to return to the church during December; this was a wonderful opportunity to be able to share with the children the real meaning of Christmas. The Carols by Candlelight service always seems to be popular and, like the Christingle and midnight service, is a wonderful opportunity to share the true meaning of the season with our visitors who we pray may be encouraged to join us on other occasions in the New Year.

During the year we welcomed 4 people into church membership and dedicated 2 children. We held services of thanksgiving for the lives of 3 of the church congregation.

We are extremely grateful to our Interim Moderator, Rev David Sebley for his guidance and

leadership which has been so supportive. We are also very grateful to everyone who has engaged with serving at and attending services and helping with activities over the year.

There are a few people who we should name for all they have done and continue to do going forward, at the risk of omitting someone from the many that work so hard.

We are so grateful to Andrea Anderson for all she does, in the background, to oversee the pastoral care of the church fellowship, supported by many people who help to look after the church family pastorally. The safeguarding team of Maz Rattray and Matthew Lewis have provided sensitive oversight to the welfare of all of the church across the age groups.

Thanks too to David Anderson who has provided essential guidance to ensuring the buildings are maintained and kept safe. We are also very grateful to Paul Hampshire (church treasurer), David Bird (finance convenor) and the Finance team.

We are appreciative of Marie Forsyth who brings a logical voice to the elders and leadership meetings and is always willing to help in so many ways. We are also extremely grateful to Mike McCullagh who has led so many services over the ministerial vacancy period.

Jo Barnard-Edwards has provided wonderful support with some of the church administration including the rotas. The technology team ensure our sound and streaming systems are available for so many activities under the comprehensive guidance of Matt Nash for which we are very grateful. Our thanks too to the worship leaders and worship groups for all their faithful service each week. Also to our junior church, youth and Girls' Brigade teams serving the children and youth areas of church life.

Thanks especially go to Joe Robbins for all his dedication as our youth worker and to Rachael Coombes for her work leading the junior church. We also thank Esther Warner who has set up the toddler group with such energy and commitment. In addition, we are so grateful to all those who continue to lead the homegroups, bible study and prayer meetings.

Many folk are involved in stewarding, serving refreshments, serving as duty elders and leading prayers and readings during our services and we are grateful to you all. Thank you too to those who have helped with providing food and refreshments for our social events and Coffee and Chat.

As we go forward, we thank God for His provision over the last year and for the ways the Holy Spirit has led us through some quite tough times. We look ahead to continuing to seek Lord's vision and direction for us as a church family both as to who we are and where we are going. We also look forward to the potential call of a new minister in God's timing.

FINANCIAL REVIEW

The accounts on pages 8 to 12 set out the financial transactions for the year to 31 December 2023. The Trustees give thanks to God for His provision and, as always, pray for discernment on how the church can be good stewards of these monies.

The year-end position (an overall surplus of £7,332) is significantly in excess of our original budget which projected a breakeven position and also higher than an updated forecast surplus made in September 2023 of £3,109. The main reason for this is that our overheads have been much lower than expected because of a faulty electricity meter. This has been reported to the supplier several times over a lengthy period but it continues to understate our usage. Our general giving has also increased relative to the budget, reflecting the increasing regular congregation.

The surplus of £7,332 means that the General Fund balance has increased to £28,913, which is in excess of the reserves target. The Trustees have recognised that we have been grateful that the Eastern Synod of the URC has allowed us to reduce our Ministry and Mission (M&M) Fund contribution in recent years, including into 2024. As a result, the Trustees have been pleased to make an additional contribution to the M&M Fund of £3,500, payable in ten monthly instalments over 2024. This is in addition to our agreed contribution to the M&M Fund for 2024.

In addition to general giving, significant donations have been made during the year by the congregation to separate restricted funds set up to fund a youth worker, bolstered by grants from the Eastern Synod of the URC, and to receive rental income from the Manse which is being let whilst we are without a minister. The Manse rents are being retained to enable the Manse to be renovated ahead of the arrival of a new minister. We also have a restricted fund to support the members and adherents of the church in financial need called the Fellowship Fund.

10% of the General Fund direct giving and bank interest is transferred to our Tithe Fund which makes grants to individuals in Christian ministry work, Christian organisations which the church wishes to support and emergency and relief works. £5,650 was distributed from the Tithe Fund during 2023 (2022: £5,640). We see this as part of our faithfulness to the Bible's teaching on giving.

The Church is dependent on the congregation for its income, and it is clear that the financial situations of individuals and families in the fellowship has been affected by the difficult economic conditions over recent years such that meeting our financial commitments and aspirations remains a challenge.

RESERVES POLICY

The Trustees decided in March 2013 that the church should aim to hold about 1.5 months' expenditure (at that time c£10,000) as a reserve. At 31 December 2024 the cash balance on the General Fund was £25,413. This balance represents 5.8 months' total payments (2022: 4.4 months) based on 2023 actual expenditure. Adjusting the expenditure for the actual M&M pledge for 2024 would reduce this to 5.0 months' expenditure.

The Trustees continue to welcome the level of reserves remaining in excess of the minimum creating a degree of stability for the General Fund to provide protection against the uncertainties of outturn in uncertain economic times. They will continue to encourage regular giving from within the church family to enable the church to meet its commitments and aspirations.

Signed on behalf of the Elders' Meeting by Elizabeth Bird, Church Secretary

PLUME AVENUE UNITED REFORMED CHURCH

**STATEMENT OF FINANCIAL ACTIVITIES
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2023**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2023	2022
		£	£	£	£	£
Receipts						
Incoming resources from generated funds:						
Voluntary income	6	59,735	350	20,954	81,039	82,291
Activities for generating funds	7	11,909	9,341	9,000	30,250	21,309
Investment income	8	333	0	0	333	65
		<u>71,977</u>	<u>9,691</u>	<u>29,954</u>	<u>111,622</u>	<u>103,665</u>
Other incoming resources	9	0	1,300	11,550	12,850	17,132
Total receipts		<u>71,977</u>	<u>10,991</u>	<u>41,504</u>	<u>124,472</u>	<u>120,797</u>
Payments						
Charitable activities:						
URC Ministry & Mission Fund	3	25,200			25,200	37,800
Ministerial costs - URC minister on-costs		1,723			1,723	1,392
Ministry costs - Youth worker				30,635	30,635	28,585
Ministry costs - Soul Survivor/Satellites						230
Areas of church life:						
Worship		704			704	452
Prayer		0			0	0
Outreach		1,674			1,674	1,238
Venue		0			0	0
Discipleship		1,042			1,042	1,294
Pastoral		103			103	24
Children's work and organisations		176			176	390
Youth work		1,285			1,285	1,247
Social		162			162	495
Publicity & Communication		444			444	300
Licences and fees		2,749			2,749	2,560
Women's Ministry		407			407	407
Contingency		84			84	298
Church administration		2,499			2,499	1,228
Church overheads and property		14,066	26,053		40,119	16,191
Bank account fees		85			85	90
Grants payable and restricted donations passed on	4	0	5,650	2,595	8,245	10,991
Governance costs	5	150			150	168
Total payments		<u>52,552</u>	<u>31,703</u>	<u>33,229</u>	<u>117,485</u>	<u>105,380</u>
Net receipts/(payments) before transfers		<u>19,425</u>	<u>-20,712</u>	<u>8,275</u>	<u>6,987</u>	<u>15,417</u>
Transfers between funds						
Tithe Fund	2.2	-6,333	6,333	0	0	0
Maintenance Fund	2.2	-4,760	7,705	-2,945	0	0
Replacements Fund	2.2	-1,000	1,000	0	0	0
Total transfers		<u>-12,093</u>	<u>15,038</u>	<u>-2,945</u>	<u>0</u>	<u>0</u>
Net increase/decrease in funds		7,332	-5,674	5,329	6,987	15,417
Total cash funds b/fwd 1 January 2023		21,581	16,628	33,268	71,477	56,060
Total cash funds c/fwd 31 December 2023		<u>£ 28,913</u>	<u>£ 10,954</u>	<u>£ 38,597</u>	<u>£ 78,464</u>	<u>£ 71,477</u>
			(Note 2.2)	(Note 2.3)		

The Statement of Assets and Liabilities on Page 8, and Notes on Pages 9 to 11, form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

	Unrestricted Funds		Restricted Funds	TOTAL 2023	TOTAL 2022
	General	Designated			
	£	£	£	£	£
Bank balances					
CAF Bank				51,252	44,972
Barclays				<u>27,212</u>	<u>26,505</u>
Total monetary assets 31 December 2023	28,913	10,954	38,597	78,464	71,477
Other current assets					
Gift Aid Tax recoverable	2,605	0	1,061	3,665	3,007
Current liabilities - creditors payable within one year:					
Overheads (utilities)	1,636	0	0	1,636	7,468
Other normal charitable expenditure	0	0	0	0	0

The church monies are not held in segregated accounts.

Other assets used for church purposes

The church building and the manse are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of Plume Avenue URC in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church buildings are insured by the church for £3,956,837 and the manse for £658,164 (standard policy cover). The church contents are insured by the church for £208,903 and leased equipment for £6,624. Audio visual and computer equipment is insured by the church for £77,777.

APPROVED by the Elders Meeting (Trustees) held on 15 April 2024 and signed on their behalf by Elizabeth Bird, Church Secretary

The notes on pages 9 to 11 form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

2.1 **Unrestricted funds** may be used by the church for any of its ordinary purposes.

2.2 **Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's discretion.

During 2023 the church operated three Designated Funds as follows:

Tithe Fund - this receives a tithe of 10% on the General Fund direct giving and bank interest; this money is used to make grants to individuals in Christian ministry work, Christian organisations which the church wishes to support, and emergency and relief works. The Fund is administered by the Tithe Group.

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the General Fund. It has also received transfers from the Manse Lettings Fund to meet costs of maintenance at the Manse. The maintenance is supervised by the Property Group working with the Property Steward.

Replacements Fund - this is established to fund replacement of major church items such as carpets and seating, which will cost greater amounts than can be provided for out of one year's income. It is the Trustees' intention to see this fund built up to a realistic figure for its purposes. The Replacements Fund was used to provide some of the initial funding for the Building Community Project in 2017 as part of the remit of that project was the replacement of seating and carpets. The closing balance on the Building Community Project fund (£306) was repaid to the Replacements Fund in 2021.

The movements on the Designated Funds during the year were:

	Tithe	Maintnce	Replcmts	Total 2023	Total 2022
	£	£	£	£	£
Balance b/fwd 1 January 2023	1,025	8,752	6,852	16,628	15,988
Donations	250	100	0	350	0
Other incoming resources (insurance claim)		1,300	0	1,300	70
Grants received		9,341	0	9,341	750
Transfer from Manse Letting Fund		2,445	0	2,445	0
Transfer from Gifts Fund		500	0	500	0
Transfer from General Fund	6,333	4,760	1,000	12,093	12,659
	<u>7,608</u>	<u>27,198</u>	<u>7,852</u>	<u>42,657</u>	<u>29,467</u>
Grants (see Note 4 and below)	-5,650	0	0	-5,650	-5,640
Payments out	0	0	0	0	-1,090
Maintenance works: church	0	-23,160	-448	-23,608	-5,393
Maintenance works: manse	0	-2,445	0	-2,445	-716
Balance c/fwd 31 December 2023	<u>£ 1,958</u>	<u>£ 1,592</u>	<u>£ 7,404</u>	<u>£ 10,954</u>	<u>£ 16,628</u>

The Tithe Fund grants were made as follows:

Regular:

CYO	1,800
Beacon House	900
CAP Colchester Debt centre	900
IJM	900
Col Foodbank	450
Kenyan School	450
<i>Total regular gift commitments</i>	<u>£ 5,400</u>

One off:

DEC Syria/Turkey	100
Worldvision	150
<i>Total one off gift commitments</i>	<u>£ 250</u>
	<u>£ 5,650</u>

The Maintenance Fund payments were:

Church:

Flat roof repairs	14,952
Car park wall	2,850
Warm Hub	1,865
Electrical	1,440
IT/Audio	816
Fire alarm/extinguishers	774
Boiler maintenance & servicing	292
Grass cutting	140
Miscellaneous	32
	<u>£ 23,160</u>

Manse:

Boiler maintenance & servicing	1,434
Fence replacement	896
Gas safety check	115
	<u>£ 2,445</u>

Wherever possible maintenance work is done with our own labour, saving considerably on the costs.

The Replacement Fund payment was:

Freezer replacement	<u>£ 448</u>
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PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2023**

2 FUND ACCOUNTING - continued

2.3 **Restricted Funds** represent donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future payment on that specific purpose, or returned; it cannot be absorbed into general funds.

During 2023 the church operated five Restricted Funds as follows:

Designated Gifts - at different times of the year monies are raised in the church to support specific projects. These are passed on as soon as practicable but there is usually a balance at the end of December relating recent gifts.

Youth Worker - during 2015 the church launched an appeal towards the appointment of a new youth worker which took place in July 2015. The designated gifts fund already held funds which had been paid in respect of a youth worker which were transferred to this fund. The contract of the Youth Worker has been extended for a further three years from both 2018 and 2021.

Church Weekend Away - following a church weekend away in 2008, a separate fund was set up for these monies.

Fellowship Fund - in response the lockdown of 2020 during the Covid-19 crisis the church established a fund to help demonstrate the love of Christ through practical, tangible generosity. The fund is to support the members and adherents of the church who are in financial need. It is funded by gifts received from members and adherents of Plume Avenue Church as well as other sources of generosity including a grant from Essex County Council and is administered by a team comprising two members of the congregation, agreed by the Trustees, together with one Trustee.

Manse Letting - As the church has been without a minister from July 2022, the Manse has been let to tenants from August 2022. The rent is currently being held in a restricted fund such that it can be used to refurbish the Manse ahead of the arrival of a new minister in the future. This fund has been used to reimburse the Maintenance Fund for any maintenance expenditure on the Manse incurred during the letting period. The future allocation of the proceeds of this fund will be kept under review when it reaches an appropriate level relative to the costs of the refurbishment.

The movements on the Restricted Funds during the year were:

	Gifts	Youth Worker	Church Weekend	Fellowship Fund	Manse Letting	Total 2023	Total 2022
	£	£	£	£	£	£	£
Balance b/fwd 1 January 2023	909	12,128	409	1,271	18,550	33,268	11,889
Direct income/giving	1,394	17,046	0	0	11,550	29,990	38,397
Gift Aid refunds	0	2,514	0	0	0	2,514	5,549
Grants received (see Note 7)	2,000	7,000	0	0	0	9,000	9,749
	<u>4,303</u>	<u>38,688</u>	<u>409</u>	<u>1,271</u>	<u>30,100</u>	<u>74,772</u>	<u>65,584</u>
Gifts passed on*	-1,995	0	0	0	0	-1,995	-15,688
Fellowship Fund payments made*	0	0	0	-600	0	-600	-1,575
Expenditure	0	-30,635	0	0	0	-30,635	-26,803
Transfer out to Maintenance Fund	-500	0	0	0	-2,445	-2,945	0
Grant unused returned	0	0	0	0	0	0	-850
Transfer out to Replacements Fund	0	0	0	0	0	0	-306
Balance c/fwd 31 December 2022	<u>£ 1,808</u>	<u>£ 8,053</u>	<u>£ 409</u>	<u>£ 671</u>	<u>£ 27,655</u>	<u>£ 38,597</u>	<u>£ 20,362</u>

* see Note 4

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2023

3 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. In 2023 that annual budget amounted to £18.7 million (2022: £20.5 million) and 87% (2022: 79%) is provided through the Ministry & Mission Fund contributions from churches.

This church's FairShare calculation made by Synod for our contribution to this Fund for 2023 was £46,838 (2021: £55,536); however we agreed to pay £25,200 (2022 £37,800) based on our budget for 2023 which was anticipating breaking even which such a contribution reflecting a significant income reduction following the Covid 19 pandemic. As the church has made a surplus in excess of the budget it will make an additional payment to the M&M Fund in 2024 in respect of 2023 of £3,500.

The contributions actually made by the church were as follows:

	2023	2022
	£	£
Payments made in the year (see Page 7)	25,200	37,800
Deduct: Additional payment for previous year made in the year	<u>0</u>	<u>0</u>
	25,200	37,800
Add: Additional payment for the year made after year end	<u>0</u>	<u>0</u>
Contributions for the year	<u>£ 25,200</u>	<u>£ 37,800</u>

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

	Unrestricted Funds		Restricted Funds	TOTAL 2023	
	General	Designated	Funds	£	
	£	£	£	£	
CYO		1,800	0	1,800	
Youth Drop In Project		0	1,481	1,481	
Beacon House		900	0	900	
CAP Colchester Debt centre		900	0	900	
IJM		900	0	900	
Fellowship Fund		0	600	600	
Col Foodbank		450	119	569	
Kenyan School		450	0	450	
Kenya Cost of Living		0	290	290	
Other Tithe Fund payments (see Note 2.2)		250	0	250	
Other Restricted Fund payments (see Note 2.3)		0	105	105	
	<u>£ 0</u>	<u>£ 5,650</u>	<u>£ 2,595</u>	<u>£ 8,245</u>	
		(Note 2.2)	(Note 2.3)		
[Totals 2022	0	£ 5,640	£ 5,351	£ 10,991]

5 GOVERNANCE COSTS

	Unrestricted Funds		Restricted Funds	TOTAL 2023	TOTAL 2022
	General	Designated	Funds	£	£
	£	£	£	£	£
Membership Certificates/Marriage Book	0	0	0	0	68
Accounts examination	150	0	0	150	100
	<u>£ 150</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 150</u>	<u>£ 168</u>

6 VOLUNTARY INCOME

Tithes and offerings (£966 per week; 2022: £929)	50,211	0	0	50,211	48,298
Special offerings and donations	0	350	18,440	18,790	20,587
Income tax refunds under Gift Aid	9,525	0	2,514	12,038	13,406
	<u>£ 59,735</u>	<u>£ 350</u>	<u>£ 20,954</u>	<u>£ 81,039</u>	<u>£ 82,291</u>

7 ACTIVITIES FOR GENERATING FUNDS

Church lettings	1,112	0	0	1,112	925
Nursery (pre-school)	10,797	0	0	10,797	10,091
Grants received for Youth Worker from URC Eastern Synod	0		7,000	7,000	9,543
Grants received for roof repair from URC Eastern Synod	0	9,341	0	9,341	0
Mission Grant from URC Eastern Synod	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>2,000</u>	<u>750</u>
	<u>£ 11,909</u>	<u>£ 9,341</u>	<u>£ 9,000</u>	<u>£ 30,250</u>	<u>£ 21,309</u>

8 INVESTMENT INCOME

Bank interest	<u>£ 333</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 333</u>	<u>£ 65</u>
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9 OTHER INCOMING RESOURCES

Manse letting rent	0	0	11,550	11,550	12,600
Insurance claim due to damage to car park wall	0	1,300	0	1,300	70
Insurance claim due to loss of income (Covid 19)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,462</u>
	<u>£ 0</u>	<u>£ 1,300</u>	<u>£ 11,550</u>	<u>£ 12,850</u>	<u>£ 17,132</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY
(Registered Charity No. 1130594)**

I report on the accounts of Plume Avenue URC for the year ended 31 December 2023, which are set out on pages 7 to 11.

Respective responsibilities of the Trustees and the Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with these accounting records and comply with the accounting requirements of the Charities Act have not been met.

Signed by the Independent Examiner:

Date: 10 April 2024

Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT

PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130594

Accounts

**PLUME AVENUE, COLCHESTER,
UNITED REFORMED CHURCH CHARITY**

Registered Charity No. 1130594

ANNUAL REPORT and ACCOUNTS TO

31 DECEMBER 2022



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**PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester,
United Reformed Church Charity)**

REFERENCE AND ADMINISTRATIVE INFORMATION AS AT 31 December 2022

Registered Number: 1130594

Address: Plume Avenue United Reformed Church
18 Plume Avenue
Colchester333
Essex
CO3 4PQ

Contact Details: Tel: 01206 564154

Web site: www.plumeavenuechurch.org.uk

Members of the Elders' Meeting (the Charity's Trustees):

Minister

Vacant

Elders

David Anderson

Elizabeth Bird

Rachael Coombes (Resigned 20 June 2022)

Marie Forsyth

Church Secretary: Elizabeth Bird

Independent Examiner: Mr. Thomas Green

13 Rainsborowe Road
Colchester
CO2 7JT

PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester, United Reformed Church Charity Registered No 1130594)

REPORT OF THE ELDERS' MEETING FOR THE YEAR ENDED 31st DECEMBER 2022

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis. It also incorporates the reference and administrative information on Page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Plume Avenue United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of Eastern Synod of the Church.

Plume Avenue, Colchester, United Reformed Church Charity, was first registered as a charity on 17 July 2009. The members of the Elders' Meeting are recognised as the charity trustees and all trustees listed on Page 1 served throughout the year covered by this report, with the exception of Rachael Coombes. An AGM was held in June 2022 where Elizabeth Bird was reappointed as Church Secretary and Paul Hampshire was reappointed as Church Treasurer. Marie Forsyth was elected to the Elders' Meeting at the AGM.

The activities of Plume Avenue URC 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 constitution of Plume Avenue URC. The governing document of the registered charity is a statement adopted by the Church Meeting on 16th March 2009. The Elders' Meeting is also responsible for the financial administration of the church and the care and maintenance of church premises and the manse. It is assisted in the administration of the church buildings, the manse and financial matters by a Finance Group and a Property Elder. 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 have been the Interim Moderator and the serving Elders of Plume Avenue URC as elected by the members of Plume Avenue URC in Church Meeting. Elders serve for 2 years, retire by rotation and are eligible for re-election, but would not normally be expected to serve more than six years consecutively before taking a break of at least one year.

The Elders' Meeting met eleven times during the year, and the Church Meeting three times.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Plume Avenue URC seeks to advance the Christian faith through its activities and the facilities offered to the community by its building. Its mission statement is "To know Jesus and make Him known".

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, to the benefit of individuals and society as a whole.
- Providing premises for use by the local community and by community groups including a daily preschool nursery.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

At the beginning of 2022, we were thankful to be able to return to regular face to face services and meetings. The COVID restrictions continued for the first three months and were then relaxed. It was a great joy to be able to meet together again in person and as the weeks went by, more folk returned to church for services and activities. A time of rebuilding following the COVID pandemic and not having a minister meant that much of what was known as "normal" church life was stripped away and we returned to the heart of what and who worship is about and for. It would be fair to say that the first few months were quite difficult as a church family. As we returned it became very apparent the number of folk who were no longer with us, either because they had chosen not to return to Plume Avenue or who had been promoted to glory during the lockdown periods. Trusting our faithful God, we persevered to look ahead and seek His leading. Gradually numbers have grown and new friendships have been established. Many have testified to the feeling of "family" which now exists. As numbers have grown, so too has the hunger for a closer relationship with the Lord and with each other.

There are many highlights and aspects of church family life to give thanks for.

It was such a joy to be able to gather together for Holy Week and Easter. Maundy Thursday saw a number attend the Maundy Thursday meal and communion service. At the end of the evening we went outside to hear the accounts of the final night Jesus spent with his disciples before his arrest and we sang a song out in the gardens. On Good Friday we joined with Prettygate Baptist church for the Walk of Witness starting at their church and finishing at Plume Avenue for refreshments and a joint service which was held outside. This was so well supported by both churches and very special to worship outside again. On Easter Sunday we had a Café Church Celebration Service. The church was absolutely packed with all ages and it was a very special celebration of the resurrection of our Lord. In the afternoon we joined up again with Prettygate Baptist church for an Easter Egg Hunt Trail around the neighbourhood. This was supported by so many families from the community and also families associated with the church through activities such as Girls' Brigade. The trail started at Plume Avenue and finished at the Baptist Church for drinks and cake and each child received a goodie bag of children's and adult tracts and books. The whole Easter weekend was such a blessing.

The leadership team met with Rev David Sebley our interim moderator on Saturday 2nd April to pray, discuss and discern God's leading for His vision for the Church at Plume Avenue. There was felt to be a real hunger and commitment to prayer and seeing more of a releasing of the Holy Spirit in the church together with building up new relationship and strengthening older ones as essential in our commitment to seek ways of sharing God's love and blessings with our local community.

We followed the Thy Kingdom Come resources between Ascension Day and Pentecost. The

reflections on 1 Peter written by the Archbishop of Canterbury were very thought provoking. Each person prayed over the 10 days for 5 people they knew to come to know Christ. Some wore the leather bracelets with a bead for each person they were praying for.

On Pentecost Sunday we met together for a Pentecost Café Church Celebration in the morning. During the service, the opportunity to be anointed with oil was given and a large number of folk came forward. Pentecost Sunday was also the Queen's Jubilee National Big Lunch celebration and, at 12 noon, we started our Jubilee Party. Most of the congregation stayed on and enjoyed their picnic lunch and we were also joined by a good number from the community and also people who had previously attended the Venue Café Church events in the past. We had crafts, a plate decorating competition, afternoon tea and large games. As we were inside we also screened the Pageant from the Mall in London and folk seemed very relaxed just sitting around chatting and engaging with the activities. We gave out copies of the book "Our Faithful Queen" which was produced by the charity Hope and contained beautiful photos and reflections of the faith and prayer life of the Queen. For the children we gave out the Cheeky Panda book on faithfulness.

During May we had a visit from Daniel Gitau from Kenya. We support the Great Commission Trust projects in Kenya and part of the reason for Daniel's visit was to raise funds for a classroom project they needed to build as the Kenyan government had changed the education system requiring children to stay on at school until they are 16 instead of leaving at 14. The congregation raised £1,090 for the project through gifts and Gift Aid.

In June we held a Café Church service with three baptisms by full emersion. Our property elder and another member of the congregation worked very hard to repair and repaint the baptistry in preparation for this. It was such a joyous celebration as two of our young people and a gentleman who has taken 20 years to commit his life since attending his first Alpha course, committed their lives to Christ and were baptised. It was an amazing and very blessed Sunday!!

We were very grateful to receive a Synod Mission Grant towards the cost of our gazebo which we had to purchase as a replacement for the one we lost in Storm Eunice. The gazebo provides shelter for many of our activities outside including our mission events with the community.

In July it was a delight to see a number of our youth helping to lead worship at the Eastern Synod Big Church Day Out in Trinity Park, Ipswich.

As a church we participated in the New Wine Conference by screening the morning and evening celebrations and teaching sessions. It really was a time of amazing blessings and God did some wonderful things in people's lives. On the Sunday following New Wine we invited people to share words of testimony about how God had been speaking to them or bringing healing. 5 people came forward that week to share a testimony, a number of whom would never normally venture to the front of the church to speak out. A couple of weeks later another lady shared a very powerful testimony of how God had really spoken to her and the Spirit had worked within her over New Wine.

Over the summer we received an appeal from Daniel Gitau the pastor of the churches we have links with in Kenya. They were in desperate needs of finance to pay certain hospital bills for people, including Daniel's wife, and also to feed the additional families who were staying with Daniel. We think the cost of living has gone up here but in Kenya it really is having serious repercussions. I understand that over £1,100 was donated to help the folk in Kenya.

We went through the "Paraclesis: Journeying Together" series together as a church during the Autumn. This proved to be a real blessing as we looked at how we can deepen our relationships

with one another and come alongside each other and those who we meet in our day to day lives both in and out of the church. It was really encouraging to realise that there was already a great deal of "coming alongside" each other happening within the church family and beyond. The series has been a catalyst for people to look more earnestly at how they can come alongside one another with the resources they have from their own experiences of life. We have also seen a number of folk join the existing homegroups as we have journeyed through the series and a new homegroup was started. All of this looks set to continue.

Our Harvest offerings were for the Colchester Foodbank and amounted to 193 kg of produce, enough to help just over 10 families for a week. We also were able to pass on financial donations of £403.75 (including Gift Aid). During the year, people have brought donations for the Foodbank to church each week and these have amounted to 2 tonnes of provisions being taken to the central collection point during the year.

At the beginning of November we held our first Service of Remembrance to remember and give thanks for those we have loved but who are no longer with us. This was really well attended with some folk, who had previously been members at Plume Avenue, travelling from Ely, Bury St Edmunds and Norfolk to be with us.

As part of our Remembrance Sunday service on 13th November, we heard from a member of the church who had served in the army with the parachute regiment. He shared about some of the heartache, suffering and anguish he had experienced in his tours of duty including Afghanistan and Bosnia. His experiences were what led him to faith – especially in gratitude for his life being spared when others around him were killed. It was truly a very powerful testimony. At the same service we dedicated 70 shoeboxes for Operation Christmas Child Shoe Box appeal.

In December we welcomed 8 people into church membership. It is so encouraging that half of these new members are under the age of 40 and only one is a transfer from a local church in Colchester.

On Monday 5th December we opened the church to provide those in our church family and local community with a warm space. This was part of the national call for churches and communities to open up their buildings to provide a warm space for those who were struggling to meet increasing heating bills with the rising costs of living and energy prices.

We produced an Advent Prayer Guide containing a daily reading and reflection and a list of names to pray for each day, such that every adult, child and young person in the church family was prayed for over the Advent Season.

In December we held a ladies Advent retreat day at Assington hall which was attended by 33 ladies. The day was led by Charity Quinn and was incredibly special and a real blessing in so many ways. It has also been good to see the men's group getting together again for breakfasts and chat and chill sessions (with plenty of cake).

As part of our outreach at Christmas, we again joined with Prettygate Baptist Church to put on a Nativity trail for the community. We held our Carols by Candlelight service the Sunday before Christmas, it was so good to be able to do this in church with everyone again having had to put it online for two years because of Covid. We held our Christingle Service on Christmas Eve which was well attended by all ages. Our Christmas morning celebration was very special and a good number of folk came to the New Year's Day service.

Our Bible Study homegroup on Zoom, homegroups and prayer meetings on Zoom continue to be well supported.

As a church family we have growing together in special ways – this has been helped by laying out the church on a Sunday in a more informal way and also holding social activities of picnics after the services, fish and chip lunches and afternoon teas. These have all helped enable friendships to be made across the church.

Earlier in the year, Joe Robbins our youth worker spent 3 weeks with Youthscape in Luton. He came back with some wonderful ideas and proposals for work within the youth work of the church, including a drop in centre for the community and rolling out the training series entitled Youthscape Essentials. This Youthscape Essentials course started in September and has been well attended from both Plume Avenue and other churches in and around Colchester. A few of our youth went to Peterborough Showground to attend the Satellites youth conference in August. The youth have also had sleepovers and have continued to meet on Sunday mornings and Monday and Tuesday evenings for various age groups.

The Junior Church numbers have steadily increased over the year and it is good to see a number of children returning to worship. The team are now using Roots resources for the basis of the teaching.

Girls' Brigade numbers have remained consistent over the year and a couple of new girls have joined the group. They are enjoying their games and craft sessions and also very much enjoy the RightNow Owlegories series devotional videos.

As a church we were aware that in the future we would not 100% scoping for a minister. After much prayer and discussion, we began to explore the possibilities of forming a partnership with Tiptree URC. This exploration will continue into 2023.

We are incredibly grateful to Rev David Sebley for the time he spends with us and his leadership which has been so helpful. We are also very grateful to everyone who has engaged with serving and attending services and activities over the year. Whilst it is always dangerous to mention names in case someone is missed it feels only right to thank certain people for all they have done and continue to do. Many people have been involved with helping to look after the church family pastorally, we are so grateful to Andrea Anderson for all she does, so much of it unseen, to oversee the pastoral care of the church fellowship. We are also very grateful to Paul Hampshire (church treasurer) and David Bird (finance convenor). Robin Wroe-Brown has taken over as Tithe Fund convenor and we are grateful to him for this and to Audrey Cowie who had served as convenor for a number of years. Thanks too to Dave Anderson who has provided essential guidance to ensuring the buildings are maintained and kept safe. Matt Nash has spent considerable time upgrading and maintaining our sound and streaming systems and we are very grateful to him and the whole tech team for all they do. Our thanks too to the worship leaders and worship groups for all their faithful service each week. Also to our junior church, youth team and Girls' Brigade team serving the children and youth areas of church life. Thanks especially go to Joe Robbins for all his dedication as our youth worker. Thank you also goes to all those who continue to lead the homegroups, bible study and prayer meetings.

As we go forward we thank God for His provision over the last year and for the ways the Holy Spirit has led us through some quite tough times. We look ahead to rediscovering what the Lord's vision is for us as a church family both as to who we are and where we are going.

FINANCIAL REVIEW

The accounts on pages 8 to 12 set out the financial transactions for the year to 31 December 2022. The Trustees give thanks to God for His provision over another difficult period. We, as always, pray

for discernment on how the church can be good stewards of these monies.

The year-end position (an overall surplus of £2,372) is significantly in excess of our original budget deficit of £7,010 and an updated forecast deficit made in September 2022 of £5,985. The main reason for this is that our overheads have been much lower than expected because of a faulty electricity meter. This has been reported to the supplier and an estimate of additional costs expected to be paid in 2023 is shown in the current liabilities.

The surplus of £2,372 means that the General Fund balance has increased to £21,581, which is in excess of the reserves target. However, the Trustees believe that this is appropriate in the current uncertain conditions as set out in the Reserves Policy.

In addition to general giving, significant donations have been made during the year by the congregation to separate restricted funds set up to fund a youth worker and to finance our Fellowship Fund which is to support the members and adherents of the church in financial need. We have also been in receipt of rental income from the Manse which is being let whilst we are without a minister. This is being held in a restricted fund to fund future reparations to the Manse.

In addition, 10% of the General Fund direct giving and bank interest is transferred to our Tithe Fund which makes grants to individuals in Christian ministry work, Christian organisations which the church wishes to support and emergency and relief works. £5,640 was distributed from the Tithe Fund during 2022. We see this as part of our faithfulness to the Bible's teaching on giving.

The Church is dependent on the congregation for its income, and it is clear that the economic situations of individuals and families in the fellowship has been affected by the post pandemic geopolitical situation. We have been grateful that the Eastern Synod of the URC has allowed us to reduce our M&M contribution in recent years, including into 2023. However we are also aware that they will continue to need significant contributions to the M&M Fund from its larger, thriving, churches like ours and we would like to reflect that in a larger contribution in due course. However meeting our financial commitments and aspirations remains a challenge.

RESERVES POLICY

The Trustees decided in March 2013 that the church should aim to hold about 1.5 months' expenditure (at that time c£10,000) as a reserve. At 31 December 2022 the cash balance on the General Fund was £21,581. This balance represents 4.4 months' total payments (2021: 3.3 months) based on 2022 actual expenditure. As we have experienced problems with our electricity meter during 2022, a position which is in the process of resolution and may require additional payments to be made in 2023, actual expenditure may be considered to be too low a measure for this year. The equivalent ratio based on the forecast electricity expenditure for 2022 is 2.3 months' expenditure which may be more appropriate

The Trustees continue to welcome the level of reserves remaining in excess of the minimum creating a degree of stability for the General Fund to provide protection against the uncertainties of outturn in uncertain economic times. They will continue to encourage regular giving from within the church family to enable the church to meet its commitments and aspirations.

Signed on behalf of the Elders' Meeting by Elizabeth Bird, Church Secretary

PLUME AVENUE UNITED REFORMED CHURCH

**STATEMENT OF FINANCIAL ACTIVITIES
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2022**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2022	2021
		£	£	£	£	£
Receipts						
Incoming resources from generated funds:						
Voluntary income	6	57,863	0	24,428	82,291	103,554
Activities for generating funds	7	11,016	750	9,543	21,309	19,771
Investment income	8	65	0	0	65	5
		<u>68,944</u>	<u>750</u>	<u>33,971</u>	<u>103,665</u>	<u>123,330</u>
Other incoming resources	9	4,462	70	12,600	17,132	10,450
Total receipts		<u>73,406</u>	<u>820</u>	<u>46,571</u>	<u>120,797</u>	<u>133,780</u>
Payments						
Charitable activities:						
URC Ministry & Mission Fund	3	37,800			37,800	44,800
Ministerial costs - URC minister on-costs		1,392			1,392	3,803
Ministry costs - Youth worker				28,585	28,585	26,723
Ministry costs - Soul Survivor/Satellites				230	230	80
Areas of church life:						
Worship		452			452	221
Prayer		0			0	0
Outreach		1,238			1,238	663
Venue		0			0	0
Discipleship		1,294			1,294	867
Pastoral		24			24	57
Children's work and organisations		390			390	701
Youth work		1,247			1,247	1,478
Social		495			495	577
Publicity & Communication		300			300	81
Licences and fees		2,560			2,560	2,079
Women's Ministry		407			407	0
Contingency		298			298	234
Church administration		1,228			1,228	1,767
Church overheads and property		8,992	7,199	0	16,191	16,052
Bank account fees		90			90	96
Grants payable and restricted donations passed on	4	0	5,640	5,351	10,991	25,488
Governance costs	5	168			168	21
Total payments		<u>58,375</u>	<u>12,839</u>	<u>34,166</u>	<u>105,380</u>	<u>125,787</u>
Net receipts/(payments) before transfers		<u>15,031</u>	<u>-12,019</u>	<u>12,405</u>	<u>15,417</u>	<u>7,993</u>
Transfers between funds						
Tithe Fund	2.2	-6,159	6,159	0	0	0
Maintenance Fund	2.2	-5,500	5,500	0	0	0
Replacements Fund	2.2	-1,000	1,000	0	0	0
Total transfers		<u>-12,659</u>	<u>12,659</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net increase/decrease in funds		2,372	640	12,405	15,417	7,993
Total cash funds b/fwd 1 January 2022		19,209	15,988	20,863	56,060	48,067
Total cash funds c/fwd 31 December 2022		<u>£ 21,581</u>	<u>£ 16,628</u>	<u>£ 33,268</u>	<u>£ 71,477</u>	<u>£ 56,060</u>
			(Note 2.2)	(Note 2.3)		

The Statement of Assets and Liabilities on Page 9, and Notes on Pages 10 to 12, form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Bank balances					
CAF Bank				44,972	30,390
Barclays				<u>26,505</u>	<u>25,670</u>
Total monetary assets 31 December 2022	21,581	16,628	33,268	71,477	56,060
Other current assets					
Gift Aid Tax recoverable	2,378	0	628	3,007	3,322
Current liabilities - creditors payable within one year:					
Overheads (utilities)	7,468	0	0	7,468	2,470
Other normal charitable expenditure	0	0	0	0	131

The figures quoted for Church overheads and property in the Statement of Financial Activities reflects the actual payments made in 2022 but understates the potential amount owed as a result of a faulty electricity meter which has been reported to the supplier. An estimate of additional costs expected to be paid in 2023 is shown in the current liabilities.

The church monies are not held in segregated accounts.

Other assets used for church purposes

The church building and the manse are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of Plume Avenue URC in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church buildings are insured by the church for £3,532,890 and the manse for £572,416 (standard policy cover). The church contents are insured by the church for £186,520 and leased equipment for £5,914. Audio visual and computer equipment is insured by the church for £69,443.

APPROVED by the Elders Meeting (Trustees) held on 25 April 2022 and signed on their behalf by Elizabeth Bird, Church Secretary

The notes on pages 10 to 12 form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

2.1 **Unrestricted funds** may be used by the church for any of its ordinary purposes.

2.2 **Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's discretion.

During 2022 the church operated three Designated Funds as follows:

Tithe Fund - this receives a tithe of 10% on the General Fund direct giving and bank interest; this money is used to make grants to individuals in Christian ministry work, Christian organisations which the church wishes to support, and emergency and relief works. The Fund is administered by the Tithe Group.

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Property Group working with the Property Steward.

Replacements Fund - this is established to fund replacement of major church items such as carpets and seating, which will cost greater amounts than can be provided for out of one year's income. It is the Trustees' intention to see this fund built up to a realistic figure for its purposes. The Replacements Fund was used to provide some of the initial funding for the Building Community Project in 2017 as part of the remit of that project was the replacement of seating and carpets. The closing balance on the Building Community Project fund (£306) was repaid to the Replacements Fund in 2021.

The Church has previously maintained an additional designated fund, the **Car Replacement Fund**, which provided for the planned replacement of the minister's car. No transfers have been made to this fund in recent years and the balance was used during 2017 to supplement the Maintenance Fund in view of planned expenditure at the Manse such that it has had no value since that time. As there is no prospect of this fund being required in the foreseeable future, the Trustees have agreed to close the fund.

The movements on the Designated Funds during the year were:

	Tithe	Maintnce	Replcmts	Total 2022	Total 2021
	£	£	£	£	£
Balance b/fwd 1 January 2022	506	9,291	6,192	15,988	13,894
Other incoming resources	0	70	0	70	0
Grants received	0	0	750	750	0
Transfer from Restricted Funds	0	0	0	0	306
Transfer from General Fund	6,159	5,500	1,000	12,659	13,056
	<u>6,665</u>	<u>14,861</u>	<u>7,942</u>	<u>29,467</u>	<u>27,256</u>
Grants (see Note 4 and below)	-5,640	0	0	-5,640	-7,375
Payments out	0	0	-1,090	-1,090	0
Maintenance works: church	0	-5,393	0	-5,393	-2,934
Maintenance works: manse	0	-716	0	-716	-960
Balance c/fwd 31 December 2022	<u>£ 1,025</u>	<u>£ 8,752</u>	<u>£ 6,852</u>	<u>£ 16,628</u>	<u>£ 15,988</u>

The Tithe Fund grants were made as follows:

Regular:

Christian Youth Outreach (CYO)	1,800
Beacon House	900
CAP Colchester Debt centre	900
International Justice Mission	900
Kenyan School	450
Colchester Foodbank	450
<i>Total regular gift commitments</i>	<u>£ 5,400</u>

One off:

Kenyan School	100
Mercy ships	100
Colchester Foodbank	40
<i>Total one off gift commitments</i>	<u>£ 240</u>
	<u>£ 5,640</u>

The Maintenance Fund payments were:

Church:

Roof repairs	2,550
Sound equipment	997
Fire alarm maintenance & servicing	915
Boiler maintenance & servicing	368
Fence repair	253
Grass cutting	145
Miscellaneous	166
	<u>£ 5,393</u>

Manse:

Fire alarm maintenance & servicing	495
Boiler maintenance & servicing	108
Miscellaneous	113
	<u>£ 716</u>

Wherever possible maintenance work is done with our own labour, saving considerably on the costs.

The Replacement Fund payments were:

Gazebo replaced	<u>£ 1,090</u>
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PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2022**

2 FUND ACCOUNTING - continued

2.3 **Restricted Funds** represent donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future payment on that specific purpose, or returned; it cannot be absorbed into general funds.

During 2022 the church operated seven Restricted Funds as follows:

Designated Gifts - at different times of the year monies are raised in the church to support specific projects. There is usually a balance at the end of December relating to the Christmas projects.

Discipleship Student Project - during 2018 the church agreed to participate in the New Wine Discipleship Programme. A discipleship student started in September 2018 but, unfortunately, the student left the programme by mutual agreement in December 2018. With agreement with original donor to this fund, the balance was transferred to the Youth Worker Fund in 2022.

Youth Worker - during 2015 the church launched an appeal towards the appointment of a new youth worker which took place in July 2015. The designated gifts fund already held funds which had been paid in respect of a youth worker which were transferred to this fund. The contract of the Youth Worker has been extended for a further three years from both 2018 and 2021.

Church Weekend Away - following a church weekend away in 2008, a separate fund was set up for these monies.

Soul Survivor - over recent years, the church youth worker has taken a group away to the Soul Survivor Christian Youth Event. This was funded by a combination of payment from attendees, funds raised and donations. Soul Survivor ceased after 2019, but a similar event named Satellites was held in 2022 which a small number of youth attended. The balance on this fund was used to help with the costs of this attendance. The final element of expenditure was larger than the remaining balance and therefore the excess was paid from the Youth Worker Fund, with the Soul Survivor Fund being closed.

Fellowship Fund - in response the lockdown of 2020 during the Covid-19 crisis the church established a fund to help demonstrate the love of Christ through practical, tangible generosity. The fund is to support the members and adherents of the church who are in financial need. It is funded by gifts received from members and adherents of Plume Avenue Church as well as other sources of generosity including a grant from Essex County Council and is administered by a team comprising two members of the congregation, agreed by the Trustees, together with one Trustee.

Manse Letting - As the church has been without a minister from July 2022, the Manse has been let to tenants from August 2022. The rent is currently being held in a restricted fund such that it can be used to refurbish the Manse ahead of the arrival of a new minister in the future. The future allocation of the proceeds of this fund will be kept under review when it reaches an appropriate level relative to the costs of the refurbishment.

The movements on the Restricted Funds during the year were:

	Discipleship							Total	Total
	Gifts	Student Project	Youth Worker	Church Weekend	Soul Survivor	Fellowship Fund	Manse Letting	2022	2021
	£	£	£	£	£	£	£	£	£
Balance b/fwd 1 January 2022	886	2,730	9,280	409	286	1,321	5,950	20,863	11,889
Direct income/giving	3,632	0	15,755	0	0	1,200	12,600	33,187	38,397
Gift Aid refunds	343	0	3,349	0	0	150	0	3,841	5,549
Grants received (see Note 7)	0	0	9,543	0	0	0	0	9,543	9,749
Transfer in from Disc. Student Fund	0	0	2,730	0	0	0	0	2,730	0
Transfer in from Soul Survivor Fund	0	0	56	0	0	0	0	56	0
Transfer in from General Fund	0	0	0	0	0	0	0	0	500
	<u>4,860</u>	<u>2,730</u>	<u>40,713</u>	<u>409</u>	<u>286</u>	<u>2,671</u>	<u>18,550</u>	<u>70,219</u>	<u>66,084</u>
Gifts passed on*	-3,951	0	0	0	0	0	0	-3,951	-15,688
Fellowship Fund payments made*	0	0	0	0	0	-1,400	0	-1,400	-1,575
Expenditure	0	0	-28,585	0	-230	0	0	-28,815	-26,803
Transfer out to Youth Worker Fund	0	-2,730	0	0	-56	0	0	-2,786	0
Grant unused returned	0	0	0	0	0	0	0	0	-850
Transfer out to Replacements Fund	0	0	0	0	0	0	0	0	-306
Balance c/fwd 31 December 2022	<u>£ 909</u>	<u>£ 0</u>	<u>£ 12,128</u>	<u>£ 409</u>	<u>£ 0</u>	<u>£ 1,271</u>	<u>£ 18,550</u>	<u>£ 33,268</u>	<u>£ 20,863</u>

* see Note 4

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2022**

3 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. In 2022 that annual budget amounted to £20.5 million (2021: £19.2 million), 78% (2021: 79%) of which relates to minister costs including education and learning, and 79% (2020: 90%) is provided through the Ministry & Mission Fund contributions from churches.

This church's FairShare calculation made by Synod for our contribution to this Fund for 2022 was £55,536 (2021: £53,040); however we agreed to pay £37,800 based on our budget for 2022 which was anticipating a deficit following a significant reduction in income as the church reopened after the covid-19 pandemic.

The contributions actually made by the church were as follows:

	2022	2021
	£	£
Payments made in the year (see Page 8)	37,800	44,800
Deduct: Additional payment for previous year made in the year	<u>0</u>	<u>0</u>
	37,800	44,800
Add: Additional payment for the year made after year end	<u>0</u>	<u>0</u>
Contributions for the year	<u>£ 37,800</u>	<u>£ 44,800</u>

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

	Unrestricted Funds		Restricted Funds	TOTAL	
	General	Designated	Funds	2022	
	£	£	£	£	£
Kenyan School		550	1,260	1,810	
Christian Youth Outreach (CYO)		1,800	0	1,800	
Fellowship Fund		0	1,400	1,400	
Kenyan Cost of Living crisis		0	1,046	1,046	
Beacon House		900	0	900	
CAP Colchester Debt centre		900	0	900	
International Justice Mission		900	0	900	
Colchester Foodbank		490	404	894	
Ukraine Crisis		0	694	694	
Who Cares?		0	514	514	
Other Tithe Fund payments (see Note 2.2)		100	0	100	
Other Restricted Fund payments (see Note 2.3)		0	33	33	
	<u>£ 0</u>	<u>£ 5,640</u>	<u>£ 5,351</u>	<u>£ 10,991</u>	
		(Note 2.2)	(Note 2.3)		
[Totals 2021	0	£ 7,375	£ 18,113	£ 25,488]

5 GOVERNANCE COSTS

	Unrestricted Funds		Restricted Funds	TOTAL	TOTAL
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Membership Certificates/Marriage Book	68	0	0	68	21
Accounts examination	100	0	0	100	0
	<u>£ 168</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 168</u>	<u>£ 21</u>

6 VOLUNTARY INCOME

Tithes and offerings (£929 per week; 2021: £1,029)	48,298	0	0	48,298	53,531
Special offerings and donations	0	0	20,587	20,587	38,397
Income tax refunds under Gift Aid	9,565	0	3,841	13,406	17,576
	<u>£ 57,863</u>	<u>£ 0</u>	<u>£ 24,428</u>	<u>£ 82,291</u>	<u>£ 109,504</u>

7 ACTIVITIES FOR GENERATING FUNDS

Church lettings	925	0	0	925	595
Nursery (pre-school)	10,091	0	0	10,091	9,427
Grants received for Youth Worker	0	0	9,543	9,543	7,000
Grants received for the Fellowship Fund	0	0	0	0	1,500
Mission Grant	0	750	0	750	1,249
	<u>£ 11,016</u>	<u>£ 750</u>	<u>£ 9,543</u>	<u>£ 21,309</u>	<u>£ 19,771</u>

8 INVESTMENT INCOME

Bank interest	<u>£ 65</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 65</u>	<u>£ 5</u>
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9 OTHER INCOMING RESOURCES

Manse letting rent	0	0	12,600	12,600	5,950
Contributions to maintenance	0	70	0	70	0
Insurance claim due to Loss of Income	4,462	0	0	4,462	4,000
Transfers in from General Fund	0	0	0	0	500
	<u>£ 4,462</u>	<u>£ 70</u>	<u>£ 12,600</u>	<u>£ 17,132</u>	<u>£ 10,450</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY
(Registered Charity No. 1130594)**

I report on the accounts of Plume Avenue URC for the year ended 31 December 2022, which are set out on pages 8 to 12.

Respective responsibilities of the Trustees and the Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with these accounting records and comply with the accounting requirements of the Charities Act have not been met.

Signed by the Independent Examiner:

Date: 4 April 2023

Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT

PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130594

Accounts

**PLUME AVENUE, COLCHESTER,
UNITED REFORMED CHURCH CHARITY**

Registered Charity No. 1130594

ANNUAL REPORT and ACCOUNTS TO

31 DECEMBER 2021



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**PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester,
United Reformed Church Charity)**

REFERENCE AND ADMINISTRATIVE INFORMATION AS AT 31 December 2020

Registered Number: 1130594

Address: Plume Avenue United Reformed Church
18 Plume Avenue
Colchester333
Essex
CO3 4PQ

Contact Details: Tel: 01206 564154

Web site: www.plumeavenuechurch.org.uk

Members of the Elders' Meeting (the Charity's Trustees):

Minister

Revd Geoffrey Felton (Resigned 11 July 2021)

Elders

David Anderson

Elizabeth Bird

David Canning (Resigned 31 October 2021)

Amy Carey (Resigned 30 June 2021)

Rachael Coombes

Marie Forsyth (Appointed 11 July 2021)

Anthony Smith (Resigned 31 March 2021)

Church Secretary: Elizabeth Bird

Independent Examiner: Mr. Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT

PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester, United Reformed Church Charity Registered No 1130594)

REPORT OF THE ELDERS' MEETING FOR THE YEAR ENDED 31st DECEMBER 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis. It also incorporates the reference and administrative information on Page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Plume Avenue United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of Eastern Synod of the Church.

Plume Avenue, Colchester, United Reformed Church Charity, was first registered as a charity on 17 July 2009. The members of the Elders' Meeting are recognised as the charity trustees and all trustees listed on Page 1 served throughout the year covered by this report, with the exceptions Rev Geoff Felton, Amy Carey, David Canning and Anthony Smith. An AGM was held in June 2020 where Elizabeth Bird was reappointed as Church Secretary and Paul Hampshire was reappointed as Church Treasurer. Marie Forsyth was elected to the elders meeting at the AGM.

The activities of Plume Avenue URC 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 constitution of Plume Avenue URC. The governing document of the registered charity is a statement adopted by the Church Meeting on 16th March 2009. The Elders' Meeting is also responsible for the financial administration of the church and the care and maintenance of church premises and the manse. It is assisted in the administration of the church buildings, the manse and financial matters by a Finance Group and a Property Elder. 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 have been the Minister in pastoral charge and the serving Elders of Plume Avenue URC as elected by the members of Plume Avenue URC in Church Meeting. Elders serve for 2 years, retire by rotation and are eligible for re-election, but would not normally be expected to serve more than six years consecutively before taking a break of at least one year. The church's Senior Youth & Young Adults Worker also supports that meeting.

The Elders' Meeting met 24 times during the year, and the Church Meeting three times.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Plume Avenue URC seeks to advance the Christian faith through its activities and the facilities offered to the community by its building. Its mission statement is "To know Jesus and make Him known".

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, to the benefit of individuals and society as a whole.
- Providing premises for use by the local community and by community groups including a daily preschool nursery.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

Looking back over the year of 2021, it is hard to comprehend the amount of change there has been at Plume Avenue Church. We started the year with no face to face meetings or services due to the Covid-19 pandemic. Services were streamed live from the church on to YouTube with either Geoff or Liz leading the service and a technical team in the building. Music videos were pre-recorded by the worship leaders and these were used at various points during the services. One highlight of these services were the pre-recorded interviews with various members of the congregation – these included some powerful testimonies and a number of people have remarked how much we grew to know more about each other.

In February, Rev Geoff Felton announced to the elders and then the church that he had accepted the call to be appointed as Moderator, Mersey Synod. The church was naturally quite devastated to receive this news. Geoff, Sarah and the family had been with us for nearly 11 years and were held with much affection and respect. Whilst not wanting them to leave we were very pleased for Geoff and Sarah as they began to prepare for their move and the new challenges God had set before them. The Elders spent time with the congregation on Zoom meetings and various questionnaires were circulated to help with the preparation of the church pastoral profile.

In March we were still not able to meet in person in church because of the Covid-19 pandemic. For Mothering Sunday we purchased some primroses for all the ladies of the fellowship and these were distributed on the Saturday morning before Mothering Sunday by a team of volunteers from the church family. As we prepared for Holy Week and Easter it was clear that we were still not going to be able to meet together in person. We were unable to hold our Maundy Thursday meal together and there was no walk of witness or service with Prettygate Baptist Church on Good Friday. For Good Friday a number of the church fellowship agreed to lead a short reflection, each of which was shared over the day on Zoom and culminated with sharing Holy Communion in the last one at 6pm. These were very special but highlighted how much we were missing being together in person. On Easter Sunday Geoff led a Communion Service from the Church on YouTube. For two years we had been unable to gather together in person to remember how Jesus died for each one of us and to celebrate his resurrection on Easter Sunday.

In April we were very sad to learn of the death of our former Church Secretary Graham Brown. Graham was much loved. Sylvia and the family were able to gather for his thanksgiving service in May in church. By that time, it was permissible for up to 30 people to gather for a funeral. The service was led by Geoff and two previous ministers of the church, Mark Ambrose and Charles Croll, and was streamed to YouTube.

May saw Covid-19 restrictions begin to lift sufficiently for face to face gatherings to start. Services

were opened up for initially 15 people to book in to attend. The live stream to YouTube continued and is still continuing. Chairs were rearranged with a number being put into storage, hand sanitisers were installed and a one way system around the building was put in place for groups of over 10.

During the pandemic, Junior Church, Girls' Brigade and youth sessions were held on Zoom. Junior Church remained on Zoom for a while but Girls' Brigade and Youth session began to reconvene face to face according to the Covid-19 rules. The youth and older group of GB jointly worked on producing a wall of hope by painting wooden bricks which were attached to a wooden palette. Thanks to Dave Anderson and Maz Rattray for all their hard work with this.

Over June the permitted number attending worship services was increased whilst still allowing for social distancing. Geoff and Sarah's last Sunday was on 11th July. 50 people attended the service which was the maximum permitted under the Covid-19 regulations. It was a service of celebration for the Felton family's time with us but also a sad occasion as we said goodbye. At the end of the service we presented them with some gifts. We held three meet, greet and goodbye sessions of up to 50 people over the afternoon so that those who wanted to come and say farewell to the family could do so. We remain so grateful for Geoff's leadership over the 11 years he was with us. We miss them as individuals whom we had grown close to. We miss Geoff's leadership and especially his preaching. In September a number of the fellowship attended Geoff's induction service in Liverpool having hired a coach to travel together.

We ran the New Wine summer on-line conference in church from Thursday evening, 30th July through to Tuesday evening on 3rd August. We engaged with every morning and evening celebration, ran the New Wine Kids stream with the children and the Luminosity stream with the young people. We shared a fish and chips lunch together on the Saturday and a picnic lunch on the Sunday after the Sunday morning celebration. We had over 40 adults engaging with New Wine – more than we would have ever had camping in Peterborough and also several children and young people. It was a joy to hear the children tell of how Jesus had spoken to them during their prayer times and there was a genuine sense of "family". After a particularly difficult year in many ways, we were truly blessed by the Holy Spirit over the week and particularly the elders received healing, affirmation and encouragement as so too did many of the church family. On the last evening, Pastor Agu spoke to the text of Isaiah 43 – See I am doing a new thing – this session felt as though it could have been just for us at Plume Avenue.

We held our Harvest Thanksgiving service in September and the church family brought gifts for Beacon House.

On Sunday 30th August we launched a three week call to prayer for the whole church to seek God's call and leading for us as individuals, our church family and community beyond. We used the text from Isaiah 43 that morning which felt a good place to start as we look to the future. We had a prayer and vision weekend over the weekend of 18/19 September when we spent the Saturday together praying and sharing what we felt the Lord is saying to us about where He is leading us – what we need to take up and what we need to lay down. On 6th November we met as an eldership with David Sebley our interim moderator to try to discern the way forward. The non-serving elders of the church were invited to join us for this day. As a result of this Mike McCullagh, Adrian Tidbury and Dave Watt agreed to be co-opted onto the eldership. They were elected at our November church meeting.

In October we hosted the Eastern Synod meeting. So many people from the church family supported

this by serving as stewards, preparing and serving food and refreshments, leading the worship and providing technical support for the day.

During the autumn we collected filled shoeboxes for the Operation Christmas Child Shoebox Appeal and these were blessed at the Remembrance Sunday service.

We produced an Advent Prayer Guide for use of the church family and held an Advent Retreat Day at church on Saturday 4th December. This was a time for reflection, fellowship, worship and refreshment.

We joined with Prettygate Baptist Church to put on a Nativity trail on Sunday 5th December for the community to engage with. We were delighted that 45 teams engaged with the trail. At the end of the trail we provided refreshments and a goody bag for all those taking part.

Our Christingle service was held on Christmas Eve outside in the church gardens. We had a fire pit in the middle and it was very special to worship outside and see the Christingle candles light up the gardens as they were lit towards the end of the service. The children attending were given a goody bag. We were immensely grateful to receive a mission grant from Synod to help finance the Nativity Trail and Christingle service.

We had every intention of holding our Carols by Candlelight service with a congregation. Using Eventbrite we had 75 people signed up to attend but sadly Covid-19 cases rose sharply and we took the decision to hold the service on-line. The service has had 161 views, many of these would have involved several people watching together. Our Christmas Day service was held in person in church and was well attended by all ages.

During the year, we continued to collect donations for the Foodbank on Saturday mornings and as people came to church on Sundays. In early December many donations were received of Christmas food items for the Foodbank – we have averaged 20-30 kgs each week. We also collected gifts for Social Services as part of our giving.

Prayer meetings on Zoom on Wednesday and Saturday mornings have continued to be well attended. The Bible study homegroup has met on a fortnightly basis on Zoom and this together with other homegroups restarting has enabled people to engage with discussion, prayers, worship and fellowship.

Just prior to Geoff's leaving, 11 people came into church membership and Marie Forsyth was ordained and inducted as an elder. Amy Carey and Tony Smith stood down as elders – we thank them for their service as elders. Sadly a few people have left the church having been challenged in different ways during Covid-19 and also as we entered into a time without a minister. We have however seen some new people come to church and it has been a joy to welcome them. We were also sorry to see Dave and Rachel Canning leave to move to Lancashire and thank them for all they did for the church.

Rev David Sebley, minister at Christ Church Braintree and Great Notley, was appointed as our Interim Moderator. Together with David, the elders met with the chair of the Synod Pastoral Committee. We were informed that the vacancy would not be declared because of the ministerial deployment situation and that it might take up to 4 years before declaring the vacancy. A further meeting with the new Eastern Synod Moderator enabled some deeper explanation to be shared at an elders' meeting at then again at the November church meeting.

We are incredibly grateful to Rev David Sebley for the time he spends with us and his leadership

which has been so helpful. We are also very grateful to everyone who has engaged with serving and attending services and activities over the year. Whilst it is always dangerous to mention names in case someone is missed it feels only right to thank certain people for all they have done and continue to do. Many people have been involved with helping to look after the church family pastorally, we are particularly grateful to Andrea Anderson for all she does, so much of it unseen, to oversee the pastoral care of the church fellowship. We are also very grateful to Paul Hampshire (church treasurer), David Bird (finance chair), Audrey Cowie (tithes fund convenor) and Jon Potteron (Gift aid steward) for all they do as they serve the church on the finance team. Thanks too to Dave Anderson who has provided essential guidance to ensuring the buildings were made COVID-19 secure and continues to work very hard in ensuring the property is maintained and kept safe.

Dave Canning and Matt Nash put in place the technical processes and hardware and software to enable us to stream our services and record worship song videos. We are very thankful to them for all they did and also to the whole team who have faithfully served the church providing technical support each week. Our thanks too to the worship leaders and worship groups for all their faithful service each week. Also to our Junior Church, youth team and Girls' Brigade team serving the children and youth areas of church life. Thanks especially go to Joe Robbins for all his dedication as our youth worker. Thank you also goes to all those who continue to lead the homegroups, church at home, bible study and prayer meetings. Particular thanks to Mike McCullagh who is involved in many of these areas and who has also been preaching at least once a month as well as serving in many ways in other areas of the church. Finally thank you to all those who have served as elders this year. It has not been an easy time but your dedication and diligence and openness to the Holy Spirit's guidance has led and continues to lead the church through calm and sometimes stormy waters.

As we go forward we thank God for His provision over the last year and for the ways the Holy Spirit has led us through some quite tough times. We look ahead to rediscovering what the Lord's vision is for us as a church family both as to who we are and where we are going. We have in recent months been led to do things differently and have discovered new things – more of that in next year's report!

FINANCIAL REVIEW

The accounts on pages 8 to 12 set out the financial transactions for the year to 31 December 2021.

The Elders' Meeting is once again grateful to God for the congregation's faithful giving over another challenging year. The year-end position (an overall deficit of £3,075) is better than the original budget deficit of £5,428 and has to be seen in the context of a surplus over 2020 of £10,553.

This deficit arose largely because income was lower than anticipated, with tithes and offerings reduced reflecting both tighter finances generally and lower numbers as we gradually returned to a new normality as the Covid-19 pandemic developed. The deficit was mitigated by an insurance claim for loss of income through the pandemic while ongoing costs were also lower because of the reduced level of activity.

We have been grateful that the Eastern Synod of the URC has allowed us to reduce our Ministry and Mission Fund (M&M) contribution for in 2020, 2021 and into 2022. This is still a very significant sum, £44,800 in 2021, which represents 64% of our total General Fund expenditure. However, we are also aware that they will continue to need significant contributions to the M&M Fund from its larger, thriving, churches like ours and we would like to reflect that in a larger contribution in due

course.

Significant donations have been made during the year by the congregation (in addition to general giving) to a restricted fund set up to fund a youth worker who was appointed during 2015. This fund has also benefitted from grants from the Eastern Synod of the URC.

In addition, £7,375 was distributed from the Tithe Fund to missionaries, missions and relief agencies. We see this as part of our faithfulness to the Bible's teaching on giving.

The deficit of £3,075 means that the General Fund balance has decreased to £19,209, which remains in excess of the reserves target.

We continue to model the forecast outturn on a regular basis and anticipate a further deficit in 2022 which we will need to manage.

Meeting our financial commitments and aspirations remains a challenge.

RESERVES POLICY

The Trustees decided in March 2013 that the church should aim to hold about 1.5 months' expenditure (at that time c£10,000) as a reserve. At 31 December 2021 the cash balance on the General Fund was £19,209. This balance represents 3.3 months' total payments (2020: 4.2 months) based on 2021 actual expenditure. As the Covid-19 pandemic has resulted in lower expenditure than usual, actual expenditure may be considered to be too low a measure for this year. The equivalent ratio based on the budgeted expenditure for 2022 is 3.1 months' expenditure which may be more appropriate

The Trustees continue to welcome the level of reserves remaining in excess of the minimum creating a degree of stability for the General Fund to provide protection against the uncertainties of outturn from the Covid-19 pandemic. They recognise that this has been achieved through a very unusual period of uncertainty as to income in particular with the position into 2022 remaining unclear. They will continue to encourage regular giving from within the church family to enable the church to meet its commitments and aspirations.

Signed on behalf of the Elders' Meeting by Elizabeth Bird, Church Secretary

PLUME AVENUE UNITED REFORMED CHURCH

**STATEMENT OF FINANCIAL ACTIVITIES
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2021**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
	Note	General	Designated	Funds	2021	2020
		£	£	£	£	£
Receipts						
Incoming resources from generated funds:						
Voluntary income	6	65,558	0	43,946	109,504	105,377
Activities for generating funds	7	10,022	0	9,749	19,771	13,075
Investment income	8	5	0	0	5	14
		<u>75,585</u>	<u>0</u>	<u>53,695</u>	<u>129,280</u>	<u>118,467</u>
Other incoming resources	9	<u>4,000</u>	<u>0</u>	<u>500</u>	<u>4,500</u>	<u>0</u>
Total receipts		<u>79,585</u>	<u>0</u>	<u>54,195</u>	<u>133,780</u>	<u>118,467</u>
Payments						
Charitable activities:						
URC Ministry & Mission Fund	3	44,800			44,800	35,406
Ministerial costs - URC minister on-costs		3,803			3,803	5,935
Ministry costs - Youth worker				26,723	26,723	24,749
Ministry costs - Soul Survivor				80	80	0
Areas of church life:						
Worship		221			221	990
Prayer		0			0	0
Outreach		663			663	537
Venue		0			0	96
Discipleship		867			867	536
Pastoral		57			57	56
Children's work and organisations		701			701	467
Youth work		1,478			1,478	1,072
Social		577			577	460
Publicity & Communication		81			81	12
Licences and fees		2,079			2,079	2,472
Women's Ministry		0			0	0
Contingency		234			234	362
Church administration		1,767			1,767	1,927
Church overheads and property		12,159	3,893	0	16,052	16,078
Bank account fees		96			96	60
Grants payable and restricted donations passed on	4	0	7,375	18,113	25,488	11,312
Governance costs	5	<u>21</u>			<u>21</u>	<u>0</u>
Total payments		<u>69,603</u>	<u>11,268</u>	<u>44,916</u>	<u>125,787</u>	<u>102,526</u>
Net receipts/(payments) before transfers		<u>9,982</u>	<u>-11,268</u>	<u>9,280</u>	<u>7,993</u>	<u>15,940</u>
Transfers between funds						
Tithe Fund	2.2	-6,556	6,556	0	0	0
Maintenance Fund	2.2	-5,500	5,500	0	0	0
Replacements Fund	2.2	-1,000	1,306	-306	0	0
Minister's Car Fund	2.2	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total transfers		<u>-13,056</u>	<u>13,362</u>	<u>-306</u>	<u>0</u>	<u>0</u>
Net increase/decrease in funds		-3,075	2,094	8,974	7,993	15,940
Total cash funds b/fwd 1 January 2021		22,284	13,894	11,889	48,067	32,126
Total cash funds c/fwd 31 December 2021		<u>£ 19,209</u>	<u>£ 15,988</u>	<u>£ 20,863</u>	<u>£ 56,060</u>	<u>£ 48,067</u>
			(Note 2.2)	(Note 2.3)		

The Statement of Assets and Liabilities on Page 9, and Notes on Pages 10 to 12, form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2021

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Bank balances					
CAF Bank				30,390	24,654
Barclays				<u>25,670</u>	<u>23,413</u>
Total monetary assets 31 December 2021	19,209	15,988	20,863	56,060	48,067
Other current assets					
Gift Aid Tax recoverable	2,503	0	819	3,322	4,543
Insurance claim	4,462	0	0	4,462	0
Current liabilities - creditors payable within one year:					
Overheads (utilities)	2,470	0	0	2,470	1,319
Other normal charitable expenditure	0	0	131	131	1,317

Monetary assets

The church monies are not held in segregated accounts.

Other assets used for church purposes

The church building and the manse are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of Plume Avenue URC in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church buildings are insured by the church for £3,332,915 and the manse for £528,400 (standard policy cover). The church contents are insured by the church for £177,638 and leased equipment for £5,632. Audio visual and computer equipment is insured by the church for £66,136.

APPROVED by the Elders Meeting (Trustees) held on 25 April 2022 and signed on their behalf by Elizabeth Bird, Church Secretary

The notes on pages 10 to 12 form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

2.1 **Unrestricted funds** may be used by the church for any of its ordinary purposes.

2.2 **Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's discretion.

During 2021 the church operated four Designated Funds as follows:

Tithe Fund - this receives a tithe of 10% on the General Fund direct giving and bank interest; this money is used to make grants to individuals in Christian ministry work, Christian organisations which the church wishes to support, and emergency and relief works. The Fund is administered by the Tithe Group.

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Property Group working with the Property Steward.

Car Replacement Fund - this provides for the planned replacement of the minister's car. Although our last minister owned his own car, a fund had been maintained although no transfers have been made to it in recent years and the balance was used during 2017 to supplement the Maintenance Fund in view of planned expenditure at the Manse.

Replacements Fund - this is established to fund replacement of major church items such as carpets and seating, which will cost greater amounts than can be provided for out of one year's income. It is the Trustees' intention to see this fund built up to a realistic figure for its purposes. The Replacements Fund was used to provide some of the initial funding for the Building Community Project in 2017 as part of the remit of that project was the replacement of seating and carpets. The closing balance on the Building Community Project fund (£306) was repaid to the Replacements Fund in 2021.

The movements on the Designated Funds during the year were:

	Tithe	Maintnce	Car	Replcmts	Total 2021	Total 2020
	£	£	£	£	£	£
Balance b/fwd 1 January 2021	1,325	7,684	0	4,886	13,894	9,626
Donations	0	0	0	0	0	0
Other incoming resources	0	0	0	0	0	0
Transfer from Restricted Funds	0	0	0	306	306	0
Transfer from General Fund	6,556	5,500	0	1,000	13,056	14,704
	7,881	13,184	0	6,192	27,256	24,330
Grants (see Note 4 and below)	-7,375	0	0	0	-7,375	-8,400
Payments out	0	0	0	0	0	0
Maintenance works: church	0	-2,934	0	0	-2,934	-1,927
Maintenance works: manse	0	-960	0	0	-960	-108
Transfer to Building Community Project	0	0	0	0	0	0
Transfer to AV Project	0	0	0	0	0	0
Balance c/fwd 31 December 2021	£ 506	£ 9,291	£ 0	£ 6,192	£ 15,988	£ 13,894

The Tithe Fund grants were made as follows:

Regular:

Beacon House	1,150
CAP Colchester Debt centre	1,125
Col Foodbank	575
CYO	2,300
IJM	1,150
Kenyan School	575
Mercyships	250
Open Doors	250
<i>Total regular gift commitments</i>	£ 7,375

There were no one off payments made from the Tithe Fund in 2021.

The Maintenance Fund payments were:

Church:

Boiler maintenance & servicing	2,212
Fire alarm maintenance & servicing	648
TV aerial repair	73
	£ 2,934

Manse:

Heating repair	260
Redecoration	206
Carpet cleaning	200
TV aerial repair	174
EICR certification	120
	£ 960

Wherever possible maintenance work is done with our own labour, saving considerably on the costs.

There were no Replacement Fund payments made in 2021.

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2021**

2 FUND ACCOUNTING - continued

2.3 **Restricted Funds** represent donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future payment on that specific purpose, or returned; it cannot be absorbed into general funds.

During 2021 the church operated eight Restricted Funds as follows:

Designated Gifts - at different times of the year monies are raised in the church to support specific projects. There is usually a balance at the end of December relating to the Christmas projects.

Discipleship Student Project - during 2018 the church agreed to participate in the New Wine Discipleship Programme. A discipleship student started in September 2018 but, unfortunately, the student left the programme by mutual agreement in December 2018. The fund is being maintained as the Church anticipates participating in the Programme in the future.

Building Community Project - during 2017 the church launched an appeal to enhance the fabric and equipment of the building to provide better facilities for community work. This included seating, flooring, the installation of a fire alarm and "theatre" style lighting, staging and sound. This project has been completed and the small remaining balance transferred to the Replacements Fund which provided initial seed funding for the project.

Youth Worker - during 2015 the church launched an appeal towards the appointment of a new youth worker which took place in July 2015. The designated gifts fund already held funds which had been paid in respect of a youth worker which were transferred to this fund. The contract of the Youth Worker has been extended for a further three years from both 2018 and 2021.

Church Weekend Away - following a church weekend away in 2008, a separate fund was set up for these monies.

Soul Survivor - over recent years, the church youth worker has taken a group away to the Soul Survivor Christian Youth Event. This was funded by a combination of payment from attendees, funds raised and donations. The balance has been carried forward for attendance at future similar events (Soul Survivor having ceased after 2019). There was no such event in either 2020 or 2021 because of the Covid-19 pandemic.

Fellowship Fund - in response the lockdown of 2020 during the Covid-19 crisis the church established a fund to help demonstrate the love of Christ through practical, tangible generosity. The fund is to support the members and adherents of the church who are in financial need. It is funded by gifts received from members and adherents of Plume Avenue Church as well as other sources of generosity including a grant from Essex County Council and is administered by a team comprising two members of the congregation, agreed by the Trustees, together with one Trustee.

Manse Letting - As the church has been without a minister from July 2021, the Manse has been let to tenants from August 2021. The rent is currently being held in a restricted fund such that it can be used to refurbish the Manse ahead of the arrival of a new minister in the future. The future allocation of the proceeds of this fund will be kept under review when it reaches an appropriate level relative to the costs of the refurbishment.

The movements on the Restricted Funds during the year were:

	Gifts	Discipleship Student Project	Building Community Project	Youth Worker	Church Weekend	Soul Survivor	Fellowship Fund	Manse Letting	Total 2021	Total 2020
	£	£	£	£	£	£	£	£	£	£
Balance b/fwd 1 January 2021	823	2,730	306	5,112	409	366	2,143	0	11,889	10,770
Transfer on sponsors instructions										
Direct income/giving	13,060	0	0	19,359	0	0	28	5,950	38,397	19,329
Gift Aid refunds	942	0	0	4,533	0	0	75	0	5,549	4,025
Grants received (see Note 7)	1,249	0	0	7,000	0	0	1,500	0	9,749	6,212
Transfer in from Replacements	0	0	0	0	0	0	0	0	0	0
Transfer in from General Fund	500	0	0	0	0	0	0	0	500	0
Transfer in from Youth Worker Fund	0	0	0	0	0	0	0	0	0	0
	16,574	2,730	306	36,003	409	366	3,746	5,950	66,084	40,335
Gifts passed on*	-15,688	0	0	0	0	0	0	0	-15,688	-2,912
Fellowship Fund payments made*	0	0	0	0	0	0	-1,575	0	-1,575	0
Grant unused returned*	0	0	0	0	0	0	-850	0	-850	0
Expenditure	0	0	0	-26,723	0	-80	0	0	-26,803	-25,534
Transfer out to Replacements	0	0	-306	0	0	0	0	0	-306	0
Balance c/fwd 31 December 2021	£ 886	£ 2,730	£ 0	£ 9,280	£ 409	£ 286	£ 1,321	£ 5,950	£ 20,863	£ 11,889

* see Note 4

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2021**

3 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. In 2021 that annual budget amounted to £19.5 million (2019: £20.3 million), 81% (2020: 81%) of which relates to minister costs including education and learning, and 91% (2020: 92%) is provided through the Ministry & Mission Fund contributions from churches.

This church's FairShare calculation made by Synod for our contribution to this Fund for 2021 was £53,040 (2020: £56,496); however initially we agreed to pay £43,200 based on our budget for 2021 which was strongly influenced by the impact of the covid-19 pandemic (2020 actual: £35,406) and, in particular, the impact on our reserves. This was reviewed from May 2021, following an interim insurance claim for covid losses, and increased by £200 per month, i.e. a total contribution for the year of £44,800.

The contributions actually made by the church were as follows:

	2021	2020
	£	£
Payments made in the year (see Page 8)	44,800	35,406
Deduct: Additional payment for previous year made in the year	<u>0</u>	<u>0</u>
	44,800	35,406
Add: Additional payment for the year made after year end	<u>0</u>	<u>0</u>
Contributions for the year	<u>£ 44,800</u>	<u>£ 35,406</u>

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

	Unrestricted Funds		Restricted	TOTAL	
	General	Designated	Funds	2021	
	£	£	£	£	
Kenyan Car Fund		0	9,621	9,621	
Fellowship Fund (inc partial refund of grant)		0	2,425	2,425	
CYO		2,300	0	2,300	
Gift Collections		0	1,899	1,899	
Application of Synod Mission Grant for Advent		0	1,618	1,618	
Beacon House		1,150	438	1,588	
IJM		1,150	0	1,150	
CAP Colchester Debt centre		1,125	0	1,125	
Synod Weekend		0	1,007	1,007	
Coach to Liverpool		0	825	825	
Kenyan School		575	0	575	
Col Foodbank		575	0	575	
Other Tithe Fund payments (see Note 2.2)		500	0	500	
Other Restricted Fund payments		0	280	280	
	<u>£ 0</u>	<u>£ 7,375</u>	<u>£ 18,113</u>	<u>£ 25,488</u>	
		(Note 2.2)	(Note 2.3)		
[Totals 2020	0	£ 8,400	£ 2,912	£ 11,312]	

5 GOVERNANCE COSTS

	Unrestricted Funds		Restricted	TOTAL	
	General	Designated	Funds	2021	
	£	£	£	£	
Marriage Book	21	0	0	21	
Accounts examination	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	
	<u>£ 21</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 21</u>	

6 VOLUNTARY INCOME

Tithes and offerings (£1,029 per week; 2020: £1,306)	53,531	0	0	53,531	67,931
Special offerings and donations	0	0	38,397	38,397	19,329
Income tax refunds under Gift Aid	<u>12,027</u>	<u>0</u>	<u>5,549</u>	<u>17,576</u>	<u>18,117</u>
	<u>£ 65,558</u>	<u>£ 0</u>	<u>£ 43,946</u>	<u>£ 109,504</u>	<u>£ 105,377</u>

7 ACTIVITIES FOR GENERATING FUNDS

Church lettings	595	0	0	595	745
Nursery (pre-school)	9,427	0	0	9,427	6,118
Grants received for Youth Worker	0	0	7,000	7,000	2,667
Grants received for Building Community Project	0	0	0	0	3,545
Grants received for the Fellowship Fund	0	0	1,500	1,500	0
Mission Grant	<u>0</u>	<u>0</u>	<u>1,249</u>	<u>1,249</u>	<u>0</u>
	<u>£ 10,022</u>	<u>£ 0</u>	<u>£ 9,749</u>	<u>£ 19,771</u>	<u>£ 13,075</u>

8 INVESTMENT INCOME

Bank interest	<u>£ 5</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 5</u>	<u>£ 14</u>
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9 OTHER INCOMING RESOURCES

Contributions to maintenance	0	0	0	0	0
Insurance claim due to Loss of Income	4,000	0	0	4,000	0
Transfers in from General Fund	<u>0</u>	<u>0</u>	<u>500</u>	<u>500</u>	<u>0</u>
	<u>£ 4,000</u>	<u>£ 0</u>	<u>£ 500</u>	<u>£ 4,500</u>	<u>£ 0</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY
(Registered Charity No. 1130594)**

I report on the accounts of Plume Avenue URC for the year ended 31 December 2021, which are set out on pages 8 to 12.

Respective responsibilities of the Trustees and the Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with these accounting records and comply with the accounting requirements of the Charities Act have not been met.

Signed by the Independent Examiner:

Date: 11 April 2022

Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT

PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130594

Accounts

**PLUME AVENUE, COLCHESTER,
UNITED REFORMED CHURCH CHARITY**

Registered Charity No. 1130594

ANNUAL REPORT and ACCOUNTS TO

31 DECEMBER 2020



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**PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester,
United Reformed Church Charity)**

REFERENCE AND ADMINISTRATIVE INFORMATION AS AT 31 December 2020

Registered Number: 1130594

Address: Plume Avenue United Reformed Church
18 Plume Avenue
Colchester333
Essex
CO3 4PQ

Contact Details: Tel: 01206 564154

Web site: www.plumeavenuechurch.org.uk

Members of the Elders' Meeting (the Charity's Trustees):

Minister

Revd Geoffrey Felton

Elders

David Anderson

Elizabeth Bird

David Canning

Amy Carey

Rachael Coombes

Karen Lewis

Rosemary Peck

Anthony Smith

Adrian Tidbury

Church Secretary: Elizabeth Bird

Independent Examiner: Mr. Thomas Green

181 Butt Road
Colchester
CO3 3DT

PLUME AVENUE UNITED REFORMED CHURCH (including Plume Avenue, Colchester, United Reformed Church Charity Registered No 1130594)

REPORT OF THE ELDERS' MEETING FOR THE YEAR ENDED 31st DECEMBER 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis. It also incorporates the reference and administrative information on Page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Plume Avenue United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of Eastern Synod of the Church.

Plume Avenue, Colchester, United Reformed Church Charity, was first registered as a charity on 17 July 2009. The members of the Elders' Meeting are recognised as the charity trustees and all trustees listed on Page 1 served throughout the year covered by this report, with the exceptions Karen Lewis, Rosemary Peck and Adrian Tidbury who resigned in April 2020. It was not possible to hold an Annual General Meeting due to the COVID-19 pandemic. In the absence of the AGM, the Elders appointed Elizabeth Bird as Church Secretary and reappointed Paul Hampshire as Church Treasurer.

The activities of Plume Avenue URC 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 constitution of Plume Avenue URC. The governing document of the registered charity is a statement adopted by the Church Meeting on 16th March 2009. The Elders' Meeting is also responsible for the financial administration of the church and the care and maintenance of church premises and the manse. It is assisted in the administration of the church buildings, the manse and financial matters by a Finance Group and a Property Elder. 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 have been the Minister in pastoral charge and the serving Elders of Plume Avenue URC as elected by the members of Plume Avenue URC in Church Meeting. Elders serve for 2 years, retire by rotation and are eligible for re-election, but would not normally be expected to serve more than six years consecutively before taking a break of at least one year. The church's Senior Youth & Young Adults Worker also supports that meeting.

The Elders' Meeting met 14 times during the year, and the Church Meeting once.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Plume Avenue URC seeks to advance the Christian faith through its activities and the facilities offered to the community by its building. Its mission statement is "To know Jesus and make Him known".

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.

REPORT OF THE ELDERS' MEETING FOR THE YEAR ENDED 31st DECEMBER 2020 - OBJECTIVES AND ACTIVITIES - continued

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, to the benefit of individuals and society as a whole.
- Providing premises for use by the local community and by community groups including a daily preschool nursery.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

This year has provided many challenges for Plume Avenue Church, as it will have done for so many churches as a result of the COVID-19 pandemic. The pandemic led to church buildings being closed and the last worship service to be held in the building was on Sunday 15th March 2020. Although the church building doors were closed, the church has very much been alive. We have found different ways to gather to worship and pray online, provide pastoral support, children's and youth work together with bible studies and homegroups.

We remain incredibly grateful to Rev Geoff Felton and the Elders for their guidance and direction over the year. Geoff and his wife Sarah enabled the church to gather to worship on Facebook on Sunday 22nd March 2020 from the Manse kitchen together with sung worship from our Worship Elder's family home. We have continued to meet for worship online every week. The journey has taken us from the Manse and other worship leaders homes to broadcasting from the church building. We have been very blessed by a small technical team who have enabled the broadcasts to happen each week.

Worship leaders have recorded songs prior to the broadcasts. The services have included video interviews with many folk from the Bishop of Durham and Paul Harcourt of New Wine to members of the church fellowship of all ages from children to 90+. These interviews have provided wonderful personal testimonies and have been an encouragement to so many. Our Carols by Candlelight service was broadcast to our YouTube channel and has received over 350 hits. One of the great benefits of this online worship is the ability to reach around the world, across the UK and also to the prodigals, those who have slipped away from regular attendance to worship but who now engage with the online services. We are looking at how we can provide a hybrid platform for this to continue when we return to the building for communal worship.

Our weekly prayer meetings held each Wednesday and Saturday have been conducted on Zoom. The numbers of people engaging with these prayer meetings has risen markedly from when they were held in the church buildings. A weekly Bible study on a Tuesday evening was started at the beginning of the first lock down and this has continued throughout the year. Over the year, a number of those who attend the group have also stepped out and led some of the sessions. A lunchtime session on Thursdays has also attracted a number of people. Both groups have provided an opportunity to meet together around God's word, pray and share fellowship and discussions.

REPORT OF THE ELDERS' MEETING FOR THE YEAR ENDED 31st DECEMBER 2020 - REVIEW OF ACTIVITIES AND ACHIEVEMENTS - continued

In March 2020, the elders agreed to the purchase of a RightNow media licence which enables every member of the fellowship to have access to this excellent bible study resource. The library of videos is extensive and there are streams for children, young people and adults on many aspects of life and books of the bible. This has been a gift welcomed by many of the fellowship and has been used by the bible study groups, our Girls' Brigade group and many individuals for personal bible study.

The fellowship has been encouraged to make contact with and pray for those above and below them in the church directory. Many people have responded to the touch of the Holy Spirit to make contact with people at particular times and the sharing of cakes, cards, flowers, phone calls and messages have brought blessings to many people over this difficult year. When restrictions made it possible, those who were living on their own, had no family locally and those who were going through a particular difficult patch were invited to join in groups of six on Monday and Thursday afternoons for an opportunity to meet and chat with each other. Over 50 members of the congregation were able to meet in this way over the period when restrictions were slightly lifted. Sadly, these opportunities had to be stopped when the weather turned colder and it wasn't possible to meet outside in the church gazebo, which also seemed to coincide with a further increase in Covid restrictions.

A number of people helped distribute chocolate bars to the homes of the men of the church family on Father's Day and flowers to the ladies of the church on Mothering Sunday. An Advent Guide was written by four members of the fellowship and these included names of members of the fellowship to pray for during Advent. These were distributed to every household in the church fellowship with an Advent Candle. Geoff has been providing a "Walk with the Rev" when restrictions have allowed and many have been blessed through these socially distanced opportunities to walk and chat. A church member has run a Quiz evening for the church regularly on Zoom – these have been great fun and displayed the competitive nature of some of the fellowship.

A Fellowship Fund was established to provide financial support to families and individuals who found themselves in financial difficulties because of the Covid situation. This Fund was established through donations from the church fellowship and later supplemented through grant monies received from the local council. A number of gifts have been distributed through this Fund. When restrictions allowed, we opened as a Foodbank collection point each Saturday and these donations were taken to the Colchester Foodbank centre on a weekly basis.

At Christmas we encouraged the local Prettygate neighbourhood to decorate their front gardens and "LightUpPrettygate". Goody bags were given to those who took part which included a Luke's Gospel, Carols CD, recipe and other Christmas goodies.

Our Junior Church and Girls' Brigade teams have continued to provide children's work. The Junior Church team have distributed craft packs at Harvest, Christmas and Easter and held monthly "FunDay Monday" sessions on Zoom with the children. The Girls' Brigade team have distributed monthly craft and resource packs and met with the girls every Thursday on Zoom including during some of the holidays. This has meant two one hour Zoom sessions each Thursday for the leaders as they have met with the children's group separately to the young people's group each week.

REPORT OF THE ELDERS' MEETING FOR THE YEAR ENDED 31ST DECEMBER 2020 - REVIEW OF ACTIVITIES AND ACHIEVEMENTS - continued

Joe Robbins, our Senior Youth and Young Adults Worker, has provided many opportunities for our young people. He and his team have worked incredibly hard to support, nurture and disciple the young people over the year. When restrictions allowed, groups met in a Covid secure manner on the church premises. Naturally the young people have been able to adapt to online activities although this can become too much for some on top of the home-schooling online sessions. A rock painting initiative was launched over Advent and some of the young people engaged with painting rocks and distributing them around the neighbourhood for people to find. Joe has also continued in his chaplaincy role at the Paxman Academy School.

Considerable work was undertaken to make the building Covid secure so that small groups could meet together. The building has been effectively divided in two to enable the Plume Avenue Nursery to reopen when they were allowed to and to provide a Covid secure space for church use. The Nursery is the main hirer of the church premises and the loss of income has had an effect on the church finance situation. Some homegroups have met occasionally at church and when restrictions are lifted, we will have a Covid secure building with sanitisation stations and one-way systems up and running.

As we look ahead, we look back and give thanks for God's provision over this last year to us as a church. We thank God for the ministry of Geoff and Sarah, the dedication of the Elders, finance team, pastoral team, worship teams, technical team and so many more. Looking forward we do so in the knowledge that Geoff, Sarah and the family will be moving to Liverpool in July 2021. We will miss them in so many ways but thank God for their ministry with us over the last 11 years and pray God's blessing upon them as they begin a new journey with Him. As a church we are starting to look at what church might look like when we emerge from the Covid restrictions and return to the building and into a new era of ministry at Plume Avenue Church.

FINANCIAL REVIEW

The accounts on pages 7 to 11 set out the financial transactions for the year to 31 December 2020.

The Elders' Meeting is once again grateful to God for the congregation's faithful giving over a particularly difficult year. The year-end position (an overall surplus of £10,553) is substantially in excess of the original pre-pandemic budget deficit of £774. This arose for three main reasons: (i) income was lower than anticipated, largely because the Plume Avenue nursery was closed due to the pandemic for over a term; (ii) ongoing costs were lower because of the reduced level of activity, particularly on the premises and, most significantly, (iii) we were able to reduce our contribution to the Ministry and Mission (M&M) Fund of the Eastern Synod of the United Reformed Church by 50% for the period July-December 2020 (a reduction of £11,802).

Significant donations have been made during the year by the congregation (in addition to general giving) to restricted funds set up:

- to fund a youth worker who was appointed during 2015 and
- to finance the new Fellowship Fund.

The surplus of £10,553 means that the General Fund balance has increased to £22,283, which is in excess of the reserves target. However, the Church's Finance Group continue to model the forecast outturn on a monthly basis and anticipate a deficit in 2021 as activities potentially return to normal.

REPORT OF THE ELDERS' MEETING FOR THE YEAR ENDED 31st DECEMBER 2020 – FINANCIAL REVIEW - continued

In addition, £8,400 was distributed from the Tithe Fund to missionaries, missions and relief agencies. We see this as part of our faithfulness to the Bible's teaching on giving.

The Church is dependent on the congregation for its income, and it is not clear at this stage how much the pandemic will affect the economic situations of individuals and families in the fellowship. We have been grateful that the Eastern Synod of the URC has allowed us to reduce our M&M contribution for 2020 and indeed into 2021. However we are also aware that they will continue to need significant contributions to the M&M Fund from its larger, thriving, churches like ours and we would like to reflect that in a larger contribution in due course. However meeting our financial commitments and aspirations remains a challenge.

RESERVES POLICY

The Trustees decided in March 2013 that the church should aim to hold about 1.5 months' expenditure (at that time c£10,000) as a reserve. At 31 December 2020 the cash balance on the General Fund was £22,284. This balance represents 4.2 months' total payments (2019: 1.7 months) based on 2020 actual expenditure. As the Covid-19 pandemic has resulted in lower expenditure than usual, actual expenditure may be considered to be too low a measure for this year. The equivalent ratio based on the original budgeted expenditure for 2020 is 3.1 months' expenditure which may be more appropriate

The Trustees continue to welcome the level of reserves remaining in excess of the minimum creating a degree of stability for the General Fund to provide protection against the uncertainties of the Covid-19 pandemic. They recognise that this has been achieved through a very unusual period of uncertainty as to income in particular and much of that uncertainty continues into 2021. They will continue to encourage regular giving from within the church family to enable the church to meet its commitments and aspirations.

Signed on behalf of the Elders' Meeting by Elizabeth Bird, Church Secretary

PLUME AVENUE UNITED REFORMED CHURCH

**STATEMENT OF FINANCIAL ACTIVITIES
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019
		General £	Designated £	£	£	£
Receipts						
Incoming resources from generated funds:						
Voluntary income	6	82,024	0	23,354	105,377	115,804
Activities for generating funds	7	6,863	0	6,212	13,075	22,044
Investment income	8	14	0	0	14	43
		88,901	0	29,566	118,467	137,890
Other incoming resources	9	0	0	0	0	629
Total receipts		<u>88,901</u>	<u>0</u>	<u>29,566</u>	<u>118,467</u>	<u>138,519</u>
Payments						
Charitable activities:						
URC Ministry & Mission Fund	3	35,406			35,406	51,576
Ministerial costs - URC minister on-costs		5,935			5,935	8,176
Ministry costs - Youth worker				24,749	24,749	25,613
Ministry costs - Soul Survivor				0	0	4,596
Areas of church life:						
Worship		990			990	557
Prayer		0			0	23
Outreach		537			537	1,892
Venue		96			96	517
Discipleship		536			536	335
Pastoral		56			56	165
Children's work and organisations		467			467	470
Youth work		1,072			1,072	1,922
Social		460			460	844
Publicity & Communication		12			12	303
Licences and fees		2,472			2,472	2,013
Women's Ministry		0			0	228
Contingency		362			362	345
Church administration		1,927			1,927	1,662
Church overheads and property		13,258	2,035	785	16,078	38,343
Bank account fees		60			60	60
Grants payable and restricted donations passed on	4	0	8,400	2,912	11,312	16,188
Governance costs	5	0			0	120
Total payments		<u>63,645</u>	<u>10,435</u>	<u>28,446</u>	<u>102,526</u>	<u>155,947</u>
Net receipts/(payments) before transfers		<u>25,257</u>	<u>-10,435</u>	<u>1,119</u>	<u>15,940</u>	<u>-17,428</u>
Transfers between funds						
Tithe Fund	2.2	-8,204	8,204	0	0	0
Maintenance Fund	2.2	-5,500	5,500	0	0	-215
Replacements Fund	2.2	-1,000	1,000	0	0	0
Minister's Car Fund	2.2	0	0	0	0	0
Total transfers		<u>-14,704</u>	<u>14,704</u>	<u>0</u>	<u>0</u>	<u>-215</u>
Net increase/decrease in funds		10,553	4,268	1,119	15,940	-17,643
Total cash funds b/fwd 1 January 2020		11,731	9,626	10,770	32,126	49,769
Total cash funds c/fwd 31 December 2020		<u>£ 22,284</u>	<u>£ 13,894</u>	<u>£ 11,889</u>	<u>£ 48,067</u>	<u>£ 32,126</u>
			(Note 2.2)	(Note 2.3)		

The Statement of Assets and Liabilities on Page 8, and Notes on Pages 9 to 11, form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2020	2019
	£	£	£	£	£
Bank balances					
CAF Bank				24,654	17,061
Barclays				<u>23,413</u>	<u>15,065</u>
Total monetary assets 31 December 2020	22,284	13,894	11,889	48,067	32,126
Other current assets					
Gift Aid Tax recoverable	3,709	0	834	4,543	4,732
Grant awaited for Building Community Project	0	0	0	0	3,533
Current liabilities - creditors payable within one year:					
Overheads (utilities)	1,319	0	0	1,319	2,226
Other normal charitable expenditure	309	1,008	0	1,317	700

Monetary assets

The church monies are not held in segregated accounts.

Other assets used for church purposes

The church building and the manse are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of Plume Avenue URC in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church buildings are insured by the church for £3,144,259 and the manse for £500,000 (standard policy cover). The church contents are insured by the church for £169,179 and leased equipment for £5,107. Audio visual and computer equipment is insured by the church for £62,986.

APPROVED by the Elders Meeting (Trustees) held on X XXXX 2021 and signed on their behalf by Revd Geoff Felton

The notes on pages 8 to 10 form part of these financial statements

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

2.1 **Unrestricted funds** may be used by the church for any of its ordinary purposes.

2.2 **Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's discretion.

During 2020 the church operated four Designated Funds as follows:

Tithe Fund - this receives a tithe of 10% on the General Fund direct giving and bank interest; this money is used to make grants to individuals in Christian ministry work, Christian organisations which the church wishes to support, and emergency and relief works. The Fund is administered by the Tithe Group.

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Property Group working with the Property Steward.

Car Replacement Fund - this provides for the planned replacement of the minister's car. Although our present minister currently owns his own car, a fund had been maintained although no transfers have been made to it in recent years and the balance was used during 2017 to supplement the Maintenance Fund in view of planned expenditure at the Manse.

Replacements Fund - this is established to fund replacement of major church items such as carpets and seating, which will cost greater amounts than can be provided for out of one year's income. It is the Trustees' intention to see this fund built up to a realistic figure for its purposes. The Replacements Fund was used to provide some of the initial funding for the Building Community Project in 2017 as part of the remit of that project was the replacement of seating and carpets.

The movements on the Designated Funds during the year were:

	Tithe	Maintnce	Car	Replcmnts	Total 2020	Total 2019
	£	£	£	£	£	£
Balance b/fwd 1 January 2020	1,521	4,219	0	3,886	9,626	7,375
Donations	0	0	0	0	0	5
Other incoming resources	0	0	0	0	0	350
Transfer from Car Fund	0	0	0	0	0	0
Transfer from General Fund	<u>8,204</u>	<u>5,500</u>	<u>0</u>	<u>1,000</u>	<u>14,704</u>	14,829
	9,725	9,719	0	4,886	24,330	22,560
Grants (see Note 4 and below)	-8,400	0	0	0	-8,400	-8,000
Payments out	0	0	0	0	0	-973
Maintenance works: church	0	-1,927	0	0	-1,927	-3,456
Maintenance works: manse	0	-108	0	0	-108	-505
Transfer to Building Community Project	0	0	0	0	0	0
Transfer to AV Project	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	0
Balance c/fwd 31 December 2020	<u>£ 1,325</u>	<u>£ 7,684</u>	<u>£ 0</u>	<u>£ 4,886</u>	<u>£ 13,894</u>	<u>£ 9,626</u>

The Tithe Fund grants were made as follows:

Regular:

CYO	2,400
Beacon House	1,200
CAP Colchester Debt centre	1,200
IJM	1,200
Great Commission Trust (Kenya)	600
Open Doors	400
Colchester Foodbank	400
Mercyships	<u>400</u>
<i>Total regular gift commitments</i>	<u>£ 7,800</u>

One off:

Great Commission Trust (Kenya)	250
Tek Ura (Albania)	200
Beacon House	50
CAP Colchester Debt centre	50
Colchester Foodbank	<u>50</u>
<i>Total one off gift commitments</i>	<u>£ 600</u>

~~£ 8,400~~

The Maintenance Fund payments were:

Church:

Covid-19 protection	498
Fire Alarm annual service	437
Boiler servicing	324
Tree removal	300
Skip hire	260
Miscellaneous	<u>108</u>
	<u>£ 1,927</u>

Manse:

Boiler servicing	108
Miscellaneous	<u>0</u>
	<u>£ 108</u>

Wherever possible maintenance work is done with our own labour, saving considerably on the costs.

There were no Replacement Fund payments made in 2020.

PLUME AVENUE UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2020**

2 FUND ACCOUNTING - continued

2.32.3

Restricted Funds represent donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future payment on that specific purpose, or returned; it cannot be absorbed into general funds.

During 2020 the church operated seven Restricted Funds as follows:

Designated Gifts - at different times of the year monies are raised in the church to support specific projects. There is usually a balance at the end of December relating to the Christmas projects.

Discipleship Student Project - during 2018 the church agreed to participate in the New Wine Discipleship Programme. A discipleship student started in September 2018 but, unfortunately, the student left the programme by mutual agreement in December 2018. The fund is being maintained as the Church anticipates participating in the Programme in the future.

Building Community Project - during 2017 the church launched an appeal to enhance the fabric and equipment of the building to provide better facilities for community work. This included seating, flooring, the installation of a fire alarm and "theatre" style lighting, staging and sound. This project was largely completed over 2019 and the small remaining balance will be utilised in a consistent manner to the aims of the original project.

Youth Worker - during 2015 the church launched an appeal towards the appointment of a new youth worker which took place in July 2015. The designated gifts fund already held funds which had been paid in respect of a youth worker which were transferred to this fund. The contract of the Youth Worker was extended for a further three years from 2018.

Church Weekend Away - following a church weekend away in 2008, a separate fund was set up for these monies.

Soul Survivor - over recent years, the church youth worker has taken a group away to the Soul Survivor Christian Youth Event. This was funded by a combination of payment from attendees, funds raised and donations. The balance has been carried forward for attendance at future similar events (Soul Survivor having ceased after 2019). There was no such event in 2020 because of the Covid-19 pandemic.

Fellowship Fund - in response the lockdown of 2020 during the Covid-19 crisis the church established a fund to help demonstrate the love of Christ through practical, tangible generosity. The fund is to support the members and adherents of the church who are in financial need. It is funded by gifts received from members and adherents of Plume Avenue Church as well as other sources of generosity and is administered by a team comprising two members of the congregation, agreed by the trustees, together with the Minister.

The movements on the Restricted Funds during the year were:

	Discipleship Building							Total 2020 £	Total 2019 £
	Gifts £	Student Project £	Community Project £	Youth Worker £	Church Weekend £	Soul Survivor £	Fellowship Fund £		
Balance b/fwd 1 January 2020	1,856	2,730	-2,454	7,862	409	366	0	10,770	27,578
Transfer on sponsors instructions									
Direct giving	591	0	0	15,978	0	0	2,760	19,329	28,270
Gift Aid refunds	131	0	0	3,354	0	0	540	4,025	4,012
Grants received (see Note 7)	0	0	3,545	2,667	0	0	0	6,212	10,723
Transfer in from Replacements	0	0	0	0	0	0	0	0	0
Transfer in from General Fund	0	0	0	0	0	0	0	0	335
Transfer in from Youth Worker Fund	0	0	0	0	0	0	0	0	215
	2,578	2,730	1,091	29,861	409	366	3,300	40,335	71,131
Gifts passed on (see Note 4)	-1,755	0	0	0	0	0	-1,157	-2,912	-8,153
Expenditure	0	0	-785	-24,749	0	0	0	-25,534	-51,959
Transfer to General Fund	0	0	0	0	0	0	0	0	-35
Transfer to Res Gifts Fund	0	0	0	0	0	0	0	0	-215
Balance c/fwd 31 December 2020	£ 823	£ 2,730	306	5,112	£ 409	366	2,143	11,889	£ 10,770

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
(Receipts and Payments Account)
FOR THE YEAR ENDED 31 DECEMBER 2020

3 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. In 2019 that annual budget amounted to £20.2 million (2019: £20.2 million), 81% (2019: 82%) of which relates to minister costs including education and learning, and 92% (2019: 93%) is provided through the Ministry & Mission Fund contributions from churches.

This church's FairShare calculation made by Synod for our contribution to this Fund for 2020 is £56,496 (2019: £56,123); however we agreed to pay £47,208 based on our budget for 2020 (2018: £51,576) and, in particular, the impact on our reserves. This was reviewed from July 2020, as requested by Synod, as a result of the Covid-19 pandemic which had a material impact on our income, particularly from activities. We agreed to pay at 50% of the original commitment for the period July to December 2020, i.e. a total contribution for the year of £35,406.

The contributions actually made by the church were as follows:

	2020	2019
	£	£
Payments made in the year (see Page 6)	35,406	51,576
Deduct: Additional payment for previous year made in the year	<u>0</u>	<u>0</u>
	35,406	51,576
Add: Additional payment for the year made after year end	<u>0</u>	<u>0</u>
Contributions for the year	<u>£ 35,406</u>	<u>£ 51,576</u>

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated	Funds	2020
	£	£	£	£
CYO		2,400	0	2,400
CAP Colchester Debt centre		1,250	154	1,404
Great Commission Trust (Kenya)		850	409	1,259
Beacon House		1,250	0	1,250
International Justice Mission		1,200	0	1,200
Fellowship Fund		0	1,157	1,157
Love Prettygate		0	514	514
Colchester Foodbank		450	0	450
Open Doors		400	0	400
Mercy Ships		400	0	400
Men's weekend		0	350	350
Candlelight Carol Service		0	214	214
Other Tithe Fund payments (see Note 2.2)		200	0	200
Other Restricted Fund payments		0	115	115
	<u>£ 0</u>	<u>£ 8,400</u>	<u>£ 2,912</u>	<u>£ 11,312</u>
			(Note 2.2)	(Note 2.3)
[Totals 2019	0	£ 8,000	£ 8,188	£ 16,188]

5 GOVERNANCE COSTS

	Unrestricted Funds		Restricted Funds	TOTAL	TOTAL
	General	Designated	Funds	2020	2019
	£	£	£	£	£
Accounts examination	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>120</u>
	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 120</u>

6 VOLUNTARY INCOME

Tithes and offerings (£1,306 per week; 2019: £1,356)	67,931	0	0	67,931	69,333
Tithes and offerings taken at time of break in	0	0	0	0	-237
Special offerings and donations	0	0	19,329	19,329	28,546
Income tax refunds under Gift Aid	<u>14,092</u>	<u>0</u>	<u>4,025</u>	<u>18,117</u>	<u>18,163</u>
	<u>£ 82,024</u>	<u>£ 0</u>	<u>£ 23,354</u>	<u>£ 105,377</u>	<u>£ 115,804</u>

7 ACTIVITIES FOR GENERATING FUNDS

Church lettings	745	0	0	745	1,665
Nursery (pre-school)	6,118	0	0	6,118	9,656
Grants received for Youth Worker	0	0	2,667	2,667	0
Grants received for Building Community Project	0	0	3,545	3,545	9,223
Other Grants	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,500</u>
	<u>£ 6,863</u>	<u>£ 0</u>	<u>£ 6,212</u>	<u>£ 13,075</u>	<u>£ 22,044</u>

8 INVESTMENT INCOME

Bank interest	<u>£ 14</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 14</u>	<u>£ 43</u>
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9 OTHER INCOMING RESOURCES

Contributions to maintenance	0	0	0	0	79
Transfers in from General Fund	0	0	0	0	335
Transfers in from Youth Worker Fund	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>215</u>
	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 629</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PLUME AVENUE, COLCHESTER, UNITED REFORMED CHURCH CHARITY
(Registered Charity No. 1130594)**

I report on the financial statements of Plume Avenue URC for the year ended 31 December 2020, which are set out on pages 7 to 11.

Respective responsibilities of the Trustees and the Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an Independent Examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Finance Group concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act, or
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act, have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:

Date: 16 April 2021

Thomas Green
181 Butt Road
Colchester
CO3 3DT