

**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](http://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 31<sup>st</sup> 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 16<sup>th</sup> 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 15<sup>th</sup> 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 22<sup>nd</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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<br>General<br>£ | Designated<br>£ | Restricted<br>Funds<br>£ | TOTAL<br>2020<br>£ | TOTAL<br>2019<br>£ |
|---------------------------------------------------|------|------------------------------------|-----------------|--------------------------|--------------------|--------------------|
| <b>Receipts</b>                                   |      |                                    |                 |                          |                    |                    |
| 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                |
| <b>Total receipts</b>                             |      | <b>88,901</b>                      | <b>0</b>        | <b>29,566</b>            | <b>118,467</b>     | <b>138,519</b>     |
| <b>Payments</b>                                   |      |                                    |                 |                          |                    |                    |
| 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                |
| <b>Total payments</b>                             |      | <b>63,645</b>                      | <b>10,435</b>   | <b>28,446</b>            | <b>102,526</b>     | <b>155,947</b>     |
| <b>Net receipts/(payments) before transfers</b>   |      | <b>25,257</b>                      | <b>-10,435</b>  | <b>1,119</b>             | <b>15,940</b>      | <b>-17,428</b>     |
| <b>Transfers between funds</b>                    |      |                                    |                 |                          |                    |                    |
| 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                  |
| <b>Total transfers</b>                            |      | <b>-14,704</b>                     | <b>14,704</b>   | <b>0</b>                 | <b>0</b>           | <b>-215</b>        |
| <b>Net increase/decrease in funds</b>             |      | <b>10,553</b>                      | <b>4,268</b>    | <b>1,119</b>             | <b>15,940</b>      | <b>-17,643</b>     |
| <b>Total cash funds b/fwd 1 January 2020</b>      |      | <b>11,731</b>                      | <b>9,626</b>    | <b>10,770</b>            | <b>32,126</b>      | <b>49,769</b>      |
| <b>Total cash funds c/fwd 31 December 2020</b>    |      | <b>£ 22,284</b>                    | <b>£ 13,894</b> | <b>£ 11,889</b>          | <b>£ 48,067</b>    | <b>£ 32,126</b>    |
|                                                   |      |                                    | (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          |
|                                                                 | £                  | £             | £             | £             | £             |
| <b>Bank balances</b>                                            |                    |               |               |               |               |
| CAF Bank                                                        |                    |               |               | 24,654        | 17,061        |
| Barclays                                                        |                    |               |               | 23,413        | 15,065        |
| <b>Total monetary assets 31 December 2020</b>                   | <b>22,284</b>      | <b>13,894</b> | <b>11,889</b> | <b>48,067</b> | <b>32,126</b> |
| <b>Other current assets</b>                                     |                    |               |               |               |               |
| Gift Aid Tax recoverable                                        | 3,709              | 0             | 834           | 4,543         | 4,732         |
| Grant awaited for Building Community Project                    | 0                  | 0             | 0             | 0             | 3,533         |
| <b>Current liabilities - creditors payable within one year:</b> |                    |               |               |               |               |
| 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<br>£ | Maintnce<br>£ | Car<br>£ | Replcmts<br>£ | Total<br>2020<br>£ | Total<br>2019<br>£ |
|----------------------------------------|------------|---------------|----------|---------------|--------------------|--------------------|
| 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             | 8,204      | 5,500         | 0        | 1,000         | 14,704             | 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                 | 0          | 0             | 0        | 0             | 0                  | 0                  |
| Balance c/fwd 31 December 2020         | £ 1,325    | £ 7,684       | £ 0      | £ 4,886       | £ 13,894           | £ 9,626            |

#### 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                            | 400            |
| <b>Total regular gift commitments</b> | <b>£ 7,800</b> |

##### One off:

|                                       |                |
|---------------------------------------|----------------|
| Great Commission Trust (Kenya)        | 250            |
| Tek Ura (Albania)                     | 200            |
| Beacon House                          | 50             |
| CAP Colchester Debt centre            | 50             |
| Colchester Foodbank                   | 50             |
| <b>Total one off gift commitments</b> | <b>£ 600</b>   |
|                                       | <b>£ 8,400</b> |

#### 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             | 108            |
|                           | <b>£ 1,927</b> |

##### Manse:

|                  |              |
|------------------|--------------|
| Boiler servicing | 108          |
| Miscellaneous    | 0            |
|                  | <b>£ 108</b> |

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   | Total    |
|------------------------------------|-----------------------|---------|-----------|---------|---------|----------|------------|---------|----------|
|                                    | Gifts                 | Student | Community | Youth   | Church  | Soul     | Fellowship | 2020    | 2019     |
|                                    | £                     | Project | Project   | Worker  | Weekend | Survivor | 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<br>£       | 2019<br>£       |
|---------------------------------------------------------------|-----------------|-----------------|
| Payments made in the year (see Page 6)                        | 35,406          | 51,576          |
| Deduct: Additional payment for previous year made in the year | 0               | 0               |
|                                                               | 35,406          | 51,576          |
| Add: Additional payment for the year made after year end      | 0               | 0               |
| 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 2020      |
|------------------------------------------|--------------------|----------------|------------------|-----------------|
|                                          | 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 2020 | TOTAL 2019   |
|----------------------|--------------------|------------|------------------|------------|--------------|
|                      | General            | Designated | Funds            | 2020       | 2019         |
|                      | £                  | £          | £                | £          | £            |
| Accounts examination | 0                  | 0          | 0                | 0          | 120          |
|                      | <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> |
|---------------|-------------|------------|------------|-------------|-------------|

**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