

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

Registered Charity No. 1130594

ANNUAL REPORT and ACCOUNTS TO

31 DECEMBER 2021



CONTENTS

Reference and administrative information	1
Report of the Elders' meeting	2-7
Statement of financial activities	8
Statement of assets and liabilities	9
Notes to the financial statements	10-12
Independent Examiner's report	13

**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 (tithe 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 hard 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 Funds	TOTAL 2021	TOTAL 2020
	Note	General £	Designated £	£	£	£
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
		75,585	0	53,695	129,280	118,467
Other incoming resources	9	4,000	0	500	4,500	0
Total receipts		79,585	0	54,195	133,780	118,467
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	21			21	0
Total payments		69,603	11,268	44,916	125,787	102,526
Net receipts/(payments) before transfers		9,982	-11,268	9,280	7,993	15,940
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	0	0	0	0	0
Total transfers		-13,056	13,362	-306	0	0
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		£ 19,209	£ 15,988	£ 20,863	£ 56,060	£ 48,067
			(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				25,670	23,413
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>	<u>£ 7,375</u>

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
	<u>£ 2,934</u>

Manse:

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

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

There were no Replacement Fund payments made in 2021.

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	0	0
	44,800	35,406
Add: Additional payment for the year made after year end	0	0
Contributions for the year	£ 44,800	£ 35,406

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

	Unrestricted Funds		Restricted Funds	TOTAL 2021
	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
	£ 0	£ 7,375	£ 18,113	£ 25,488
		(Note 2.2)	(Note 2.3)	
[Totals 2020	0	£ 8,400	£ 2,912	£ 11,312]

5 GOVERNANCE COSTS

	Unrestricted Funds		Restricted Funds	TOTAL 2021	TOTAL 2020
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Marriage Book	21	0	0	21	0
Accounts examination	0	0	0	0	0
	£ 21	£ 0	£ 0	£ 21	£ 0

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	12,027	0	5,549	17,576	18,117
	£ 65,558	£ 0	£ 43,946	£ 109,504	£ 105,377

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	0	0	1,249	1,249	0
	£ 10,022	£ 0	£ 9,749	£ 19,771	£ 13,075

8 INVESTMENT INCOME

Bank interest	£ 5	£ 0	£ 0	£ 5	£ 14
---------------	-----	-----	-----	-----	------

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	0	0	500	500	0
	£ 4,000	£ 0	£ 500	£ 4,500	£ 0

**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