

**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
		General	Designated	Funds	2022	2021
	Note	£	£	£	£	£
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
		68,944	750	33,971	103,665	123,330
Other incoming resources	9	4,462	70	12,600	17,132	10,450
Total receipts		73,406	820	46,571	120,797	133,780
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		58,375	12,839	34,166	105,380	125,787
Net receipts/(payments) before transfers		15,031	-12,019	12,405	15,417	7,993
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		-12,659	12,659	0	0	0
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		£ 21,581	£ 16,628	£ 33,268	£ 71,477	£ 56,060
			(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				26,505	25,670
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
	6,665	14,861	7,942	29,467	27,256
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	£ 1,025	£ 8,752	£ 6,852	£ 16,628	£ 15,988

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
Total regular gift commitments	£ 5,400

One off:

Kenyan School	100
Mercy ships	100
Colchester Foodbank	40
Total one off gift commitments	£ 240
	£ 5,640

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
	£ 5,393

Manse:

Fire alarm maintenance & servicing	495
Boiler maintenance & servicing	108
Miscellaneous	113
	£ 716

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

The Replacement Fund payments were:

Gazebo replaced	£ 1,090
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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
	4,860	2,730	40,713	409	286	2,671	18,550	70,219	66,084
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	£ 909	£ 0	12,128	£ 409	0	1,271	18,550	33,268	£ 20,863

* 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	0	0
	<u>37,800</u>	<u>44,800</u>
Add: Additional payment for the year made after year end	0	0
Contributions for the year	<u>£ 37,800</u>	<u>£ 44,800</u>

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

	Unrestricted Funds General	Designated	Restricted Funds	TOTAL 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 General	Designated	Restricted Funds	TOTAL 2022	TOTAL 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