

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

Registered Charity No. 1130594

ANNUAL REPORT and ACCOUNTS TO

31 DECEMBER 2023



CONTENTS

Reference and administrative information	1
Report of the Elders' meeting	2-6
Statement of financial activities	7
Statement of assets and liabilities	8
Notes to the financial statements	9-11
Independent Examiner's report	12

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

REFERENCE AND ADMINISTRATIVE INFORMATION AS AT 31 December 2023

Registered Number: 1130594

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

Contact Details: Tel: 01206 564154

Web site: www.plumeavenuechurch.org.uk

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

Minister

Vacant

Elders

David Anderson
Elizabeth Bird
Marie Forsyth

Church Secretary: Elizabeth Bird

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

The activities of Plume Avenue URC are overseen by the Elders' Meeting of the church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the constitution of Plume Avenue URC. The governing document of the registered charity is a statement adopted by the Church Meeting on 16 March 2009. The Elders' Meeting is also responsible for the financial administration of the church and the care and maintenance of church premises and the manse. It is assisted in the administration of the church buildings, the manse and financial matters by a Finance Group and a Property Elder. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the church.

The members of the Elders' Meeting have been the Interim Moderator when available and the serving Elders of Plume Avenue URC as elected by the members of Plume Avenue URC in Church Meeting. Elders serve for 2 years, retire by rotation and are eligible for re-election, but would not normally be expected to serve more than six years consecutively before taking a break of at least one year. Those who oversee the various areas of church life are invited to join the elders on a quarterly basis to provide oversight of church life through updates and discussions. The church's Senior Youth & Young Adults Worker also supports that meeting.

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

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

OBJECTIVES AND ACTIVITIES

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

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

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, to the benefit of individuals and society as a whole.
- Providing premises for use by the local community and by community groups including a daily preschool nursery.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL REVIEW

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

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

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

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

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

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

RESERVES POLICY

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

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

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

PLUME AVENUE UNITED REFORMED CHURCH

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

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

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

PLUME AVENUE UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

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

The church monies are not held in segregated accounts.

Other assets used for church purposes

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

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

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

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

PLUME AVENUE UNITED REFORMED CHURCH

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

1 ACCOUNTING POLICIES

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

2 FUND ACCOUNTING

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

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

During 2023 the church operated three Designated Funds as follows:

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

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

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

The movements on the Designated Funds during the year were:

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

The Tithe Fund grants were made as follows:

Regular:

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

One off:

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

The Maintenance Fund payments were:

Church:

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

Manse:

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

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

The Replacement Fund payment was:

Freezer replacement	£ 448
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PLUME AVENUE UNITED REFORMED CHURCH

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

2 FUND ACCOUNTING - continued

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

During 2023 the church operated five Restricted Funds as follows:

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

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

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

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

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

The movements on the Restricted Funds during the year were:

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

* see Note 4

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

3 MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church. In 2023 that annual budget amounted to £18.7 million (2022: £20.5 million) and 87% (2022: 79%) is provided through the Ministry & Mission Fund contributions from churches.

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

The contributions actually made by the church were as follows:

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

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

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

5 GOVERNANCE COSTS

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

6 VOLUNTARY INCOME

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

7 ACTIVITIES FOR GENERATING FUNDS

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

8 INVESTMENT INCOME

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

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

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

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

Respective responsibilities of the Trustees and the Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's statement

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

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

Independent Examiner's statement

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

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

Signed by the Independent Examiner:

Date: 10 April 2024

Thomas Green
13 Rainsborowe Road
Colchester
CO2 7JT