

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

Registered Charity No. 1130594

**ANNUAL REPORT and ACCOUNTS TO
31 DECEMBER 2024**



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

REFERENCE AND ADMINISTRATIVE INFORMATION AS AT 31 December 2024

Registered Number: 1130594

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

Contact Details: Tel: 01206 564154

Web site: www.plumeavenuechurch.org.uk

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

Minister

Vacant

Elders

David Anderson
Elizabeth Bird
Katharine Chyc
Marie Forsyth
Matthew Lewis

Church Secretary: Elizabeth Bird

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

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

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

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

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

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

OBJECTIVES AND ACTIVITIES

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

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

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

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

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

experience for them all despite some damp weather!

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

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL REVIEW

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

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

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

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

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

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

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

RESERVES POLICY

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

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

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

PLUME AVENUE UNITED REFORMED CHURCH

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

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

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

PLUME AVENUE UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

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

The church monies are not held in segregated accounts.

Other assets used for church purposes

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

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

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

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

PLUME AVENUE UNITED REFORMED CHURCH

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

1 ACCOUNTING POLICIES

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

2 FUND ACCOUNTING

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

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

During 2024 the church operated three Designated Funds as follows:

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

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

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

The movements on the Designated Funds during the year were:

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

The Tithe Fund grants were made as follows:

Regular:

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

One off:

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

The Maintenance Fund payments were:

Church:

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

Manse:

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

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

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

PLUME AVENUE UNITED REFORMED CHURCH

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

2 FUND ACCOUNTING - continued

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

During 2024 the church operated six Restricted Funds as follows:

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

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

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

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

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

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

The movements on the Restricted Funds during the year were:

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

* see Note 4

PLUME AVENUE UNITED REFORMED CHURCH

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

3 MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church. In 2024 that annual budget amounted to £19.2 million (2023: £18.7 million) and 82% (2023: 87%) is provided through the Ministry & Mission Fund contributions from churches and Synods.

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

The contributions actually made by the church were as follows:

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

4 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON

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

5 GOVERNANCE COSTS

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

6 VOLUNTARY INCOME

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

7 ACTIVITIES FOR GENERATING FUNDS

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

8 INVESTMENT INCOME

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

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

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

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

Respective responsibilities of the Trustees and the Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's statement

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

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

Independent Examiner's statement

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

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

Signed by the Independent Examiner:

Date:

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