

# WITHAM UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1130664

## Details

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Other names	WITHAM URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2009-07-22
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** Witham United Reformed Church  
Newland Street  
Witham  
Essex  
CM8 1AH

**Phone** 01376500958

**Email** [info@withamurc.org.uk](mailto:info@withamurc.org.uk)

**Website** [www.withamurc.org.uk](http://www.withamurc.org.uk)

## Activities

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**Objects:** The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

**Activities:** Providing regular public worship for all Promoting the Christian faith Teaching the faith to all ages Providing training, nurture and activities for children and young people Serving the community Giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty Providing premises and resources for community groups and activities

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£223,414	£236,634	-	-
2023-12-31	£218,009	£200,221	-	-
2022-12-31	£188,175	£204,479	-	-
2021-12-31	£174,633	£200,824	-	-
2020-12-31	£179,782	£192,502	-	-

## Trustees

Name	Role	Appointed
<b>REVEREND LORNA BANTOCK</b>	Chair	
Allwyn Pratap Rajkumar		2024-12-01
Antony Jon Deighton		2020-01-01
David Jeremy John Wellings		2023-01-01
Gavin Fraser McCall		2020-01-01
Keith Meredith		2020-01-01
Sarah Wellings		2023-01-01

**WITHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1130664

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# Accounts

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WITHAM  
UNITED REFORMED CHURCH  
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT  
AND ACCOUNTS

FOR THE YEAR ENDED

31<sup>st</sup> DECEMBER 2024

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## Objectives and Activities

### Summary of the purpose of the charity

Witham United Reformed Church Charity is a member Church within the Eastern Synod of the United Reformed Church of the United Kingdom, which is constituted in accordance with the Scheme of Union of the United Reformed Church and the United Reformed Church Act 1972 as amended by the United Reformed Church Act 1981 and the United Reformed Church Act of 2000. The charity's Governing Document provides that its object is "the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church". Witham United Reformed Church Charity is a charity registered with the Charity Commission.

### Summary of the main activities

Our main activity is that of meeting regularly on Sundays, and also mid-week, for Christian worship and religious education. We also use our sanctuary occasionally for concerts, plays, or displays; and weekly for rehearsals by Witham Singers and by a Baby Bank (see below), part of our outreach to Witham. *The Centre*, our complex connected to the sanctuary, is open to the public six days a week. Facilities include a sports hall; drop-in coffee area; Baby Bank store; office; reprographics room; several meeting rooms of various sizes; and a garden. These premises offer facilities to a Credit Union and various other community services, as well as providing the Church with many opportunities to share God's Good News with the people of Witham through outreach activities organised by the church fellowship. We offer a weekly meeting place for dementia sufferers and their carers – 'Memories and More' – which is very popular among its users. The Baby Bank is open two morning a week, it is hugely popular and much needed, so much so that we converted the vestry into a dedicated store room to facilitate the Baby Bank's operation, we continued to provide a warm/welcome space on Mondays. We also offer a weekly community lunch. However, our mission to our community reaches out beyond the confines of our buildings thanks to God's love expressed through the caring activity of our members and adherents. Our work with children, youth and young adults is a mix of in person and online, via video conferencing and social media platforms.

### Statement re Charity Commission guidance on public benefit

When planning the activities for the year, the trustees considered, and believe that they complied with, their duty to have regard to the Charity Commission's published guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

### Policy on grant making

The charity is not primarily a grant making charity but rather one which aims to directly provide services to the community. However, Church Meeting has decided that the charity will annually give away 10% of budgeted General Fund giving plus the associated tax recovery. We have a committee that brings to Church Meeting, normally once a year, recommendations for awarding sums to charities and good causes. Proposed recipients are split between local, national and international; Christian and those that support social need; charities that receive a sum on a regular basis for a number of years and others that receive a sum on a one-off basis. It is Church Meeting that takes the decision as to whether or not to adopt the recommendations.

### Contribution made by volunteers

The charity, being a church, unsurprisingly relies heavily on volunteers from the church's fellowship in the expression and delivery of the services provided: both in regular worship led by teams of musicians and during mid-week when our outreach relies heavily on volunteers. Whether it is in providing youth and children's activities, a weekly community lunch, support re dementia or simply staffing our coffee drop-in centre – all these activities are provided by volunteers from the fellowship or friends of the fellowship. While paid staff help focus our work with the youth and children, and operate our kitchen, they are supported by teams of volunteers.

## Achievements and Performance

### Ministerial Movements and Staff Changes

Revd Lorna Bantock continues in her role as Associate Minister. We have recruited a further cleaner, a Director of Outreach to help focus our outreach and mission, two Church Administrators who job-share a position and a Building Manager. The Kitchen Manager role has been rescoped to become Hospitality Manager. The cleaners report to the Building Manager, The Hospitality Manager, Building Manager and the two Church Administrators report to the Director of Outreach and the Director of Outreach reports to the Associate Minister.

### Worship

We endeavour to make worship accessible to as wide a range of people as possible, with a bias to those who have no previous church experience, using modern technology and varied musical styles to deliver readings and modern hymns, and to provide relevant Christian education and guidance. We hold our main Sunday morning worship at 10:30am, and Sunday evening worship twice monthly at 6:30pm. Part way through morning worship our children and youth go to age specific groups, viz mini church (pre-school), kids church (primary age), and youth church (school years 7-10). We would like to re-start an older youth group but lack both volunteers and older teenagers. All staff and volunteers working with children and young people are required to be DBS checked.

A lunch-time service on Tuesdays is normally attended by people who work locally as well as those who worship locally in various churches on a Sunday. Worship is led by clergy drawn from the churches in the town as well as a number of lay-people.

At the year-end our membership stood at 127. During 2024 we had around 72 children & young people under-eighteen connected with the church (both during the week and worshipping on Sundays). We are encouraged still to be able to attract children and young people who want to learn about God.

### Home study groups

During 2024, one new house group started, one existing house group closed resulting in nine adult house groups and one young persons house group meeting on a regular basis for bible study and pastoral support.

As well as our usual services, the church is available to the community for weddings and funerals. Baptism or dedication is available for children and baptism for believing adults who have not previously been baptised. Our Associate Minister is always available to offer pastoral care to members of the community at large.

*The Centre* operates six mornings a week and is well used by many people. Among these are two Carer-and-Child groups, a group for prospective mothers and recent mothers with their babies and occasional other events for children. Carers can meet and form friendships while the children play. Older people who suffer from dementia and their carers meet on Tuesdays. The Community Café operates each Thursday, Friday and Saturday; on Fridays the cafe is followed by a community lunch.

The buildings are also let out to other organisations. One of the rooms houses Holdfast Credit Union. Other community events are hosted either on a regular or occasional basis.

### Mission and Outreach

We are a member of Churches Together in Witham and District. As such we support ecumenical projects within the town such as the Easter march along Witham High Street, concluding with a service in the shopping precinct.

We are involved in raising money for Christian Aid. Some members also support the United Reformed Church's Commitment for Life programme which includes support for the World Development Movement. Each year we give a percentage of the church's income to charitable causes nominated by our Pledge Committee and agreed to by Church Meeting.

## **Financial Review**

### **Review of the charity's financial position**

#### ***Financial Statements***

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2015 (FRS 102).

#### ***Statement of Financial Activities***

The Statement of Financial Activities is shown on page 10, with a more detailed analysis of income and expenditure on pages 14 to 16.

Total incoming resources for the year were £223,414 (2023: £218,009). The 2023 figure included a grant from the Synod to help offset the cost of the energy rises we faced. Normal Incoming resources were therefore up by more than the numbers suggest despite our losing a couple of regular lets during the year.

Total resources expended were £236,634 (2023: £200,221). The significant increase in costs in the year are attributable mainly to the return of our contributions to the denomination's M&M Fund to their normal level and the impact of electricity increases on our running costs.

#### ***Balance Sheet***

The result outlined above led to a net £13,220 decrease in funds: leaving the Charity with Total Funds of £286,949 at the end of 2024. The charity's current assets less current liabilities at year-end were £256,184 (2023: £268,396).

#### ***Youth Pastor Fund***

The 2024 income of this restricted fund was £28,953 (2023: £25,930) while expenditure increased to £32,248 (2023: £29,788). At the end of the year the Fund stood at £34,983.

#### ***Mission Fund***

This restricted fund transferred £15,260 during the year to support our mission expenditure (2023: £12,954).

#### ***Special Collections***

In 2024 we passed on £2,187 of collections through restricted funds (2023: £989). Our Pledge refocused in the year to support a smaller number of charitable organisations with generally higher grants.

#### ***The Centre***

The Centre activity throughout 2024 continued to expand our opportunities for outreach and generated income of £25,057 in 2024 (2023: £23,113), there was a surplus in the year of £7,651.

### ***Statement explaining reserves policy***

The Balance Sheet on page 11 shows the disposition of the various Church funds totalling £286,949 at 31 December 2024. The term 'reserves' describes that part of a charity's Income funds that is freely available. This definition of reserves therefore normally excludes:

- a) restricted funds;
- b) any part of unrestricted funds not readily available for spending, specifically:  
funds which could only be realised by disposing of fixed assets held for charitable use.

Because the charity is primarily a service provider to the community rather than a grant maker and because it is extremely dependent on generous voluntary giving by Christian worshippers and others, it requires reserves to tide the charity over periods of financial difficulty faced by its supporters without having to restrict the community outreach services provided or threaten the position of any of the small number of employees of the charity. Moreover, since most of the activities carried on by the charity are based within the premises made available to the church, it is necessary to have reserves to be able to maintain those buildings to a good standard at all times. It is felt that having reserves which enable the church to meet all its outgoings for twelve months plus a modest amount to meet property costs is appropriate to give the Trustees time to reconsider the activities of the church in the event of a major financial collapse in giving.

### ***Amount of reserves held***

The level and purpose of the designated funds is set out in Note 16 on page 17. The net assets of the unrestricted funds total £250,406. They include fixed assets & stock of £30,652. Since the 2024 expenditure of the church is budgeted at £227k, before around £15k of Café expenditure, the reserves held are barely sufficient to cover this. Recognising this, in March 2024 the elders asked members of the congregation to increase their giving (which number have done) and also obtained generous grant support from Eastern Synod for some of our mission outreach activities for the 5 years 2025 to 2029.

### ***Additional information***

#### The charity's principal sources of funds

In a typical year, approximately three-quarters of the charity's income comes from direct giving by church worshippers together with the tax reclaimable under the Gift Aid scheme. Almost half of the remainder arises from letting of church premises for various activities and, apart from a small amount of bank interest, the balance from the outreach activities based at *The Centre*. 2025 will be another challenging year but, since giving remains at a high level and the Eastern Synod 2025 contribution of £28,211 has been received by our Mission Fund, the trustees consider that the charity remains financially viable.

#### Investment policy and objectives

Because the charity is so dependent on voluntary giving intended to support its activities by members of the Church, we have been reluctant to use funds given in this way to attempt to create further income which is of a volatile nature and puts the money already provided at risk of loss. Recognising that this will give rise to lower income in some years but a lot more in others, the charity has chosen to invest funds only in secure deposit accounts or the equivalent where the capital/accumulated income of the charity is not at risk. This proved beneficial during the pandemic.

#### Description of the principal risks facing the charity

The charity maintains 2 risk registers which are kept under regular review. Major risks identified as Trustees' Risks relate to: (i) health and safety, (ii) protection of children and other vulnerable people, (iii) compliance with employment legislation and (iv) ensuring that trustees act at all times with integrity. Major Fellowship Risks include (i) loss of vision for the church and for the Centre, (ii) failure to be open and welcoming to newcomers and (iii) shortage of willing volunteers to carry on our activities effectively. Policies and procedures to manage these matters and mitigate the risks exist and regular review by the trustees ensures that the policies and procedures are adhered to.

## **Structure, Governance and Management**

### **Description of charity's trusts**

The Charity comprises all the assets and funds held on behalf of the "Witham United Reformed Church" other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

### **Type of governing document**

The current Governing Document of the Charity was adopted by resolution of the Witham URC Church Meeting on Tuesday, 26 May 2009.

### **How is the charity constituted?**

Witham United Reformed Church Charity is an unincorporated association registered with the Charity Commission.

### **Trustee selection methods including details of any constitutional provisions**

The Ministers and those serving Elders of Witham United Reformed Church Charity eligible to act as trustees are its trustees. The Church Members have determined that normally there should be a complement of 14 serving Elders who are each appointed for a period of 3 years. (Periods of service are staggered so that some normally come to an end each year.) Elders who have served for two successive periods must have a sabbatical year before being eligible for re-nomination. For each election, nominations are sought from amongst those who have been on the Roll of Church Members for at least one year and who may or may not have previously served as an Elder at Witham or in another church of the United Reformed Church. Elders elected for the first time are ordained to the role of Elder at the beginning of their period of service. Ian Hunt, David and Sarah Wellings were elected to serve from 1 January 2023, with Tony Deighton, Fenella and Ian Hardie, Muriel Heppinstall, William Kennedy, Keith Meredith and Gavin McCall.

### ***Additional information***

#### **Policies and procedures adopted for the induction and training of trustees**

Copies of: health and safety procedures, the constitution of the charity, its Data Protection Policy Statement, a guide to Eldership produced by the URC nationally, guidelines on conduct and behaviour for elders produced by the URC nationally, guidelines for Elders produced by Witham URC, and a document produced by the URC nationally documenting the role responsibilities and liabilities of elders as trustees are provided to each individual elected to serve as an Elder and trustee. A power point presentation providing a guide to the constitution and, the role and responsibilities of the trustees is also available for the Elders to consult at any time. The Church Secretaries are available to any Elder/Trustee to discuss Elders /Trustees' responsibilities.

#### **The charity's organisation structure and wider network**

The Elders are supported by a formal system of Committees (or similar groups):

- Worship
- Centre Support Group
- Property
- Finance

The Elders meet monthly to review the activities of the Church and to receive reports from the supporting Committees. Recommendations are made to Church Meeting which regularly meets every other month. The Elders keep under review the ability to finance the agreed activities of the Church and the risks presented by externalities, such as changes to the regulatory framework relating to the proper management and use of the Church buildings complex.

All major policy decisions are considered in principle, and expenditure approved in principle, by the Elders before being put to the meeting of Church Members. In common with the practices of the United Reformed Church, the Church Meeting is the ultimate decision-making body of Witham United Reformed Church Charity.

Relationship with any related parties

Witham United Reformed Church is within the Eastern Synod of the United Reformed Church. The Eastern Synod meets in full twice a year. Between such meetings it is represented by its Executive, Pastoral and other committees. Every year representatives from each Synod of the United Reformed Church meet to form the body, General Assembly. General Assembly takes decisions potentially impacting the whole of the denomination. It is the practice of the United Reformed Church that certain types of major decisions taken by General Assembly must be confirmed by its Synods and member churches, with a set percentage of Synods and member churches required to be in favour in order for a decision to be confirmed. Such issues coming to individual churches are voted on by each church's Church Meeting with the result communicated to the applicable Synod.

The United Reformed Church Trust, the Trusts of the 13 Synods and the Trusts of individual churches belonging to the denomination are all separate and independent charities not under common control.

Reference and Administrative details

Charity name: Witham United Reformed Church Charity

Other name the charity uses: Witham URC Charity or Witham URC


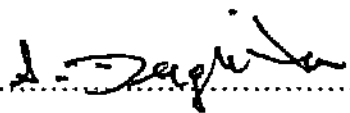
Registered charity number: Registration Number 1130664 (registered 22nd July 2009)

Charity's principal address: Newland Street, Witham, Essex CM8 1AH

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures:		
Full names:	Revd Lorna Bantock	Mr Antony Deighton
Position:	Minister	Church Secretary

Date: 8th July 2025

**Names of the charity trustees who manage the charity**

Revd Lorna Bantock

William Kennedy until 31<sup>st</sup> December 2025

Antony Deighton

Gavin McCall

Fenella Hardie until 31<sup>st</sup> December 2024

Keith Meredith

Ian Hardie until 31<sup>st</sup> December 2024

Allwyn Rajkumar

Muriel Heppinstall until 31<sup>st</sup> December  
2024

David Wellings

Ian Hunt until 5<sup>th</sup> March 2025

Sarah Wellings

**WITHAM UNITED REFORMED CHURCH CHARITY**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2024	2023
	Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>						
Income and endowments from:						
Donations and legacies	3	120692	0	45881	166573	159028
Activities for generating funds	4	22124	25057	0	47181	50854
Investments	5	8442	93	1125	9660	8127
<b>Total incoming resources</b>		<b><u>151258</u></b>	<b><u>25150</u></b>	<b><u>47006</u></b>	<b><u>223414</u></b>	<b><u>218009</u></b>
<b>RESOURCES EXPENDED</b>						
Expenditure on:						
Raising funds	6	0	0	0	0	0
Ministerial costs	7	365			365	365
LRC Ministry & Mission Fund	8	70188	0	0	70188	46932
Costs of church activities	9	102736	17498	32249	152483	139693
Grants payable & restricted donations passed on	10	130	11281	2187	13598	13231
<b>Total resources expended</b>		<b><u>173419</u></b>	<b><u>28779</u></b>	<b><u>34436</u></b>	<b><u>236634</u></b>	<b><u>200221</u></b>
<b>Net income/(expenditure) before transfers</b>		<b><u>(22161)</u></b>	<b><u>(3629)</u></b>	<b><u>12570</u></b>	<b><u>(13220)</u></b>	<b><u>17788</u></b>
Gross transfers between funds	16.1	13954	1306	(15260)	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>		<b><u>(8207)</u></b>	<b><u>(2323)</u></b>	<b><u>(2690)</u></b>	<b><u>(13220)</u></b>	<b><u>17788</u></b>
Gains / (losses) on investment assets		0	0	0	0	0
<b>Net movement in funds</b>		<b><u>(8207)</u></b>	<b><u>(2323)</u></b>	<b><u>(2690)</u></b>	<b><u>(13220)</u></b>	<b><u>17788</u></b>
<b>Total funds b/fwd 1 January 2024</b>		<b>243604</b>	<b>17332</b>	<b>39233</b>	<b>300169</b>	<b>282381</b>
<b>Total funds c/fwd 31 December 2024</b>		<b><u>235397</u></b>	<b><u>15009</u></b>	<b><u>36543</u></b>	<b><u>286949</u></b>	<b><u>300169</u></b>
			(Note 16)	(Note 17)		

Analysis of the 2023 figures above is set out in note 2.

The notes on pages 12 to 18 form part of these financial statements

**WITHAM UNITED REFORMED CHURCH CHARITY**

**BALANCE SHEET  
AT 31<sup>st</sup> DECEMBER 2024**

	Note	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds	TOTAL 2024	TOTAL 2023
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible Assets	12	26080	4222	463	30765	31773
<b>CURRENT ASSETS</b>						
Stocks		0	350	0	350	354
Debtors	13	22101	0	6034	28135	25542
Cash at bank and in hand		189318	10437	30165	229920	245391
<b><u>Total current assets</u></b>		<b><u>211419</u></b>	<b><u>10787</u></b>	<b><u>36199</u></b>	<b><u>258405</u></b>	<b><u>271287</u></b>
<b>CURRENT LIABILITIES</b>						
Creditors: amounts falling due within 1 year	14	2102	0	119	2221	2892
<b>NET CURRENT ASSETS</b>		<b>209317</b>	<b>10787</b>	<b>36080</b>	<b>256184</b>	<b>268396</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>235397</b>	<b>15009</b>	<b>36543</b>	<b>286949</b>	<b>300169</b>
Creditors: amounts falling due after 1 year	15	0	0	0	0	0
<b>TOTAL NET ASSETS</b>		<b><u>235397</u></b>	<b><u>15009</u></b>	<b><u>36543</u></b>	<b><u>286949</u></b>	<b><u>300169</u></b>
<b>THE FUNDS OF THE CHARITY</b>						
Unrestricted income funds:						
General		235397			235397	243604
Designated	16		15009		<u>15009</u>	<u>17332</u>
<b><u>Total unrestricted income funds</u></b>					<b><u>250406</u></b>	<b><u>260936</u></b>
Restricted income funds:	17			36543	36543	39233
		<b>235397</b>	<b>15009</b>	<b>36543</b>	<b>286949</b>	<b>300169</b>

APPROVED BY CHURCH MEETING HELD ON  
& SIGNED ON ITS BEHALF BY REVD LORNA BANTOCK (CHAIR)

27/7/25 (date)  
*Bantock* (signature)

The notes on pages 12 to 18 form part of these financial statements

## WITHAM UNITED REFORMED CHURCH CHARITY

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

#### 1 ACCOUNTING POLICIES

##### 1a Basis of Accounting

The Charity constitutes a Public Benefit Entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

##### 1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

##### 1c Tangible Fixed Assets

**Freehold property:** The sole trustee of the church buildings and the manse is the URC (Eastern Province) Trust which holds them upon trust permitting occupancy by Witham URC. The current manse, at 24 Saxon Drive, Witham, is in the Eastern Synod Manse Scheme. Expenditure incurred by the charity on the church and manse is written off in the year it is incurred.

**Equipment:** Depreciation is applied in a straight line over a period of 5 to 25 years, calculated to write off assets over their estimated useful lives, except that items costing less than £250 are written off in the year of purchase.

##### 1d Stock: Stock in the Church Cafe is valued at cost.

##### 1e Debtors: Debtors are measured on initial recognition at settlement amount.

##### 1f Incoming Resources

Donations are recognised as income when the donation is received. The tax reclaimed on Gift Aid donations is recognised in the period in which the donation is made and is allocated to the same fund as the donation.

Legacies are accounted for when the receipt is probable and can be properly quantified.

All other income is generally recognised when it is receivable.

The value of voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### 1g Resources Expended

Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Creditors are measured at settlement amount.

##### 1h Taxation

As a registered charity (Registration number 1130664 from 22/7/2009), the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

##### 1i Pensions

The charity initiated a defined contribution pension scheme in April 2012. Contributions are charged as expenditure as they become payable.

**WITHAM UNITED REFORMED CHURCH CHARITY**

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

Note

**2 2023 COMPARATIVE FIGURES**

The analysis of the 2023 comparative figures included in the Statement of Financial Activities above is as follows

	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated	Funds	2023
	£	£	£	£
<b>INCOMING RESOURCES</b>				
Income and endowments from:				
Donations and legacies	119169	0	39859	159028
Activities for generating funds	22741	23113	0	50854
Investments	7120	38	969	8127
<b>Total incoming resources</b>	<b><u>154030</u></b>	<b><u>23151</u></b>	<b><u>40828</u></b>	<b><u>218009</u></b>
<b>RESOURCES EXPENDED</b>				
Expenditure on:				
Raising funds	0	0	0	0
Ministerial costs	365	0	0	365
URC Ministry & Mission Fund	46932	0	0	46932
Costs of church activities	95708	14197	29788	139693
Grants payable & restricted donations passed on	0	12242	989	13231
<b>Total resources expended</b>	<b><u>143005</u></b>	<b><u>26439</u></b>	<b><u>30776</u></b>	<b><u>200221</u></b>
<b>Net income/(expenditure) before transfers</b>	<b><u>11025</u></b>	<b><u>(3288)</u></b>	<b><u>10051</u></b>	<b><u>17788</u></b>
Gross transfers between funds	7287	5667	(12954)	0
<b>Net income/(expenditure) before recognised gains (losses)</b>	<b><u>18312</u></b>	<b><u>2379</u></b>	<b><u>(2903)</u></b>	<b><u>17788</u></b>
Gains / (losses) on investment assets	0	0	0	0
<b>Net movement in funds</b>	<b><u>18312</u></b>	<b><u>2379</u></b>	<b><u>(2903)</u></b>	<b><u>17788</u></b>
<b>Total funds b/fwd 1 January 2023</b>	<b>22592</b>	<b>14953</b>	<b>42136</b>	<b>282381</b>
<b>Total funds c/fwd 31 December 2023</b>	<b><u>243604</u></b>	<b><u>17332</u></b>	<b><u>39233</u></b>	<b><u>300169</u></b>

Note		Unrestricted Funds General	Designated	Restricted Funds	TOTAL 2024	TOTAL 2023
		£	£	£	£	£
<b>3</b>	<b>DONATIONS &amp; LEGACIES</b>					
	Gift Aid donations and offertories (£1874 per week; 2023 £1797 per week)	97424	0	0	97424	93451
	Special offerings and donations	248	0	37812	38060	36063
	Income tax refunds under Gift Aid	23020	0	8069	31089	28014
	Legacies	0	0	0	0	1500
		<u>120692</u>	<u>0</u>	<u>45881</u>	<u>166573</u>	<u>159028</u>
<b>4</b>	<b>ACTIVITIES FOR GENERATING FUNDS</b>					
	Church Lettings	20207	-	-	20207	20958
	Drop-in Coffee Centre	-	25057	-	25057	23113
	Job Retention Scheme Grants	-	-	-	-	-
	Centre Shop	-	-	-	-	-
	Other fundraising events	17	-	-	17	-
	Capital Grants/Donations	1900	-	-	1900	6783
		<u>22124</u>	<u>25057</u>	<u>0</u>	<u>47181</u>	<u>50854</u>
<b>5</b>	<b>INVESTMENT INCOME</b>					
	Bank interest	8842	93	1125	9660	8127
<b>6</b>	<b>COSTS OF GENERATING FUNDS</b>	-	-	-	-	-
<b>7</b>	<b>MINISTERIAL COSTS</b>					
	Manse utilities & insurance	-	-	-	-	-
	Car & travelling expenses & NI	-	-	-	-	-
	Ministerial Office Expenses	-	-	-	-	-
	Book Allowance	365	-	-	365	365
	Manse repairs	-	-	-	-	-
		<u>365</u>	<u>-</u>	<u>-</u>	<u>365</u>	<u>365</u>
<b>8</b>	<b>MINISTRY &amp; MISSION FUND</b>					
	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 unrestricted income of The United Reformed Church Trust amounted to some £18.6 million, 88% of which was provided through the Ministry & Mission Fund contributions from churches; unrestricted expenditure amounted to some £19.5 million, 81% of which related to ministerial costs.					

Note	Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023	
	General	Designated				
	£	£	£	£	£	
<b>9</b>	<b>COSTS OF CHURCH ACTIVITIES</b>					
	<b>CHURCH COSTS</b>					
	Utilities & insurance	23980	-	-	23980	22048
	Building maintenance	12566	-	-	12566	7466
	Cleaners	13873	-	-	13873	13801
	Licences and music	2268	-	-	2268	2200
	Small equipment	1519	1263	-	2782	2143
	Other running costs	604	-	-	604	3113
		<u>54810</u>	<u>1263</u>		<u>56073</u>	<u>50579</u>
	<b>TEACHING COSTS</b>					
	Children and young people	1139	-	-	1139	1422
	Adults programmes	1831	-	-	1831	590
	Youth pastor salary (incl. Employers NIC)	-	-	31367	31367	29466
	Youth pastor expenses	-	-	766	766	111
		<u>2970</u>	<u>-</u>	<u>32133</u>	<u>33103</u>	<u>31589</u>
	<b>COMMUNICATIONS</b>					
	Telephone	2539	-	-	2539	1850
	Paper & stationary	311	-	-	311	642
	Reprographics	0	-	-	0	732
	Churches Together	80	-	-	80	0
		<u>2930</u>	<u>-</u>	<u>-</u>	<u>2930</u>	<u>3224</u>
	<b>OTHER PROGRAMMES</b>					
	Minibus costs	2195	-	-	2195	4407
	Office & Building Managers	13884	-	-	13884	13468
	Drop-in Centre	-	15073	-	15073	11475
	Hospitality Manager & Outreach Director	18373	-	-	18373	14040
	Centre Shop	-	0	-	0	0
		<u>34452</u>	<u>15073</u>	<u>-</u>	<u>49525</u>	<u>43390</u>
	Depreciation of furniture & equipment	7574	1162	116	8852	10911
		<u>102736</u>	<u>17498</u>	<u>32249</u>	<u>152483</u>	<u>139693</u>
<b>10</b>	<b>GRANTS PAYABLE &amp; RESTRICTED DONATIONS PASSED ON</b>					
	Pledge	-	11281	-	11281	12242
	Leaving Gifts/Donations	130	-	-	130	0
	URC Commitment for Life	-	-	264	264	264
	Christian Aid	-	-	972	972	51
	Harvest collection	-	-	-	-	-
	Other special collections (none over £1000)	-	-	951	951	674
		<u>130</u>	<u>11281</u>	<u>2187</u>	<u>13598</u>	<u>13231</u>

Note	TOTAL 2024	TOTAL 2023
<b>11 PAID EMPLOYEES</b>		
Staff Costs		
Gross Wages & Salaries	73570	70637
Employer's National insurance	-	-
Employer's pension contributions	1622	1616
Total Staff Costs	75192	72253
The charity had 7 part-time employees during most of the year.		
Average number of full-time equivalent employees in the year	2024	2023
Charitable activities	<u>3.0</u>	<u>3.0</u>

The charity participates in a defined contribution pension scheme & employer contributions (£1622.41 in 2024) are charged as expenditure as they become payable.

There were no employees whose emoluments exceeded £60,000 during 2024 or 2023.

There were no related party transactions between the charity & any of its Trustees during the year.

12 TANGIBLE FIXED ASSETS	Minibus	Furn & Equip.	TOTAL 2024	TOTAL 2023
Cost	£	£	£	£
Brought forward 1 January 2024	25230	198123	223353	219013
Additions	0	7844	7844	4340
Disposals	(0)	(0)	(0)	(0)
Carried forward 31 December 2024	<u>25230</u>	<u>205967</u>	<u>231197</u>	<u>223353</u>
<b>Depreciation</b>				
Brought forward 1 January 2043	20184	171396	191580	180669
Charged during the year	2523	6329	8852	10911
Disposals	(0)	(0)	(0)	(0)
Carried forward 31 December 2024	<u>22707</u>	<u>177725</u>	<u>200432</u>	<u>191580</u>
Net Book Value At 31 December 2024	<u>2523</u>	<u>28242</u>	<u>30765</u>	<u>31773</u>
At 31 December 2023	<u>5046</u>	<u>26727</u>	<u>31773</u>	<u>38344</u>

There are no capital commitments at the year end.

For the reasons stated in Accounting Policy note 1c, the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £6,625,732. The church contents are insured by the church for £354,018.

Note		Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
		General	Designated			
<b>13</b>	<b>DEBTORS</b>	£	£	£	£	£
	Lettings in arrears	260	-	-	260	255
	Insurance in advance	4904	-	-	4904	4294
	Utilities grant	-	-	-	-	-
	Other prepayments	1431	-	-	1431	1345
	Tax refunds in arrears	15506	-	6034	21540	19648
	Legacy expected	0	-	-	0	0
		<u>22101</u>	-	<u>6034</u>	<u>28135</u>	<u>25542</u>
<b>14</b>	<b>CURRENT LIABILITIES</b>					
	Creditors payable within one year:					
	Room Hire in advance	338	-	-	338	239
	Utilities in arrears	1764	-	-	1764	2653
	Other creditors	-	-	119	119	-
		<u>2102</u>	-	<u>119</u>	<u>2221</u>	<u>2892</u>
<b>15</b>	<b>DEFERRED LIABILITIES</b>					
	Creditors payable after more than one year	-	-	-	-	-

## 16. DESIGNATED FUNDS

The church operates two Designated Funds with the encouragement of Church Meeting:

**Pledge Fund** – this received 10% of the budgeted General Fund direct giving plus associated tax recovery. The fund is used to make grants to Christian organisations which the church wishes to support as part of its mission outreach and emergency and relief works. The Fund is administered by a group of members, the Pledge Committee, and its recommendations are approved by Church Meeting. The fund balance provides immediate-response emergency monies should need arise between Church Meetings.

**Centre Fund** – this is used to fund the various activities which take place in the Centre. Transfers are made to the General Fund. The Fund is supervised by the Finance & Centre Committees. The fund balance provides ongoing working capital.

### 16.1 The movements on the Designated Funds during the year were:

	Pledge	Centre	TOTAL 2024	TOTAL 2023
	£	£	£	£
Balance b/fwd 1 January 2024	1475	15857	17332	14953
Transfer from/(to) General Fund	11306	(10000)	1306	5667
Bank Interest	-	93	93	38
Drop in Coffee Centre /Centre Shop (see Note 4)	-	25057	25057	23113
Other fund-raising events	-	-	-	-
	12781	31007	43788	43771
Grants (none over £1000)	(11280)	-	(11280)	(12242)
Depreciation	-	(1162)	(1162)	(1162)
Major Building refurbishment	-	-	-	-
Purchase of small equipment (none over £250)	-	(1263)	(1263)	(1560)
Drop in Coffee Centre / Centre Shop (see Note 9)	-	(15074)	(15074)	(11475)
Balance c/fwd 31 December 2024	1501	13508	15009	17332

Note

17. RESTRICTED FUNDS

The church accounts include three Restricted Funds where the monies can only be used for the specific purpose for which they were entrusted to the church. The monies are not at the disposal of the Church Meeting for any purpose and represent:

Youth Pastor Fund – the church has appointed a part-time Youth Pastor and part-time Associate Youth Pastor, on a job-share, paid by specific gifts and grants raised for their direct support.

Mission Fund – in 2023 a number of people began to give money specifically to support the employment of a Kitchen manager (renamed a Hospitality Manager). Following a recent church meeting decision, the money is now being given to support wider mission oriented staff changes.

Special Collections Fund – at different times of the year monies are raised in the church to support specific charitable projects.

17.1 The movements on the Restricted Funds during the year were:

	Youth Pastor	Mission	Special Collections	TOTAL 2024	TOTAL 2023
	£	£	£	£	£
Balance b/fwd 1 January 2024	38278	955	-	39233	42136
Special Offerings & donations	21915	13710	2187	37812	34008
Income Tax refunds under Gift Aid	5914	2155	-	8069	5851
Coronavirus Job Retention Scheme Grants	0	-	-	0	0
Bank Interest	1124	-	-	1124	969
	67231	16820	2187	86238	82964
Youth Pastor Salary (inc employer's NIC)	(31366)			(31366)	(29466)
Youth Pastor's expenses	(882)			(882)	(322)
Grants payable & restricted donations passed on		(15260)	(2187)	(17447)	(13943)
Balance c/fwd 31 December 2024	34983	1560	-	36543	39233


Special collections are detailed in Note 10

OTHER ASSETS HELD BY TRUSTEES

The Trustees of the charity are, by virtue of their office as Elders of the Church, also trustees of the Witham British School Trust. Although this latter Trust shares trustees with the charity its assets are entirely separate and do not appear in these accounts.

TREASURER'S STATEMENT

I have prepared the financial statement on pages 10 to 18 for the year ended 31 December 2024

Ian Hardie (Name)  (signature) 28 February 2025 (date)

**WITHAM UNITED REFORMED CHURCH CHARITY**

**FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024**

**INDEPENDENT EXAMINER'S REPORT**

**Independent Examiner's Report to the Trustees of Witham URC Charity (charity number 1130664)**

I report on the accounts of the Witham URC Charity for the year ended 31 December 2024 which are set out on pages 10 to 18.

**Respective responsibilities of trustees and examiner**

The church's trustees are responsible for the preparation of the accounts. The church'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;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to 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 such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



(date)

8/9/25

Name, professional qualification and address of Independent Examiner:

ERIC NELSON  
11 CURLEW CLOSE  
KELVEDON  
COLCHESTER  
CO5 9PJ

**WITHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1130664

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# Accounts

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WITHAM  
UNITED REFORMED CHURCH  
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT  
AND ACCOUNTS

FOR THE YEAR ENDED

31<sup>st</sup> DECEMBER 2023

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## Objectives and Activities

### Summary of the purpose of the charity

Witham United Reformed Church Charity is a member Church within the Eastern Synod of the United Reformed Church of the United Kingdom, which is constituted in accordance with the Scheme of Union of the United Reformed Church and the United Reformed Church Act 1972 as amended by the United Reformed Church Act 1981 and the United Reformed Church Act of 2000. The charity's Governing Document provides that its object is "the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church". Witham United Reformed Church Charity is a charity registered with the Charity Commission.

### Summary of the main activities

Our main activity is that of meeting regularly on Sundays, and also mid-week, for Christian worship and religious education. We also use our sanctuary occasionally for concerts, plays, or displays; and weekly for rehearsals by Witham Choral Society and Witham Singers. *The Centre*, an associated complex connected to the sanctuary, is open to the public six days a week. Facilities include a sports hall; drop-in coffee area; vestry/study; office; reprographics room; several meeting rooms of various sizes; and a garden. These premises offer facilities to a Credit Union and various other community services, as well as providing the Church with many opportunities to share God's Good News with the people of Witham through outreach activities organised by the church fellowship. We offer a weekly meeting place for dementia sufferers and their carers – 'Memories and More' – which is very popular among its users. The a Baby Bank is open three morning a week, it is hugely popular and much needed, we continued to provide a warm/welcome space on Mondays. We also offer a weekly community lunch. However, our mission to our community reaches out beyond the confines of our buildings thanks to God's love expressed through the caring activity of our members and adherents. Our work with children, youth and young adults is a mix of in person and online, via video conferencing and social media platforms.

### Statement re Charity Commission guidance on public benefit

When planning the activities for the year, the trustees considered, and believe that they complied with, their duty to have regard to the Charity Commission's published guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

### Policy on grant making

The charity is not primarily a grant making charity but rather one which aims to directly provide services to the community. However, Church Meeting has decided that the charity will annually give away 10% of budgeted General Fund giving plus the associated tax recovery. We have a committee that brings to Church Meeting, normally once a year, recommendations for awarding sums to charities and good causes. Proposed recipients are split between local, national and international; Christian and those that support social need; charities that receive a sum on a regular basis for a number of years and others that receive a sum on a one-off basis. It is Church Meeting that takes the decision as to whether or not to adopt the recommendations.

### Contribution made by volunteers

The charity, being a church, unsurprisingly relies heavily on volunteers from the church's fellowship in the expression and delivery of the services provided: both in regular worship led by teams of musicians and during mid-week when our outreach relies heavily on volunteers. Whether it is in providing youth and children's activities, a weekly community lunch, support re dementia or simply staffing our coffee drop-in centre – all these activities are provided by volunteers from the fellowship or friends of the fellowship. While paid staff help focus our work with the youth and children, and operate our kitchen, they are supported by teams of volunteers.

## Achievements and Performance

### Ministerial Movements and Staff Changes

Revd Lorna Bantock continues in her role as Associate Minister. We have recruited a new cleaner after our previous cleaner moved away.

### Worship

We endeavour to make worship accessible to as wide a range of people as possible, with a bias to those who have no previous church experience, using modern technology and varied musical styles to deliver readings and modern hymns, and to provide relevant Christian education and guidance. We hold our main Sunday morning worship at 10:30am, and Sunday evening worship twice monthly at 6:30pm. Part way through morning worship our children and youth go to age specific groups, viz mini church (pre-school), kids church (primary age), and youth church (school years 7-10). We would like to re-start an older youth group but lack both volunteers and older teenagers. All staff and volunteers working with children and young people are required to be DBS checked.

A lunch-time service on Tuesdays is normally attended by people who work locally as well as those who worship locally in various churches on a Sunday. Worship is led by clergy drawn from the churches in the town as well as a number of lay-people.

At the year-end our membership stood at 131. During 2023 we had around 133 children & young people under-eighteen connected with the church (both during the week and worshipping on Sundays). We are encouraged still to be able to attract children and young people who want to learn about God.

### Home study groups

During 2023, nine adult house groups and one young persons house group met on a regular basis for bible study and pastoral support; a tenth adult house group has recently started to meet.

As well as our usual services, the church is available to the community for weddings and funerals. Baptism or dedication is available for children and baptism for believing adults who have not previously been baptised. Our Associate Minister is always available to offer pastoral care to members of the community at large.

*The Centre* operates six mornings a week and is well used by many people. Among these are two Carer-and-Child groups and occasional other events for children. Carers can meet and form friendships while the children play. Older people who suffer from dementia and their carers meet on Tuesdays. The Community Café operates each Thursday, Friday and Saturday; on Fridays the café is followed by a community lunch.

The buildings are also let out to other organisations. One of the rooms houses Holdfast Credit Union. Other community events are hosted either on a regular or occasional basis.

### Mission and Outreach

We are a member of Churches Together in Witham and District. As such we support ecumenical projects within the town such as the Easter march along Witham High Street, concluding with a service in the shopping precinct.

We are involved in raising money for Christian Aid. Some members also support the United Reformed Church's Commitment for Life programme which includes support for the World Development Movement. Each year we give a percentage of the church's income to charitable causes nominated by our Pledge Committee and agreed to by Church Meeting. In addition, each year we have at least two fund-raising ventures where members raise money for particular charities or similar bodies agreed by the Church Meeting.

## **Financial Review**

Review of the charity's financial position

### ***Financial Statements***

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2015 (FRS 102).

### ***Statement of Financial Activities***

The Statement of Financial Activities is shown on page 10, with a more detailed analysis of income and expenditure on pages 14 to 16.

Total incoming resources for the year were £218,009 (2022: £188,175). The fallout from the pandemic continued to impact offerings and lettings.

Total resources expended were £200,221 (2022: £204,479). While our gas expenditure increased dramatically in this year, our long-term electricity contract protected us from the rising costs of that fuel too for the first part of the year. The increased utilities cost in 2023 would have been even higher but for a generous grant of £4,009 from the URC Eastern Province Trust offsetting cost increases in the early months of the year, for which we are most grateful. Our overall costs were less than in 2022 because our contribution to the denomination's M&M Fund was £27k lower.

### ***Balance Sheet***

The result outlined above led to a net £17,788 increase in funds: leaving the Charity with Total Funds of £300,169 at the end of 2023. The charity's current assets less current liabilities at year-end were £268,396 (2022: £244,037).

### ***Youth Pastor Fund***

The 2021 income of this restricted fund was £25,930 (2022: £22,013) while expenditure increased to £29,788 (2022: £27,915). At the end of the year the Fund stood at £38,278.

### ***Special Collections***

In the absence of any significant effort to support Christian Aid in particular, in 2023 we passed on £989 of collections through restricted funds (2022: £2,577). Our Pledge refocussed in the year to support a smaller number of charitable organisations with generally higher grants.

### ***The Centre***

The Centre activity throughout 2023 led to considerably increased opportunities for outreach and higher income of £23,113 in 2023 (2022: £18,661), there was a surplus in the year of £8,954.

### ***Statement explaining reserves policy***

The Balance Sheet on page 11 shows the disposition of the various Church funds totalling £300,169 at 31 December 2023. The term 'reserves' describes that part of a charity's Income funds that is freely available. This definition of reserves therefore normally excludes:

- a) restricted funds;
- b) any part of unrestricted funds not readily available for spending, specifically:  
funds which could only be realised by disposing of fixed assets held for charitable use.

Because the charity is primarily a service provider to the community rather than a grant maker and because it is extremely dependent on generous voluntary giving by Christian worshippers and others, it requires reserves to tide the charity over periods of financial difficulty faced by its supporters without having to restrict the community outreach services provided or threaten the position of any of the small number of employees of the charity. Moreover, since most of the activities carried on by the charity are based within the premises made available to the church, it is necessary to have reserves to be able to maintain those buildings to a good standard at all times. It is felt that having reserves which enable the church to meet all its outgoings for twelve months plus a modest amount to meet property costs is appropriate to give the Trustees time to reconsider the activities of the church in the event of a major financial collapse in giving.

### ***Amount of reserves held***

The level and purpose of the designated funds is set out in Note 16 on page 17. The net assets of the unrestricted funds total £260,936. They include fixed assets & stock of £32,127. Since the 2024 expenditure of the church is budgeted at £228k, before around £15k of Café expenditure, the reserves held are barely sufficient to cover this. Recognising this, in March 2024 the elders asked members of the congregation to consider increasing their giving and also, shortly, will be approaching the Eastern Synod for generous grant support for some of our mission outreach activities.

### ***Additional information***

#### The charity's principal sources of funds

In a typical year, approximately three-quarters of the charity's income comes from direct giving by church worshippers together with the tax reclaimable under the Gift Aid scheme. Almost half of the remainder arises from letting of church premises for various activities and, apart from a small amount of bank interest, the balance from the outreach activities based at *The Centre*. 2024 will be a challenging year but, since there is at present no sign in a collapse in giving, the trustees consider that the charity remains financially viable. Hopefully, the recent appeal to givers and the approach to Synod will improve the position in coming months.

#### Investment policy and objectives

Because the charity is so dependent on voluntary giving intended to support its activities by members of the Church, we have been reluctant to use funds given in this way to attempt to create further income which is of a volatile nature and puts the money already provided at risk of loss. Recognising that this will give rise to lower income in some years but a lot more in others, the charity has chosen to invest funds only in secure deposit accounts or the equivalent where the capital/accumulated income of the charity is not at risk. This proved beneficial during the pandemic.

#### Description of the principal risks facing the charity

The charity maintains 2 risk registers which are kept under regular review. Major risks identified as Trustees' Risks relate to: (i) health and safety, (ii) protection of children and other vulnerable people, (iii) compliance with employment legislation and (iv) ensuring that trustees act at all times with integrity. Major Fellowship Risks include (i) loss of vision for the church and for the Centre, (ii) failure to be open and welcoming to newcomers and (iii) shortage of willing volunteers to carry on our activities effectively. Policies and procedures to manage these matters and mitigate the risks exist and regular review by the trustees ensures that the policies and procedures are adhered to. Like many others, the church will need to reassess the risks caused by pandemics and the like when the way ahead has become clearer.

## **Structure, Governance and Management**

### Description of charity's trusts

The Charity comprises all the assets and funds held on behalf of the "Witham United Reformed Church" other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

### Type of governing document

The current Governing Document of the Charity was adopted by resolution of the Witham URC Church Meeting on Tuesday, 26 May 2009.

### How is the charity constituted?

Witham United Reformed Church Charity is an unincorporated association registered with the Charity Commission.

### Trustee selection methods including details of any constitutional provisions

The Ministers and those serving Elders of Witham United Reformed Church Charity eligible to act as trustees are its trustees. The Church Members have determined that normally there should be a complement of 14 serving Elders who are each appointed for a period of 3 years. (Periods of service are staggered so that some normally come to an end each year.) Elders who have served for two successive periods must have a sabbatical year before being eligible for re-nomination. For each election, nominations are sought from amongst those who have been on the Roll of Church Members for at least one year and who may or may not have previously served as an Elder at Witham or in another church of the United Reformed Church. Elders elected for the first time are ordained to the role of Elder at the beginning of their period of service. Ian Hunt, David and Sarah Wellings were elected to serve from 1 January 2023, with Tony Deighton, Fenella and Ian Hardie, Muriel Heppinstall, William Kennedy, Keith Meredith and Gavin McCall.

### ***Additional information***

#### Policies and procedures adopted for the induction and training of trustees

Copies of: health and safety procedures, the constitution of the charity, its Data Protection Policy Statement, a guide to Eldership produced by the URC nationally, guidelines on conduct and behaviour for elders produced by the URC nationally, guidelines for Elders produced by Witham URC, and a document produced by the URC nationally documenting the role responsibilities and liabilities of elders as trustees are provided to each individual elected to serve as an Elder and trustee. A power point presentation providing a guide to the constitution and, the role and responsibilities of the trustees is also available for the Elders to consult at any time. The Church Secretaries are available to any Elder/Trustee to discuss Elders /Trustees' responsibilities.

#### The charity's organisation structure and wider network

The Elders are supported by a formal system of Committees (or similar groups):

- Worship
- Centre Support Group
- Property
- Finance

The Elders meet monthly to review the activities of the Church and to receive reports from the supporting Committees. Recommendations are made to Church Meeting which regularly meets every other month. The Elders keep under review the ability to finance the agreed activities of the Church and the risks presented by externalities, such as changes to the regulatory framework relating to the proper management and use of the Church buildings complex.

All major policy decisions are considered in principle, and expenditure approved in principle, by the Elders before being put to the meeting of Church Members. In common with the practices of the United Reformed Church, the Church Meeting is the ultimate decision-making body of Witham United Reformed Church Charity.

Relationship with any related parties

Witham United Reformed Church is within the Eastern Synod of the United Reformed Church. The Eastern Synod meets in full twice a year. Between such meetings it is represented by its Executive, Pastoral and other committees. Every year representatives from each Synod of the United Reformed Church meet to form the body, General Assembly. General Assembly takes decisions potentially impacting the whole of the denomination. It is the practice of the United Reformed Church that certain types of major decisions taken by General Assembly must be confirmed by its Synods and member churches, with a set percentage of Synods and member churches required to be in favour in order for a decision to be confirmed. Such issues coming to individual churches are voted on by each church's Church Meeting with the result communicated to the applicable Synod.

The United Reformed Church Trust, the Trusts of the 13 Synods and the Trusts of individual churches belonging to the denomination are all separate and independent charities not under common control.

**Reference and Administrative details**

Charity name: Witham United Reformed Church Charity

Other name the charity uses: Witham URC Charity or Witham URC

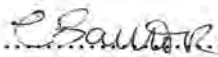

Registered charity number: Registration Number 1130664 (registered 22nd July 2009)

Charity's principal address: Newland Street, Witham, Essex CM8 1AH

**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures:		
Full names:	Revd Lorna Bantock	Mr Antony Deighton
Position:	Minister	Church Secretary
Date:	22/9/24	

**Names of the charity trustees who manage the charity**

Revd Lorna Bantock

Antony Deighton

Fenella Hardie

Ian Hardie

Muriel Heppinstall

Ian Hunt

William Kennedy

Gavin McCall

Keith Meredith

David Wellings

Sarah Wellings

WITHAM UNITED REFORMED CHURCH CHARITY

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2023	2022
	Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>						
Income and endowments from:						
Donations and legacies	3	119169	0	39859	159028	145862
Activities for generating funds	4	27741	23113	0	50854	40203
Investments	5	7120	38	969	8127	2110
<b>Total incoming resources</b>		<b>154030</b>	<b>23151</b>	<b>40828</b>	<b>218009</b>	<b>188175</b>
<b>RESOURCES EXPENDED</b>						
Expenditure on:						
Raising funds	6	0	0	0	0	0
Ministerial costs	7	365			365	2054
URC Ministry & Mission Fund	8	46932	0	0	46932	74184
Costs of church activities	9	95708	14197	29788	139693	112578
Grants payable & restricted donations passed on	10	0	12242	989	13231	15662
<b>Total resources expended</b>		<b>143005</b>	<b>26439</b>	<b>30776</b>	<b>200221</b>	<b>204479</b>
<b>Net income/(expenditure) before transfers</b>		<b>11025</b>	<b>(3288)</b>	<b>10051</b>	<b>17788</b>	<b>(16304)</b>
Gross transfers between funds	16.1	7287	5667	(12954)	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>		<b>18312</b>	<b>2379</b>	<b>(2930)</b>	<b>17788</b>	<b>(16304)</b>
Gains / (losses) on investment assets		0	0	0	0	0
<b>Net movement in funds</b>		<b>18312</b>	<b>2379</b>	<b>(2903)</b>	<b>17788</b>	<b>(16304)</b>
<b>Total funds b/fwd 1 January 2023</b>		<b>225292</b>	<b>14953</b>	<b>42136</b>	<b>282381</b>	<b>298685</b>
<b>Total funds c/fwd 31 December 2023</b>		<b>243604</b>	<b>17332</b>	<b>39233</b>	<b>300169</b>	<b>282381</b>

(Note 16) (Note 17)

Analysis of the 2022 figures above is set out in note 2.

The notes on pages 12 to 18 form part of these financial statements


WITHAM UNITED REFORMED CHURCH CHARITY

BALANCE SHEET  
AT 31<sup>st</sup> DECEMBER 2023

	Note	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds	TOTAL 2023	TOTAL 2022
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible Assets	12	26389	5384	0	31773	38344
<b>CURRENT ASSETS</b>						
Stocks		0	354	0	354	31
Debtors	13	20776	0	4766	25542	28671
Cash at bank and in hand		199330	11594	34467	245391	218294
<b>Total current assets</b>		<b>220106</b>	<b>11948</b>	<b>39233</b>	<b>271287</b>	<b>246996</b>
<b>CURRENT LIABILITIES</b>						
Creditors: amounts falling due within 1 year	14	2892	0	0	2892	2959
<b>NET CURRENT ASSETS</b>		<b>217215</b>	<b>11948</b>	<b>39233</b>	<b>268396</b>	<b>244037</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>243604</b>	<b>17332</b>	<b>39223</b>	<b>300169</b>	<b>282381</b>
Creditors: amounts falling due after 1 year	15	0	0	0	0	0
<b>TOTAL NET ASSETS</b>		<b>243604</b>	<b>17332</b>	<b>39233</b>	<b>300169</b>	<b>282381</b>
<b>THE FUNDS OF THE CHARITY</b>						
Unrestricted income funds:						
General		243604			243604	225293
Designated	16		17332		17332	14953
<b>Total unrestricted income funds</b>					<b>260936</b>	<b>240246</b>
Restricted income funds:	17			39233	39233	42136
		<b>243604</b>	<b>17332</b>	<b>39233</b>	<b>300169</b>	<b>282381</b>

APPROVED BY CHURCH MEETING HELD ON  
& SIGNED ON ITS BEHALF BY REVD LORNA BANTOCK (CHAIR)

(date)  
(signature)



22/9/24

The notes on pages 12 to 18 form part of these financial statements

## WITHAM UNITED REFORMED CHURCH CHARITY

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

#### 1 ACCOUNTING POLICIES

##### 1a Basis of Accounting

The Charity constitutes a Public Benefit Entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

##### 1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

##### 1c Tangible Fixed Assets

**Freehold property:** The sole trustee of the church buildings and the manse is the URC (Eastern Province) Trust which holds them upon trust permitting occupancy by Witham URC. The current manse, at 24 Saxon Drive, Witham, is in the Eastern Synod Manse Scheme. Expenditure incurred by the charity on the church and manse is written off in the year it is incurred.

**Equipment:** Depreciation is applied in a straight line over a period of 5 to 25 years, calculated to write off assets over their estimated useful lives, except that items costing less than £250 are written off in the year of purchase.

1d **Stock:** Stock in the Church Cafe is valued at cost.

1e **Debtors:** Debtors are measured on initial recognition at settlement amount.

##### 1f Incoming Resources

Donations are recognised as income when the donation is received. The tax reclaimed on Gift Aid donations is recognised in the period in which the donation is made and is allocated to the same fund as the donation.

Legacies are accounted for when the receipt is probable and can be properly quantified.

All other income is generally recognised when it is receivable.

The value of voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### 1g Resources Expended

Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Creditors are measured at settlement amount.

##### 1h Taxation

As a registered charity (Registration number 1130664 from 22/7/2009), the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

##### 1i Pensions

The charity initiated a defined contribution pension scheme in April 2012. Contributions are charged as expenditure as they become payable.

WITHAM UNITED REFORMED CHURCH CHARITY

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

Note

2 2022 COMPARATIVE FIGURES

The analysis of the 2022 comparative figures included in the Statement of Financial Activities above is as follows

	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated	Funds	2022
	£	£	£	£
<b>INCOMING RESOURCES</b>				
Income and endowments from:				
Donations and legacies	129830	700	24332	145862
Activities for generating funds	22242	17961	0	40203
Investments	1848	4	258	2110
<b>Total incoming resources</b>	<b>144920</b>	<b>18665</b>	<b>24590</b>	<b>188175</b>
<b>RESOURCES EXPENDED</b>				
Expenditure on:				
Raising funds	0	0	0	0
Ministerial costs	2054	0	0	2054
URC Ministry & Mission Fund	74184	0	0	74184
Costs of church activities	70674	13990	27915	112579
Grants payable & restricted donations passed on	200	12885	2577	15662
<b>Total resources expended</b>	<b>147112</b>	<b>26875</b>	<b>30223</b>	<b>204479</b>
<b>Net income/(expenditure) before transfers</b>	<b>(2192)</b>	<b>(8210)</b>	<b>(5902)</b>	<b>(16304)</b>
Gross transfers between funds	(17385)	7385	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>	<b>(9577)</b>	<b>(825)</b>	<b>(5902)</b>	<b>(16304)</b>
Gains / (losses) on investment assets	0	0	0	0
<b>Net movement in funds</b>	<b>(9577)</b>	<b>(825)</b>	<b>(5902)</b>	<b>(16304)</b>
<b>Total funds b/fwd 1 January 2022</b>	<b>234869</b>	<b>15778</b>	<b>48038</b>	<b>298685</b>
<b>Total funds c/fwd 31 December 2022</b>	<b>225292</b>	<b>14953</b>	<b>42136</b>	<b>282381</b>

Note	Unrestricted Funds		Restricted Funds	TOTAL 2023	TOTAL 2022	
	General	Designated				
	£	£	£	£	£	
<b>3</b>	<b>DONATIONS &amp; LEGACIES</b>					
	Gift Aid donations and offertories (£1797 per week: 2022 £1855 per week)	93451	0	0	93451	96479
	Special offerings and donations	2055	0	34008	36063	21925
	Income tax refunds under Gift Aid	22163	0	5851	28014	26458
	Legacies	1500	0	0	1500	1000
		<u>119869</u>	<u>0</u>	<u>39859</u>	<u>159028</u>	<u>145862</u>
<b>4</b>	<b>ACTIVITIES FOR GENERATING FUNDS</b>					
	Church Lettings	20958	-	-	20958	20603
	Drop-in Coffee Centre	-	23113	-	23113	17961
	Job Retention Scheme Grants	-	-	-	-	-
	Centre Shop	-	-	-	-	-
	Other fundraising events	-	-	-	-	-
	Capital Grants/Donations	6783	-	-	6783	1639
		<u>27741</u>	<u>23113</u>	<u>0</u>	<u>50854</u>	<u>40203</u>
<b>5</b>	<b>INVESTMENT INCOME</b>					
	Bank interest	7120	38	969	8127	2110
<b>6</b>	<b>COSTS OF GENERATING FUNDS</b>					
		-	-	-	-	-
<b>7</b>	<b>MINISTERIAL COSTS</b>					
	Manse utilities & insurance	-	-	-	-	644
	Car & travelling expenses & NI	-	-	-	-	307
	Ministerial Office Expenses	-	-	-	-	-
	Book Allowance	365	-	-	365	365
	Manse repairs	-	-	-	-	738
		<u>365</u>	<u>-</u>	<u>-</u>	<u>365</u>	<u>2054</u>

**8 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 unrestricted income of The United Reformed Church Trust amounted to some £20.4 million, 82% of which was provided through the Ministry & Mission Fund contributions from churches; unrestricted expenditure amounted to some £20.7 million, 80% of which related to ministerial costs.

Note	Unrestricted Funds		Restricted Funds	TOTAL 2023	TOTAL 2022	
	General	Designated				
	£	£	£	£	£	
<b>9</b>	<b>COSTS OF CHURCH ACTIVITIES</b>					
	<b>CHURCH COSTS</b>					
	Utilities & insurance	22048	-	-	22048	12068
	Building maintenance	7466	-	-	7466	8065
	Cleaners	13801	-	-	13801	11472
	Licences and music	2200	-	-	2200	2129
	Small equipment	583	1560	-	2143	1884
	Other running costs	2921	-	-	2921	3113
		49019	1560		50579	38731
	<b>TEACHING COSTS</b>					
	Children and young people	1422	-	-	1422	2150
	Adults programmes	590	-	-	590	1147
	Youth pastor salary (incl. Employers NIC)	-	-	29466	29466	27362
	Youth pastor expenses	-	-	111	111	130
		2012	-	29577	31589	30789
	<b>COMMUNICATIONS</b>					
	Telephone	1850	-	-	1850	1220
	Paper & stationary	642	-	-	642	438
	Reprographics	732	-	-	732	80
	Churches Together	0	-	-	0	120
		3224	-	-	3224	1858
	<b>OTHER PROGRAMMES</b>					
	Minibus costs	4407	-	-	4407	2957
	Centre Office Managers	13468	-	-	13468	15373
	Drop-in Centre		11475	-	11475	9390
	Hospitality Manager	14040	-	-	14040	0
	Centre Shop		0	-	0	2118
		31915	11475	-	43390	29838
	Depreciation of furniture & equipment	9538	1162	211	10911	11363
		95708	14197	29788	139693	112579
<b>10</b>	<b>GRANTS PAYABLE &amp; RESTRICTED DONATIONS PASSED ON</b>					
	Pledge	-	12242	-	12242	12885
	Leaving Gifts/Donations	0	-	-	0	200
	URC Commitment for Life	-	-	264	264	264
	Christian Aid	-	-	51	51	887
	Harvest collection	-	-	-	-	160
	Other special collections (none over £1000)	-	-	674	674	1266
		0	12242	989	13231	15662

Note		TOTAL 2023	TOTAL 2022
<b>11</b>	<b>PAID EMPLOYEES</b>		
	Staff Costs		
	Gross Wages & Salaries	70637	53082
	Employer's National insurance	-	-
	Employer's pension contributions	1616	1333
	<b>Total Staff Costs</b>	<b>72253</b>	<b>54415</b>
	The charity had 6 part-time employees during most of the year.		
	Average number of full-time equivalent employees in the year	2022	2022
	Charitable activities	3.0	2.3

The charity participates in a defined contribution pension scheme & employer contributions (£1616.09 in 2023) are charged as expenditure as they become payable. Only contributions re the Youth Pastors are allocated to the restricted Youth Pastor fund.

There were no employees whose emoluments exceeded £60,000 during 2023 or 2022.

There were no related party transactions between the charity & any of its Trustees during the year.

<b>12</b>	<b>TANGIBLE FIXED ASSETS</b>			<b>TOTAL 2023</b>	<b>TOTAL 2022</b>
		Minibus	Furn & Equip.		
	<b>Cost</b>	£	£	£	£
	Brought forward 1 January 2023	25230	193783	219013	209978
	Additions	0	4340	4340	9035
	Disposals	(0)	(0)	(0)	(0)
	<b>Carried forward 31 December 2023</b>	<b>25230</b>	<b>198123</b>	<b>223353</b>	<b>219013</b>
	<b>Depreciation</b>				
	Brought forward 1 January 2023	17661	163008	180669	169306
	Charged during the year	2523	8388	10911	11363
	Disposals	(0)	(0)	(0)	(0)
	<b>Carried forward 31 December 2023</b>	<b>20184</b>	<b>171396</b>	<b>191580</b>	<b>180669</b>
	<b>Net Book Value At 31 December 2023</b>	<b>5046</b>	<b>26727</b>	<b>31773</b>	<b>38344</b>
	At 31 December 2022	7569	30775	38344	40672

There are no capital commitments at the year end.

For the reasons stated in Accounting Policy note 1c, the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £6,381,326. The church contents are insured by the church for £354,018.

Note		Unrestricted Funds		Restricted Funds	TOTAL 2023	TOTAL 2022
		General	Designated			
<b>13</b>	<b>DEBTORS</b>	£	£	£	£	£
	Lettings in arrears	255	-	-	255	107
	Insurance in advance	4294	-	-	4294	4191
	Utilities grant	-	-	-	-	2264
	Other prepayments	1345	-	-	1345	1803
	Tax refunds in arrears	14882	-	4766	19648	20306
	Legacy expected	0	-	-	0	0
		<u>20776</u>	-	<u>4766</u>	<u>25542</u>	<u>28671</u>
<b>14</b>	<b>CURRENT LIABILITIES</b>					
	Creditors payable within one year:					
	Room Hire in advance	239	-	-	239	117
	Utilities in arrears	2653	-	-	2653	2842
	Other creditors	-	-	-	-	-
		<u>2892</u>	-	<u>0</u>	<u>2892</u>	<u>2959</u>
<b>15</b>	<b>DEFERRED LIABILITIES</b>					
	Creditors payable after more than one year	-	-	-	-	-

## 16. DESIGNATED FUNDS

The church operates two Designated Funds with the encouragement of Church Meeting:

**Pledge Fund** – this received 10% of the budgeted General Fund direct giving plus associated tax recovery. The fund 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 a group of members, the Pledge Committee, and its recommendations are approved by Church Meeting. The fund balance provides immediate-response emergency monies should need arise between Church Meetings.

**Centre Fund** – this is used to fund the various activities which take place in the Centre. Transfers are made to the General Fund. The Fund is supervised by the Finance & Centre Committees. The fund balance provides ongoing working capital.

### 16.1 The movements on the Designated Funds during the year were:

	Pledge	Centre	TOTAL 2023	TOTAL 2022
	£	£	£	£
Balance b/fwd 1 January 2023	2050	12903	14953	15778
Transfer from/(to) General Fund	11667	(6000)	5667	7385
Bank Interest	-	38	38	4
Drop in Coffee Centre /Centre Shop (see Note 4)	-	23113	23113	18661
Other fund-raising events	-	-	-	-
	<u>13717</u>	<u>30054</u>	<u>43771</u>	<u>41828</u>
Grants (none over £1000)	(12242)	-	(12242)	(12885)
Depreciation	-	(1162)	(1162)	(1175)
Major Building refurbishment	-	-	-	-
Purchase of small equipment (none over £250)	-	(1560)	(1560)	(1307)
Drop in Coffee Centre / Centre Shop (see Note 9)	-	(11475)	(11475)	(11508)
Balance c/fwd 31 December 2023	<u>1475</u>	<u>15857</u>	<u>17332</u>	<u>14953</u>

## Note

### 17. RESTRICTED FUNDS

The church accounts include three Restricted Funds where the monies can only be used for the specific purpose for which they were entrusted to the church. The monies are not at the disposal of the Church Meeting for any purpose and represent:

Youth Pastor Fund – the church has appointed a part-time Youth Pastor and part-time Associate Youth Pastor, on a job-share, paid by specific gifts and grants raised for their direct support.

Mission Fund – in 2023 a number of people began to give money specifically to support the employment of a Kitchen manager (renamed a Hospitality Manager). Following a recent church meeting decision, the money is now being given to support wider mission oriented staff changes.

Special Collections Fund – at different times of the year monies are raised in the church to support specific charitable projects.

#### 17.1 The movements on the Restricted Funds during the year were:

	Youth Pastor	Mission	Special Collections	TOTAL 2023	TOTAL 2022
	£	£	£	£	£
Balance b/fwd 1 January 2023	42136	-	-	42136	48038
Special Offerings & donations	20495	12524	989	34008	20044
Income Tax refunds under Gift Aid	4466	1385	-	5851	4288
Coronavirus Job Retention Scheme Grants	0	-	-	0	0
Bank Interest	969	-	-	969	258
	68066	13909	989	82964	72628
Youth Pastor Salary (inc employer's NIC)	(29466)			(29466)	(27362)
Youth Pastor's expenses	(322)			(322)	(553)
Grants payable & restricted donations passed on		(12954)	(989)	(13943)	(2577)
Balance c/fwd 31 December 2023	38278	955	-	39233	42136

Special collections are detailed in Note 10

### OTHER ASSETS HELD BY TRUSTEES

The Trustees of the charity are, by virtue of their office as Elders of the Church, also trustees of the Witham British School Trust. Although this latter Trust shares trustees with the charity its assets are entirely separate and do not appear in these accounts.

### TREASURER'S STATEMENT

I have prepared the financial statement on pages 10 to 18 for the year ended 31 December 2023

Ian Hardie (Name)

*Ian Hardie*

(signature)

15/9/24

(date)

**WITHAM UNITED REFORMED CHURCH CHARITY**

**FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023**

**INDEPENDENT EXAMINER'S REPORT**

**Independent Examiner's Report to the Trustees of Witham URC Charity (charity number 1130664)**

I report on the accounts of the Witham URC Charity for the year ended 31 December 2023 which are set out on pages 10 to 18.

**Respective responsibilities of trustees and examiner**

The church's trustees are responsible for the preparation of the accounts. The church'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;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to 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 such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



(date)

16th September 2024

Name, professional qualification and address of Independent Examiner:

ERIC NELSON  
11 CURLEW CLOSE  
KELVEDON  
COLCHESTER  
CO5 9PJ

**WITHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1130664

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# Accounts

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WITHAM  
UNITED REFORMED CHURCH  
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT  
AND ACCOUNTS

FOR THE YEAR ENDED

31<sup>st</sup> DECEMBER 2022

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## **Objectives and Activities**

### **Summary of the purpose of the charity**

Witham United Reformed Church Charity is a member Church within the Eastern Synod of the United Reformed Church of the United Kingdom, which is constituted in accordance with the Scheme of Union of the United Reformed Church and the United Reformed Church Act 1972 as amended by the United Reformed Church Act 1981 and the United Reformed Church Act of 2000. The charity's Governing Document provides that its object is "the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church". Witham United Reformed Church Charity is a charity registered with the Charity Commission.

### **Summary of the main activities**

Our main activity is that of meeting regularly on Sundays, and also mid-week, for Christian worship and religious education. We also use our sanctuary occasionally for concerts, plays, or displays; and weekly for rehearsals by Witham Choral Society and Witham Singers. *The Centre*, an associated complex connected to the sanctuary, is open to the public six days a week. Facilities include a sports hall; drop-in coffee area; vestry/study; office; reprographics room; several meeting rooms of various sizes; and a garden. These premises offer facilities to a Credit Union and various other community services, as well as providing the Church with many opportunities to share God's Good News with the people of Witham through outreach activities organised by the church fellowship. We offer a weekly meeting place for dementia sufferers and their carers – 'Memories and More' – which is very popular among its users. During 2022 we began to operate a Baby Bank on three morning a week, which has proved hugely popular and much needed and started a warm/welcome space on Mondays. We also offer a weekly community lunch. However, our mission to our community reaches out beyond the confines of our buildings thanks to God's love expressed through the caring activity of our members and adherents. During lockdown we began to live stream our services via YouTube. This has continued even though we are back worshiping in good numbers in the sanctuary. Our work with children, youth and young adults is a mix of in person and online, via video conferencing and social media platforms.

### **Statement re Charity Commission guidance on public benefit**

When planning the activities for the year, the trustees considered, and believe that they complied with, their duty to have regard to the Charity Commission's published guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

### **Policy on grant making**

The charity is not primarily a grant making charity but rather one which aims to directly provide services to the community. However, Church Meeting has decided that the charity will annually give away 10% of budgeted General Fund giving plus the associated tax recovery. We have a committee that brings to Church Meeting, normally once a year, recommendations for awarding sums to charities and good causes. Proposed recipients are split between local, national and international; Christian and those that support social need; charities that receive a sum on a regular basis for a number of years and others that receive a sum on a one-off basis. It is Church Meeting that takes the decision as to whether or not to adopt the recommendations.

### **Contribution made by volunteers**

The charity, being a church, unsurprisingly relies heavily on volunteers from the church's fellowship in the expression and delivery of the services provided: both in regular worship led by teams of musicians and during mid-week when our outreach relies heavily on volunteers. Whether it is in providing youth and children's activities, a weekly community lunch, support re dementia or simply staffing our coffee drop-in centre – all these activities are provided by volunteers from the fellowship or friends of the fellowship. While paid staff help focus our work with the youth and children, and operate our kitchen, they are supported by teams of volunteers.

## Achievements and Performance

### Ministerial Movements and Staff Changes

The Revd Mark Ambrose resigned from his role as Minister on 19<sup>th</sup> March 2022. However, Revd Lorna Bantock continues in her role as Associate Minister. We have recruited a new cleaner after our previous cleaner moved away.

### Worship

We endeavour to make worship accessible to as wide a range of people as possible, with a bias to those who have no previous church experience, using modern technology and varied musical styles to deliver readings and modern hymns, and to provide relevant Christian education and guidance. We hold our main Sunday morning worship at 10:30am, and Sunday evening worship twice monthly at 6:30pm. Part way through morning worship our children and youth go to age specific groups, viz mini church (pre-school), kids church (primary age), and youth church (school years 7-10). We would like to re-start an older youth group but lack both volunteers and older teenagers. All staff and volunteers working with children and young people are required to be DBS checked.

A lunch-time service on Tuesdays is normally attended by people who work locally as well as those who worship locally in various churches on a Sunday. Worship is led by clergy drawn from the churches in the town as well as a number of lay-people.

At the year-end our membership stood at 132. During 2022 we had around 110 children & young people under-eighteen connected with the church (both during the week and worshipping on Sundays). We are encouraged still to be able to attract children and young people who want to learn about God.

### Home study groups

During 2022, nine adult house groups and one young persons house group met on a regular basis for bible study and pastoral support; a tenth adult house group has recently started to meet.

As well as our usual services, the church is available to the community for weddings and funerals. Baptism or dedication is available for children and baptism for believing adults who have not previously been baptised. Our Associate Minister is always available to offer pastoral care to members of the community at large.

*The Centre* operates six mornings a week and is well used by many people. Among these are two Carer-and-Child groups and occasional other events for children. Carers can meet and form friendships while the children play. Older people who suffer from dementia and their carers meet on Tuesdays. The Community Café operates each Thursday, Friday and Saturday; on Fridays the cafe is followed by a community lunch.

The buildings are also let out to other organisations. One of the rooms houses Holdfast Credit Union. Other community events are hosted either on a regular or occasional basis.

### Mission and Outreach

We are a member of Churches Together in Witham and District. As such we support ecumenical projects within the town such as the Easter march along Witham High Street, concluding with a service in the shopping precinct.

We are involved in raising money for Christian Aid. Some members also support the United Reformed Church's Commitment for Life programme which includes support for the World Development Movement. Each year we give a percentage of the church's income to charitable causes nominated by our Pledge Committee and agreed to by Church Meeting. In addition, each year we have at least two fund-raising ventures where members raise money for particular charities or similar bodies agreed by the Church Meeting.

The church received its silver Eco Church award during 2022.

## **Financial Review**

### **Review of the charity's financial position**

#### ***Financial Statements***

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2015 (FRS 102).

#### ***Statement of Financial Activities***

The Statement of Financial Activities is shown on page 10, with a more detailed analysis of income and expenditure on pages 14 to 16.

Total incoming resources for the year were £188,175 (2021: £174,633). The fallout from the pandemic continued to impact offerings, lettings and Centre activity; though to a lesser extent than in the previous year.

Total resources expended were £204,479 (2021: £200,824). While our gas expenditure increased dramatically in the final quarter of the year, our long-term electricity contract protected us from the rising costs of that fuel too. The increased utilities cost in 2022 would have been even higher but for a generous grant of £2,264 from the URC Eastern Province Trust, for which we are most grateful.

#### ***Balance Sheet***

The result outlined above led to a net £16,304 decrease in funds: leaving the Charity with Total Funds of £282,381 at the end of 2022. The charity's current assets less current liabilities at year-end were £244,038 (2021: £258,012).

#### ***Youth Pastor Fund***

The 2021 income of this restricted fund was £22,013 (2021: £26,089) while expenditure increased to £27,915 (2021: £27,152). At the end of the year the Fund stood at a healthy £42,136.

#### ***Special Collections***

As a result of limited opportunities to fund raise for Christian Aid in particular, in 2022 we passed on £2,577 of collections through restricted funds (2021: £2,308). In addition, our Pledge supported 26 charitable organisations.

#### ***The Centre***

The Centre being open again throughout 2022 led to considerably increased opportunities for outreach and higher income of £18,665 in 2022 (2021: £8,000), there was a surplus in the year of £4,675.

### ***Statement explaining reserves policy***

The Balance Sheet on page 11 shows the disposition of the various Church funds totalling £282,381 at 31 December 2022. The term 'reserves' describes that part of a charity's Income funds that is freely available. This definition of reserves therefore normally excludes:

- a) restricted funds;
- b) any part of unrestricted funds not readily available for spending, specifically:  
funds which could only be realised by disposing of fixed assets held for charitable use.

Because the charity is primarily a service provider to the community rather than a grant maker and because it is extremely dependent on generous voluntary giving by Christian worshippers and others, it requires reserves to tide the charity over periods of financial difficulty faced by its supporters without having to restrict the community outreach services provided or threaten the position of any of the small number of employees of the charity. Moreover, since most of the activities carried on by the charity are based within the premises made available to the church, it is necessary to have reserves to be able to maintain those buildings to a good standard at all times. It is felt that having reserves which enable the church to meet all its outgoings for twelve months plus a modest amount to meet property costs is appropriate to give the Trustees time to reconsider the activities of the church in the event of a major financial collapse in giving. The trustees recognise that, thanks to several recent large legacies, the reserves remain in excess of this requirement. However, the reduction in our income caused by the measures to counter COVID-19 has demonstrated the wisdom of this reserves policy and involved eating into them in 2020, 2021 and 2022.

#### Amount of reserves held

The level and purpose of the designated funds is set out in Note 16 on page 17. The net assets of the unrestricted funds total £240,245. They include fixed assets & stock of £38,164.

#### ***Additional information***

##### The charity's principal sources of funds

In a typical year, approximately three-quarters of the charity's income comes from direct giving by church worshippers together with the tax reclaimable under the Gift Aid scheme. Almost half of the remainder arises from letting of church premises for various activities and, apart from a small amount of bank interest, the balance from the outreach activities based at *The Centre*. During lockdown income from lettings and outreach activities initially dried up, began to revive in the second half of 2021 and has increased again in 2022. Many worshippers either switched to, or increased, electronic giving but plate offerings remain significantly below pre-pandemic levels. Nonetheless, the trustees consider that the charity remains financially viable.

##### Investment policy and objectives

Because the charity is so dependent on voluntary giving intended to support its activities by members of the Church, we have been reluctant to use funds given in this way to attempt to create further income which is of a volatile nature and puts the money already provided at risk of loss. Recognising that this will give rise to lower income in some years but a lot more in others, the charity has chosen to invest funds only in secure deposit accounts or the equivalent where the capital/accumulated income of the charity is not at risk. This has proved beneficial during the pandemic.

##### Description of the principal risks facing the charity

The charity maintains 2 risk registers which are kept under regular review. Major risks identified as Trustees' Risks relate to: (i) health and safety, (ii) protection of children and other vulnerable people, (iii) compliance with employment legislation and (iv) ensuring that trustees act at all times with integrity. Major Fellowship Risks include (i) loss of vision for the church and for the Centre, (ii) failure to be open and welcoming to newcomers and (iii) shortage of willing volunteers to carry on our activities effectively. Policies and procedures to manage these matters and mitigate the risks exist and regular review by the trustees ensures that the policies and procedures are adhered to. Like many others, the church will need to reassess the risks caused by pandemics and the like when the way ahead has become clearer.

## **Structure, Governance and Management**

### Description of charity's trusts

The Charity comprises all the assets and funds held on behalf of the "Witham United Reformed Church" other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

### Type of governing document

The current Governing Document of the Charity was adopted by resolution of the Witham URC Church Meeting on Tuesday, 26 May 2009.

### How is the charity constituted?

Witham United Reformed Church Charity is an unincorporated association registered with the Charity Commission.

### Trustee selection methods including details of any constitutional provisions

The Ministers and those serving Elders of Witham United Reformed Church Charity eligible to act as trustees are its trustees. The Church Members have determined that normally there should be a complement of 14 serving Elders who are each appointed for a period of 3 years. (Periods of service are staggered so that some normally come to an end each year.) Elders who have served for two successive periods must have a sabbatical year before being eligible for re-nomination. For each election, nominations are sought from amongst those who have been on the Roll of Church Members for at least one year and who may or may not have previously served as an Elder at Witham or in another church of the United Reformed Church. Elders elected for the first time are ordained to the role of Elder at the beginning of their period of service. Maureen Barry, Fenella and Ian Hardie, Muriel Heppinstall, William Kennedy and Rocio MacDonald were all elected to service from 1 January 2022. Doug Sandles, Maureen Barry and Rocio MacDonald resigned during the year and David and Sarah Wellings were elected to serve from 1 January 2023, with Tony Deighton, Keith Meredith and Gavin McCall elected to serve for a further 3 years.

### ***Additional information***

#### Policies and procedures adopted for the induction and training of trustees

Copies of: health and safety procedures, the constitution of the charity, its Data Protection Policy Statement, a guide to Eldership produced by the URC nationally, guidelines on conduct and behaviour for elders produced by the URC nationally, guidelines for Elders produced by Witham URC, and a document produced by the URC nationally documenting the role responsibilities and liabilities of elders as trustees are provided to each individual elected to serve as an Elder and trustee. A power point presentation providing a guide to the constitution and, the role and responsibilities of the trustees is also available for the Elders to consult at any time. The Church Secretaries are available to any Elder/Trustee to discuss Elders /Trustees' responsibilities.

#### The charity's organisation structure and wider network

The Elders are supported by a formal system of Committees (or similar groups):

- Worship
- Centre Support Group
- Property
- Finance

The Elders meet monthly to review the activities of the Church and to receive reports from the supporting Committees. Recommendations are made to Church Meeting which regularly meets every other month. The Elders keep under review the ability to finance the agreed activities of the Church and the risks presented by externalities, such as changes to the regulatory framework relating to the proper management and use of the Church buildings complex.

All major policy decisions are considered in principle, and expenditure approved in principle, by the Elders before being put to the meeting of Church Members. In common with the practices of the United Reformed Church, the Church Meeting is the ultimate decision-making body of Witham United Reformed Church Charity.

Relationship with any related parties

Witham United Reformed Church is within the Eastern Synod of the United Reformed Church. The Eastern Synod meets in full twice a year. Between such meetings it is represented by its Executive, Pastoral and other committees. Every year representatives from each Synod of the United Reformed Church meet to form the body, General Assembly. General Assembly takes decisions potentially impacting the whole of the denomination. It is the practice of the United Reformed Church that certain types of major decisions taken by General Assembly must be confirmed by its Synods and member churches, with a set percentage of Synods and member churches required to be in favour in order for a decision to be confirmed. Such issues coming to individual churches are voted on by each church's Church Meeting with the result communicated to the applicable Synod.

The United Reformed Church Trust, the Trusts of the 13 Synods and the Trusts of individual churches belonging to the denomination are all separate and independent charities not under common control.

**Reference and Administrative details**

Charity name: Witham United Reformed Church Charity

Other name the charity uses: Witham URC Charity or Witham URC

Registered charity number: Registration Number 1130664 (registered 22nd July 2009)

Charity's principal address: Newland Street, Witham, Essex CM8 1AH

**Declarations**


The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures: .....  .....

Full names: Revd Lorna Bantock

Position: Minister



Mr Antony Deighton

Church Secretary

Date: ..... 23/7/23 .....

**Names of the charity trustees who manage the charity**

Revd Mark Ambrose (to 19 March 2022)	Ian Hunt (from 1 January 2023)
Revd Lorna Bantock	William Kennedy
Maureen Barry (to 8 March 2022)	Rocio MacDonald (to 6 <sup>th</sup> September 2022)
Sarah Campbell (to 31 December 2022)	Gavin McCall
Antony Deighton	Keith Meredith
Fenella Hardie	Douglas Sandles (to 8 February 2022)
Ian Hardie	David Wellings (from 1 January 2023)
Muriel Heppinstall	Sarah Wellings (from 1 January 2023)

WITHAM UNITED REFORMED CHURCH CHARITY

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2022	2021
	Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>						
Income and endowments from:						
Donations and legacies	3	129830	700	24332	145862	140985
Activities for generating funds	4	22242	17961	0	40203	33624
Investments	5	1848	4	258	2110	24
<b>Total incoming resources</b>		<b><u>144920</u></b>	<b><u>18665</u></b>	<b><u>24590</u></b>	<b><u>188175</u></b>	<b><u>174633</u></b>
<b>RESOURCES EXPENDED</b>						
Expenditure on:						
Raising funds	6	0	0	0	0	0
Ministerial costs	7	2054			2054	7429
URC Ministry & Mission Fund	8	74184	0	0	74184	69660
Costs of church activities	9	70674	13990	27915	112579	110977
Grants payable & restricted donations passed on	10	200	12885	2577	15662	12758
<b>Total resources expended</b>		<b><u>147112</u></b>	<b><u>26875</u></b>	<b><u>30223</u></b>	<b><u>204479</u></b>	<b><u>200824</u></b>
<b>Net income/(expenditure) before transfers</b>		<b><u>(2192)</u></b>	<b><u>(8210)</u></b>	<b><u>(5902)</u></b>	<b><u>(16304)</u></b>	<b><u>(26191)</u></b>
Gross transfers between funds	16.1	(7385)	7385	0	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>		<b><u>(9577)</u></b>	<b><u>(825)</u></b>	<b><u>(5902)</u></b>	<b><u>(16304)</u></b>	<b><u>(26191)</u></b>
Gains / (losses) on investment assets		0	0	0	0	0
<b>Net movement in funds</b>		<b><u>(9577)</u></b>	<b><u>(825)</u></b>	<b><u>(5902)</u></b>	<b><u>(16304)</u></b>	<b><u>(26191)</u></b>
<b>Total funds b/fwd 1 January 2022</b>		<b>234869</b>	<b>15778</b>	<b>48038</b>	<b>298685</b>	<b>324876</b>
<b>Total funds c/fwd 31 December 2022</b>		<b><u>225292</u></b>	<b><u>14953</u></b>	<b><u>42136</u></b>	<b><u>282381</u></b>	<b><u>298685</u></b>

(Note 16) (Note 17)

Analysis of the 2021 figures above is set out in note 2.

The notes on pages 12 to 18 form part of these financial statements

**WITHAM UNITED REFORMED CHURCH CHARITY**

**BALANCE SHEET  
AT 31<sup>st</sup> DECEMBER 2022**

	Note	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds	TOTAL 2022	TOTAL 2021
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible Assets	12	34459	3674	211	38344	40673
<b>CURRENT ASSETS</b>						
Stocks		0	31	0	31	2561
Debtors	13	24534	0	4137	28671	32564
Cash at bank and in hand		169258	11248	37787	218294	226309
<b>Total current assets</b>		<b>193792</b>	<b>11279</b>	<b>41925</b>	<b>246996</b>	<b>261434</b>
<b>CURRENT LIABILITIES</b>						
Creditors: amounts falling due within 1 year	14	2959	0	0	2959	3422
<b>NET CURRENT ASSETS</b>		<b>190833</b>	<b>11279</b>	<b>41925</b>	<b>244038</b>	<b>258012</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>225292</b>	<b>14953</b>	<b>42136</b>	<b>282381</b>	<b>298685</b>
Creditors: amounts falling due after 1 year	15	0	0	0	0	0
<b>TOTAL NET ASSETS</b>		<b>225292</b>	<b>14953</b>	<b>42136</b>	<b>282381</b>	<b>298685</b>
<b>THE FUNDS OF THE CHARITY</b>						
Unrestricted income funds:						
General		225292			225292	234869
Designated	16		14953		14953	15778
<b>Total unrestricted income funds</b>					<b>240246</b>	<b>250647</b>
Restricted income funds:	17			42136	42136	48038
		<b>225292</b>	<b>14953</b>	<b>42136</b>	<b>282381</b>	<b>298685</b>

APPROVED BY CHURCH MEETING HELD ON  
& SIGNED ON ITS BEHALF BY REVD LORNA BANTOCK (CHAIR)

(date)  
(signature)

*Lorna Bantock*  
23/7/23

The notes on pages 12 to 18 form part of these financial statements

## WITHAM UNITED REFORMED CHURCH CHARITY

### NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

#### 1 ACCOUNTING POLICIES

##### 1a Basis of Accounting

The Charity constitutes a Public Benefit Entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

##### 1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

##### 1c Tangible Fixed Assets

**Freehold property:** The sole trustee of the church buildings and the manse is the URC (Eastern Province) Trust which holds them upon trust permitting occupancy by Witham URC. The current manse, at 24 Saxon Drive, Witham, is in the Eastern Synod Manse Scheme. Expenditure incurred by the charity on the church and manse is written off in the year it is incurred.

**Equipment:** Depreciation is applied in a straight line over a period of 5 to 25 years, calculated to write off assets over their estimated useful lives, except that items costing less than £250 are written off in the year of purchase.

##### 1d Stock: Stock in the Church Shop is valued at cost.

##### 1e Debtors: Debtors are measured on initial recognition at settlement amount.

##### 1f Incoming Resources

Donations are recognised as income when the donation is received. The tax reclaimed on Gift Aid donations is recognised in the period in which the donation is made and is allocated to the same fund as the donation.

Legacies are accounted for when the receipt is probable and can be properly quantified.

All other income is generally recognised when it is receivable.

The value of voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### 1g Resources Expended

Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Creditors are measured at settlement amount.

##### 1h Taxation

As a registered charity (Registration number 1130664 from 22/7/2009), the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

##### 1i Pensions

The charity initiated a defined contribution pension scheme in April 2012. Contributions are charged as expenditure as they become payable.

WITHAM UNITED REFORMED CHURCH CHARITY

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2022

Note

2 2021 COMPARATIVE FIGURES

The analysis of the 2021 comparative figures included in the Statement of Financial Activities above is as follows

	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated		2021
	£	£	£	£
<b>INCOMING RESOURCES</b>				
Income and endowments from:				
Donations and legacies	115083	30	25872	140985
Activities for generating funds	23131	7970	2523	33624
Investments	21	0	3	24
<b>Total incoming resources</b>	<b><u>138235</u></b>	<b><u>8000</u></b>	<b><u>28389</u></b>	<b><u>174633</u></b>
<b>RESOURCES EXPENDED</b>				
Expenditure on:				
Raising funds	0	0	0	0
Ministerial costs	7429	0	0	7429
URC Ministry & Mission Fund	69660	0	0	69660
Costs of church activities	77067	6757	27153	110977
Grants payable & restricted donations passed on	50	10400	2308	12758
<b>Total resources expended</b>	<b><u>154206</u></b>	<b><u>17157</u></b>	<b><u>29461</u></b>	<b><u>200824</u></b>
<b>Net income/(expenditure) before transfers</b>	<b><u>(15971)</u></b>	<b><u>(9157)</u></b>	<b><u>(1063)</u></b>	<b><u>(26191)</u></b>
Gross transfers between funds	(10950)	10950	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>	<b><u>(26921)</u></b>	<b><u>1793</u></b>	<b><u>(1063)</u></b>	<b><u>(26191)</u></b>
Gains / (losses) on investment assets	0	0	0	0
<b>Net movement in funds</b>	<b><u>(26291)</u></b>	<b><u>1793</u></b>	<b><u>(1063)</u></b>	<b><u>(26191)</u></b>
<b>Total funds b/fwd 1 January 2021</b>	<b>261790</b>	<b>13985</b>	<b>49101</b>	<b>324876</b>
<b>Total funds c/fwd 31 December 2021</b>	<b><u>234869</u></b>	<b><u>15778</u></b>	<b><u>48038</u></b>	<b><u>298685</u></b>

Note	Unrestricted Funds		Restricted Funds	TOTAL 2022	TOTAL 2021
	General	Designated			
	£	£	£	£	£
<b>3 DONATIONS &amp; LEGACIES</b>					
Gift Aid donations and offertories (£1855 per week; 2021 £1758 per week)	96479	0	0	96479	91434
Special offerings and donations	1181	700	20044	21925	19788
Income tax refunds under Gift Aid	22170	0	4288	26458	29763
Legacies	1000	0	0	1000	0
	<u>120830</u>	<u>700</u>	<u>24332</u>	<u>145862</u>	<u>140985</u>
<b>4 ACTIVITIES FOR GENERATING FUNDS</b>					
Church Lettings	20603	-	-	20603	6238
Drop-in Coffee Centre		17961	-	17961	6215
Job Retention Scheme Grants	-	-	-	-	13906
Centre Shop		-	-	-	655
Other fundraising events	-	-	-	-	-
Capital Grants/Donations	1639	-	-	1639	6610
	<u>22242</u>	<u>17961</u>	<u>0</u>	<u>40203</u>	<u>33624</u>
<b>5 INVESTMENT INCOME</b>					
Bank interest	1848	4	258	2110	24
<b>6 COSTS OF GENERATING FUNDS</b>	-	-	-	-	-
<b>7 MINISTERIAL COSTS</b>					
Manse utilities & insurance	644	-	-	644	2986
Car & travelling expenses & NI	307	-	-	307	1229
Ministerial Office Expenses	-	-	-	-	2667
Book Allowance	365	-	-	365	365
Manse repairs	738	-	-	738	182
	<u>2054</u>	<u>-</u>	<u>-</u>	<u>2054</u>	<u>7429</u>
<b>8 MINISTRY &amp; MISSION FUND</b>					
<p>The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. In 2021 unrestricted income of The United Reformed Church Trust amounted to some £19.8 million, 87% of which was provided through the Ministry &amp; Mission Fund contributions from churches; unrestricted expenditure amounted to some £20.6 million, 83% of which related to ministerial costs.</p>					

Note	Unrestricted Funds		Restricted Funds	TOTAL 2022	TOTAL 2021	
	General	Designated				
	£	£	£	£	£	
<b>9</b>	<b>COSTS OF CHURCH ACTIVITIES</b>					
	<b>CHURCH COSTS</b>					
	Utilities & insurance	12068	-	-	12068	10341
	Building maintenance	8065	-	-	8065	15058
	Cleaners	11472	-	-	11472	12250
	Licences and music	2129	-	-	2129	2334
	Small equipment	577	1307	-	1884	1040
	Other running costs	3113	-	-	3113	3469
		37424	1307		38731	44492
	<b>TEACHING COSTS</b>					
	Children and young people	2150	-	-	2150	784
	Adults programmes	1147	-	-	1147	896
	Youth pastor salary (incl. Employers NIC)	-	-	27362	27362	26636
	Youth pastor expenses	-	-	130	130	93
		3297		27492	30789	28409
	<b>COMMUNICATIONS</b>					
	Telephone	1220	-	-	1220	1361
	Paper & stationary	438	-	-	438	305
	Reprographics	80	-	-	80	77
	Churches Together	120	-	-	120	240
		1858	-	-	1858	1983
	<b>OTHER PROGRAMMES</b>					
	Minibus costs	2957	-	-	2957	1879
	Centre Office Managers	15373	-	-	15373	18455
	Drop-in Centre		9390	-	9390	2660
	Lunch Club		0	-	0	0
	Centre Shop		2118	-	2118	2465
		18330	11508	-	29838	25459
	Depreciation of furniture & equipment	9765	1175	423	11363	10634
		<u>70674</u>	<u>13990</u>	<u>27915</u>	<u>112579</u>	<u>100694</u>
<b>10</b>	<b>GRANTS PAYABLE &amp; RESTRICTED DONATIONS PASSED ON</b>					
	Pledge (none over £1000)	-	12885	-	12885	10400
	Leaving Gifts/Donations	200	-	-	200	50
	URC Commitment for Life	-	-	264	264	264
	Christian Aid	-	-	887	887	954
	Harvest collection	-	-	160	160	359
	Other special collections (none over £1000)	-	-	1266	1266	731
		<u>200</u>	<u>12885</u>	<u>2577</u>	<u>15662</u>	<u>12758</u>

Note	TOTAL 2022	TOTAL 2021
<b>11 PAID EMPLOYEES</b>		
Staff Costs		
Gross Wages & Salaries	53082	60278
Employers National insurance	-	-
Employers pension contributions	1333	1474
Total Staff Costs	54415	61752
The charity had 5 part-time employees during most of the year.		
Average number of full-time equivalent employees in the year	2022	2021
Charitable activities	<u>2.3</u>	<u>2.8</u>

The charity participates in a defined contribution pension scheme & employer contributions (£1333.10 in 2022) are charged as expenditure as they become payable. Only contributions re the Youth Pastors are allocated to the restricted Youth Pastor fund.

There were no employees whose emoluments exceeded £60,000 during 2022 or 2021.

There were no related party transactions between the charity & any of its Trustees during the year.

12 TANGIBLE FIXED ASSETS	Minibus	Furn & Equip.	TOTAL 2022	TOTAL 2021
Cost	£	£	£	£
Brought forward 1 January 2022	25230	184748	209978	199489
Additions	0	9035	9035	10489
Disposals	(0)	(0)	(0)	(0)
Carried forward 31 December 2022	<u>25230</u>	<u>193783</u>	<u>219013</u>	<u>209978</u>
<b>Depreciation</b>				
Brought forward 1 January 2022	15138	154168	169306	158672
Charged during the year	2523	8840	11363	10634
Disposals	(0)	(0)	(0)	(0)
Carried forward 31 December 2022	<u>17661</u>	<u>163008</u>	<u>180669</u>	<u>169306</u>
<b>Net Book Value At 31 December 2022</b>	<b><u>7569</u></b>	<b><u>30775</u></b>	<b><u>38344</u></b>	<b><u>40672</u></b>
At 31 December 2021	<u>10092</u>	<u>30580</u>	<u>40672</u>	<u>40672</u>

There are no capital commitments at the year end.

For the reasons stated in Accounting Policy note 1c, the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £5,908,636. The church contents are insured by the church for £573,402.

Note		Unrestricted Funds		Restricted Funds	TOTAL 2022	TOTAL 2021
		General	Designated			
<b>13</b>	<b>DEBTORS</b>	£	£	£	£	£
	Lettings in arrears	107	-	-	107	29
	Insurance in advance	4191	-	-	4191	3331
	Utilities grant	2264	-	-	2264	-
	Other prepayments	1322	-	481	1803	7526
	Tax refunds in arrears	16650	-	3656	20306	21678
	Legacy expected	0	-	-	0	0
		<u>24534</u>	=	<u>4137</u>	<u>28671</u>	<u>32564</u>
<b>14</b>	<b>CURRENT LIABILITIES</b>					
	Creditors payable within one year:					
	Room Hire in advance	117	-	-	117	1559
	Utilities in arrears	2842	-	-	2842	1758
	Other creditors	-	-	-	-	105
		<u>2959</u>	-	<u>0</u>	<u>2959</u>	<u>3422</u>
<b>15</b>	<b>DEFERRED LIABILITIES</b>					
	Creditors payable after more than one year	-	-	-	-	-

## 16. DESIGNATED FUNDS

The church operates two Designated Funds with the encouragement of Church Meeting:

Pledge Fund – this received 10% of the budgeted General Fund direct giving plus associated tax recovery. The fund 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 a group of members, the Pledge Committee, and its recommendations are approved by Church Meeting. The fund balance provides immediate-response emergency monies should need arise between Church Meetings.

Centre Fund – this is used to fund the various activities which take place in the Centre. Transfers are made to the General Fund. The Fund is supervised by the Finance & Centre Committees. The fund balance provides ongoing working capital.

### 16.1 The movements on the Designated Funds during the year were:

	Pledge	Centre	TOTAL 2022	TOTAL 2021
	£	£	£	£
Balance b/fwd 1 January 2022	2550	13228	15778	13985
Transfer from/(to) General Fund	12385	(5000)	7385	10950
Bank Interest	-	4	4	-
Drop in Coffee Centre /Centre Shop (see Note 4)	-	18661	18661	7970
Other fund-raising events	-	-	-	30
	14935	26893	41828	32935
Grants (none over £1000)	(12885)	-	(12885)	(10400)
Depreciation	-	(1175)	(1175)	(844)
Major Building refurbishment	-	-	-	-
Purchase of small equipment (none over £250)	-	(1307)	(1307)	(788)
Drop in Coffee Centre / Centre Shop (see Note 9)	-	(11508)	(11508)	(5125)
Balance c/fwd 31 December 2022	2050	12903	14953	15778

## Note

### 17. RESTRICTED FUNDS

The church accounts include two Restricted Funds where the monies can only be used for the specific purpose for which they were entrusted to the church. The monies are not at the disposal of the Church Meeting for any purpose and represent:

Youth Pastor Fund – the church has appointed a part-time Youth Pastor and part-time Associate Youth Pastor, on a job-share, paid by specific gifts and grants raised for their direct support.

Special Collections Fund – at different times of the year monies are raised in the church to support specific charitable projects.

#### 17.1 The movements on the Restricted Funds during the year were:

	Youth Pastor	Special Collections	TOTAL 2022	TOTAL 2021
	£	£	£	£
Balance b/fwd 1 January 2022	48038	-	48038	49101
Special Offerings & donations	17467	2577	20044	18703
Income Tax refunds under Gift Aid	4288	-	4288	7168
Coronavirus Job Retention Scheme Grants	0	-	0	2523
Bank Interest	258	-	258	3
	70051	2578	72628	77498
Youth Pastor Salary (inc employer's NIC)	(27362)		(27362)	(26636)
Youth Pastor's expenses	(553)		(553)	(516)
Grants payable & restricted donations passed on		(2577)	(2577)	(2308)
Balance c/fwd 31 December 2022	48136	-	42136	48038

Special collections are detailed in Note 10

### OTHER ASSETS HELD BY TRUSTEES

The Trustees of the charity are, by virtue of their office as Elders of the Church, also trustees of the Witham British School Trust. Although this latter Trust shares trustees with the charity its assets are entirely separate and do not appear in these accounts.

### TREASURER'S STATEMENT

I have prepared the financial statement on pages 10 to 18 for the year ended 31 December 2022

Ian Hardie (Name)



(signature)

24/04/2023

(date)

**WITHAM UNITED REFORMED CHURCH CHARITY**

**FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022**

**INDEPENDENT EXAMINER'S REPORT**

**Independent Examiner's Report to the Trustees of Witham URC Charity (charity number 1130664)**

I report on the accounts of the Witham URC Charity for the year ended 31 December 2022, which are set out on pages 10 to 18.

**Respective responsibilities of trustees and examiner**

The church's trustees are responsible for the preparation of the accounts. The church'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;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to 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 such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



(date)

20th July 2023.

Name, professional qualification and address of Independent Examiner:

ERIC NELSON  
11 CURLEW CLOSE  
KELVEDON  
COLCHESTER  
CO5 9PJ

**WITHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1130664

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# Accounts

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WITHAM  
UNITED REFORMED CHURCH  
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT  
AND ACCOUNTS

FOR THE YEAR ENDED

31<sup>st</sup> DECEMBER 2021

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## Objectives and Activities

### Summary of the purpose of the charity

Witham United Reformed Church Charity is a member Church within the Eastern Synod of the United Reformed Church of the United Kingdom, which is constituted in accordance with the Scheme of Union of the United Reformed Church and the United Reformed Church Act 1972 as amended by the United Reformed Church Act 1981 and the United Reformed Church Act of 2000. The charity's Governing Document provides that its object is "the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church". Witham United Reformed Church Charity is a charity registered with the Charity Commission.

### Summary of the main activities

In normal times our main activity is that of meeting regularly on Sundays, and also mid-week, for Christian worship and religious education. We also use our sanctuary occasionally for concerts, plays, or displays; and weekly for rehearsals by Witham Choral Society and Witham Singers. *The Centre*, an associated complex connected to the sanctuary, is open to the public five days a week and aspire to get back to six days. Facilities include a sports hall; drop-in coffee area; vestry/study; office; reprographics room; several meeting rooms of various sizes; and a garden. These premises offer facilities to a child contact centre, a Credit Union and various other community services, as well as providing the Church with many opportunities to share God's Good News with the people of Witham through outreach activities organised by the church fellowship. From September 2021 we began to offer a weekly meeting place for dementia sufferers and their carers – 'Memories and More' – which is proving very popular among its users. However, our mission to our community reaches out beyond the confines of our buildings thanks to God's love expressed through the caring activity of our members and adherents. During lockdown we began to live stream our services via YouTube. This has continued even though we are back worshipping in good numbers in the sanctuary. Our work with children, youth and young adults moved online, via video conferencing and social media platforms but it too is now a more mixed offering.

### Statement re Charity Commission guidance on public benefit

When planning the activities for the year, the trustees considered, and believe that they complied with, their duty to have regard to the Charity Commission's published guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

### Policy on grant making

The charity is not primarily a grant making charity but rather one which aims to directly provide services to the community. However, Church Meeting has decided that the charity will annually give away 10% of budgeted General Fund giving plus the associated tax recovery. We have a committee that brings to Church Meeting, normally once a year, recommendations for awarding sums to charities and good causes. Proposed recipients are split between local, national and international; Christian and those that support social need; charities that receive a sum on a regular basis for a number of years and others that receive a sum on a one-off basis. It is Church Meeting that takes the decision as to whether or not to adopt the recommendations.

### Contribution made by volunteers

The charity, being a church, unsurprisingly relies heavily on volunteers from the church's fellowship in the expression and delivery of the services provided: both in regular worship led by teams of musicians and during mid-week when our outreach relies heavily on volunteers. Whether it is in providing youth and children's activities, a weekly community lunch, support re dementia or simply staffing our coffee drop-in centre – all these activities are provided by volunteers from the fellowship or friends of the fellowship. While paid staff help focus our work with the youth and children, they are supported by teams of volunteers.

## Achievements and Performance

### Ministerial Movements and Staff Changes

Both Revd Mark Ambrose and Revd Lorna Bantock continued in their respective roles as Minister and Associate Minister to the fellowship throughout 2021, though Mark was on sabbatical leave towards the year end. He also served Great Totham URC throughout the year. He has resigned from the pastorate with effect from 19 March 2022. The Minister's Admin Assistant resigned during the year and has not been replaced. One of our cleaners moved away but her work has been taken on by an existing employee.

### Worship

We endeavour to make worship accessible to as wide a range of people as possible, using modern technology and varied musical styles to deliver a mixture of modern and traditional hymns and readings and to provide relevant Christian education and guidance. In normal times we hold our main Sunday morning worship at 10:30am, and Sunday evening worship at 6:30pm on the second and fourth Sundays of each month. A number of age-specific Junior Church classes covering pre-school to Sixth-Form College ages are provided during morning worship. All staff and volunteers working with children and young people are required to be DBS checked.

A lunch-time service on Tuesdays is normally attended by people who work locally as well as those who worship locally in various churches on a Sunday. Worship is led by clergy drawn from the churches in the town as well as a number of lay-people.

At the year-end our membership stood at 142. During 2021 we had around 75 children & young people under-eighteen connected with the church (both during the week and worshipping on Sundays). We are encouraged still to be able to attract children and young people who want to learn about God.

### Home study groups

Currently, nine adult house groups and two youth house groups meet on a regular basis for bible study and pastoral support.

As well as our usual services, the church is available to the community for weddings and funerals. Baptism or dedication is available for children and baptism for believing adults who have not previously been baptised. Our Minister and Associate Minister are always available to offer pastoral care to members of the community at large.

*The Centre* operates five mornings a week and is well used by many people. Among these are two Carer-and-Child groups and occasional other events for children. Carers can meet and form friendships while the children play. Older people who suffer from dementia and their carers meet on Tuesdays. Once a month there is a disco for people with learning difficulties; with on average around 35 people attending. Each Thursday a community cafe operates and on Fridays the cafe is followed by a community lunch.

The buildings are also let out to other organisations. One of the rooms houses Holdfast Credit Union, and Hearing Help Essex assists people with hearing aid problem once a month. Other community events are hosted either on a regular or occasional basis.

### Mission and Outreach

We are a member of Churches Together in Witham and District. As such we support ecumenical projects within the town such as the Easter march along Witham High Street, concluding with a service in the shopping precinct and a CAP Jobs Club (which closed in December 2021).

We are involved in raising money for Christian Aid. Some members also support the United Reformed Church's Commitment for Life programme which includes support for the World Development Movement. Each year we give a percentage of the church's income to charitable causes nominated by our Pledge Committee and agreed to by Church Meeting. In addition, each year we have at least two fund-raising ventures where members raise money for particular charities or similar bodies agreed by the Church Meeting.

During 2021 the church received its bronze Eco Church award and is working towards the silver award in 2022.

## **Financial Review**

### **Review of the charity's financial position**

#### ***Financial Statements***

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2015 (FRS 102).

#### ***Statement of Financial Activities***

The Statement of Financial Activities is shown on page 10, with a more detailed analysis of income and expenditure on pages 14 to 16.

Total incoming resources for the year were £174,633 (2020: £179,782). The continuing pandemic again impacted offerings, lettings and Centre activity; though both general and designated funds income improved on the previous year.

Total resources expended were £200,824 (2020: £192,502).

#### ***Balance Sheet***

The result outlined above led to a net £26,191 decrease in funds: leaving the Charity with Total Funds of £298,685 at the end of 2021. The charity's current assets less current liabilities at year-end were £258,012 (2020: £284,058).

#### ***Youth Pastor Fund***

The 2021 income of this restricted fund was £26,089 (2020: £36,100) while expenditure increased to £27,152 (2020: £27,052). At the end of the year the Fund stood at a healthy £48,038.

#### ***Special Collections***

As a result of limited opportunities to fund raise for Christian Aid in particular, in 2021 we passed on £2,308 of collections through restricted funds (2020: £2,608). In addition, our Pledge supported 26 charitable organisations.

#### ***The Centre***

The necessary closure of our Centre for the first half of the year led to considerably reduced opportunities for outreach and continuing lower income of £6,757 in 2021 (2020: £5,808), there was a surplus in the year of £1,243.

### ***Statement explaining reserves policy***

The Balance Sheet on page 11 shows the disposition of the various Church funds totalling £298,685 at 31 December 2021. The term ‘reserves’ describes that part of a charity’s Income funds that is freely available. This definition of reserves therefore normally excludes:

- a) restricted funds;
- b) any part of unrestricted funds not readily available for spending, specifically:  
funds which could only be realised by disposing of fixed assets held for charitable use.

Because the charity is primarily a service provider to the community rather than a grant maker and because it is extremely dependent on generous voluntary giving by Christian worshippers and others, it requires reserves to tide the charity over periods of financial difficulty faced by its supporters without having to restrict the community outreach services provided or threaten the position of any of the small number of employees of the charity. Moreover, since most of the activities carried on by the charity are based within the premises made available to the church, it is necessary to have reserves to be able to maintain those buildings to a good standard at all times. It is felt that having reserves which enable the church to meet all its outgoings for twelve months plus a modest amount to meet property costs is appropriate to give the Trustees time to reconsider the activities of the church in the event of a major financial collapse in giving. The trustees recognise that, thanks to several recent large legacies, the reserves remain in excess of this requirement. However, the reduction in our income caused by the measures to counter COVID-19 in both 2020 and 2021 has demonstrated the wisdom of this reserves policy and involved eating into them with the prospect of this continuing into 2022. We would have eaten into them even more had it not been for the generous government support for our retention of our employees through the Coronavirus Job Retention Scheme – as a result of which we received grants totalling £13,906 (2020:£15,930). All of this money was used to support payment of staff salaries.

#### **Amount of reserves held**

The level and purpose of the designated funds is set out in Note 16 on page 17. The net assets of the unrestricted funds total £250,647. They include fixed assets & stock of £42,600.

#### ***Additional information***

##### **The charity’s principal sources of funds**

In a typical year, approximately three-quarters of the charity’s income comes from direct giving by church worshippers together with the tax reclaimable under the Gift Aid scheme. Almost half of the remainder arises from letting of church premises for various activities and, apart from a small amount of bank interest, the balance from the outreach activities based at *The Centre*. During lockdown income from lettings and outreach activities initially dried up, but began to revive in the second half of 2021. Many worshipers either switched to, or increased, electronic but plate offerings remain significantly below pre-pandemic levels. Nonetheless, the trustees consider that the charity remains financially viable.

##### **Investment policy and objectives**

Because the charity is so dependent on voluntary giving intended to support its activities by members of the Church, we have been reluctant to use funds given in this way to attempt to create further income which is of a volatile nature and puts the money already provided at risk of loss. Recognising that this will give rise to lower income in some years but a lot more in others, the charity has chosen to invest funds only in secure deposit accounts or the equivalent where the capital/accumulated income of the charity is not at risk. This has proved beneficial during the pandemic.

##### **Description of the principal risks facing the charity**

The charity maintains 2 risk registers which are kept under regular review. Major risks identified as Trustees’ Risks relate to: (i) health and safety, (ii) protection of children and other vulnerable people, (iii) compliance with employment legislation and (iv) ensuring that trustees act at all times with integrity. Major Fellowship Risks include (i) loss of vision for the church and for the Centre, (ii) failure to be open and welcoming to newcomers and (iii) shortage of willing volunteers to carry on our activities effectively.

Policies and procedures to manage these matters and mitigate the risks exist and regular review by the trustees ensures that the policies and procedures are adhered to. Like many others, the church will need to reassess the risks caused by pandemics and the like when the way ahead has become clearer.

## **Structure, Governance and Management**

### **Description of charity's trusts**

The Charity comprises all the assets and funds held on behalf of the "Witham United Reformed Church" other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

### **Type of governing document**

The current Governing Document of the Charity was adopted by resolution of the Witham URC Church Meeting on Tuesday, 26 May 2009.

### **How is the charity constituted?**

Witham United Reformed Church Charity is an unincorporated association registered with the Charity Commission.

### **Trustee selection methods including details of any constitutional provisions**

The Ministers and those serving Elders of Witham United Reformed Church Charity eligible to act as trustees are its trustees. The Church Members have determined that normally there should be a complement of 14 serving Elders who are each appointed for a period of 3 years. (Periods of service are staggered so that some normally come to an end each year.) Elders who have served for two successive periods must have a sabbatical year before being eligible for re-nomination. For each election, nominations are sought from amongst those who have been on the Roll of Church Members for at least one year and who may or may not have previously served as an Elder at Witham or in another church of the United Reformed Church. Elders elected for the first time are ordained to the role of Elder at the beginning of their period of service. In September 2020 Church Meeting agreed to experiment with reducing the number of serving elders to 7 for a trial period beginning in January 2021. Church Meeting decided in September 2021 not to continue the experiment. David Wellings' period of service and Sarah Biyi's extended period of service came to an end in December 2021 and Maureen Barry, Fenella and Ian Hardie, Muriel Heppinstall, William Kennedy and Rocio MacDonald were all elected to service from 1 January 2022. Doug Sandles and Maureen Barry have since resigned.

### ***Additional information***

#### **Policies and procedures adopted for the induction and training of trustees**

Copies of: health and safety procedures, the constitution of the charity, its Data Protection Policy Statement, a guide to Eldership produced by the URC nationally, guidelines on conduct and behaviour for elders produced by the URC nationally, guidelines for Elders produced by Witham URC, and a document produced by the URC nationally documenting the role responsibilities and liabilities of elders as trustees are provided to each individual elected to serve as an Elder and trustee. A power point presentation providing a guide to the constitution and, the role and responsibilities of the trustees is also available for the Elders to consult at any time. The Church Secretaries are available to any Elder/Trustee to discuss Elders /Trustees' responsibilities.

#### **The charity's organisation structure and wider network**

The Elders are supported by a formal system of Committees (or similar groups):

- Worship
- Discipleship and Growth
- Children and Youth
- Mission and Outreach
- Property
- Finance
- Centre Support Group

However, due to the coronavirus, their meetings have been restricted.

The Elders meet monthly to review the activities of the Church and to receive reports from the supporting Committees. Recommendations are made to Church Meeting which regularly meets every other month. The Elders keep under review the ability to finance the agreed activities of the Church and the risks presented by externalities, such as changes to the regulatory framework relating to the proper management and use of the Church buildings complex.

All major policy decisions are considered in principle, and expenditure approved in principle, by the Elders before being put to the meeting of Church Members. In common with the practices of the United Reformed Church, the Church Meeting is the ultimate decision-making body of Witham United Reformed Church Charity.

Relationship with any related parties

Witham United Reformed Church is within the Eastern Synod of the United Reformed Church. The Eastern Synod meets in full twice a year. Between such meetings it is represented by its Executive, Pastoral and other committees. Every year representatives from each Synod of the United Reformed Church meet to form the body, General Assembly. General Assembly takes decisions potentially impacting the whole of the denomination. It is the practice of the United Reformed Church that certain types of major decisions taken by General Assembly must be confirmed by its Synods and member churches, with a set percentage of Synods and member churches required to be in favour in order for a decision to be confirmed. Such issues coming to individual churches are voted on by each church's Church Meeting with the result communicated to the applicable Synod.

The United Reformed Church Trust, the Trusts of the 13 Synods and the Trusts of individual churches belonging to the denomination are all separate and independent charities not under common control.

Reference and Administrative details

Charity name: Witham United Reformed Church Charity

Other name the charity uses: Witham URC Charity or Witham URC

Registered charity number: Registration Number 1130664 (registered 22nd July 2009)

Charity's principal address: Newland Street, Witham, Essex CM8 1AH

Declarations

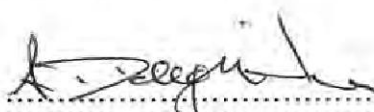
The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures:  .....

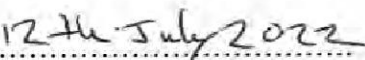
Full names: Revd Lorna Bantock

Position: Minister

 .....

Mr Antony Deighton

Church Secretary

Date:  .....

**Names of the charity trustees who manage the charity**

Revd Mark Ambrose (to 19 March 2022)	Ian Hardie (from 1 January 2022)
Revd Lorna Bantock	Muriel Heppinstall (from 1 January 2022)
Maureen Barry (from 1 January 2022 to 8 <sup>th</sup> March 2022)	William Kennedy (from 1 January 2022)
Sarah Biyi (to 31 December 2021)	Gavin McCall
Sarah Campbell	Keith Meredith
Antony Deighton	Douglas Sandles (to 8 February 2022)
Fenella Hardie (from 1 January 2022)	David Wellings (to 31 December 2021)

**WITHAM UNITED REFORMED CHURCH CHARITY**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2021**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2021	2020
	Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>						
Income and endowments from:						
Donations and legacies	3	115083	30	25872	140985	149994
Activities for generating funds	4	23131	7970	2523	33624	28799
Investments	5	21	0	3	24	989
<b>Total incoming resources</b>		<b>138235</b>	<b>8000</b>	<b>28398</b>	<b>174633</b>	<b>179782</b>
<b>RESOURCES EXPENDED</b>						
Expenditure on:						
Raising funds	6	0	0	0	0	0
Ministerial costs	7	7429	0	0	7429	12401
URC Ministry & Mission Fund	8	69660	0	0	69660	64716
Costs of church activities	9	77067	6757	27153	110977	100694
Grants payable & restricted donations passed on	10	50	10400	2308	12758	14691
<b>Total resources expended</b>		<b>154206</b>	<b>17157</b>	<b>29461</b>	<b>200824</b>	<b>192502</b>
<b>Net income/(expenditure) before transfers</b>		<b>(15971)</b>	<b>(9157)</b>	<b>(1063)</b>	<b>(26191)</b>	<b>(12720)</b>
Gross transfers between funds	16.1	(10950)	10950	0	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>		<b>(26921)</b>	<b>1793</b>	<b>(1063)</b>	<b>(26191)</b>	<b>(12720)</b>
Gains / (losses) on investment assets		0	0	0	0	0
<b>Net movement in funds</b>		<b>(26921)</b>	<b>1793</b>	<b>(1063)</b>	<b>(26191)</b>	<b>(12720)</b>
<b>Total funds b/fwd 1 January 2021</b>		<b>261790</b>	<b>13985</b>	<b>49101</b>	<b>324876</b>	<b>337596</b>
<b>Total funds c/fwd 31 December 2021</b>		<b>234869</b>	<b>15778</b>	<b>48038</b>	<b>298685</b>	<b>324876</b>
			(Note 16)	(Note 17)		

Analysis of the 2020 figures above is set out in note 2.

The notes on pages 12 to 18 form part of these financial statements.

WITHAM UNITED REFORMED CHURCH CHARITY

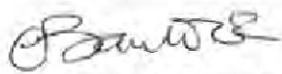
BALANCE SHEET  
AT 31<sup>st</sup> DECEMBER 2021

	Note	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds	TOTAL 2021	TOTAL 2020
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible Assets	12	37849	2190	634	40673	40818
<b>CURRENT ASSETS</b>						
Stocks		0	2561	0	2561	4789
Debtors	13	29119	0	3445	32564	25555
Cash at bank and in hand		171218	11027	44064	226309	256158
<b>Total current assets</b>		<b>200337</b>	<b>13588</b>	<b>47509</b>	<b>261434</b>	<b>286502</b>
<b>CURRENT LIABILITIES</b>						
Creditors: amounts falling due within 1 year	14	3317	0	105	3422	2445
<b>NET CURRENT ASSETS</b>		<b>197020</b>	<b>13588</b>	<b>47404</b>	<b>258012</b>	<b>284058</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>234869</b>	<b>15778</b>	<b>48038</b>	<b>298685</b>	<b>324876</b>
Creditors: amounts falling due after 1 year	15	0	0	0	0	0
<b>TOTAL NET ASSETS</b>		<b>234869</b>	<b>15778</b>	<b>48038</b>	<b>298685</b>	<b>324876</b>
<b>THE FUNDS OF THE CHARITY</b>						
Unrestricted income funds:						
General		234869			234869	261790
Designated	16		15778		15778	13985
<b>Total unrestricted income funds</b>					<b>250647</b>	<b>275775</b>
Restricted income funds:	17			48038	48038	49101
		<b>234869</b>	<b>15778</b>	<b>48038</b>	<b>298685</b>	<b>324876</b>

APPROVED BY CHURCH MEETING HELD ON  
& SIGNED ON ITS BEHALF BY REVD LORNA BANTOCK (CHAIR)

(date)  
(signature)

31<sup>st</sup> Aug. 2022



The notes on pages 12 to 18 form part of these financial statements

## WITHAM UNITED REFORMED CHURCH CHARITY

### NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

#### i ACCOUNTING POLICIES

##### la Basis of Accounting

The Charity constitutes a Public Benefit Entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

##### lb Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

##### lc Tangible Fixed Assets

**Freehold property:** The sole trustee of the church buildings and the manse is the URC (Eastern Province) Trust which holds them upon trust permitting occupancy by Witham URC. The current manse, at 24 Saxon Drive, Witham, is in the Eastern Synod Manse Scheme. Expenditure incurred by the charity on the church and manse is written off in the year it is incurred.

**Equipment:** Depreciation is applied in a straight line over a period of 5 to 25 years, calculated to write off assets over their estimated useful lives, except that items costing less than £250 are written off in the year of purchase.

ld **Stock:** Stock in the Church Shop is valued at cost.

le **Debtors:** Debtors are measured on initial recognition at settlement amount.

##### lf Incoming Resources

Donations are recognised as income when the donation is received. The tax reclaimed on Gift Aid donations is recognised in the period in which the donation is made and is allocated to the same fund as the donation.

Legacies are accounted for when the receipt is probable and can be properly quantified.

All other income is generally recognised when it is receivable.

The value of voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### lg Resources Expended

Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Creditors are measured at settlement amount.

##### lh Taxation

As a registered charity (Registration number 1130664 from 22/7/2009), the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

##### li Pensions

The charity initiated a defined contribution pension scheme in April 2012. Contributions are charged as expenditure as they become payable.

**WITHAM UNITED REFORMED CHURCH CHARITY**

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**Note**

**2 2020 COMPARATIVE FIGURES**

The analysis of the 2020 comparative figures included in the Statement of Financial Activities above is as follows

	Unrestricted Funds		Restricted Funds	TOTAL 2020
	General	Designated		
	£	£	£	£
<b>INCOMING RESOURCES</b>				
Income and endowments from:				
Donations and legacies	115252	0	34742	149994
Activities for generating funds	19073	5805	3921	28799
Investments	941	3	45	989
<b>Total incoming resources</b>	<b><u>135266</u></b>	<b><u>5808</u></b>	<b><u>38708</u></b>	<b><u>179782</u></b>
<b>RESOURCES EXPENDED</b>				
Expenditure on:				
Raising funds	0	0	0	0
Ministerial costs	12401	0	0	12401
URC Ministry & Mission Fund	64716	0	0	64716
Costs of church activities	68591	5051	27052	100694
Grants payable & restricted donations passed on	0	12083	2608	14691
<b>Total resources expended</b>	<b><u>145708</u></b>	<b><u>17134</u></b>	<b><u>29660</u></b>	<b><u>192502</u></b>
<b>Net income/(expenditure) before transfers</b>	<b><u>(10442)</u></b>	<b><u>(11326)</u></b>	<b><u>9048</u></b>	<b><u>(12720)</u></b>
Gross transfers between funds	(10133)	10133	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>	<b><u>(20575)</u></b>	<b><u>(1193)</u></b>	<b><u>9048</u></b>	<b><u>(12720)</u></b>
Gains / (losses) on investment assets	0	0	0	0
<b>Net movement in funds</b>	<b><u>(20575)</u></b>	<b><u>(1193)</u></b>	<b><u>9048</u></b>	<b><u>(12720)</u></b>
<b>Total funds b/fwd 1 January 2020</b>	<b>282365</b>	<b>15178</b>	<b>40053</b>	<b>337596</b>
<b>Total funds c/fwd 31 December 2020</b>	<b><u>261790</u></b>	<b><u>13985</u></b>	<b><u>49101</u></b>	<b><u>324876</u></b>

Note	Unrestricted Funds		Restricted Funds	TOTAL	TOTAL
	General	Designated		2021	2020
	£	£	£	£	£
<b>3 DONATIONS &amp; LEGACIES</b>					
Gift Aid donations and offertories (£1758 per week; 2020 £1715 per week)	91434	0	0	91434	89203
Special offerings and donations	1055	30	18703	19788	33138
Income tax refunds under Gift Aid	22594	0	7169	29763	27653
Legacies	0	0	0	0	0
	<u>115083</u>	<u>30</u>	<u>25872</u>	<u>140985</u>	<u>149994</u>
<b>4 ACTIVITIES FOR GENERATING FUNDS</b>					
Church Lettings	6238	0	-	6238	7056
Drop-in Coffee Centre		6215	-	6215	4275
Job Retention Scheme Grants	11383	0	2523	13906	15930
Centre Shop		655	-	655	1530
Other fundraising events	-	-	-	-	8
Capital Grants/Donations	5510	1100	-	6610	-
	<u>23131</u>	<u>7970</u>	<u>2523</u>	<u>33624</u>	<u>28799</u>
<b>5 INVESTMENT INCOME</b>					
Bank interest	21	-	3	24	989
<b>6 COSTS OF GENERATING FUNDS</b>	-	-	-	-	-
<b>7 MINISTERIAL COSTS</b>					
Manse utilities & insurance	2986	-	-	2986	2978
Car & travelling expenses & NI	1229	-	-	1229	1416
Ministerial Office Expenses	2667	-	-	2667	7358
Book Allowance	365	-	-	365	365
Manse repairs	182	-	-	182	284
	<u>7429</u>	<u>-</u>	<u>-</u>	<u>7429</u>	<u>12401</u>
<b>8 MINISTRY &amp; MISSION FUND</b>					
<p>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 2020 unrestricted income of The United Reformed Church Trust amounted to some £19.8 million, 90% of which was provided through the Ministry &amp; Mission Fund contributions from churches; unrestricted expenditure amounted to some £20.2 million, 81% of which related to ministerial costs.</p>					

Note	Unrestricted Funds		Restricted Funds	TOTAL 2021	TOTAL 2020
	General	Designated			
	£	£	£	£	£
<b>9</b>	<b>COSTS OF CHURCH ACTIVITIES</b>				
	<b>CHURCH COSTS</b>				
	10341	-	-	10341	10035
	15058	-	-	15058	6397
	12250	-	-	12250	12341
	2334	-	-	2334	1995
	252	788	-	1040	221
	3469	-	-	3469	2912
	43704	788		44492	33901
	<b>TEACHING COSTS</b>				
	784	-	-	784	1863
	896	-	-	896	1178
	-	-	26636	26636	26563
	-	-	93	93	65
	1680		26729	28409	29669
	<b>COMMUNICATIONS</b>				
	1361	-	-	1361	1334
	305	-	-	305	417
	77	-	-	77	568
	240	-	-	240	405
	1983	-	-	1983	2724
	<b>OTHER PROGRAMMES</b>				
	1879	-	-	1879	1893
	18455	-	-	18455	17930
		2660	-	2660	2550
		0	-	0	0
		2465	-	2465	1674
	20334	5125	-	25459	24047
	9366	844	424	10634	10353
	<u>77067</u>	<u>6757</u>	<u>27153</u>	<u>110977</u>	<u>100694</u>
<b>10</b>	<b>GRANTS PAYABLE &amp; RESTRICTED DONATIONS PASSED ON</b>				
	-	10400	-	10400	12083
	50	-	-	50	0
	-	-	264	264	264
	-	-	954	954	694
	-	-	359	359	195
	-	-	731	731	1455
	<u>50</u>	<u>10400</u>	<u>2308</u>	<u>12758</u>	<u>14691</u>

Note		TOTAL 2021	TOTAL 2020
<b>11</b>	<b>PAID EMPLOYEES</b>		
	Staff Costs		
	Gross Wages & Salaries	60278	64956
	Employers National insurance	-	-
	Employers pension contributions	1474	1473
	Total Staff Costs	61752	66429
	The charity had 7 part-time employees during most of the year.		
	Average number of full-time equivalent employees in the year	2020	2020
	Charitable activities	<u>2.8</u>	<u>3</u>

The charity participates in a defined contribution pension scheme & employer contributions (£1474 in 2021) are charged as expenditure as they become payable. Only contributions re the Youth Pastors are allocated to the restricted Youth Pastor fund.

There were no employees whose emoluments exceeded £60,000 during 2021 or 2020.

There were no related party transactions between the charity & any of its Trustees during the year.

12	TANGIBLE FIXED ASSETS			TOTAL 2021	TOTAL 2020
		Minibus	Furn & Equip.		
	<b>Cost</b>	£	£	£	£
	Brought forward 1 January 2021	25230	174259	199489	186589
	Additions	0	10489	10489	12900
	Disposals	(0)	(0)	(0)	(0)
	Carried forward 31 December 2021	<u>25230</u>	<u>184748</u>	<u>209978</u>	<u>199489</u>
	<b>Depreciation</b>				
	Brought forward 1 January 2021	12615	146057	158672	148319
	Charged during the year	2523	8111	10634	10353
	Disposals	(0)	(0)	(0)	(0)
	Carried forward 31 December 2021	<u>15138</u>	<u>154168</u>	<u>169306</u>	<u>158672</u>
	<b>Net Book Value</b>				
	At 31 December 2021	<u>10092</u>	<u>30580</u>	<u>40672</u>	<u>40817</u>
	At 31 December 2020	<u>12615</u>	<u>28202</u>	<u>40817</u>	<u>38270</u>

There are no capital commitments at the year end.

For the reasons stated in Accounting Policy note 1c, the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £5,252,121. The church contents are insured by the church for £490,366.

Note		Unrestricted Funds		Restricted Funds	TOTAL 2021	TOTAL 2020
		General	Designated			
13	<b>DEBTORS</b>	£	£	£	£	£
	Lettings in arrears	29	-	-	29	-
	Insurance in advance	3331	-	-	3331	4063
	Utilities in advance	-	-	-	-	66
	Other prepayments	7526	-	-	7526	955
	Tax refunds in arrears	18233	-	3445	21678	20471
	Legacy expected	0	-	-	0	0
		<u>29119</u>	<u>-</u>	<u>3445</u>	<u>32564</u>	<u>25555</u>
14	<b>CURRENT LIABILITIES</b>					
	Creditors payable within one year:					
	Room Hire in advance	1559	-	-	1559	1375
	Utilities in arrears	1758	-	-	1758	1070
	Other creditors	-	-	105	105	-
		<u>3317</u>	<u>-</u>	<u>105</u>	<u>3422</u>	<u>2445</u>
15	<b>DEFERRED LIABILITIES</b>					
	Creditors payable after more than one year	-	-	-	-	-

#### 16. DESIGNATED FUNDS

The church operates two Designated Funds with the encouragement of Church Meeting:

**Pledge Fund** – this received 10% of the budgeted General Fund direct giving plus associated tax recovery. The fund 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 a group of members, the Pledge Committee, and its recommendations are approved by Church Meeting. The fund balance provides immediate-response emergency monies should need arise between Church Meetings.

**Centre Fund** – this is used to fund the various activities which take place in the Centre. Transfers are made to the General Fund. The Fund is supervised by the Finance & Centre Committees. The fund balance provides ongoing working capital.

##### 16.1 The movements on the Designated Funds during the year were:

	Pledge	Centre	TOTAL 2021	TOTAL 2020
	£	£	£	£
Balance b/fwd 1 January 2021	2000	11985	13985	15179
Transfer from/(to) General Fund	10950	-	10950	10133
Bank Interest	-	-	-	3
Drop in Coffee Centre /Centre Shop (see Note 4)	-	7970	7970	5805
Other fund-raising events	-	30	30	-
	12950	19985	32935	31120
Grants (none over £1000)	(10400)	-	(10400)	(12083)
Depreciation	-	(844)	(844)	(828)
Major Building refurbishment	-	-	-	-
Purchase of small equipment (none over £250)	-	(788)	(788)	-
Drop in Coffee Centre / Centre Shop (see Note 9)	-	(5125)	(5125)	(4224)
Balance c/fwd 31 December 2021	2550	13228	15778	13985

Note

## 17. RESTRICTED FUNDS

The church accounts include two Restricted Funds where the monies can only be used for the specific purpose for which they were entrusted to the church. The monies are not at the disposal of the Church Meeting for any purpose and represent:

Youth Pastor Fund – the church has appointed a part-time Youth Pastor and part-time Associate Youth Pastor, on a job-share, paid by specific gifts and grants raised for their direct support.

Special Collections Fund – at different times of the year monies are raised in the church to support specific charitable projects.

### 17.1 The movements on the Restricted Funds during the year were:

	Youth Pastor	Special Collections	TOTAL 2021	TOTAL 2020
	£	£	£	£
Balance b/fwd 1 January 2021	49101	-	49101	40052
Special Offerings & donations	16395	2308	18703	30368
Income Tax refunds under Gift Aid	7168	-	7168	4375
Coronavirus Job Retention Scheme Grants	2523	-	2523	3921
Bank Interest	3	-	3	45
	75190	2308	77498	78761
Youth Pastor Salary (inc employer's NIC)	(26636)		(26636)	(26563)
Youth Pastor's expenses	(516)		(516)	(489)
Grants payable & restricted donations passed on		(2308)	(2308)	(2608)
Balance c/fwd 31 December 2021	48038	-	48038	49101

Special collections are detailed in Note 10

## OTHER ASSETS HELD BY TRUSTEES

The Trustees of the charity are, by virtue of their office as Elders of the Church, also trustees of the Witham British School Trust. Although this latter Trust shares trustees with the charity its assets are entirely separate and do not appear in these accounts.

## TREASURER'S STATEMENT

I have prepared the financial statement on pages 10 to 18 for the year ended 31 December 2021

Ian Hardie (Name)

*Ian Hardie* (signature)

07/3/22 (date)

**WITHAM UNITED REFORMED CHURCH CHARITY**

**FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2019**

**INDEPENDENT EXAMINER'S REPORT**

**Independent Examiner's Report to the Trustees of Witham URC Charity (charity number 1130664)**

I report on the accounts of the Witham URC Charity for the year ended 31 December 2021, which are set out on pages 10 to 18.

**Respective responsibilities of trustees and examiner**

The church's trustees are responsible for the preparation of the accounts. The church'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;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to 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 such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



(date)

29th June 2022

Name, professional qualification and address of Independent Examiner:

ERIC NELSON  
11 CURLEW CLOSE  
KELVEDON  
COLCHESTER  
CO5 9PJ

**WITHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1130664

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# Accounts

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WITHAM  
UNITED REFORMED CHURCH  
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT  
AND ACCOUNTS

FOR THE YEAR ENDED

31<sup>st</sup> DECEMBER 2020

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## Objectives and Activities

### Summary of the purpose of the charity

Witham United Reformed Church Charity is a member Church within the Eastern Synod of the United Reformed Church of the United Kingdom, which is constituted in accordance with the Scheme of Union of the United Reformed Church and the United Reformed Church Act 1972 as amended by the United Reformed Church Act 1981 and the United Reformed Church Act of 2000. The charity's Governing Document provides that its object is "the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church". Witham United Reformed Church Charity is a charity registered with the Charity Commission.

### Summary of the main activities

In normal times our main activity is that of meeting regularly on Sundays, and also mid-week, for Christian worship and religious education. We also use our sanctuary occasionally for concerts, plays, or displays; and weekly for rehearsals by Witham Choral Society and Witham Singers. *The Centre*, an associated complex connected to the sanctuary, is open to the public six days a week. Facilities include a sports hall; drop-in coffee area; small shop selling fairly traded goods and Christian books; vestry/study; office; reprographics room; several meeting rooms of various sizes; and a garden. These premises offer facilities to a child contact centre, a Credit Union and various other community services, as well as providing the Church with many opportunities to share God's Good News with the people of Witham through outreach activities organised by the church fellowship. However, as we have come to appreciate during the period of lockdown caused by the COVID-19 pandemic, our mission to our community reaches out beyond the confines of our buildings thanks to God's love expressed through the caring activity of our members and adherents. During the first period of lockdown we found other ways in which to worship; pre-recorded services and devotions were distributed via our Facebook group and by email. We held Elders' Meetings via video and have since begun to live stream our services via YouTube. Our work with children, youth and young adults has also moved online, via video conferencing and social media platforms. Recognising that not everyone has access to the internet we also distribute paper copies of services and support people via regular telephone calls. When permitted we restarted in-person worship with a much reduced congregation to allow for the congregation to be socially distant and comply with official rules and guidelines. Although not required to, we elected to cease In-Person worship when the Third Lockdown commenced.

### Statement re Charity Commission guidance on public benefit

When planning the activities for the year, the trustees considered, and believe that they complied with, their duty to have regard to the Charity Commission's published guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

### Policy on grant making

The charity is not primarily a grant making charity but rather one which aims to directly provide services to the community. However, Church Meeting has decided that the charity will annually give away 10% of budgeted General Fund giving plus the associated tax recovery. We have a committee that brings to Church Meeting, normally once a year, recommendations for awarding sums to charities and good causes. Proposed recipients are split between local, national and international; Christian and those that support social need; charities that receive a sum on a regular basis for a number of years and others that receive a sum on a one-off basis. It is Church Meeting that takes the decision as to whether or not to adopt the recommendations.

### Contribution made by volunteers

The charity, being a church, unsurprisingly relies heavily on volunteers from the church's fellowship in the expression and delivery of the services provided: both in regular worship led by teams of musicians and during mid-week when our outreach relies heavily on volunteers. Whether it is in providing youth and children's activities, a weekly lunch club or simply staffing our coffee drop-in centre – all these activities are provided by volunteers from the fellowship or friends of the fellowship. While paid staff help focus our work with the youth and children, they are supported by teams of volunteers. (A number of volunteers are

supporting vulnerable people during lockdown with shopping and a caring presence while those attached to our fellowship keep in touch via regular telephone calls from our pastoral support team.)

## **Achievements and Performance**

### **Ministerial Movements and Staff Changes**

Both Revd Mark Ambrose and Revd Lorna Bantock continued in their respective roles as Minister and Associate Minister to the fellowship throughout 2020. Revd Ambrose also worked for the synod and provided Interim Ministry to Burnham-on-Crouch URC during part of the year. Later in the year ten per cent of his time began to be devoted to Great Totham URC.

### **Worship**

We endeavour to make worship accessible to as wide a range of people as possible, using modern technology and varied musical styles to deliver a mixture of modern and traditional hymns and readings and to provide relevant Christian education and guidance. In normal times we hold our main Sunday morning worship at 10:30am, and Sunday evening worship at 6:30pm. A crèche is provided during morning worship as well as several age-specific Junior Church classes covering pre-school to Sixth-Form College ages. All staff and volunteers working with children and young people are required to be DBS checked. Once a month at 9am on Sunday we hold Messy Breakfast Church aimed at families with young children.

A lunch-time service on Tuesdays is normally attended by people who work locally as well as those who worship locally in various churches on a Sunday. Worship is led by clergy drawn from the churches in the town as well as a number of lay-people.

All of these regular worship activities have been affected by the closure of our building in response to the pandemic: but our members and the wider community who use digital communications have been able to share in a weekly service either published in our Facebook group or sent by e-mail link while a paper copy of the weekly sermon is posted to those of our fellowship who do not have internet access. Meanwhile our children and young people are being separately catered for via material and broadcasting on our website and posted in our Facebook group.

At the year-end our membership stood at 152. During 2020 we had around 100 children & young people under-eighteen connected with the church (both during the week and worshipping on Sundays). We are encouraged still to be able to attract children and young people who want to learn about God.

### **Home study groups**

In normal times ten adult house groups and two youth house groups meet on a regular basis for bible study and pastoral support, some but not all have continued to meet via video conferencing.

As well as our usual services, the church is available to the community for weddings and funerals. Baptism or dedication is available for children and baptism for believing adults who have not previously been baptised. Our Minister and Associate Minister are always available to offer pastoral care to members of the community at large.

In normal times *The Centre* would be open six mornings a week and would be well used by many people. Sadly, none of our usual activities during the week were able to take place. Among these unable to continue are two Carer-and-Child groups and other events for children. Carers can meet and form friendships while the children play. Older people would normally be catered for in a Friday Lunch Club. Once a month there would be a disco for people with learning difficulties; with on average around 35 people attending.

The buildings are also let out to other organisations. One of the rooms houses Holdfast Credit Union, and Mid Essex Talking News for the Blind record weekly items to memory sticks on our premises. Other community events are hosted either on a regular or occasional basis.

For most of 2020 all of these activities had to be suspended. But this has encouraged members of our fellowship to volunteer to assist vulnerable people they know or who contact the church for assistance.

## Mission and Outreach

We are a member of Churches Together in Witham and District. As such we support ecumenical projects within the town such as the Easter march along Witham High Street, concluding with a service in the shopping precinct and a CAP Jobs Club.

We are involved in raising money for Christian Aid. Some members also support the United Reformed Church's Commitment for Life programme which includes support for the World Development Movement. Each year we give a percentage of the church's income to charitable causes nominated by our Pledge Committee and agreed to by Church Meeting. In addition, each year we have at least two fund-raising ventures where members raise money for particular charities or similar bodies agreed by the Church Meeting. With the exception of the Easter march, all of this activity carried on during 2020 despite the pandemic.

## **Financial Review**

### Review of the charity's financial position

#### ***Financial Statements***

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2015 (FRS 102).

#### ***Statement of Financial Activities***

The Statement of Financial Activities is shown on page 10, with a more detailed analysis of income and expenditure on pages 14 to 16.

Total incoming resources for the year were £179,782 (2019: £231,939). The much-reduced income in the year arose as a result of the pandemic, which led to reduced offerings, lettings and Centre activity. Youth Pastor giving was the only area to see an increase thanks to one substantial donation.

Total resources expended were £192,502 (2019: £204,372). This too reflected our reduced activity as a result of the pandemic.

#### ***Balance Sheet***

The result outlined above led to a net £12,720 decrease in funds: leaving the Charity with Total Funds of £324,876 at the end of 2020. The charity's current assets less current liabilities at year-end were £284,058 (2019: £299,325). Because it was not possible to do a manual stock-take at the year end, the value of stocks was estimated to be at the same level as at the previous year-end.

#### ***Youth Pastor Fund***

The 2020 income of this restricted fund was £36,100 (2019: £23,784) while expenditure increased to £27,052 (2019: £25,728). At the end of the year the Fund stood at a healthy £49,101.

#### ***Special Collections***

As a result of limited opportunities to fund raise for Christian Aid in particular, in 2020 we passed on £2,608 of collections through restricted funds (2019: £3,977). In addition, our Pledge supported 26 charitable organisations.

#### ***The Centre***

The necessary closure of our Centre from 16 March 2020 led to both considerably reduced opportunities for outreach and significantly lower income of £5,808 in 2020 (2019: £21,588), but thanks to reduced expenditure there was a surplus in the year of £756 (before transferring £2,000 to general funds).

#### ***Statement explaining reserves policy***

The Balance Sheet on page 11 shows the disposition of the various Church funds totalling £324,876 at 31 December 2020. The term 'reserves' describes that part of a charity's Income funds that is freely available. This definition of reserves therefore normally excludes:

- a) restricted funds;
- b) any part of unrestricted funds not readily available for spending, specifically:  
funds which could only be realised by disposing of fixed assets held for charitable use.

Because the charity is primarily a service provider to the community rather than a grant maker and because it is extremely dependent on generous voluntary giving by Christian worshippers and others, it requires reserves to tide the charity over periods of financial difficulty faced by its supporters without having to restrict the community outreach services provided or threaten the position of any of the small number of employees of the charity. Moreover, since most of the activities carried on by the charity are based within the premises made available to the church, it is necessary to have reserves to be able to maintain those buildings to a good standard at all times. It is felt that having reserves which enable the church to meet all its outgoings for twelve months plus a modest amount to meet property costs is appropriate to give the Trustees time to reconsider the activities of the church in the event of a major financial collapse in giving. The trustees recognise that, thanks to several recent large legacies, the reserves are in excess of this requirement. During 2020 the church committed to enhancing the quality of its video and related equipment to enable more effective live streaming of services, which got underway towards the end of the year at a cost in 2020 of £10,170. However, the temporary reduction in our income caused by the measures to counter COVID-19 has demonstrated the wisdom of this reserves policy and involved eating into them to an extent with the prospect of this continuing into 2021. We would have eaten into them even more had it not been for the generous government support for our retention of our employees through the Coronavirus Job Retention Scheme – as a result of which we received grants totalling £15,930. All of this money was used to support payment of staff salaries.

#### Amount of reserves held

The level and purpose of the designated funds is set out in Note 16 on page 17. The net assets of the unrestricted funds total £275,775. They include fixed assets & stock of £44,549.

#### ***Additional information***

##### The charity's principal sources of funds

In a typical year, approximately three-quarters of the charity's income comes from direct giving by church worshippers together with the tax reclaimable under the Gift Aid scheme. Almost half of the remainder arises from letting of church premises for various activities and, apart from a small amount of bank interest, the balance from the outreach activities based at *The Centre*. During lockdown income from lettings and outreach activities dried up: but many worshippers either switched to, or increased, electronic giving with arrangements being made for others to contribute while maintaining social distancing. Accordingly, the trustees consider that the charity remains financially viable.

##### Investment policy and objectives

Because the charity is so dependent on voluntary giving intended to support its activities by members of the Church, we have been reluctant to use funds given in this way to attempt to create further income which is of a volatile nature and puts the money already provided at risk of loss. Recognising that this will give rise to lower income in some years but a lot more in others, the charity has chosen to invest funds only in secure deposit accounts or the equivalent where the capital/accumulated income of the charity is not at risk. This has proved beneficial during the pandemic.

##### Description of the principal risks facing the charity

The charity maintains 2 risk registers which are kept under regular review. Major risks identified as Trustees' Risks relate to: (i) health and safety, (ii) protection of children and other vulnerable people, (iii) compliance with employment legislation and (iv) ensuring that trustees act at all times with integrity. Major Fellowship Risks include (i) loss of vision for the church and for the Centre, (ii) failure to be open and welcoming to newcomers and (iii) shortage of willing volunteers to carry on our activities effectively.

Policies and procedures to manage these matters and mitigate the risks exist and regular review by the trustees ensures that the policies and procedures are adhered to. Like many others, the church will need to reassess the risks caused by pandemics and the like when the way ahead has become clearer.

### **Structure, Governance and Management**

#### **Description of charity's trusts**

The Charity comprises all the assets and funds held on behalf of the "Witham United Reformed Church" other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

#### **Type of governing document**

The current Governing Document of the Charity was adopted by resolution of the Witham URC Church Meeting on Tuesday, 26 May 2009.

#### **How is the charity constituted?**

Witham United Reformed Church Charity is an unincorporated association registered with the Charity Commission.

#### **Trustee selection methods including details of any constitutional provisions**

The Ministers and those serving Elders of Witham United Reformed Church Charity eligible to act as trustees are its trustees. The Church Members have determined that normally there should be a complement of 14 serving Elders who are each appointed for a period of 3 years. (Periods of service are staggered so that some normally come to an end each year.) However, in September 2020 Church Meeting agreed to experiment with reducing the number of serving elders to 7 for a trial period. Elders who have served for two successive periods must have a sabbatical year before being eligible for re-nomination. For each election, nominations are sought from amongst those who have been on the Roll of Church Members for at least one year and who may or may not have previously served as an Elder at Witham or in another church of the United Reformed Church. Elders elected for the first time are ordained to the role of Elder at the beginning of their period of service. All Elders are inducted at the beginning of each period of service. Keith Hemsley died during 2020; periods of service of Keith and Gerry Moscrop, Tracey Eagling and Maureen Barry came to an end: Tunde Biyi and Maria Anderson both resigned; and Sarah Biyi's period of service was extended by a year.

#### ***Additional information***

#### **Policies and procedures adopted for the induction and training of trustees**

Copies of: health and safety procedures, the constitution of the charity, its Data Protection Policy Statement, a guide to Eldership produced by the URC nationally, guidelines on conduct and behaviour for elders produced by the URC nationally, guidelines for Elders produced by Witham URC, and a document produced by the URC nationally documenting the role responsibilities and liabilities of elders as trustees are provided to each individual elected to serve as an Elder and trustee. A power point presentation providing a guide to the constitution and, the role and responsibilities of the trustees is also available for the Elders to consult at any time. The Church Secretary is available to any Elder/Trustee to discuss Elders /Trustees' responsibilities.

#### **The charity's organisation structure and wider network**

Besides the Pastoral Elders, the Elders are supported by a formal system of Committees (or similar groups):

- |                           |                        |
|---------------------------|------------------------|
| • Worship                 | • AV Group             |
| • Discipleship and Growth | • Property             |
| • Children and Youth      | • Finance              |
| • Mission and Outreach    | • Centre Support Group |

However, due to the coronavirus all but the Finance and Property Committees ceased to meet.

The Elders meet monthly to review the activities of the Church and to receive reports from the supporting Committees. Recommendations are made to Church Meeting which regularly meets every other month. The Elders keep under review the ability to finance the agreed activities of the Church and the risks presented by externalities, such as changes to the regulatory framework relating to the proper management and use of the Church buildings complex.

All major policy decisions are taken in principle, and expenditure approved in principle, by the Elders before being put to the meeting of Church Members. In common with the practices of the United Reformed Church, the Church Meeting is the ultimate decision-making body of Witham United Reformed Church Charity.

Relationship with any related parties

Witham United Reformed Church is within the Eastern Synod of the United Reformed Church. The Eastern Synod meets in full twice a year. Between such meetings it is represented by its Executive, Pastoral and other committees. Every other year representatives from each Synod of the United Reformed Church meet to form the body, General Assembly. General Assembly takes decisions potentially impacting the whole of the denomination. It is the practice of the United Reformed Church that certain types of major decisions taken by General Assembly must be confirmed by its Synods and member churches, with a set percentage of Synods and member churches required to be in favour in order for a decision to be confirmed. Such issues coming to individual churches are voted on by each church's Church Meeting with the result communicated to the applicable Synod.

The United Reformed Church Trust, the Trusts of the 13 Synods and the Trusts of individual churches belonging to the denomination are all separate and independent charities not under common control.

Reference and Administrative details

Charity name: Witham United Reformed Church Charity

Other name the charity uses: Witham URC Charity or Witham URC

Registered charity number: Registration Number 1130664 (registered 22nd July 2009)

Charity's principal address: Newland Street, Witham, Essex CM8 1AH

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures: M.A. Ambrose (Revd)

Full names: Revd Mark Ambrose

Position: Minister

A. Deighton

Mr Antony Deighton

Church Secretary

Date: 16th May 2021

**Names of the charity trustees who manage the charity**

Revd Mark Ambrose	Keith Hemsley (to 4 April 2020)
Maria Anderson (to 31 December 2020)	Gavin McCall
Revd Lorna Bantock	Keith Meredith
Maureen Barry (to 31 December 2020)	Geraldine Moscrop (to 31 December 2020)
Olatunde Biyi (to 8 September 2020)	Keith Moscrop (to 31 December 2020)
Sarah Biyi	Tracey Eageling (to 31 December 2020)
Sarah Campbell	Douglas Sandles
Antony Deighton	David Wellings

**WITHAM UNITED REFORMED CHURCH CHARITY**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted Funds General	Funds Designated	Restricted Funds	TOTAL 2020	TOTAL 2019
		£	£	£	£	£
<b>INCOMING RESOURCES</b>						
Income and endowments from:						
Donations and legacies	3	115252	0	34742	149994	181817
Activities for generating funds	4	19073	5805	3921	28799	48754
Investments	5	941	3	45	989	1368
<b>Total incoming resources</b>		<b>135266</b>	<b>5808</b>	<b>38708</b>	<b>179782</b>	<b>231939</b>
<b>RESOURCES EXPENDED</b>						
Expenditure on:						
Raising funds	6	0	0	0	0	0
Ministerial costs	7	12401	0	0	12401	10471
URC Ministry & Mission Fund	8	64716	0	0	64716	60528
Costs of church activities	9	68591	5051	27052	100694	118015
Grants payable & restricted donations passed on	10	0	12083	2608	14691	15358
<b>Total resources expended</b>		<b>145708</b>	<b>17134</b>	<b>29660</b>	<b>192502</b>	<b>204372</b>
<b>Net income/(expenditure) before transfers</b>		<b>(10442)</b>	<b>(11326)</b>	<b>9049</b>	<b>(12720)</b>	<b>27568</b>
Gross transfers between funds	16.1	(10133)	10133	0	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>		<b>(20575)</b>	<b>(1193)</b>	<b>9049</b>	<b>(12720)</b>	<b>27568</b>
Gains / (losses) on investment assets		0	0	0	0	0
<b>Net movement in funds</b>		<b>(20575)</b>	<b>(1193)</b>	<b>9049</b>	<b>(12720)</b>	<b>27568</b>
<b>Total funds b/fwd 1 January 2020</b>		<b>282365</b>	<b>15178</b>	<b>40052</b>	<b>337595</b>	<b>310028</b>
<b>Total funds c/fwd 31 December 2020</b>		<b>261790</b>	<b>13985</b>	<b>49101</b>	<b>324876</b>	<b>337595</b>

(Note 16) (Note 17)

Analysis of the 2019 figures above is set out in note 2.

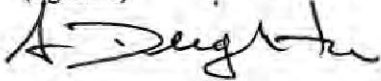
The notes on pages 12 to 18 form part of these financial statements

WITHAM UNITED REFORMED CHURCH CHARITY

BALANCE SHEET  
AT 31<sup>st</sup> DECEMBER 2020

	Note	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds	TOTAL 2020	TOTAL 2019
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible Assets	12	37889	1871	1058	40818	38270
<b>CURRENT ASSETS</b>						
Stocks		0	4789	0	4789	4789
Debtors	13	21782	0	3773	25555	24220
Cash at bank and in hand		204564	7325	44270	256158	274015
<b>Total current assets</b>		<b>226346</b>	<b>12114</b>	<b>48043</b>	<b>286502</b>	<b>303024</b>
<b>CURRENT LIABILITIES</b>						
Creditors: amounts falling due within 1 year	14	2445	0	0	2445	3699
<b>NET CURRENT ASSETS</b>		<b>223901</b>	<b>12114</b>	<b>48043</b>	<b>284058</b>	<b>299325</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>261790</b>	<b>13985</b>	<b>49101</b>	<b>324876</b>	<b>337595</b>
Creditors: amounts falling due after 1 year	15	0	0	0	0	0
<b>TOTAL NET ASSETS</b>		<b>261790</b>	<b>13985</b>	<b>49101</b>	<b>324876</b>	<b>337595</b>
<b>THE FUNDS OF THE CHARITY</b>						
Unrestricted income funds:						
General		261790			261790	282365
Designated	16		13985		13985	15178
<b>Total unrestricted income funds</b>					<b>275775</b>	<b>297543</b>
Restricted income funds:	17			49101	49101	40052
		<b>261790</b>	<b>13985</b>	<b>49101</b>	<b>324876</b>	<b>337595</b>

APPROVED BY CHURCH MEETING HELD ON  
& SIGNED ON ITS BEHALF BY ~~REV. MARK AMBROSE (CHAIR)~~  
ANTONY DEIGHTON  
(church secretary)

(date) 25th May 2021  
(signature)  


The notes on pages 12 to 18 form part of these financial statements

## WITHAM UNITED REFORMED CHURCH CHARITY

### NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 ACCOUNTING POLICIES

##### 1a Basis of Accounting

The Charity constitutes a Public Benefit Entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

##### 1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

##### 1c Tangible Fixed Assets

**Freehold property:** The sole trustee of the church buildings and the manse is the URC (Eastern Province) Trust which holds them upon trust permitting occupancy by Witham URC. The current manse, at 24 Saxon Drive, Witham, is in the Eastern Synod Manse Scheme. Expenditure incurred by the charity on the church and manse is written off in the year it is incurred.

**Equipment:** Depreciation is applied in a straight line over a period of 5 to 25 years, calculated to write off assets over their estimated useful lives, except that items costing less than £250 are written off in the year of purchase.

##### 1d Stock: Stock in the Church Shop is normally valued at cost. Pandemic restrictions made a manual stock take impossible. The value is estimated to be approximately as at the end of 2019.

##### 1e Debtors: Debtors are measured on initial recognition at settlement amount.

##### 1f Incoming Resources

Donations are recognised as income when the donation is received. The tax reclaimed on Gift Aid donations is recognised in the period in which the donation is made and is allocated to the same fund as the donation.

Legacies are accounted for when the receipt is probable and can be properly quantified.

All other income is generally recognised when it is receivable.

The value of voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### 1g Resources Expended

Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Creditors are measured at settlement amount.

##### 1h Taxation

As a registered charity (Registration number 1130664 from 22/7/2009), the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

##### 1i Pensions

The charity initiated a defined contribution pension scheme in April 2012. Contributions are charged as expenditure as they become payable.

**WITHAM UNITED REFORMED CHURCH CHARITY**

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**Note**

**2 2019 COMPARATIVE FIGURES**

The analysis of the 2019 comparative figures included in the Statement of Financial Activities above is as follows

	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated	Funds	2019
	£	£	£	£
<b>INCOMING RESOURCES</b>				
Income and endowments from:				
Donations and legacies	154186	0	27631	181817
Activities for generating funds	27171	21583	0	48754
Investments	1234	5	129	1368
<b>Total incoming resources</b>	<b><u>182591</u></b>	<b><u>21588</u></b>	<b><u>27760</u></b>	<b><u>231939</u></b>
<b>RESOURCES EXPENDED</b>				
Expenditure on:				
Raising funds	0	0	0	0
Ministerial costs	10471	0	0	10471
URC Ministry & Mission Fund	60528	0	0	60528
Costs of church activities	78068	14219	25728	118015
Grants payable & restricted donations passed on	50	11331	3977	15358
<b>Total resources expended</b>	<b><u>149117</u></b>	<b><u>25550</u></b>	<b><u>29705</u></b>	<b><u>204372</u></b>
<b>Net income/(expenditure) before transfers</b>	<b><u>33474</u></b>	<b><u>(3962)</u></b>	<b><u>(1945)</u></b>	<b><u>27568</u></b>
Gross transfers between funds	(4331)	4331	0	0
<b>Net income/(expenditure) before recognised gains (losses)</b>	<b><u>29143</u></b>	<b><u>369</u></b>	<b><u>(1945)</u></b>	<b><u>27568</u></b>
Gains / (losses) on investment assets	0	0	0	0
<b>Net movement in funds</b>	<b><u>29143</u></b>	<b><u>369</u></b>	<b><u>(1945)</u></b>	<b><u>27568</u></b>
<b>Total funds b/fwd 1 January 2019</b>	<b><u>25322</u></b>	<b><u>14809</u></b>	<b><u>41996</u></b>	<b><u>310027</u></b>
<b>Total funds c/fwd 31 December 2019</b>	<b><u>282365</u></b>	<b><u>15178</u></b>	<b><u>40052</u></b>	<b><u>337595</u></b>

Note	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019	
	General	Designated				
	£	£	£	£	£	
<b>3</b>	<b>DONATIONS &amp; LEGACIES</b>					
	Gift Aid donations and offertories (£1891 per week; 2018 £1770 per week)	89203	0	0	89203	98338
	Special offerings and donations	2770	0	30368	33138	24120
	Income tax refunds under Gift Aid	23279	0	4374	27653	27138
	Legacies	0	0	0	0	32221
		<u>115252</u>	<u>0</u>	<u>34742</u>	<u>149994</u>	<u>181817</u>
<b>4</b>	<b>ACTIVITIES FOR GENERATING FUNDS</b>					
	Church Lettings	7056	0	-	7056	27066
	Drop-in Coffee Centre		4275	-	4275	15904
	Job Retention Scheme Grants	12009	0	3921	15930	0
	Centre Shop		1530	-	1530	5679
	Other fundraising events	8		-	8	105
		<u>19073</u>	<u>5805</u>	<u>3921</u>	<u>28799</u>	<u>48754</u>
<b>5</b>	<b>INVESTMENT INCOME</b>					
	Bank interest	941	3	45	989	1368
<b>6</b>	<b>COSTS OF GENERATING FUNDS</b>					
		-	-	-	-	-
<b>7</b>	<b>MINISTERIAL COSTS</b>					
	Manse utilities & insurance	2978	-	-	2978	3916
	Car & travelling expenses & NI	1416	-	-	1416	1302
	Ministerial Office Expenses	7358	-	-	7358	4018
	Book Allowance	365	-	-	365	669
	Manse repairs	284	-	-	284	566
		<u>12401</u>	<u>-</u>	<u>-</u>	<u>12401</u>	<u>10471</u>

**8 MINISTRY & MISSION FUND**

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. In 2019 unrestricted income of The United Reformed Church Trust amounted to some £21.5 million, 88% of which was provided through the Ministry & Mission Fund contributions from churches; unrestricted expenditure amounted to some £19.4 million, 83% of which related to ministerial costs.

Note	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019	
	General	Designated				
	£	£	£	£	£	
<b>9</b>	<b>COSTS OF CHURCH ACTIVITIES</b>					
	<b>CHURCH COSTS</b>					
	Utilities & insurance	10036	-	-	10036	14120
	Building maintenance	6397	-	-	6397	10018
	Cleaners	12341	-	-	12341	13272
	Licences and music	1995	-	-	1995	1968
	Small equipment	221	-	-	221	1583
	Other running costs	2912	-	-	2912	2662
		33901	-	-	33901	43623
	<b>TEACHING COSTS</b>					
	Children and young people	1863	-	-	1863	2952
	Adults programmes	1178	-	-	1178	1227
	Youth pastor salary (incl. Employers NIC)	-	-	26563	26563	25158
	Youth pastor expenses	-	-	65	65	146
		3041	-	26628	29669	29483
	<b>COMMUNICATIONS</b>					
	Telephone	1334	-	-	1334	1288
	Paper & stationary	417	-	-	417	450
	Photocopier	568	-	-	568	1887
	Churches Together	405	-	-	405	100
		2724	-	-	2724	3725
	<b>OTHER PROGRAMMES</b>					
	Minibus costs	1893	-	-	1893	1773
	Centre Office Managers	17930	-	-	17930	17656
	Drop-in Centre	-	2550	-	2550	8476
	Lunch Club	-	0	-	0	0
	Centre Shop	-	1674	-	1674	3933
		19823	4224	-	24047	31838
	Depreciation of furniture & equipment	9101	828	424	10353	9346
		<u>68591</u>	<u>5051</u>	<u>27052</u>	<u>100694</u>	<u>118015</u>
<b>10</b>	<b>GRANTS PAYABLE &amp; RESTRICTED DONATIONS PASSED ON</b>					
	Pledge (none over £1000)	-	12083	-	12083	11331
	Leaving Gifts/Donations	-	-	0	0	50
	URC Commitment for Life	-	-	264	264	264
	Christian Aid	-	-	694	694	2442
	Harvest collection	-	-	195	195	161
	Other special collections (none over £1000)	-	-	1455	1455	1110
		<u>0</u>	<u>12083</u>	<u>2608</u>	<u>14691</u>	<u>15358</u>

Note		TOTAL 2020	TOTAL 2019
<b>11</b>	<b>PAID EMPLOYEES</b>		
	Staff Costs		
	Gross Wages & Salaries	64956	60333
	Employers National insurance	-	-
	Employers pension contributions	1473	1350
	Total Staff Costs	66429	61683
	The charity had 7 part-time employees during the year.		
	Average number of full-time equivalent employees in the year	2020	2019
	Charitable activities	<u>3</u>	<u>3</u>

The charity participates in a defined contribution pension scheme & employer contributions (£1473 in 2020) are charged as expenditure as they become payable. Only contributions re the Youth Pastors are allocated to the restricted Youth Pastor fund.

There were no employees whose emoluments exceeded £60,000 during 2020 or 2019.

1 Trustee received remuneration from the charity at the same hourly rate as the majority of our other employees. There were no other related party transactions between the charity & any of its Trustees during the year.

<b>12</b>	<b>TANGIBLE FIXED ASSETS</b>			TOTAL 2020	TOTAL 2019
		Minibus	Furn & Equip.		
	Cost	£	£	£	£
	Brought forward 1 January 2020	25230	161359	186589	184614
	Additions	0	12900	12900	1975
	Disposals	(0)	(0)	(0)	(0)
	Carried forward 31 December 2020	<u>25230</u>	<u>174259</u>	<u>199489</u>	<u>186589</u>
	<b>Depreciation</b>				
	Brought forward 1 January 2020	10092	138227	148319	138974
	Charged during the year	2523	7830	10353	9345
	Disposals	(0)	(0)	(0)	(0)
	Carried forward 31 December 2020	<u>12615</u>	<u>146057</u>	<u>158672</u>	<u>148319</u>
	<b>Net Book Value</b>				
	<b>At 31 December 2020</b>	<u>12615</u>	<u>28202</u>	<u>40817</u>	<u>38270</u>
	At 31 December 2019	<u>15138</u>	<u>23133</u>	<u>38270</u>	<u>45640</u>

There are no capital commitments at the year end.

For the reasons stated in Accounting Policy note 1c, the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £4,973,599. The church contents are insured by the church for £463,633.

Note		Unrestricted Funds General	Designated	Restricted Funds	TOTAL 2020	TOTAL 2019
		£	£	£	£	£
<b>13</b>	<b>DEBTORS</b>					
	Lettings in arrears	-	-	-	-	131
	Insurance in advance	4063	-	-	4063	3851
	Utilities in advance	66	-	-	66	99
	Other prepayments	955	-	-	955	961
	Tax refunds in arrears	16698	-	3773	20471	19178
	Legacy expected	0	-	-	0	0
		<u>21782</u>	-	<u>3773</u>	<u>25555</u>	<u>24220</u>
<b>14</b>	<b>CURRENT LIABILITIES</b>					
	Creditors payable within one year:					
	Room Hire in advance	1375	-	-	1375	845
	Utilities in arrears	1070	-	-	1070	2068
	Other creditors	-	-	-	-	786
		<u>2445</u>	-	-	<u>2445</u>	<u>3699</u>
<b>15</b>	<b>DEFERRED LIABILITIES</b>					
	Creditors payable after more than one year	-	-	-	-	-

#### 16. DESIGNATED FUNDS

The church operates two Designated Funds with the encouragement of Church Meeting:

**Pledge Fund** – this received 10% of the budgeted General Fund direct giving plus associated tax recovery. The fund 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 a group of members, the Pledge Committee, and its recommendations are approved by Church Meeting. The fund balance provides immediate-response emergency monies should need arise between Church Meetings.

**Centre Fund** – this is used to fund the various activities which take place in the Centre. Transfers are made to the General Fund. The Fund is supervised by the Finance & Centre Committees. The fund balance provides ongoing working capital.

#### 16.1 The movements on the Designated Funds during the year were:

	Pledge	Centre	TOTAL 2020	TOTAL 2019
	£	£	£	£
Balance b/fwd 1 January 2020	1950	13229	15179	14809
Transfer from/(to) General Fund	12133	(2000)	10133	4331
Bank Interest	-	3	3	5
Drop in Coffee Centre / Luncheon Club / Centre Shop (see Note 4)	-	5805	5805	21583
Other fund-raising events	-	-	-	-
	14083	17037	31120	40728
(Grants (none over £1000)	(12083)	-	(12083)	(11331)
Depreciation	-	(828)	(828)	(965)
Major Building refurbishment	-	-	-	-
Purchase of small equipment (none over £250)	-	-	-	(845)
Drop in Coffee Centre / Luncheon Club / Centre Shop (see Note 9)	-	(4224)	(4224)	(12409)
Balance c/fwd 31 December 2020	2000	11985	13985	15179

## Note

### 17. RESTRICTED FUNDS

The church accounts include three Restricted Funds where the monies can only be used for the specific purpose for which they were entrusted to the church. The monies are not at the disposal of the Church Meeting for any purpose and represent:

Youth Pastor Fund – the church has appointed a part-time Youth Pastor and part-time Associate Youth Pastor, on a job-share, paid by specific gifts and grants raised for their direct support.

Youth Fund – used to fund Youth events in the Church. It is funded by fundraising and administered by the Children and Youth Committee.

Special Collections Fund – at different times of the year monies are raised in the church to support specific charitable projects.

#### 17.1 The movements on the Restricted Funds during the year were:

	Youth Pastor	Youth	Special Collections	TOTAL 2020	TOTAL 2019
	£	£	£	£	£
Balance b/twd 1 January 2020	40052	-	-	40052	41997
Special Offerings & donations	27760	-	2608	30368	23031
Income Tax refunds under Gift Aid	4375	-	-	4375	4601
Coronavirus Job Retention Scheme Grants	3921	-	-	3921	-
Bank Interest	45	-	-	45	129
	76153	-	2608	78761	69758
Youth Pastor Salary (inc employer's NIC)	(26563)	-	-	(26563)	(25159)
Youth Pastor's expenses	(489)	-	-	(489)	(570)
Grants payable & restricted donations passed on	-	-	(2608)	(2608)	(3977)
Balance c/fwd 31 December 2020	49101	-	-	49101	40052

Special collections are detailed in Note 10


### OTHER ASSETS HELD BY TRUSTEES

The Trustees of the charity are, by virtue of their office as Elders of the Church, also trustees of the Witham British School Trust. Although this latter Trust shares trustees with the charity its assets are entirely separate and do not appear in these accounts.

### TREASURER'S STATEMENT

I have prepared the financial statement on pages 10 to 18 for the year ended 31 December 2020

Ian Hardie (Name)

 (signature)

9 March 2020 (date)

**WITHAM UNITED REFORMED CHURCH CHARITY**

**FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020**

**INDEPENDENT EXAMINER'S REPORT**

**Independent Examiner's Report to the Trustees of Witham URC Charity (charity number 1130664)**

I report on the accounts of the Witham URC Charity for the year ended 31 December 2020, which are set out on pages 10 to 18.

**Respective responsibilities of trustees and examiner**

The church's trustees are responsible for the preparation of the accounts. The church'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;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to 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 such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



(date)

14th May 2021

Name, professional qualification and address of Independent Examiner:

ERIC NELSON  
11 CURLEW CLOSE  
KELVEDON  
COLCHESTER  
CO5 9PJ

