

WITHAM
UNITED REFORMED CHURCH
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT
AND ACCOUNTS

FOR THE YEAR ENDED

31st 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 worshipers 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)

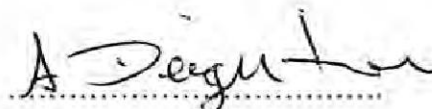
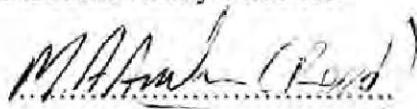
Charity's principal address: Newland Street, Witham, Essex CM8 1AH

Declarations

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

Signed on behalf of the charity's trustees:

Signatures:



Full names: Revd Mark Ambrose

Mr Antony Deighton

Position: Minister

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

		Unrestricted Funds General	Designated	Restricted Funds	TOTAL 2020	TOTAL 2019
	Note	£	£	£	£	£
INCOMING RESOURCES						
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
Total incoming resources		135266	5808	38708	179782	231939
RESOURCES EXPENDED						
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
Total resources expended		145708	17134	29660	192502	204372
Net income/(expenditure) before transfers		(10442)	(11326)	9049	(12720)	27568
Gross transfers between funds	16.1	(10133)	10133	0	0	0
Net income/(expenditure) before recognised gains (losses)		(20575)	(1193)	9049	(12720)	27568
Gains / (losses) on investment assets		0	0	0	0	0
Net movement in funds		(20575)	(1193)	9049	(12720)	27568
Total funds b/fwd 1 January 2020		282365	15178	40052	337595	310028
Total funds c/fwd 31 December 2020		261790	13985	49101	324876	337595

(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 31st DECEMBER 2020

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

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

(date) 25th May 2021
(signature)
A. Deighton

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		2019
	£	£	£	£
INCOMING RESOURCES				
Income and endowments from:				
Donations and legacies	154186	0	27631	181817
Activities for generating funds	27171	21583	0	48754
Investments	1234	5	129	1368
Total incoming resources	182591	21588	27760	231939
RESOURCES EXPENDED				
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
Total resources expended	149117	25550	29705	204372
Net income/(expenditure) before transfers	33474	(3962)	(1945)	27568
Gross transfers between funds	(4331)	4331	0	0
Net income/(expenditure) before recognised gains (losses)	29143	369	(1945)	27568
Gains / (losses) on investment assets	0	0	0	0
Net movement in funds	29143	369	(1945)	27568
Total funds b/fwd 1 January 2019	25322	14809	41996	310027
Total funds c/fwd 31 December 2019	282365	15178	40052	337595

Note		Unrestricted Funds General	Designated	Restricted Funds	TOTAL 2020	TOTAL 2019
		£	£	£	£	£
3	DONATIONS & LEGACIES					
	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>
4	ACTIVITIES FOR GENERATING FUNDS					
	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>
5	INVESTMENT INCOME					
	Bank interest	941	3	45	989	1368
6	COSTS OF GENERATING FUNDS	-	-	-	-	-
7	MINISTERIAL COSTS					
	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			
	£	£	£	£	£
9 COSTS OF CHURCH ACTIVITIES					
CHURCH COSTS					
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
TEACHING COSTS					
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
COMMUNICATIONS					
Telephone	1334	-	-	1334	1288
Paper & stationary	417	-	-	417	450
Photocopier	568	-	-	568	1887
Churches Together	405	-	-	405	100
	2724	-	-	2724	3725
OTHER PROGRAMMES					
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>
10 GRANTS PAYABLE & RESTRICTED DONATIONS PASSED ON					
Pledge (none over £1000)	-	12083	-	12083	11331
Leaving Gifts/Donations	-	-	-	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
11	PAID EMPLOYEES		
	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.

12	TANGIBLE FIXED ASSETS				
		Minibus	Furn & Equip.	TOTAL 2020	TOTAL 2019
	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>
	Depreciation				
	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>
	Net Book Value	<u>12615</u>	<u>28202</u>	<u>40817</u>	<u>38270</u>
	At 31 December 2020				
	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
		£	£	£	£	£
13	DEBTORS					
	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>
14	CURRENT LIABILITIES					
	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>
15	DEFERRED LIABILITIES					
	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	-	-	-	-
	<u>14083</u>	<u>17037</u>	<u>31120</u>	<u>40728</u>
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	<u>2000</u>	<u>11985</u>	<u>13985</u>	<u>15179</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.

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/fwd 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

