

WITHAM
UNITED REFORMED CHURCH
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT
AND ACCOUNTS

FOR THE YEAR ENDED

31st 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 19th 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 worshipers 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 | • Property |
| • Centre Support Group | • 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

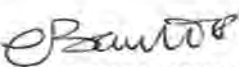
Registered charity number: Registration Number 1130664 (registered 22nd July 2009)

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

Declarations

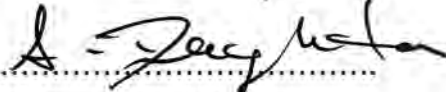
The trustees declare that they have approved the trustees' report above.

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 th 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 General	Designated	Restricted Funds	TOTAL 2022	TOTAL 2021
	Note	£	£	£	£	£
INCOMING RESOURCES						
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
Total incoming resources		<u>144920</u>	<u>18665</u>	<u>24590</u>	<u>188175</u>	<u>174633</u>
RESOURCES EXPENDED						
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
Total resources expended		<u>147112</u>	<u>26875</u>	<u>30223</u>	<u>204479</u>	<u>200824</u>
Net income/(expenditure) before transfers		<u>(2192)</u>	<u>(8210)</u>	<u>(5902)</u>	<u>(16304)</u>	<u>(26191)</u>
Gross transfers between funds	16.1	(7385)	7385	0	0	0
Net income/(expenditure) before recognised gains (losses)		<u>(9577)</u>	<u>(825)</u>	<u>(5902)</u>	<u>(16304)</u>	<u>(26191)</u>
Gains / (losses) on investment assets		0	0	0	0	0
Net movement in funds		<u>(9577)</u>	<u>(825)</u>	<u>(5902)</u>	<u>(16304)</u>	<u>(26191)</u>
Total funds b/fwd 1 January 2022		<u>234869</u>	<u>15778</u>	<u>48038</u>	<u>298685</u>	<u>324876</u>
Total funds c/fwd 31 December 2022		<u>225292</u>	<u>14953</u>	<u>42136</u>	<u>282381</u>	<u>298685</u>

(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 31st DECEMBER 2022

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

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

(date)
(signature)

ep 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 General	Designated	Restricted Funds	TOTAL 2021
	£	£	£	£
INCOMING RESOURCES				
Income and endowments from:				
Donations and legacies	115083	30	25872	140985
Activities for generating funds	23131	7970	2523	33624
Investments	21	0	3	24
<u>Total incoming resources</u>	<u>138235</u>	<u>8000</u>	<u>28389</u>	<u>174633</u>
RESOURCES EXPENDED				
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
<u>Total resources expended</u>	<u>154206</u>	<u>17157</u>	<u>29461</u>	<u>200824</u>
Net income/(expenditure) before transfers	<u>(15971)</u>	<u>(9157)</u>	<u>(1063)</u>	<u>(26191)</u>
Gross transfers between funds	(10950)	10950	0	0
Net income/(expenditure) before recognised gains (losses)	<u>(26921)</u>	<u>1793</u>	<u>(1063)</u>	<u>(26191)</u>
Gains / (losses) on investment assets	0	0	0	0
Net movement in funds	<u>(26291)</u>	<u>1793</u>	<u>(1063)</u>	<u>(26191)</u>
Total funds b/fwd 1 January 2021	261790	13985	49101	324876
Total funds c/fwd 31 December 2021	<u>234869</u>	<u>15778</u>	<u>48038</u>	<u>298685</u>

Note		Unrestricted Funds		Restricted Funds	TOTAL 2022	TOTAL 2021
		General	Designated			
		£	£	£	£	£
3	DONATIONS & LEGACIES					
	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>
4	ACTIVITIES FOR GENERATING FUNDS					
	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>
5	INVESTMENT INCOME					
	Bank interest	1848	4	258	2110	24
6	COSTS OF GENERATING FUNDS	-	-	-	-	-
7	MINISTERIAL COSTS					
	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>
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 2021 unrestricted income of The United Reformed Church Trust amounted to some £19.8 million, 87% of which was provided through the Ministry & Mission Fund contributions from churches; unrestricted expenditure amounted to some £20.6 million, 83% of which related to ministerial costs.					

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

Note		TOTAL 2022	TOTAL 2021
11	PAID EMPLOYEES		
	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>
	Depreciation				
	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>
	Net Book Value	<u>7569</u>	<u>30775</u>	<u>38344</u>	<u>40672</u>
	At 31 December 2022				
	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 General	Designated	Restricted Funds	TOTAL 2022	TOTAL 2021
13	DEBTORS	£	£	£	£	£
	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>
14	CURRENT LIABILITIES					
	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>
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 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