

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              | • 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: .....L Bantock.....

Full names: Revd Lorna Bantock

Position: Minister

.....A. Deighton.....

Mr Antony Deighton

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 General	Designated	Restricted Funds	TOTAL 2023	TOTAL 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

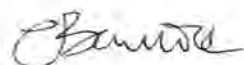
# WITHAM UNITED REFORMED CHURCH CHARITY

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

		Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds	TOTAL 2023	TOTAL 2022
	Note	£	£	£	£	£
<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

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>TOTAL 2022</b>
	<b>General</b>	<b>Designated</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<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 General	Funds Designated	Restricted Funds	TOTAL 2023	TOTAL 2022
		£	£	£	£	£
<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
		<b>119869</b>	<b>0</b>	<b>39859</b>	<b>159028</b>	<b>145862</b>
<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
		<b>27741</b>	<b>23113</b>	<b>0</b>	<b>50854</b>	<b>40203</b>
<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
		<b>365</b>	<b>-</b>	<b>-</b>	<b>365</b>	<b>2054</b>

**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 General	Funds Designated	Restricted Funds	TOTAL 2023	TOTAL 2022
		£	£	£	£	£
9	<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
10	<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 General	Designated	Restricted Funds	TOTAL 2023	TOTAL 2022
13	<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
		20776	-	4766	25542	28671
14	<b>CURRENT LIABILITIES</b>					
	Creditors payable within one year:					
	Room Hire in advance	239	-	-	239	117
	Utilities in arrears	2653	-	-	2653	2842
	Other creditors	-	-	-	-	-
		2892	-	0	2892	2959
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 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	-	-	-	-
	13717	30054	43771	41828
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	1475	15857	17332	14953

## 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