

WITHAM  
UNITED REFORMED CHURCH  
CHARITY

Charity registration number: 1130664

TRUSTEES' REPORT  
AND ACCOUNTS

FOR THE YEAR ENDED

31<sup>st</sup> DECEMBER 2024

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## **Objectives and Activities**

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

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

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

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

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

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

### **Policy on grant making**

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

### **Contribution made by volunteers**

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

## Achievements and Performance

### Ministerial Movements and Staff Changes

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

### Worship

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

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

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

### Home study groups

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

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

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

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

### Mission and Outreach

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

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

## **Financial Review**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### ***Additional information***

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

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

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

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

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

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

## **Structure, Governance and Management**

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

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

### **Type of governing document**

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

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

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

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

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

### **Additional information**

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

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

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

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

- |                        |            |
|------------------------|------------|
| • Worship              | • 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

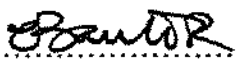
Registered charity number: Registration Number 1130664 (registered 22nd July 2009)

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

### Declarations

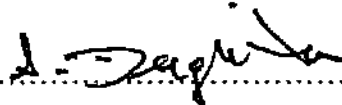
The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures: 

Full names: Revd Lorna Bantock

Position: Minister



Mr Antony Deighton

Church Secretary

Date: 8th July 2025



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

Revd Lorna Bantock	William Kennedy until 31 <sup>st</sup> December 2025
Antony Deighton	Gavin McCall
Fenella Hardie until 31 <sup>st</sup> December 2024	Keith Meredith
Ian Hardie until 31 <sup>st</sup> December 2024	Allwyn Rajkumar
Muriel Heppinstall until 31 <sup>st</sup> December 2024	David Wellings
Ian Hunt until 5 <sup>th</sup> March 2025	Sarah Wellings

**WITHAM UNITED REFORMED CHURCH CHARITY**

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

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

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

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

# WITHAM UNITED REFORMED CHURCH CHARITY

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

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

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

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

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

## WITHAM UNITED REFORMED CHURCH CHARITY

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

#### 1 ACCOUNTING POLICIES

##### 1a Basis of Accounting

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

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

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

##### 1b Fund Accounting

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

##### 1c Tangible Fixed Assets

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

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

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

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

##### 1f Incoming Resources

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

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

All other income is generally recognised when it is receivable.

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

##### 1g Resources Expended

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

Creditors are measured at settlement amount.

##### 1h Taxation

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

##### 1i Pensions

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

# **WITHAM UNITED REFORMED CHURCH CHARITY**

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

Note

### **2 2023 COMPARATIVE FIGURES**

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

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

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

Note	Unrestricted Funds General	Funds Designated	Restricted Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£	£
9	COSTS OF CHURCH ACTIVITIES				
	CHURCH COSTS				
	Utilities & insurance	23980	-	23980	22048
	Building maintenance	12566	-	12566	7466
	Cleaners	13873	-	13873	13801
	Licences and music	2268	-	2268	2200
	Small equipment	1519	1263	2782	2143
	Other running costs	604	-	604	3113
		54810	1263	56073	50579
	TEACHING COSTS				
	Children and young people	1139	-	1139	1422
	Adults programmes	1831	-	1831	590
	Youth pastor salary (incl. Employers NIC)	-	31367	31367	29466
	Youth pastor expenses	-	766	766	111
		2970	32133	35103	31589
	COMMUNICATIONS				
	Telephone	2539	-	2539	1850
	Paper & stationary	311	-	311	642
	Reprographics	0	-	0	732
	Churches Together	80	-	80	0
		2930	-	2930	3224
	OTHER PROGRAMMES				
	Minibus costs	2195	-	2195	4407
	Office & Building Managers	13884	-	13884	13468
	Drop-in Centre	-	15073	15073	11475
	Hospitality Manager & Outreach Director	18373	-	18373	14040
	Centre Shop	-	0	0	0
		34452	15073	49525	43390
	Depreciation of furniture & equipment	7574	1162	8852	10911
		<u>102736</u>	<u>17498</u>	<u>32249</u>	<u>152483</u>
				<u>152483</u>	<u>139693</u>
10	GRANTS PAYABLE & RESTRICTED DONATIONS PASSED ON				
	Pledge	-	11281	11281	12242
	Leaving Gifts/Donations	130	-	130	0
	URC Commitment for Life	-	264	264	264
	Christian Aid	-	972	972	51
	Harvest collection	-	-	-	-
	Other special collections (none over £1000)	-	951	951	674
		<u>130</u>	<u>11281</u>	<u>2187</u>	<u>13231</u>

Note		TOTAL 2024	TOTAL 2023
<b>11</b>	<b>PAID EMPLOYEES</b>		
	Staff Costs		
	Gross Wages & Salaries	73570	70637
	Employer's National Insurance	-	-
	Employer's pension contributions	1622	1616
	Total Staff Costs	75192	72253
	The charity had 7 part-time employees during most of the year.		
	Average number of full-time equivalent employees in the year	2024	2023
	Charitable activities	<u>3.0</u>	<u>3.0</u>
	The charity participates in a defined contribution pension scheme & employer contributions (£1622.41 in 2024) are charged as expenditure as they become payable.		
	There were no employees whose emoluments exceeded £60,000 during 2024 or 2023.		
	There were no related party transactions between the charity & any of its Trustees during the year.		

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

There are no capital commitments at the year end.

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



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

#### 16. DESIGNATED FUNDS

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

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

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

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

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

## Note

### 17. RESTRICTED FUNDS

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

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

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

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

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

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

Special collections are detailed in Note 10


### OTHER ASSETS HELD BY TRUSTEES

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

### TREASURER'S STATEMENT

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

Ian Hardie (Name)

 (signature)

28 February 2025 (date)

**WITHAM UNITED REFORMED CHURCH CHARITY**

**FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024**

**INDEPENDENT EXAMINER'S REPORT**

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

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

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement**

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

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

Signed by the Independent Examiner:



(date)

8/9/25

Name, professional qualification and address of Independent Examiner:

ERIC NELSON  
11 CURLEW CLOSE  
KELVEDON  
COLCHESTER  
CO5 9PJ